

Executive Summary

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

1. Introduction

The City of Bloomington will utilize Community Development Block Grant (CDBG) funds to achieve a number of goals that best serve the citizens of Bloomington. The City will use its entitlement funds to achieve the goals/outcomes that are identified within this plan. The City has incorporated performance measures into the Consolidated and Action Plan to ensure that the Plan is results orientated and that it meets its one and five year goals. The planned activities serve a large number of low/moderate income households. Overall, at least 80 percent of the grant will be expended on activities for low/moderate income households in Bloomington.

2. Summarize the objectives and outcomes identified in the Plan

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

The City will carry out activities that will provide for the preservation of the City's housing stock, provide essential services to seniors and to support Fair Housing activities.

The activity to receive the largest amount of funding is the single-family rehabilitation program which serves low/moderate income homeowners with low interest loans to repair/update their homes. The rehabilitation loan program is coupled with the lead based paint activity to assist in the abatement of lead hazards in pre-1978 homes utilizing CDBG funds. In this way, the City is ensuring that no threats remain to the health of occupants from lead paint. This activity serves low/moderate income households at or below 80% median.

The City will again offer a homeownership activity with this plan, providing funding to the West Hennepin Affordable Housing Land Trust (WHALT) to assist three low/moderate income families purchase homes in Bloomington. This activity will provide long-term affordable housing through the financing structure of the land trust. Participants in the program must re-sell the homes to a low/moderate income family.

The City will provide CDBG funds to Senior Community Service's Household and Maintenance for the Elderly (H.O.M.E.) Program to provide outside maintenance and home making services to low/moderate income seniors. This is an important service that allows seniors to continue to reside in their homes.

Lastly, the City contributes to the Hennepin County CDBG Consortium for Fair Housing Services. The City will allocate funds for the continuation of Fair Housing Services in suburban Hennepin County (including Bloomington). These funds may be used for education and research, housing discrimination testing and enforcement and Fair Housing counseling and clearinghouse activities.

3. Evaluation of past performance

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

The City has a long history of actively working to preserve and upgrade the condition of its neighborhoods. The CDBG-funded single-family rehabilitation loan program (including lead-based paint abatement) have been a very successful and important part of these efforts since the 1980's.

In addition, the has a City's long-standing commitment to serving its' senior population. The CDBG funded H.O.M.E. program through Senior Community services has been a very successful and important part of these efforts. The City will continue this activity given the strong need in the community and the past performance of Senior Community Services.

Fair Housing continues to be a focus of the City of Bloomington. Past funding has provided for pared testing, among other activities that are coordinated by the lead agency of the consortium, Hennepin County. The City, as part of the consortium, focuses this activity based upon the results of the Analysis of Impedimentes that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC).

In program year 2016, the City added a new activity to provide affordable housing ownership opportunities in Bloomington by partnering with the West Hennepin Affordable Housing Land Trust (WHAHLT). The land trust purchases existing single-family homes in the City and completes any needed rehabilitation. The land trust then re-sells the home to a low/moderate income family who otherwise would not be able to afford to purchase a home in the city. The land trust retains ownership of the land and the family pays only for the structure, thus making the home affordable. The City commits CDBG funds to each home to provide assistance to provide gap financing to increase the affordability of the home. In the new program year, the City will commit CDBG funds to assist with three home ownership opportunities in Bloomington.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The Bloomington Plan is part of the Hennepin County Consortium Plan. Bloomington's Plan will be made available for public comment 30 days prior to going before the Hennepin County Board for a public hearing. In addition, prior to the County's hearing, the Bloomington City Council will hold a public hearing for approval of the plan and to receive any public comments.

The Consortium Action Plan provides the complete Citizen Participation Plan for all members to follow, including Bloomington. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan. An email notification is set to all subscribers to the HRA's webpage announcing the dates of the comment period.

In addition to the Consortium's hearing and comment period, the City of Bloomington provides other opportunities for public comments. The City's Action Plan is a subject of public hearings at both the City's HRA and Council prior to adoption and submission to be included in the Hennepin County Consortium Action Plan. The public hearing at the Council meeting is televised live on the City's cable television channel as well as streaming on the City's web page. All Council meeting videos are archived on our website and may be viewed at anytime.

