

Executive Summary

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

1. Introduction

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

2. Summarize the objectives and outcomes identified in the Plan

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

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

The City's CDBG allocation will be used for housing rehabilitation, energy improvements, accessibility improvements and emergency repairs for the purpose of maintaining decent affordable 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 public services. These services are focused on seniors, families, and low income residents. They are focused on activities that help keep households stably housed.

The City will also fund activities for new construction, acquisition, rehabilitation, and re-sell of single family property to income qualified homebuyers.

Last, the City will look to acquire and demolish a blighted home.

3. Evaluation of past performance

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

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

In addition, the City has a long-standing commitment to serving low and moderate households through a variety of programs and funding sources. The result being households being able to stay in their homes and continue to grow and contribute to our community.

Fair Housing continues to be a focus of the City of Bloomington. The City, as part of the consortium, focuses this activity based upon the results of the data analysis that is completed by the metro-wide efforts of the Fair Housing Implementation Council (FHIC).

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City held a thirty-day public comment period for the draft plan from March 12, 2026 to April 12, 2026. The City Council conducted a public hearings on September 15, 2025 April 13, 2026. The HRA Board also holds public meetings to discuss the Annual Action Plan in September and March. In addition, Hennepin County, as the consortium lead, held a public hearing on the action plan before the County Board of Commissioners. This hearing also includes Bloomington's plan. These meetings are cosistent with the adopted Citizen Participation Plan and the Hennpin County Consortium.

5. Summary of public comments

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

No comments were received during the public comment period or during the public hearing.

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

No comments were received so no comments were not accepted.

7. Summary

While no comments were received, the previous engagement with community and partners ensures the plan is addressing the needs of the community.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Community Development

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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

1. Introduction

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

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

In addition, the city's HRA operates a Housing Choice Voucher program of 684 total vouchers 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 Hennepin County Continuum of Care and the Office to End Homelessness. In addition, the City, through its Community Services Department and Community Development Department, provides essential referrals to homeless persons to connect them to services. Bloomington HRA leadership is also on the executive committee for the CoC.

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

Not applicable, Bloomington does not receive ESG funds. Please refer to the Hennepin County section for information on ESG funding.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	VEAP: Volunteers Enlisted to Assist People
	Agency/Group/Organization Type	Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	VEAP is a long standing partner with the City of Bloomington. Meetings occur regularly to discuss the variety of needs in the community. Food insecurity is still their primary focus but they continue to advocate for the ever increasing need for emergency rental assistance. They were awarded funds in 2025 for this activity but it continues to be a need in the community.
2	Agency/Group/Organization	West Hennepin Land Trust
	Agency/Group/Organization Type	Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	During the meeting with West Hennepin Land Trust they indicated need for ownership opportunities. Affordable ownership opportunities provide long term stability for homeowners. They also have a large number of homes on their radar that are good candidates for rehabilitation. As Bloomington's home begin to show their age there remains opportunity to intervene and improve the housing stock and create affordable ownership.
3	Agency/Group/Organization	Habitat for Humanity Twin Cities
	Agency/Group/Organization Type	Housing Services-Elderly Persons

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	TC Habitat is a partner with the City and HRA on multiple projects in multiple housing disciplines. They highlight the need for down payment assistance, for new ownership opportunities, for unique housing options (Accessory Dwelling Units), and for assistance with rehab of homes. Similar to West Hennepin Land Trust, they identify how homes in Bloomington need maintenance. They also know that household makeup is changing and so is their housing needs. Adapting housing stock is important.
4	Agency/Group/Organization	Oasis for Youth
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Oasis is a vital member focusing on unhoused youth. They provide services to rehouse individuals and help them secure employment. They showed their data indicating the increasing needs in the community for these services.
5	Agency/Group/Organization	Bridging MN
	Agency/Group/Organization Type	Low/No cost furniture
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Bridging is an organization that addresses an often overlooked need. Often a focus is housing a low income household. However, in that house they need furniture (bed, kitchen table, couch, etc.) to live. Similar to other agencies their demand is increasing indicating the great need.

6	Agency/Group/Organization	HousingLink
	Agency/Group/Organization Type	Housing Services - Housing Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	HousingLink tracks the number of housing units posted on their website. Besides providing a vital service connected potential residents to affordable options they have expanded in the fair housing space. They have entered this space knowing the needs that are present in the community.
7	Agency/Group/Organization	City of Bloomington
	Agency/Group/Organization Type	Housing PHA Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Monthly interdepartmental check in meetings occur. This is an opportunity to discuss the various work that the HRA works on including administering CDBG programs. Police, Fire, Public Works, are among those who attend the regular check in. We discuss not only CDBG program administration but also what are the needs in the community related to housing, community development, etc.

