

Substantial amendment to specify strategies and goals

## Executive Summary

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

#### 1. Introduction

The City of Bloomington will utilize Community Development Block Grant (CDBG) funds to achieve several goals that best serve the residents 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 oriented and that it meets its one- and five-year goals. The planned activities serve many 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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Bloomington's Consolidated Plan seeks to address the following HUD objectives and outcomes for low to moderate income residents:

##### Objectives

1. Provide decent housing
2. Provide a suitable living environment
3. Expand economic opportunities

##### Outcomes

1. Availability/accessibility
2. Affordability, and
3. Sustainability

The following priority needs have been established for Consolidated Plan period:

- Preserve and create multifamily rental opportunities
- Preserve and create single family homeownership

- Create housing opportunities for homeless populations
- Promote education, outreach, and services
- Support neighborhood revitalization
- Stimulate economic development
- Administration and Fair Housing

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 provide CDBG funds for 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.

The city will also fund programming for single-family rehabilitation and re-sell to income qualified first-time homebuyers, at or below 80% AMI with a priority of 50% AMI.

Lastly, the city contributes to the Fair Housing implementation Council (FHIC) for Fair Housing Services. The city will allocate funds for the continuation of Fair Housing Services in suburban the metro (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**

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.

In addition, the has a city's long-standing commitment to serving its' senior population. The CDBG funded programming provided by 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 Impediments that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC).

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

The Bloomington Plan is part of the Hennepin County Consortium Plan. Bloomington's Plan was made available for public comment 30 days prior to going before the Hennepin County Board for a public hearing held on May 8, 2020. In addition, prior to the County's hearing, the Bloomington City Council held a public hearing on April 9, 2020, for approval of the plan and to receive any public comments. Also, a thirty-day public comment period was held from April 9, 2020, to May 8, 2020.

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. In addition to the Consortium's hearing and comment period, the City of Bloomington provides two 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.

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 maintenance for the elderly).

The City's Community Outreach and Engagement Division 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**

Public comment period ends on April 30, 2022

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

Public comment period ends on April 30, 2022

## **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 relatively flat since the early 2000's; this limited 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 increased, so it may initiate new projects and services to low- and moderate-income households.

# The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Community Development

Table 1– Responsible Agencies

### Narrative

The City of Bloomington is a CDBG only entitlement community. Bloomington is also a member of the HOME consortium of suburban Hennepin County. Therefore, the County serves as the lead agency in the overall development and submittal of the Consolidated Plan for participating jurisdictions, including CDBG only grantees.

### Consolidated Plan Public Contact Information

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

### **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(I)).**

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.

**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**

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

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

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

1	<b>Agency/Group/Organization</b>	Senior Community Services (SCS)
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency's Executive Director and other staff participated in work groups on the plan coordinated by Hennepin County.
2	<b>Agency/Group/Organization</b>	City of Bloomington - Communications Division
	<b>Agency/Group/Organization Type</b>	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	<b>What section of the Plan was addressed by Consultation?</b>	Anti-poverty Strategy Broadband needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City consulted with the Director of the Communications Division on the Broadband needs of Bloomington residents. The Division has jurisdiction over the vendors who supply broadband internet services within the city, including cable and phone-based ISPs.

**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. Three public meetings were held with over 100 attendees, 25% of whom were people of color. Outreach was undertaken to engage local non-profits, minority residents of suburban Hennepin County and other interested parties to attend these sessions. 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.
City of Bloomington 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**

**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(l))**

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 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.

**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**

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 participated in the Consortium's efforts in outreach to citizens and interested agencies to broaden public participation in the development and approval of the Plan. Including three public comment meetings with over 100 attendees. See the Hennepin County section for more information on the Consortium's outreach efforts. 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. 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 opportunities for public comments on the plan and its development. The City’s Action Plan is a subject of public hearing at the Council prior to adoption and submission to be included in the Hennepin County Consortium Action Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Meeting	Non-targeted/broad community	The City of Bloomington's City Council held a public hearing at 7:00 p.m. on April 6, 2020, 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: <a href="http://www.BloomingtonMN.gov">www.BloomingtonMN.gov</a> , including the plan or summary of the plan.	No Comments were received.	Not applicable. No comments were received.	

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	Newspaper Ad	Non-targeted/broad community	The City of Bloomington's City Council held a public hearing at 7:00 p.m. on April 6, 2020, 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: <a href="http://www.BloomingtonMN.gov">www.BloomingtonMN.gov</a> , including the plan or summary of the plan.	No comments were received.	No comments were received.	

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	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 April 14, 2020, to accept comments and recommend the plan for submission to HUD. 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 comments were received.	No comments were received.	
4	Public Hearing	Non-targeted/broad community	As the lead agency, Hennepin County hosting a public hearing before its Board of Commissioners on April 14, 2020. this hearing was held virtually due to the COVID-19 pandemic.	No comments on the Bloomington section of the plan were received.	No comments received.	

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)
5	Public Hearing	Non-targeted/broad community				

**Table 4– Citizen Participation Outreach**

## **Needs Assessment**

### **NA-05 Overview**

#### **Needs Assessment Overview**

The city, through its own Comprehensive Plan, Housing Goals/Housing Action Plan with the Metropolitan Council, and annual CDBG funding, is regularly reviewing the community's needs for low to moderate income persons.



## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

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

The City of Bloomington is a fully developed city within the larger Minneapolis-St. Paul Metropolitan Area. Through its HRA it provides affordable housing through the Housing Choice Voucher Program. The City/HRA does not operate a Public Housing Program. The city has a large Public Works Department that provides the city's residences and businesses with necessary services to live and work within the city. Public Facilities have been funded through a variety of methods, including the use of general funds (property tax), state and federal grants. The city has utilized these resources for any needed public facilities. The city also annually develops a Capital Investment Plan (CIP). The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public facilities. The CIP may be viewed here: <https://www.bloomingtonmn.gov/fin/capital-improvement-plan-cip>

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

The city also annually develops a Capital Investment Plan (CIP), including public facilities. The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority in and for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public facilities.

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

The city utilizes a variety of local, state and federal (non-HUD) as identified in the annual CIP report as described above. The city uses this planning tool to develop plans to the implement public improvements that have been identified.

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

The city annually develops a Capital Investment Plan (CIP), including public facilities. The CIP is a planning tool based on long-range physical planning and financial projections that forecast the City, the Bloomington Port Authority (Port), and Housing and Redevelopment Authority in and for the City of Bloomington (HRA) capital needs over a ten-year period as building blocks to help achieve the City's

strategic vision and mission. The CIP includes a detailed description of every Capital Project anticipated to be initiated during the ten-year period, including the need for public improvements.

**Describe the jurisdiction’s need for Public Services:**

The City funds a variety of public services through use of general funds from the property tax levy and other local, state, or federal funding sources. The city holds an annual Request for Proposals (RFP) for the allocation to a variety of service providers.

In recent years the city has seen an increased need to serve elderly, BIPOC and non-native English-speaking residents. For example, the city has funded with CDBG and local funds programming for the provision of light maintenance and chore services to enable seniors to remain in their home. Other serves are funded through the RFP process above.