Please note that all citizens and all other interested parties are also able to comment on Bloomington's Action Plan through the Hennepin County Consortium's public comment and hearing process.

In an ongoing effort to determine the best use of this limited resource, City staff may meet with interested businesses, developers, community and faith-based organizations to review specific proposals for utilization of the City's CDBG funds. Unfortunately, the City is unable to fund most of the proposals due to decreasing annual CDBG funds from HUD and the need to fund existing high-impact activities (such as single-family rehabilitation and H.O.M.E. maintenance for the elderly).

The Human Services Department has staff that has been trained by the local United Way to assess the need of homeless persons within the City and make recommendations to the City Council on how to best utilize City resources to respond to found needs. Human Services also operates a help line which connects people with needed services, including homeless, at the City and County level. These organizations and service providers receive over \$130,000 in funding. The primary source of these public service funds is the City's own General Fund.

5. Summary of public comments

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

No public comments were in writing or during the hearing held by the Bloomington City Council on March 19, 2018. All interested parties are also able to provide comment on the entire plan through Hennepin County's comment period and public hearing process.

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

Not applicable. No comments were received.

7. Summary

In summary, the City continues to serve as many low/moderate income households as possible, while given that the funding for the City's grant has been reduced since the early 2000's This reduced funding, could impact the City's ability to keep up with the needs of low/moderate income households in the City. The City is hopeful that funding will soon be restored to former levels or increased, so it may initiate new projects and services to low and moderate income households.

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

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

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 Redevelopment Authority (HRA)

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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City of Bloomington

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

1. Introduction

The development of the Hennepin County Consortium Consolidated Plan was led by Hennepin County. Because many of the agencies that work within the city also work county-wide, it was determined that only one contact needed to be made to these organizations. The responses below in this section reflect the work completed by Hennepin County and outlined in the overall Consortium Consolidated Plan, as well as outreach completed by the City of Bloomington.

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

These activities are coordinated by Hennepin County at the local level. Where appropriate, the city may refer organizations and services agencies to each other to coordinate efforts.

In addition, the city's HRA operates a Housing Choice Voucher program of 551 units that serves a wide variety of low-income populations, including elderly, the disabled and families. The HRA's staff is trained to assist participants to connect with services such as mental health and public health services.

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.

This coordination is completed by the Minneapolis/Hennepin County Continuum of Care and the Office to End Homelessness. In addition, the City, through its Human Services Division, provides essential referrals to homeless persons to connect them to services. As part of the larger consortium, Hennepin County as the lead agency, performs outreach to facilities and systems that may discharge persons into homelessness for the development of the plan.

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

Not applicable. Bloomington does not receive ESG funds. Please refer to the Hennepin County section on this.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Senior Community Services (SCS)
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's CEO and other staff were interviewed and briefed on the plan activities proposed by the City of Bloomington. They informed staff of the growing needs of seniors in the city and the continued need for resources, including CDBG funding.
2	Agency/Group/Organization	Cornerstone Advocacy
	Agency/Group/Organization Type	Services-Victims of Domestic Violence
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The agency's Executive Director and other staff were interviewed and briefed on the plan and activities proposed by the City of Bloomington. The importance of the continued partnership between the City and Cornerstone was agreed upon to serve this vulnerable populations.
3	Agency/Group/Organization	HOME Line
	Agency/Group/Organization Type	Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through Hennepin County and the City's process for funding of non-profits. Important ally to the City in providing tenants with legal and other services.
4	Agency/Group/Organization	COMMUNITY ACTION PARTNERSHIP OF SUBURBAN HENNEPIN
	Agency/Group/Organization Type	Services-homeless Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Through Hennepin County and the City's process for funding of non-profits. The City and CAP partner to deliver first-time home-buyer education in Bloomington. This is accomplished with non-CDBG fund and both organizations are committed to providing this service into the future.
5	Agency/Group/Organization	City of Bloomington
	Agency/Group/Organization Type	PHA Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City, through its HRA was consulted for the need assessment and Goal setting process for the plan. The continued need for the preservation of the City's housing stock was stressed.

6	Agency/Group/Organization	Metropolitan Council - Metro HRA
	Agency/Group/Organization Type	Housing PHA Services - Housing Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bloomington and the Metropolitan Council regularly coordinate and communicate regarding economic/community development and affordable housing issues including coordination between the Housing Policy Plan and the Consolidated Plan. Goals in the Consolidated Plan may overlap with Metropolitan Council affordable housing goals.

7	Agency/Group/Organization	Office to End Homelessness
	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 Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Other government - Local Regional organization Planning organization Business Leaders Civic Leaders Business and Civic Leaders Foundation Neighborhood Organization

<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis</p>
<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan. Hennepin County coordinates outreach to this office.</p>

8	Agency/Group/Organization	Hennepin County Human Services and Public Health Department
	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 Services-Education Services-Employment Service-Fair Housing Services - Victims Health Agency Child Welfare Agency Publicly Funded Institution/System of Care Other government - Federal Other government - State Other government - County Regional organization Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>Consortium staff met with staff from Hennepin County Human Services and Public Health Department (HSPHD) regarding market conditions, housing needs, gaps in service, and recommendations for priorities. Additionally, HSPHD staff participates in HOME application reviews.</p>
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Identify any Agency Types not consulted and provide rationale for not consulting

Bloomington was actively involved in the Consortium consultation, development, and citizen participation process led by Hennepin County. All agency types were consulted through the Consortium's Consolidated Plan development and goal-setting process.

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	Hennepin County	The Office to End Homelessness has played a key role in the development of all housing and homeless-related sections of the plan. Coordination will continue throughout the plan.
Comprehensive Plan	City of Bloomington	The city's comprehensive plan lays out development of the city for the next 30 years. It also identifies affordable housing efforts within the city, which may be impacted by the city's CDBG efforts.

Table 3 - Other local / regional / federal planning efforts

Narrative

The City of Bloomington works closely with Hennepin County Consortium in the implementation of the Consolidated Plan. The Consortium includes Hennepin County and several units of local government, including Minnetonka, Plymouth and Eden Prairie. Staff representing each member of the Consortium meet regularly to coordinate the creation and implementation of the Consolidated Plan, and to share outcomes from each of the cities' housing and economic development programs. The City of Bloomington also works with a variety of State Agencies on different aspects of the plan, such as the Minnesota Housing Finance Agency, the Department of Employment and Economic Development

(DEED) and the Minnesota Department of Health (MDH). Coordination with the State may include utilizing state funding programs for economic development, consulting with state agencies on data and regulations for lead-based paint and environmental review.

AP-12 Participation - 91.401, 91.105, 91.200(c)

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

The City of Bloomington is part of the Hennepin County Consortium, and therefore the City's Action Plan is part of the Hennepin County Consortium Action Plan. The City has a Citizen Participation Plan that mirrors Hennepin County's and other Consortium members Citizen Participation Plans, which calls for the Hennepin County Consortium Action Plan to be available for public comment 30 days prior its submission to HUD.

The City of Bloomington does significant outreach to citizens and interested agencies to broaden public participation in the development and approval of the Plan. In addition to the Consortium outreach, the City sought input through its own process to develop the plan through the solicitation of comments and public hearings.

The City of Bloomington's Plan, as part of the Consortium's entire Plan, was made available for public comment 30 days prior to going before the Hennepin County Board for a public hearing on April 17, 2018. This is the final public hearing on the consortiums plan, included the City of Bloomington's plan.

In addition and prior to the Consortium's hearing, the Bloomington City Council held a public hearing for comments on the development and approval of the City's plan. This hearing also serves to receive any comments from the public or interested organizations prior to submission to the Hennepin County for inclusion it the Consortiums Plan.

The Consortium's Plan provides the complete Citizen Participation Plan for all members to follow, including Bloomington. The Citizen Participation Plan details the efforts to broaden public participation in the development of the Action Plan.

In addition to the Consortium's hearing and comment period, the City of Bloomington provides two opportunities for public comments on the plan and its development. The City's Action Plan is a subject of public hearings at both the City's HRA and Council prior to adoption and submission to be included in the Hennepin County Consortium Action Plan.