**How were these needs determined?**

The City of Bloomington works closely with its Public Health Department, local non-profits, and the school district to develop strategies and priorities to provide public services. The has also established a Community Engagement and Outreach Division (COED) to foster the establishment of meaningful relationships in historically underserved communities and the city.

**Based on the needs analysis above, describe the State's needs in Colonias**

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

The city, through its Comprehensive Plan and Housing Goals/Housing Action Plan with the Metropolitan Council, to regularly review the market. The review helps the city to determine what areas it needs to focus on in order to make housing and other services available to all residents of the community.



## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

This section relates to non-housing community development assets. Cities seeking assistance under the Community Development Block Grant (CDBG) program are required to provide a concise summary of the priority non-housing community development needs eligible for assistance under CDBG eligibility categories, in accordance with a table prescribed by HUD.

### 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	77	2	0	0	0
Arts, Entertainment, Accommodations	4,042	9,987	11	13	2
Construction	1,181	1,930	3	2	-1
Education and Health Care Services	7,352	9,626	20	12	-8
Finance, Insurance, and Real Estate	4,098	9,011	11	12	1
Information	975	1,525	3	2	-1
Manufacturing	3,675	5,661	10	7	-3
Other Services	1,582	2,062	4	3	-1
Professional, Scientific, Management Services	5,662	16,235	15	21	6
Public Administration	0	0	0	0	0
Retail Trade	4,630	11,263	13	15	2
Transportation and Warehousing	1,099	974	3	1	-2
Wholesale Trade	2,626	9,276	7	12	5
Total	36,999	77,552	--	--	--

**Table 5 - Business Activity**

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	49,110
Civilian Employed Population 16 years and over	46,195
Unemployment Rate	5.91
Unemployment Rate for Ages 16-24	20.38
Unemployment Rate for Ages 25-65	4.55

**Table 6 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector		Number of People
Management, business and financial	12,945	
Farming, fisheries and forestry occupations	2,215	
Service	3,900	
Sales and office	12,415	
Construction, extraction, maintenance and repair	2,400	
Production, transportation and material moving	2,465	

**Table 7 – Occupations by Sector**

Data Source: 2011-2015 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	32,215	74%

<b>Travel Time</b>	<b>Number</b>	<b>Percentage</b>
30-59 Minutes	9,845	23%
60 or More Minutes	1,360	3%
<b>Total</b>	<b>43,420</b>	<b>100%</b>

**Table 8 - Travel Time**

Data Source: 2011-2015 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

<b>Educational Attainment</b>	<b>In Labor Force</b>		<b>Not in Labor Force</b>
	<b>Civilian Employed</b>	<b>Unemployed</b>	
Less than high school graduate	1,985	260	805
High school graduate (includes equivalency)	6,895	520	1,515
Some college or Associate's degree	12,635	730	2,075
Bachelor's degree or higher	16,755	640	2,295

**Table 9 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

Educational Attainment by Age

	<b>Age</b>				
	<b>18-24 yrs</b>	<b>25-34 yrs</b>	<b>35-44 yrs</b>	<b>45-65 yrs</b>	<b>65+ yrs</b>
Less than 9th grade	54	255	335	595	635
9th to 12th grade, no diploma	725	635	415	820	650
High school graduate, GED, or alternative	1,855	1,930	1,785	5,235	4,485
Some college, no degree	1,950	2,730	2,125	5,460	3,645
Associate's degree	355	1,140	1,435	2,585	820
Bachelor's degree	1,360	4,035	2,815	6,765	3,475

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	55	1,605	1,355	3,110	2,205

**Table 10 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

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

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,362
High school graduate (includes equivalency)	30,384
Some college or Associate's degree	36,983
Bachelor's degree	50,110
Graduate or professional degree	71,525

**Table 11 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

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

The major employment sectors in the city of Bloomington, both by percentage of jobs, as well as percentage of workers are:

- Education & Healthcare Services
- Professional, Scientific, Management Services
- Retail Trade
- Finance, Insurance, and Real Estate
- Arts, Entertainment, Accommodations

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

The city has a large and diverse employment base that includes hospitality, retail, light industrial and professional services. The workforce that the business community draws upon includes Bloomington and the wider metropolitan area. The workforce and infrastructure needs are covered by other funding sources. These needs include public transportation, affordable housing, and educational opportunities.

**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.**

Due to the limited funding available through its' CDBG grant, the City of Bloomington has determined that economic development, education, etc., are not a high need for these limited CDBG funds. They are covered by other funding sources. These include the addition of bus rapid transit lines to the city, redevelopment of primary corridors for commercial and affordable housing needs.

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

The City of Bloomington is home to the second largest employment base in the Twin Cities metro, offering positions at every skill and education level.

**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 City of Bloomington is home to Normandale Community College, the largest such college in Minnesota with enrollment of nearly 15,000 students. The college provides programs and courses on a large variety of subject areas needed for preparing today's workforce with competitive skills, including computer science, nursing, hospitality and business. The programs offered include courses that provide certifications in their field as well as courses that are transferrable to traditional four-year colleges. The students, faculty and staff are diverse and reflect the greater community. The housing component of the Action Plan is impacted by students and staff.

**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.**

The City of Bloomington has several plans that impact economic growth. First, the City's Comprehensive Plan is the overall plan that guides development within the city. This important plan is revised every 10 years. The city also has several district plans that help to focus economic growth. These plans include the South Loop District Plan, Normandale Lake District Plan, Gateway District, and the Penn American District Plan. The plans help to focus and attract development and economic development.

### **Discussion**

The City of Bloomington is located in the second largest employment base in the Twin Cities metro (the 494 Corridor), offering positions at every skill and education level.

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

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

For the purposes of this section "concentration" is defined as census tracts where more than 10% of low- and moderate-income (LMI) households experience multiple housing problems. The most common housing problem among LMI households in Bloomington is cost burden (paying more than 30% of income), which is common to LMI households across the city. A review of the Comprehensive Housing Affordability Strategy (CHAS) 2012-2016 data provided by HUD, 30% or more of LMI households experience cost burden in every census tract in Bloomington. Problems of overcrowding and substandard housing are not common in Bloomington. The only census tracts in Bloomington where more than 5% of LMI households experience overcrowding or substandard housing is Census Tract 243.01.

However, further review with local data suggests the CHAS dataset is incorrect regarding substandard conditions. In Census Tract 253.01 the CHAS dataset estimates 35 rental households in the 30%-50% HAMFI range and 35 rental households in the 50-80% HAMFI range are lacking complete plumbing or kitchen facilities. The margin of error is 29 households for 30%-50% HAMFI range and 20 households for 50%-80% HAMFI range. Adjusting those down to 21 LMI households [FJ4] results in 3.9% of LMI households, which is less than 5% of LMI households. This is likely more accurate because in this census tract there are only two apartment buildings and two senior living facilities. [FJ5] These properties comprise almost all the rental households. The two apartment buildings have been identified by the city as Naturally Occurring Affordable Housing and comprise 221 units. This matches well with the 215 LMI rental households identified for the Census tract from the CHAS dataset. The buildings were built in 1969 and 1973 and are regularly inspected by the City of Bloomington for the annual rental license. The buildings would not be issued a rental license if they lacked plumbing or complete kitchen facilities. The buildings are larger comprising of 81 and 140 units and the time at which they were constructed [FJ6] suggests that 70 households lacking a complete kitchen or plumbing is incorrect. The senior living facilities located in the Census Tract are not income restricted and likely have few or no LMI households.