Please note that all citizens and all other interested parties are able to comment on the development of Bloomington's Action Plan by the submission of written comments, public testimony at either the HRA meeting or the City Council's public hearing. In addition, any member of the public or interested organization may offer input or comment through the Hennepin County Consortium's public comment and hearing process. Lastly, Hennepin County's an online survey of Hennepin County residents to provide feedback on the Consolidated Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	The City of Bloomington's Housing and Redevelopment Authority held a public meeting at 5:30 p.m. on February 27, 2018 to accept comments on the development of the plan and to recommend the plan for approval to the City Council. The HRA's agenda and meeting schedule is posted on the City's website, including the plan or summary of the plan. Comments received on the plan will be considered for this or future plans.	No public comments were received.	No public comments were received.	www.bloomingtonmn.gov/hra/community-development-block-grant-cdbg-program

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 Meeting	Non-targeted/broad community	<p>The City of Bloomington's City Council held a public hearing at 7:00 p.m. on March 19, 2018 to accept comments on development of the plan and to recommend the plan for approval to HUD and Hennepin County, the lead agency of the consortium. Notice of the hearing was published ten or more days prior to the hearing. The City Council's meeting dates, times and agendas are made available on the City's website: www.BloomingtonMN.gov/programs-and-services, including the plan or summary of the plan.</p>	No public comments were received.	No public comments were received.	www.bloomingtonmn.gov/hra/community-development-block-grant-cdbg-program

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Non-targeted/broad community	<p>The City of Bloomington's City Council held a public hearing at 7:00 p.m. on March 19, 2018 to accept comments on the development of the plan and to recommend the plan for approval to HUD and Hennepin County, the lead agency of the consortium. Notice of the hearing was published ten or more days prior to the hearing. The City Council's meeting dates, times and agendas are made available on the City's website: www.BloomingtonMN.gov/programs-and-services, including the plan or summary of the plan.</p>	No public comments were received.	No public comments were received.	www.bloomingtonmn.gov/hra/community-development-block-grant-cdbg-program

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	Internet Outreach	Non-targeted/broad community	The City sent out a email to all subscribers of its HRA webpage to inform them of the comment period and public hearing to be held before the City Council on March 19, 2018. The HRA administers the CDBG program on behalf of the City.	No public comments were received.	No public comments were received.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. The City is expected to receive \$459,138 in CDBG funds for the 2018 program year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	459,138	600,000	500,000	1,559,138	2,920,077	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program.

Table 5 - Expected Resources – Priority Table

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

The City of Bloomington's CDBG funding leverages additional resources, including City and HRA levy funds. For example, the City of Bloomington has committed several hundred thousand dollars to augment the successful CDBG funded single-family rehabilitation program. In addition, the HRA has provided its' own levy funds to provide additional rehab loans to low/mod households in the City.

The CDBG program funds also leverage additional public services that are funded with City general funds. For example, with CDBG funds dedicated to the HOME senior service program, the City is able to fund other underserved or needed public services, including those that serve domestic violence victims and homeless youth.

Also note that the City's single-family rehab loan fund receives additional funds from the repayment of old loans (revolving loan fund). It is estimated that the activity will receive \$600,000 in repaid loans in PY2017.

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

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 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	Preserve and Create Single Family Homeownership	2015	2019	Affordable Housing	City of Bloomington	Rehabilitation of Existing Units	CDBG: \$344,138	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Senior Services	2015	2019	Non-Housing Community Development	City of Bloomington	Public Service	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
3	Fair Housing Activities	2015	2019	Non-Housing Community Development	City of Bloomington	Public Service	CDBG: \$5,000	

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Preserve and Create Single Family Homeownership
	Goal Description	<p>In order to preserve and maintain Bloomington supply and quality single-family homes, the City will make deferred payment loans of up to \$35,000 for low/moderate income homeowners to rehabilitate their single-family homes. This program is offered Citywide and will help approximately 30 low/moderate families maintain their homes per year. This program helps maintain the overall housing stock within the City of Bloomington. This is the only activity that produces program income and the proceeds are reinvested into the rehabilitation loan program according to the activity's budget and acts as a revolving loan fund.</p> <p>In addition, the City will provide three homeownership opportunities to low/moderate income households by partnering with the West Hennepin Affordable Housing Land Trust (WHAHLT). The land trust will acquire and rehabilitate three homes in Bloomington during the 2018 program year. The City's CDBG funds will provide at total of \$150,000 in gap financing for three homes. The homes will be sold to low/moderate income homeowners once construction is complete.</p>
2	Goal Name	Senior Services
	Goal Description	<p>Narrative:</p> <p>In order to assist seniors living in Bloomington, the City's CDBG will fund the Home Maintenance Program (H.O.M.E.), a program of Senior Community Service. This service provides for household and outside maintenance chore services for elderly and persons with disabilities who are presumed to be low and moderate income. This program is offered citywide and will benefit approximately 100 households during each year of the plan. This program's accomplishment is to allow seniors and disabled persons to remain in their homes.</p>
3	Goal Name	Fair Housing Activities
	Goal Description	<p>Narrative:</p> <p>This administrative activity is to further fair housing initiatives as part of the Hennepin County Consortium. Activities may include enforcement, training, education and outreach.</p>