For this reason, it is assumed there are no areas in Bloomington that meet the definition of concentration of multiple housing problems. Rather the problem of cost-burden is prevalent among LMI households in all areas of the city and is not specific to any particular geographic area.

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

The Consolidated Plan requires that grantees define the term "area of minority concentration" and then identify and describe those areas in the jurisdiction that meet the definition. For the purposes of this section "area of minority concentration" is defined as a census tract having more than 40% of households which are of racial or ethnic minorities. A review of the Comprehensive Housing

Affordability Strategy (CHAS) 2012-2016 dataset provided by HUD, Census Tract 252.01 is the only Census tract in Bloomington that is an area of racial or ethnic minority concentration.

However, using the 2014-2018 American Community Survey data by the US Census Bureau shows Census Tracts 254.01, Census Tract 254.03, and Census Tract 252.01 all having a total population of over 40% racial or ethnic minority. This data suggests a quick change in demographics; an issue that will continue to grow over the next 5-year cycle.

The Consolidated Plan also requires that grantees define the term "area of low-income concentration" and then identify and describe those areas in the jurisdiction that meet the definition. For the purposes of this section "area of low-income concentration" is defined as a census tract having more than 40% of households which are low-income. A review of the Comprehensive Housing Affordability Strategy (CHAS) 2012-2016 dataset provided by HUD; Census Tract 252.01 is the only Census tract in Bloomington that is an area where low-income families are concentrated.

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

The census tracts noted above are located in the east part of Bloomington, with most of the housing developed from the 1950's to 1960's. These tracts are next to one another and are well serviced by public transportation.

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

These census tracts are near the second largest employment base outside of downtown Minneapolis. Located near Interstate 494, this area employs over 100,000 people. The availability of jobs range from service sector to professional positions. The Mall of America, one of the regions largest employers is within 1/2 mile.

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

The area is well serviced by parks and the programming provided by the City of Bloomington. The school district serving these areas is well regarded with a strong emphasis on meeting the needs of their diverse student population.

## **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.**

Bloomington is a fully developed city within a large metropolitan area with broadband service provided by at least two providers, Comcast (Xfinity) and CenturyLink. Both provide high-speed internet are available to all neighborhoods/homes throughout the city. In addition, each of these providers have been working in recent years to expand their fiber-optic networks in the city to improve broadband speeds for their customers. Also, the city is also experiencing the expansion of 5G networks that will provide high-speed internet access through cellular phone infrastructure, thus providing another option for consumers.

Households that are unable to purchase broadband internet access may utilize the free service that is available at the two Hennepin County libraries located in Bloomington and the City's community center. The libraries and community center are open to all without broadband internet access in their homes. The libraries are located on Portland and Penn Avenues in the city.

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

Bloomington is a fully developed city within a large metropolitan area that is served by two primary operators of broadband internet services, Comcast (Xfinity) and CenturyLink. These service providers are available to all households in the city by either a cable (Comcast) or phone line (CenturyLink) connections. The city has adopted a resolution that welcomes additional providers of cable/internet services. Any new franchise to the city must make its service available to all residences in the city. The city is also experiencing the expansion of 5G infrastructure that will provide high-speed internet access through cellular phone networks, thus providing additional options for consumers from cell phone service providers.

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

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

Bloomington is a fully developed city within a large metropolitan area. The city has developed a Continuity of Operations (COOP) is a roadmap that will work to ensure the operation of the essential services will be maintained during extreme events, including those from natural disaster caused by climate change. For example, the city has few areas at risk of flooding due to extreme rain events, however the City maintains flood plan data and works with related watershed districts to maintain safety in these areas.

Also note, that in 2018, Hennepin County's Emergency Management division put together a hazard mitigation plan. The risk assessment process measures the potential loss to a community, including loss of life, personal injury, property damage and economic injury resulting from a hazard event. The risk assessment process allows a community to better understand their potential risk and associated vulnerability to natural, intentional human-caused and unintentional human-caused hazards. The planning process identified the following consequences could be expected with climate change in Hennepin County:

- Less reliable and more dangerous lake ice
- More periods of bare/snow-free ground, allowing frost to penetrate to great depths during cold outbreaks
- Expansion of the heavy rainfall season, leading to enhanced peak stream flows, and altered timing of normal flow regimes
- Increased runoff and flash-flooding as the largest events intensify and become more common
- Water infrastructure damage from intense rainfall events
- Agricultural stress, from shifting crop ranges, heat, drought, extreme rainfall
- More days with high water vapor content and heat index values
- Greater summer cooling costs, more days requiring cooling
- New invasive species, both terrestrial and aquatic, especially those acclimated to warmer climates or those that were cold weather limited.
- "Hyper-seasonality," as warm conditions develop during the "off-season," leading to bouts of heavy rainfall or severe weather, followed by wintry conditions.
- Increase in frequency of freeze-thaw cycles, as winter is increasingly infiltrated by warm conditions.

Data from Minnesota's State Climatology Office already show a clear pattern of increasing temperatures at night and in winter -- and larger, more frequent extreme precipitation events. The Twin Cities metro area, including Hennepin County, is already seeing substantial warming during winter and at night, increased precipitation, and heavier downpours. State climatologists project that the decades ahead will

bring even warmer winters, warmer summer nights, and even larger rainfalls, along with the likelihood of increased summer heat and the potential for longer dry spells.

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

Like other environmental justice issues, data shows that our communities of color, low-income families, and residents with disabilities contribute least to the problem of climate change, but will be the most at risk; especially during flooding events, heat waves, and poor air quality days.

The Center for Disease Control completed an analysis of socioeconomic status, race, ethnicity, language, household composition, disability status, and access to housing and transportation. The resulting census tracts aligns with where the county's and Bloomington's, most vulnerable residents live.

The CDC analysis aligns with another analysis by the Metropolitan Council. That analysis found that the eastern, more populous, and more built, half of Hennepin County (including Bloomington) had vulnerability to issues such as extreme heat events and flooding. Those areas have greater populations of limited English proficient populations (communication barrier), higher poverty, greater heat island, and areas of lower elevation. While surface flooding risk is spread more evenly across the county, the areas of higher vulnerability are areas of higher population, which include many areas occupied by renters, people of color and households of lower incomes.

Other factors that could have greater effect on vulnerable populations include:

- Increased pressure on infrastructure, social services, public health, and emergency management to respond to events.
- Extreme heat events: Extreme heat will be exacerbated in urban areas where impervious pavement and limited vegetation result in the urban heat island effect.
- Poor air quality: Air pollutants, such as ozone, particulate matter, and allergens pose acute and chronic respiratory and cardiovascular threats. Rising temperatures and changes in precipitation patterns may lead to increased air pollution. Increased frequency of wildfires in the western United States and Canada have also impacted local air quality.
- Changes in precipitation: Changes in precipitation patterns will likely lead to more flash flooding, which is a public safety issue.
- Psychological Impacts: Climate change can lead to negative mental health outcomes caused by the acute trauma of an extreme weather event or the gradual onset of climate change. Mental health issues may include anxiety, stress, depression, and PTSD.
- Greater annual precipitation and large volume events overwhelm water control systems of older single-family homes as well as more rural homes with septic systems for home owners least able to afford repairs.



# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

## **SP-10 Geographic Priorities - 91.415, 91.215(a)(1)**

### **Geographic Area**

**Table 12 - Geographic Priority Areas**

#### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the state

The Bloomington CDBG program activities will be available to low/moderate income persons city-wide and will not be geographically targeted. Bloomington's CDBG activities are provided on a limited clientele basis (available to all qualifying households in the city) rather than on an area-benefit basis (principally benefiting 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.

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 13 – Priority Needs Summary

1	<b>Priority Need Name</b>	Preserve & Create Rental Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Develop or Rehab Affordable Rental Housing Develop or Rehab Special Needs Housing
	<b>Description</b>	The high proportion of extremely low and low-income renter households with housing problems and severely cost burdened indicate a significant need for both new affordable rental units as well as the need to preserve the existing publicly subsidized units that are in jeopardy of losing assistance. The goals reflect the economic realities of the financial structures of rental housing development. While serving very low-income households is the highest priority, it is difficult to exclusively serve this target population, therefore serving low-income renters is also a high priority.
	<b>Basis for Relative Priority</b>	Because of the extremely low vacancy rates, and high levels of cost burdened households, especially among households with low incomes, the development of multifamily housing is a high priority
2	<b>Priority Need Name</b>	Preserve & Create Homeownership Opportunities
	<b>Priority Level</b>	High

	<b>Population</b>	Low Moderate Large Families Families with Children Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Assistance Develop Homes for Homeownership Direct Homebuyer Assistance
	<b>Description</b>	This need includes: <ul style="list-style-type: none"> <li>• Rehabilitation assistance for homeowners which provides low interest loans for the rehabilitation of owner-occupied housing</li> <li>• Property acquisition/rehabilitation/construction of single-family housing to be occupied by homeowners</li> <li>• Direct homebuyer assistance is financial assistance to bridge the gap between the mortgage a household can afford and the cost of the home</li> </ul>
	<b>Basis for Relative Priority</b>	The city of Bloomington places a high priority on providing homeownership opportunities to low- and moderate-income households. As values of existing homes in the community continue to rise, the opportunities for home ownership is an important avenue for low- and moderate-income families to help achieve the benefits of earning equity through ownership of their home, especially among members of the BIPOC communities.
<b>3</b>	<b>Priority Need Name</b>	Housing Opportunities for Homeless Populations
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Develop Housing for People who are Homeless
	<b>Description</b>	Support funding for the homeless population through capital funding of new construction or rehabilitation of current units, rapid rehousing efforts, and rental assistance
	<b>Basis for Relative Priority</b>	Housing for people experiencing homelessness and homeless families in a high priority. Homelessness policy and priorities are in line with Hennepin County Continuum of Care.
<b>4</b>	<b>Priority Need Name</b>	Encourage Neighborhood Revitalization
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Homeowner Rehabilitation Assistance Acquisition and/or Demolition of Structures Code Enforcement Build/Improve Public Facilities or Infrastructure

	<b>Description</b>	Support the stabilization and safety of communities through demolition of blighted structures, building and improving community amenities, and enforcing codes.
	<b>Basis for Relative Priority</b>	<p>City goals were established based on criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Serves an area or population with a high rate of poverty, evictions, or other relevant disparities</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Neighborhood revitalization activities are a high priority and help provide a suitable living environment.</p>
5	<b>Priority Need Name</b>	Support Education, Outreach, and Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill veterans Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Victims of Domestic Violence Non-housing Community Development

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Emergency Assistance Senior Services Homelessness Prevention and Support Services Tenant Advocacy Financial Literacy Senior Center Programming Youth Programming Youth Counseling Domestic Abuse Counseling Job Training
	<b>Description</b>	Ongoing need to support the education, outreach and services activities (public services) listed in Associated Goals.
	<b>Basis for Relative Priority</b>	Emergency assistance and homeless prevention are a high priority, as are households with extremely low incomes (<30% AMI). In addition, goals were established based upon a number of criteria, including: <ul style="list-style-type: none"> <li>• Prioritization and access for households with extremely low incomes and people of color</li> <li>• Serves an area or population with a high rate of poverty, evictions, or other relevant disparities</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> These types of services help support the needs of income eligible residents throughout the City of Bloomington.
6	<b>Priority Need Name</b>	Stimulate Economic Development
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Non-housing Community Development

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Business Assistance
	<b>Description</b>	Economic development strategies, including business assistance, improve the local economy and expand economic opportunities.
	<b>Basis for Relative Priority</b>	<p>Goals were established based upon a number of criteria, including:</p> <ul style="list-style-type: none"> <li>• Impact on a large number of low-income households</li> <li>• Unique needs of particular geographic areas and/or populations</li> <li>• Ability of CDBG funds to leverage other public and private funding</li> <li>• The absence (or loss) of other funding sources and/or "costs" of discontinuing funding</li> <li>• The support of the community for these projects and activities</li> </ul> <p>Economic development activities are a high priority and help expand economic opportunities.</p>
7	<b>Priority Need Name</b>	Administration
	<b>Priority Level</b>	High
	<b>Population</b>	Non-housing Community Development
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Fair Housing Activities Administration
	<b>Description</b>	Support general administration of CDBG and Fair Housing.
	<b>Basis for Relative Priority</b>	Administrative activities meet federal regulations, and ensure adequate monitoring, oversight, and planning support for CDBG and regional Fair Housing efforts.

**Narrative (Optional)**

**SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

The City of Bloomington intends to pursue all resources available to address is planned 2020 program year activities. The following list provides information on CDBG and other funds used for community development and housing programs within the City.

**Anticipated Resources**

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	457,998	400,000	100,000	957,998	3,832,272	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. Prior year resources is the estimated amount of unspent CDBG funding carried over into the new program year.
Section 108	public - federal	Acquisition Economic Development Housing Public Improvements	0	0	0	0	2,200,000	Section 108 loan for eligible activities that support affordable housing development including real property acquisition, rehabilitation or site improvements to property; housing rehabilitation; economic development activities; public facilities; and slum and blight remediation.

**Table 14 - 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 of Bloomington intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued

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

The City of Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for First-Time Home Buyers program. This program assists renters achieve the goal of homeownership through an escrow feature. The City is also in the process of developing an inventory of publically owned land to determine future uses.

**Discussion**

The City of Bloomington will utilize a variety of federal, state and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. Additional sources such as LIHTC, TIF and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate

## SP-40 Institutional Delivery Structure - 91.415, 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	Government	Non-homeless special needs neighborhood improvements public services	Jurisdiction
Senior Community Services (SCS)	Subrecipient	Non-homeless special needs public services	Jurisdiction

**Table 15 - Institutional Delivery Structure**

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

Hennepin County is the lead agency of the Hennepin County Consortium. Hennepin County is recognized as a capable administrator in delivering a housing and community development system that aligns with federal and county priorities with the assistance of our partnering agencies and municipalities. The City of Bloomington is also an experienced administrator of its CDBG programs and has existing partnerships with agencies to deliver a wide range of housing and social services in order to stretch limited funding to meet as many needs as possible.

A significant gap in the institutional delivery system is the need for the additional private and/or non-profit developers of new affordable housing in Bloomington. In order to make the most impact given limited funding and the high cost of new housing construction, Bloomington has historically targeted its CDBG funding to the rehabilitation of homes owned by low/moderate income homeowners. When possible, Bloomington has partnered with private and non-profit housing developers to provide assistance for the construction of new affordable housing through local funding sources such as Tax Increment Financing, Housing Revenue Bonds, and local tax levies. Because available funding sources are not sufficient to cover the entire costs of new construction the City must rely on such partners in the private and non-profit sector. In order to address this gap, the City will work with private and non-profit developers to find new opportunities to partner in the creation of new affordable housing, and will pursue all available local, state, and federal funding sources to provide such assistance when possible.

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

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

**Table 16 - 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)**

Hennepin County is the principal provider of these services within the Consortium jurisdictions. The County’s Family Homeless Prevention and Assistance Program (FHPAP) partners with other funding sources to coordinate service delivery and ensure families gain stable housing whether they need short term rental assistance, financial counseling, job counseling, or legal help. Prevention programs connect people with mainstream services and local nonprofit agencies that work in the area where the family lives. In particular, suburban prevention programs funded by ESG and FHPAP work with specific cities and their food shelves to ensure that families can get support in their local communities. Hennepin County social services are dispersed to "service hubs" in the northwest, west, and south suburbs.

The Office to End Homelessness employed a full-time Adult Discharge Planning Coordinator to work directly with Hennepin County Corrections and the Hennepin County Medical Center to improve discharge strategies and outcomes. As a result, and the advent of the Affordable Care Act, Hennepin

County has implemented Hennepin Health, which provides health insurance and wrap around social services, including housing, to Medicaid-eligible single adults. Hennepin County participates in hospital to home programming, so that homeless individuals being discharged from a hospital are provided with housing during their recuperation and help locating permanent housing. Heading Home Hennepin has also worked with County Corrections on a Transition from Jail to Community pilot to help people exiting our Adult Correctional Facility find appropriate and affordable housing.

Hennepin County is committed to outreach and engagement and has a robust street outreach program. Outreach is provided at locations where homeless individuals are known to congregate, including parks, overpasses, abandoned structures, and other places not meant for human habitation. Through outreach efforts, professionals are able to develop relationships with individuals, understand their service and housing preferences, create "best practices," and recommend policy changes and resource development priorities.

The bulk of outreach services to the unsheltered homeless populations are provided by: St. Stephen's Street Outreach Program, People Incorporated - Metro Homeless Outreach Program, Hennepin County - PATH/Access, Minnesota AIDS Project and the Streetworks Collaborative for Youth. Hennepin County has provided funding for the creation of two Opportunity Centers, which serve as one-stop-shop services centers for single adults and youth. Both centers opened in 2010 and each have over twenty agencies co-located on site.

**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**

Within the homeless population, special niche populations receive services that are tailored to their specific needs. Veterans are offered veteran-specific housing as well as being eligible for permanent supportive housing if they are chronically homeless.

- Within the Consortium's area, specific programming has been developed for the refugee population, which experiences unique challenges to housing, in part because of their trauma, large family size, lack of English skills, lack of recognized credentials and schooling, and barriers to integrating into American society.
- Chemically-dependent single adults have both sober housing and "wet housing" available, depending on their needs and ability to maintain sobriety.
- While Native Americans are less than one percent of the county's population, they are seven percent of the homeless population and more than one quarter of the unsheltered population. Several Native American focused programs address these specific needs.

- Families homeless grew dramatically during the Great Recession while single adult homelessness grew much more slowly. Funding for family homelessness has responded by redirecting some funds to rapid rehousing services, focusing on repeat shelter users, and expanding capacity to meet this

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

The strengths of the delivery system include a diverse and experienced base of housing, community development, and social service providers and organizations. Coordination among the state, the county, and regional and local governments has resulted in significant planning initiatives and working policy groups, such as the Hennepin County and City of Minneapolis Commission to End Homelessness, and the City County Task Force on Lead Hazard Control. One result of this coordination has been the consolidated request for proposal (RFP) issued by public and private funders statewide, including Hennepin County. Annually, the county issues its Coordinated Request for Proposals (CRFP) that includes funding from the county's Affordable Housing Incentive Fund (AHIF), Transit Oriented Development (TOD), Supportive Housing Initiative Fund (SHIF), and Group Residential Housing (GRH), and federal funding from the HOME program and Continuum of Care of the Homeless program. These funding opportunities are further coordinated with federal Community Development Block Grant (CDBG) and Emergency Shelter Grant (ESG) programs. Another example of the effectiveness of the coordination between the Consortium partners is the success of the Consortium in meeting the majority of the Consolidated Plan 2005-2009 goals.

Hennepin County and Minneapolis' 10-year plan to end homelessness, Heading Home Hennepin, has been a collaborative effort driven in large part by the efforts of social service agencies and faith-based organizations who have taken the lead in providing services for the chronically homeless in our community. The City and Hennepin County collaborate to identify the needs and coordinate implementation of the ESG funding through the City-County Office to End Homelessness and Heading Home Hennepin. Over the next five years, Hennepin County will implement a Coordinated Assessment process, bringing together all aspects of the continuum of homeless services into a unified process. Each person seeking homeless services will be assessed within one week for their vulnerability and people will be triaged to the most appropriate level of intervention needed to end their homelessness.

The gaps that do remain in housing delivery result from the shortages of local, state, and federal funding, such as rental assistance. Other gaps include remaining fragmentation of certain programs serving special needs populations. Although the consolidated RFP was noted above, a number of other funding sources continue to have separate submission requirements and deadlines. Each funding source also continues to have variations in program complexity and requirements.