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities that will be undertaken during 2018 will address priority needs and local objectives. The activities that are part of the 2018 Action Plan are to be completed within the program year. Of the total grant of \$405,267 the City will use \$290,267 or 71% to serve low and moderate income activities. The balance of funds is used for Senior Services, Fair Housing activities and administration expenses.

#	Project Name
1	Administration
2	Single-Family Rehabilitation Loans
3	Lead-Based Paint
4	West Hennepin Affordable Housing Land Trust (WHAHLT)
5	Fair Housing
6	HOME - Senior Community Services

Table 7 – Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	Administration
	Target Area	
	Goals Supported	
	Needs Addressed	
	Funding	CDBG: \$90,000
	Description	General program operating expenses.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	
2	Project Name	Single-Family Rehabilitation Loans
	Target Area	
	Goals Supported	Preserve and Create Single Family Homeownership
	Needs Addressed	Rehabilitation of Existing Units
	Funding	CDBG: \$169,138
	Description	Revolving rehabilitation loan program to low/moderate income homeowners.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Thirty low/moderate income families.
	Location Description	This activity will be offered city-wide to low/moderate income homeowners.

	Planned Activities	Deferred payment loans of up to \$35,000 for low/moderate income homeowners to rehabilitate their single-family home. This is a revolving loan fund. The program is offered city-wide and will help approximately 30 low/moderate income families maintain their homes. This program helps to maintain the overall housing stock within the City of Bloomington. This is the only activity operated by Bloomington that regularly produces program income (repaid loans) and the proceeds are reinvested into rehab loan program according to the above budget.
3	Project Name	Lead-Based Paint
	Target Area	
	Goals Supported	Preserve and Create Single Family Homeownership
	Needs Addressed	Rehabilitation of Existing Units
	Funding	CDBG: \$25,000
	Description	Funding for lead-based paint and clearance testing for rehab loan participants of rental units participating in the Section 8 Voucher Program.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Up to twenty-five low/moderate income homeowners.
	Location Description	This activity is offered city-wide.
	Planned Activities	Funding for lead-based paint and clearance testing for rehab loan participants of rental units participating in the Section 8 Voucher Program.
4	Project Name	West Hennepin Affordable Housing Land Trust (WHAHLT)
	Target Area	
	Goals Supported	Preserve and Create Single Family Homeownership
	Needs Addressed	Rehabilitation of Existing Units
	Funding	CDBG: \$150,000

	Description	The City of Bloomington will partner with the West Hennepin Affordable Housing Land Trust (WHAHLT), dba: Homes Within Reach, to purchase and rehab three single-family homes in Bloomington. The homes will then be re-sold to low/moderate income first-time home buyers.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	Three low/moderate income families will be provided with an affordable homeownership opportunity.
	Location Description	This program is offered city-wide.
	Planned Activities	The City of Bloomington will partner with the West Hennepin Affordable Housing Land Trust (WHAHLT), dba: Homes Within Reach, to purchase and rehab three single-family homes in Bloomington. The homes will then be re-sold to low/moderate income first-time home buyers.
5	Project Name	Fair Housing
	Target Area	
	Goals Supported	Fair Housing Activities
	Needs Addressed	Public Service
	Funding	CDBG: \$5,000
	Description	Fair Housing activities through the Hennepin County Consortium.
	Target Date	6/30/2019
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	Coordinated through Hennepin County, these activities will be offered in Suburban Hennepin County, including Bloomington.
	Planned Activities	Fair Housing activities through the Hennepin County Consortium.
6	Project Name	HOME - Senior Community Services
	Target Area	
	Goals Supported	Senior Services
	Needs Addressed	Public Service