## SP-45 Goals - 91.415, 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	Homeowner Rehabilitation Assistance	2020	2024	Affordable Housing Non-Homeless Special Needs		Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$2,250,000	Homeowner Housing Rehabilitated: 150 Household Housing Unit
2	Emergency Assistance	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
3	Senior Services	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
4	Fair Housing Activities	2020	2024	Fair Housing Activities		Administration	CDBG: \$20,000	Other: 5 Other
5	Develop or Rehab Affordable Rental Housing	2020	2024	Affordable Housing		Preserve & Create Rental Opportunities	CDBG: \$80,000	Rental units constructed: 50 Household Housing Unit  Rental units rehabilitated: 100 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Develop or Rehab Special Needs Housing	2020	2024	Affordable Housing Non-Homeless Special Needs		Preserve & Create Rental Opportunities	CDBG: \$30,000	Rental units rehabilitated: 50 Household Housing Unit
7	Develop Homes for Homeownership	2020	2024	Affordable Housing		Preserve & Create Homeownership Opportunities	CDBG: \$250,000	Homeowner Housing Added: 25 Household Housing Unit
8	Direct Homebuyer Assistance	2020	2024	Affordable Housing		Preserve & Create Homeownership Opportunities	CDBG: \$50,000	Direct Financial Assistance to Homebuyers: 50 Households Assisted
9	Develop Housing for People who are Homeless	2020	2024	Affordable Housing		Housing Opportunities for Homeless Populations	CDBG: \$25,000	Housing for Homeless added: 25 Household Housing Unit
10	Homelessness Prevention and Support Services	2020	2024	Homeless		Support Education, Outreach, and Services	CDBG: \$20,000	Homelessness Prevention: 40 Persons Assisted
11	Tenant Advocacy	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
12	Financial Literacy	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$20,000	Public service activities other than Low/Moderate Income Housing Benefit: 550 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Senior Center Programming	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted
14	Youth Programming	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 160 Persons Assisted
15	Youth Counseling	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted
16	Domestic Abuse Counseling	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted
17	Job Training	2020	2024	Non-Housing Community Development		Support Education, Outreach, and Services	CDBG: \$10,000	Public service activities other than Low/Moderate Income Housing Benefit: 300 Persons Assisted
18	Acquisition and/or Demolition of Structures	2020	2024	Non-Housing Community Development		Encourage Neighborhood Revitalization	CDBG: \$50,000	Buildings Demolished: 2 Buildings
19	Code Enforcement	2020	2024	Non-Housing Community Development		Encourage Neighborhood Revitalization	CDBG: \$25,000	Housing Code Enforcement/Foreclosed Property Care: 650 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
20	Build/Improve Public Facilities or Infrastructure	2020	2024	Non-Housing Community Development		Encourage Neighborhood Revitalization	CDBG: \$50,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted
21	Business Assistance	2020	2024	Non-Housing Community Development		Stimulate Economic Development	CDBG: \$50,000 Section 108: \$2,200,000	Jobs created/retained: 10 Jobs
22	Administration	2020	2024	Administration		Administration	CDBG: \$480,000	

Table 17 – Goals Summary

## Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is often recycled in this goal.)
2	<b>Goal Name</b>	Emergency Assistance
	<b>Goal Description</b>	Provide emergency financial assistance to low income household for basic needs. Highest priority for households with incomes below 30% AMI, incomes up to 80% AMI still eligible.

3	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	Collaborate with supportive service agencies to assist seniors with chore services to remain independent in their homes as long as possible, and cope with stress and adjustments correlated with retirement and aging.
4	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	The jurisdiction will use available administration dollars to affirmatively further fair housing as identified in the Analysis of Impediments to fair housing choice within the jurisdiction, take appropriate actions to overcome the effects of any impediments identified through that analysis, and maintain records reflecting that analysis and actions. Persons assisted are not reported since fair housing activities are considered general administration expenses.
5	<b>Goal Name</b>	Develop or Rehab Affordable Rental Housing
	<b>Goal Description</b>	Assist in the creation of new rental housing opportunities affordable to households with incomes at or below 60% AMI, with highest priority for units affordable to households with incomes below 30% AMI.
6	<b>Goal Name</b>	Develop or Rehab Special Needs Housing
	<b>Goal Description</b>	Provide capital funding assistance to develop or rehab affordable housing for low income special needs households. 30% AMI as highest priority, eligible for up to 60%.
7	<b>Goal Name</b>	Develop Homes for Homeownership
	<b>Goal Description</b>	Acquisition of single-family properties for rehabilitation and resale designed to stabilize neighborhoods and preserve existing housing stock, providing housing opportunities for low to moderate income households. 60% AMI as highest priority. Program Income is often recycled in this goal.
8	<b>Goal Name</b>	Direct Homebuyer Assistance
	<b>Goal Description</b>	Provide financial assistance to income eligible households, bridging the gap between the mortgage and household affordability, based on the home purchase price. 60% AMI as highest priority. Still eligible for up to 80%.

9	<b>Goal Name</b>	Develop Housing for People who are Homeless
	<b>Goal Description</b>	Provide capital funding for affordable housing for people experiencing homelessness. Funding for mixed income units, which include homeless units, is captured in "Capital Funding to Build/Rehab Units" unless all units in the development are for people experiencing homelessness. 30% AMI is the highest priority.
10	<b>Goal Name</b>	Homelessness Prevention and Support Services
	<b>Goal Description</b>	Provide housing and supportive services to prevent homelessness. 30% AMI is the priority.
11	<b>Goal Name</b>	Tenant Advocacy
	<b>Goal Description</b>	Provide assistance to agencies that provide legal advice to renters regarding tenant law.
12	<b>Goal Name</b>	Financial Literacy
	<b>Goal Description</b>	Provide counseling services to homeowners for foreclosure prevention, consumer education and awareness, and homeowner purchase counseling for low to moderate income households.
13	<b>Goal Name</b>	Senior Center Programming
	<b>Goal Description</b>	Provide health and wellness education, recreation activities, associated transportation programs and coordination of meals programs to seniors through Senior Centers.
14	<b>Goal Name</b>	Youth Programming
	<b>Goal Description</b>	Provide assistance in funding youth programming with a focus on providing a healthy and positive atmosphere.
15	<b>Goal Name</b>	Youth Counseling
	<b>Goal Description</b>	Provide youth counseling interventions for at-risk teens to address or prevent serious issues.

16	<b>Goal Name</b>	Domestic Abuse Counseling
	<b>Goal Description</b>	Provide support to domestic abuse victims to receive a variety of ongoing support/information and access to advocacy services and create a safe environment, improving their quality of life. The response effort is coordinated among law enforcement and social service agencies.
17	<b>Goal Name</b>	Job Training
	<b>Goal Description</b>	Fund job training, job placement, and other employment support services carried out by qualified entities specifically designed to increase HUD-approved revitalization strategies that promote economic opportunities.
18	<b>Goal Name</b>	Acquisition and/or Demolition of Structures
	<b>Goal Description</b>	Encourage neighborhood revitalization through activities to improve blighted, deteriorated, undeveloped, or inappropriately developed real property preventing sound community development and growth.
19	<b>Goal Name</b>	Code Enforcement
	<b>Goal Description</b>	Provide targeted code enforcement in low and moderate income areas to complement strategic efforts that abate neighborhood decline and preserve housing stock and encourage neighborhood revitalization.
20	<b>Goal Name</b>	Build/Improve Public Facilities or Infrastructure
	<b>Goal Description</b>	Provide financing for public facility new construction, rehabilitation, infrastructure and streetscape improvements.
21	<b>Goal Name</b>	Business Assistance
	<b>Goal Description</b>	Facilitate economic development through financial or technical assistance to private entities, and commercial or industrial improvements.
22	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	General Program Administration. General program administration costs (planning, general management, oversight, coordination, evaluation and reporting).

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

The HOME Investment Partnerships Program (HOME) provides grants to states and localities that communities use to fund buying, and/or rehabilitating affordable housing for rent or homeownership or providing direct assistance to low-income people. Bloomington is not HOME recipient. Rather, HOME funds are allocated to and coordinated by Hennepin County for affordable projects county-wide, excluding the City of Minneapolis.

Bloomington's CDBG housing programs are generally oriented towards the rehabilitation of the city's existing owner-occupied housing stock. During the 2020-2025 Consolidated Plan cycle, Bloomington expects to assist approximately 150 low- and moderate-income families through the program each year. The City estimates that of the 150 families to be assisted in PY2020, 15 will be extremely low-income, 60 will be low-income, and 75 will be moderate-income. The City will also add two new affordable homeownership opportunities each year (six total) through non-profit partnerships.



## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

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

All participants in Bloomington's CDBG housing programs receive an EPA pamphlet "How to Protect Your Family from Lead in the Home". Recipients of CDBG assistance through Bloomington's Housing Rehabilitation Loan are required to conduct a lead risk assessment if the home was built before 1978. In all cases, the home must receive lead clearance. If lead hazards are identified in a Housing Rehab loan project, they must either be fully abated or reduced with interim controls and/or safe work practices, depending on the amount of rehab funding being provided. Additionally, the City, using CDBG funds, will pay for initial and clearance testing for lead hazards. Rehab loan clients receive loan funding in order to help cover the costs of any required lead hazard reduction work. This funding for testing is also made available to owners of rental units and are renting to a Housing Choice Voucher program participant.

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

Requirements for lead hazard testing, lead hazard reduction, and clearance are fully integrated into Bloomington's CDBG housing programs. Applicants to the Housing Rehab Loan program are provided with an EPA lead pamphlet. Clients approved to participate in the Housing Rehab loan programs are informed of all relevant testing and hazard reduction requirements associated with the program they are using. The written program guidelines (which are provided to participants) specify the policies and procedures regarding testing, hazard reduction, and clearance. Lastly, HRA staff gather documentation for all projects to record that the procedural guidelines were followed.

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

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

The City of Bloomington actively works with the goal to reduce the number of poverty-level families through policies and programs aimed to assist those families. The city coordinates its services to poverty-level families through its programs offered by its Public Health Division (i.e.: WIC, public health nurses, etc.), its HRA (i.e.: affordable housing, including Section 8 Vouchers) and its Parks and Recreation Department (i.e.: low-income elderly services, free evening meals). The city also coordinates efforts with the local school district and offers reduced participation fees for its activities offered through its Park and Recreation Division.

As a member of the Hennepin County Consortium, the City of Bloomington adopts the goals and policies of the Hennepin County anti-poverty strategy. As the City of Bloomington resides in Hennepin County, residents are able to receive assistance through anti-poverty programs coordinated at the County level. Hennepin County assists individuals and families access resources that help them move into self-sufficiency. Hennepin County Human Services delivers a variety of services to individuals or families that assists with basic needs or encourages client change around specific objectives. Efforts include:

- social programs (safety net services such as food support, emergency shelter and cash assistance),
- help for people who are developmentally disabled,
- services for seniors,
- services for veterans,
- behavioral and chemical health services,
- protective services for children and adults,
- child support, and
- health care through Medical Assistance.

Hennepin County workforce development efforts help alleviate poverty by improving family and individual economic opportunities that lead to a sustainable living wage. The county works with private and non-profit sectors to train and match employees; and partners with colleges, universities, and training programs to develop a strong future workforce. Initiatives include:

- Workforce Activities Alignment - Creation of workforce coordinator position
- Workforce Entry Program (WEP) - Meeting the demand for skilled trade persons while developing the county's economic resources by providing unemployed individuals the means to earn a better living.
- A-GRAD Initiative - Improving high school graduation rates
- Workforce Investment Network - Partnerships to create workforce opportunities for targeted communities and reducing economic disparities
- Step-Up Program - High school internships at the county

- Employment Pays Program - Employment supports for individuals with high behavioral health needs
- NorthPoint/Urban League - Training and employment partnership

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

Anti-poverty programs in suburban Hennepin County (including the City of Bloomington) are coordinated by Hennepin County. In addition, the City, through its Housing and Redevelopment Authority (HRA) works to provide affordable housing opportunities to poverty-level families. Affordable housing is a high community priority.

The HRA operates a Housing Choice Voucher program of 551 units, and it is the primary method to house poverty-level families within Bloomington. The HRA also works to attract new affordable housing development to the city. The most recent effort was assisting the development of 42 new Low-Income Housing Tax-Credit (LIHTC) units in 2020. The HRA provided a land value write-down to reduce land costs for the project. The HRA is actively looking to find another opportunity to serve poverty-level families through the development of affordable housing. However, being a fully developed City, locating land to be developed (or redeveloped) is extremely challenging. To that end, the City and HRA are looking for new ways to serve poverty-level families. The City, in 2019, passed an Opportunity Housing Ordinance that requires a percentage of affordable units in all new multi-family developments. This strategy will allow poverty-level families to reside in market-rate development that would otherwise be beyond their means. The HRA has also created a Naturally Occurring Affordable Housing (NOAH) fund to preserve existing affordable rental units. This fund was utilized in 2017 to save over 400 NOAH units in the city.

## **SP-80 Monitoring - 91.230**

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

The City of Bloomington will execute an annual contract with any sub-recipient receiving funds through the Action Plan. The City will be the responsible entity to ensure contract administration and compliance for activities funded out of Bloomington CDBG funds. Staff has extensive experience in monitoring such activities. The City staff will ensure compliance of sub-recipients through annual on-site monitoring for compliance with program regulations, procedures and meeting goals and objectives of the program and Action Plan. Such monitoring will include random file reviews, review of financial documentation and annual performance reports. In addition to the monitoring of sub-recipients, the City has developed extensive internal control procedures to ensure the funds are utilized in compliance with program guidelines and prudent financial practices. The City, as member of the Fair Housing Implementation Council (FHIC), works to develop the Assessment of Fair Housing in connection with the CDBG and HOME programs.

## Expected Resources

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

#### Introduction

The City of Bloomington intends to pursue all resources available to address is planned 2020 program year activities. The following list provides information on CDBG and other funds used for community development and housing programs within the City.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	457,998	400,000	100,000	957,998	3,832,272	The City of Bloomington is an entitlement jurisdiction for the Community Development Block Grant Program. Program income is from the repayment of single-family rehabilitation loans. Prior year resources is the estimated amount of unspent CDBG funding carried over into the new program year.

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: \$		
Section 108	public - federal	Acquisition Economic Development Housing Public Improvements	0	0	0	0	2,200,000	Section 108 loan for eligible activities that support affordable housing development including real property acquisition, rehabilitation or site improvements to property; housing rehabilitation; economic development activities; public facilities; and slum and blight remediation.

**Table 18 - 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 intends to pursue all possible resources to address its Consolidated Plan goals. There are no specific matching requirements associated with Bloomington's CDBG program, although any opportunities to provide/obtain matching funding will be pursued

**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 of Bloomington's HRA owns 41 single-family rental homes that provide affordable housing to larger families. Twenty of the homes are part of the HRA's Housing Choice Project-Based Voucher program. The other twenty-one homes make up the HRA's Rental Homes for First-Time Home Buyers program. This program assists renters achieve the goal of homeownership through an escrow feature. The City is also in the process of developing an inventory of publically owned land to determine future uses.