Funding	CDBG: \$20,000
Description	Provide funding for the Household and Outdoor Maintenance for Elderly (HOME) program by Senior Community Services to provide for household and outside maintenance services for elderly persons. The program is offered city-wide.
Target Date	6/30/2019
Estimate the number and type of families that will benefit from the proposed activities	Provide funding for the Household and Outdoor Maintenance for Elderly (HOME) program by Senior Community Services to provide for household and outside maintenance services for 100 elderly persons. The program is offered city-wide.
Location Description	This activity is offered city-wide.
Planned Activities	Provide funding for the Household and Outdoor Maintenance for Elderly (HOME) program by Senior Community Services to provide for household and outside maintenance services for elderly persons. The program is offered city-wide.

AP-50 Geographic Distribution - 91.420, 91.220(f)

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

The Bloomington CDBG program activities will be available to low/moderate income (LMI) persons city-wide and will not be geographically targeted. Bloomington's CDBG activities are provided on a limited clientele basis (available to all qualified households in the City) rather than on an area-benefit basis (principally benefitting or available to persons within a specific area). Because the housing problems or needs, such as cost-burden are experienced by LMI households across the City and not concentrated in any particular area, Bloomington makes its CDBG activities available to LMI households city-wide.

Geographic Distribution

Target Area	Percentage of Funds
City of Bloomington	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City of Bloomington has a long track record supporting new and existing affordable housing within the City. The Bloomington HRA operates a Housing Choice Voucher Program (Section 8) that assists 551 households each month. The HRA also provides affordable rental opportunities through the 41 rental homes that are owned and managed by the HRA. The HRA has also partnered with private and non-profit developers for development of new affordable housing. Most recently in 2008, the HRA provided \$600,000 for the development of 50 affordable units through the low-income housing tax credit program with a private developer.

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

The City of Bloomington continues to seek out ways to foster the development of affordable housing, both ownership and rental. The City will soon undertake the development of its Comprehensive Plan for the Metropolitan Council. Through this process, the City will review its policies, practices, procedures, etc. that may or may not affect the development of affordable housing and the return on residential development.

The City of Bloomington continues to offer flexibility in the approval of housing projects, including affordable, that help a project to be successful. For example, the City will work with a project's developer and may offer higher densities, reduced parking requirements or TIF or tax abatement to assist the project.

The greatest barrier that the City experiences to the development of new affordable housing is the lack of available and/or affordable land. The City, through its HRA, meets frequently with developers of affordable housing who are seeking to create new affordable housing within the City. Bloomington is a built-out city and any new affordable housing will be redevelopment project, which adds significant costs to a project. The HRA is exploring different ways to assist in the land acquisition process for affordable housing, however, greatly diminished

emenint domain powers limit the HRA's ability to assemble the multiple parcels needed for most projects.

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Despite limited funding, Bloomington's CDBG program is designed to meet a wide range of needs, including services for seniors, fair housing activities, housing rehabilitation and reducing lead-based paint hazards. The City works with a variety of public, non-profit, and private industry partners to accomplish its community development goals, both through the CDBG program and through other resources.

Actions planned to address obstacles to meeting underserved needs

The City will continue to identify obstacles, such as lack of affordable housing, to unmet and underserved community needs and support the goals established in the 2015-2019 Consolidated Plan. The City's approach to meeting these affordable housing needs is to provide affordable housing opportunities includes the City's HRA and the Housing Choice Voucher program. In addition, to preserve and expand the supply of decent, safe, and affordable housing, the City will provide financial assistance for rehabilitation and repair of owner-occupied units to low to moderate income families. Other activities that would meet unmet needs not addressed by our limited CDBG funding will be identified and other resources may be sought to meet the need.

The City has chosen activities that best serve the needs of the Citizens of Bloomington, given limited funding of the CDBG Program. Over the past several funding cycles, the City's total grant has been reduced by nearly \$100,000 from its high point of \$522,000 in FY2003. This reduction has created obstacles to expanding existing activities or funding new activities to meet underserved needs.