**Discussion**

The City of Bloomington will utilize a variety of federal, state and local funding to achieve the goals identified in this plan. This includes sources used on a recurring basis, including CDBG, Housing Choice Vouchers and HRA levy funds. Additional sources such as LIHTC, TIF and housing revenue bonds have been used on a case by case basis in the past and will continue to be pursued when and where appropriate

## 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	Homeowner Rehabilitation Assistance	2020	2024	Affordable Housing Non-Homeless Special Needs		Preserve & Create Rental Opportunities Preserve & Create Homeownership Opportunities	CDBG: \$842,998	Homeowner Housing Added: 2 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit
2	Senior Services	2020	2024	Non-Housing Community Development		Encourage Neighborhood Revitalization	CDBG: \$20,000	Other: 100 Other
3	Fair Housing Activities	2020	2024	Fair Housing Activities			CDBG: \$5,000	
4	Develop Homes for Homeownership	2020	2024	Affordable Housing			CDBG: \$150,000	Homeowner Housing Added: 5 Household Housing Unit
5	Administration	2020	2024	Administration			CDBG: \$90,000	

**Table 19 – Goals Summary**

#### Goal Descriptions

1	<b>Goal Name</b>	Homeowner Rehabilitation Assistance
	<b>Goal Description</b>	
2	<b>Goal Name</b>	Senior Services
	<b>Goal Description</b>	
3	<b>Goal Name</b>	Fair Housing Activities
	<b>Goal Description</b>	
4	<b>Goal Name</b>	Develop Homes for Homeownership
	<b>Goal Description</b>	
5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	

## AP-35 Projects - 91.420, 91.220(d)

### Introduction

Activities that will be undertaken during 2020 will address priority needs and local objectives. The activities that are part of the 2020 Action Plan are to be completed within the program year. Of the total grant of \$458,068 the City will use \$363,068 or 77% to serve low and moderate income activities. The balance of funds is used for Fair Housing activities and administration expenses.

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

Table 20 – Project Information

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

The City has selected a variety of activities to meet the needs of our community. These include the preservation of our housing stock through the single-family rehabilitation loan program, removal of lead-based paint hazards, providing seniors with essential services to enable them to remain in their homes, fair housing activities and the providing affordable home ownership opportunities through the land trust. The City serves other needs of the community with its own resources, including over \$100,000 provided annually to other social service providers in the community.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	Administration
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$90,000
	<b>Description</b>	General administrative expenses including fair housing activities.
	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A - General administration expenses.
	<b>Location Description</b>	N/A - General administration expenses.
	<b>Planned Activities</b>	N/A - General administration expenses.
2	<b>Project Name</b>	Single-Family Rehabilitation Loans
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner Rehabilitation Assistance
	<b>Needs Addressed</b>	Preserve & Create Rental Opportunities
	<b>Funding</b>	CDBG: \$667,998
	<b>Description</b>	Rehabilitation loans to low/moderate income homeowners city-wide.
	<b>Target Date</b>	6/30/2021

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Thirty low/moderate income homeowners.
	<b>Location Description</b>	This activity is offered city-wide.
	<b>Planned Activities</b>	Revolving rehabilitation loan program to serve low/moderate income homeowners.
<b>3</b>	<b>Project Name</b>	Lead-Based Paint
	<b>Target Area</b>	
	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	Preserve & Create Rental Opportunities
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	Lead-based paint testing and clearance testing for recipients of CDBG single-family loans.
	<b>Target Date</b>	6/3/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This activity is expected to serve 25 low/moderate income homeowners with lead-based paint testing and clearance testing. This activity is done in concert with the single-family rehabilitation loan program.
	<b>Location Description</b>	This activity is offered city-wide in Bloomington.
	<b>Planned Activities</b>	Initial and clearance testing for lead-based paint in connection with rehab loan activities.
<b>4</b>	<b>Project Name</b>	Fair Housing
	<b>Target Area</b>	
	<b>Goals Supported</b>	Fair Housing Activities
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	Fair housing activities coordinated with the regional Fair Housing Implementation Council (FHIC).

	<b>Target Date</b>	6/30/2021
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Not applicable - administration activity.
	<b>Location Description</b>	Not applicable - administration activity.
	<b>Planned Activities</b>	Fair housing activities through the Fair Housing Implementation Council (FHIC).
<b>5</b>	<b>Project Name</b>	HOME - Senior Community Services
	<b>Target Area</b>	
	<b>Goals Supported</b>	Senior Services
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Public service provided by Senior Community Services (SCS) to provide outside maintenance and chore services to seniors in Bloomington.
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	One hundred seniors will be served by this activity.
	<b>Location Description</b>	This activity is offered city-wide.
	<b>Planned Activities</b>	This activity will provide CDBG funds to Senior Community Services's HOME program to provide outside maintenance and home-making services to low/moderate income seniors.
<b>6</b>	<b>Project Name</b>	West Hennepin Affordable Housing Land Trust (WHAHLT)
	<b>Target Area</b>	
	<b>Goals Supported</b>	Homeowner Rehabilitation Assistance

<b>Needs Addressed</b>	Preserve & Create Homeownership Opportunities
<b>Funding</b>	CDBG: \$150,000
<b>Description</b>	Home ownership program for low/moderate income families in Bloomington coordinated by the West Hennepin Affordable Housing Land Trust (WHAHLT)
<b>Target Date</b>	
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Two low/moderate income homeowners will purchase a single-family home.
<b>Location Description</b>	This activity is offered city-wide.
<b>Planned Activities</b>	The city of Bloomington will partner with the West Hennepin Affordable Housing Land Trust (WHAHLT, dba Homes Within Reach) to purchase and and construct or rehabilitate two single-family homes in Bloomington. The homes will then be re-sold to low/moderate income first-time home buyers at an affordable price.

**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**

All CDBG activities will be offered city-wide in the City of Bloomington

**Geographic Distribution**

Target Area	Percentage of Funds

**Table 21 - Geographic Distribution**

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

**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 2020-2024 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 for 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.

Creating additional affordable housing is inhibited by the lack of vacant land. All housing development will occur as redevelopment, driving the land acquisitions costs to an extremely high level. Although the real estate market has tempered somewhat over the last few years, land acquisition costs in Bloomington remain high. Additional decline in dollars from other funders also inhibits the amount of affordable housing which can be either preserved or created.

### **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.

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 its own levy funds to assist in funding the land acquisition for the development of 42 new units of affordable tax-credit rentals. The HRA sold the land at a reduced cost to MWF to increase the affordability of the project. The affordability of these tax-credit apartments will provide additional needed workforce housing in the city. The project will be completed lease up in 2020.

In 2019 the city passed an Opportunity Housing Ordinance (OHO) that provides requirements and incentives for the development of affordable housing in the city. This ordinance also created a housing trust fund to assist with the financing of future affordable housing units.

In 2017 the HRA established a Naturally Occurring Affordable Housing (NOAH) fund to preserve NOAH units in the city. Since its creation, the fund has assisted with the preservation of over 700 NOAH units in the city.

### **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 StuartCo, MWF , 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.

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 coordinates social service efforts with the Parks & Recreation, Community Outreach and Engagement and Public Health divisions. Parks & Recreation is the primary City division that delivers or coordinates services with outside entities for seniors, low-income families, disabled individuals and others in the community. Public Health provides WIC and other essential services to the community.

## **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
<b>Total Program Income:</b>	<b>0</b>

#### Other CDBG Requirements

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

## **Discussion**

## **Appendix - Alternate/Local Data Sources**