Actions planned to foster and maintain affordable housing

The biggest affordable housing activity that the Bloomington HRA manages is our 551 unit Housing Choice Voucher program. This important community resources assists 551 families every month. These families include elderly, disabled and single-parent households. However, recent reductions in funding to the Voucher program by Congress/HUD has resulted in the HRA reducing the number of families assisted each month.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary as a result of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the

Section 8 Housing Choice Voucher program.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for First-Time Home Buyers program. This program was originally funded by Hennepin County HOME funds. This program serves families that are making the transition from renting to owning their own home. The program escrows a portion of their monthly rent for future use as a down payment on the purchase of a home.

The Bloomington HRA is responsible for maintenance and management of all 41 of the above single-family affordable rental units.

The HRA used FY 2007 funding for the land acquisition-substantial rehabilitation activity to assist in funding the land acquisition for the development of 50 new units of affordable tax-credit rentals. The HRA worked with Sherman and Associates to acquire the land for the units with the CDBG funds at 8735 Portland Avenue South. The amount of CDBG expended was \$257,000. In addition, the HRA contributed \$343,000 of its own funds to the project, for a total of \$600,000. The affordability of these tax-credit apartments will provide additional needed workforce housing in the City. The project completed lease up in the fall of 2009. Due to reduced CDBG grants, the City has not been able to fund this activity in recent years.

Actions planned to reduce lead-based paint hazards

The City will continue to comply with all requirements of Title X-Residential Paint Hazard Reduction Act of 1992. Additionally, the Bloomington HRA is using a portion of the CDBG funds for lead abatement activities in its Section 8 Rent Assistance Program and CDBG Single Family Rehabilitation Loan Program. The Bloomington HRA also informs all tenants participating in the Section 8 Program, public housing and rental home program of potential hazards of lead paint.

All recipients of rehabilitation funds must have a lead paint inspection performed on their home prior to receiving a loan. Any lead that is found must then be abated using CDBG funds. The Bloomington Public Health Department also makes referrals for testing when cases of lead poisoning are suspected.

The Bloomington HRA also keeps Section 8 landlords up to date regarding lead paint through its quarterly Rental Collaborative meetings.

The Bloomington HRA has two staff people who are trained lead inspectors and risk assessors. The Bloomington HRA provides CDBG funding to owners of rental property with Section 8 households with children below the age of six where the units will have to be tested for lead. Also, all of their Single Family rehabilitation activities (approximately 35 units) through the CDBG Program will have to be

assessed and abated of lead paint.

Collaborative efforts: The City of Bloomington's Public Health Division advises the staff of the HRA of any known persons with lead poisoning who may be seeking services from the HRA/CDBG funded activities. In addition, the City partners with Hennepin County to provide lead paint abatement services for single-family rehabilitation clients whose family composition qualifies.

Actions planned to reduce the number of poverty-level families

The HRA provides affordable housing to poverty-level families through its Housing and Redevelopment Authority. This stable housing offers families and individuals the structure necessary to work on their income issues, such as education, new jobs and other important factors to overcome poverty.

Actions planned to develop institutional structure

The City of Bloomington has and will continue to coordinate with other institutions in the delivery of housing and community development programs. For example, in the past, the City has partnered with the National Handicapped Housing Institute, Sherman & Associates and Sand Companies for the development of new affordable and/or accessible housing.

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

The City of Bloomington has its own Housing and Redevelopment Authority. The HRA manages the CDBG program for the City and the two entities work closely together to achieve shared goals. In addition the HRA manages 551 units of affordable housing through its Housing Choice Voucher program. This important community resources assists 551 families every month. These families include elderly, disabled and single-parent households.

In addition, the Bloomington HRA owns 20 single-family homes in our Assisted Rental Housing Program. The units maintain their affordability through the HRA's action to project-base 20 vouchers from its tenant-based Section 8 program in these units. Originally, the units were part of the HRA's Public Housing program, which ended in 2012. The HRA's Public Housing program was developed in 1995; however the program failed to be self-supporting. The HRA had to provide additional funding over several years to cover shortfalls in the Public Housing program. This use of local levy funds to support this federal program was necessary as a result of several years of reduced funding by HUD. The HRA received approval from HUD to terminate its Public Housing program and transfer the units to the

Section 8 Housing Choice Voucher program.

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	80.00%

Discussion