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

Broadband agencies were not consulted as part of this process. The City's Communication division manages franchise fees and broadband contracts and is in regular attendance the regular check in meetings. However, no private companies were engaged. As discussed in the 2025-2029 Consolidated Plan, the City is well serviced by broadband. The community is served by DSL, Cable, Fiber, and wireless internet options and are often affordable to low or moderate income residents. This was not identified as a need for the community.

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.

Table 3 - Other local / regional / federal planning efforts

Narrative

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

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

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

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

In addition 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)

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

The following outlines the annual allocation as well as projected program income and prior year resources.

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: \$		

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	477,190.00	300,000.00	300,000.00	1,077,190.00	1,350,000.00	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. This has led to prior year resources of unspent funds. The City releases the entitlement funds from previous years and will use those funds in the next program year. Any excess or less than anticipated program income will be reflected in Homeowner Rehab Assistance. If funds for the annual allocation is higher or lower than anticipated the City will adjust the Acquisition Demolition activity appropriately.

Table 5 - Expected Resources – Priority Table

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

The City of Bloomington 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 also maintains an inventory of publicly owned land that can be repurposed for various purposes.

Publicly owned land plays an important role in our Strategic and AAP plans, as it provides opportunities to expand both rental and homeownership options for families. We are committed to monitoring potential new land acquisitions to ensure future development that supports affordability and access to housing. Currently, we are advancing the St. Mark site development project, which will create 16 single- and multi-family homes targeted for families at 80% AMI, offered at more affordable prices. In addition, our Humboldt properties are in the process of being sold to Habitat for Humanity, who will transform them into affordable homes for families at the 60% AMI level.

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	2025	2029	Affordable Housing Non-Homeless Special Needs	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$600,000.00	Homeowner Housing Rehabilitated: 20 Household Housing Unit
2	Acquisition and/or Demolition of Structures	2025	2029	Affordable Housing	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$162,190.00	Buildings Demolished: 1 Buildings
3	Develop Homes for Homeownership	2025	2029	Affordable Housing	City of Bloomington	Preserve & Create Homeownership Opportunities Encourage Neighborhood Revitalization	CDBG: \$150,000.00	Homeowner Housing Rehabilitated: 2 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Services	2025	2029	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	City of Bloomington	Encourage Neighborhood Revitalization Support Education, Outreach, and Services	CDBG: \$70,000.00	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted Other: 30 Other
5	Fair Housing Activities	2025	2029	Fair Housing Activities	City of Bloomington	Support Education, Outreach, and Services Administration	CDBG: \$5,000.00	Other: 30 Other
6	Administration	2025	2029	Non-Housing Community Development	City of Bloomington	Administration	CDBG: \$90,000.00	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Homeowner Rehabilitation Assistance
	Goal Description	Provide loans to low to moderate income homeowners for necessary home improvements or emergency repairs. (Note that Program Income is recycled in this goal.)
2	Goal Name	Acquisition and/or Demolition of Structures
	Goal Description	This program would acquire a blighted home for demolition with the goal of selling for redevelopment into an affordable unit(s) in the future.

3	Goal Name	Develop Homes for Homeownership
	Goal Description	This project focuses on creating ownership opportunities affordable to households making 80% AMI. There are a couple of ways this can be achieved, either new construction or through purchase and rehab of existing units.
4	Goal Name	Public Services
	Goal Description	Bloomington has a strong need for a variety of public services. Populations in need include seniors, youth, and families at risk of losing housing stability. This applies to households that rent and own. The Public Services are designed to keep residents in their home whether it be to assist with rent, chores, or just education on housing (housing rights, ownership skills, eviction prevention, etc.) This will require collaborate with supportive with service agencies to assist seniors, youth, and other Low and moderate income populations.
5	Goal Name	Fair Housing Activities
	Goal Description	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.
6	Goal Name	Administration
	Goal Description	General Program Administration. General program administration costs (planning, general management, oversight, coordination, evaluation and other housing services with public service dollars.

AP-35 Projects - 91.420, 91.220(d)

Introduction

Activities that will be undertaken during 2026 will address priority needs and local objectives. The activities that are part of the 2026 Action Plan are to be completed within the program year. Of the total grant of \$477,190 the City will use \$387,190 or 81% of the grant to serve low and moderate income activities. The balance of funds is used for Fair Housing activities and administration expenses. Additionally, carry over income and program income will be used to serve low and moderate income.

#	Project Name
1	Homeowner Rehabilitation Assistance
2	Develop Homes for Homeownership - Acquisition and Rehab
3	Acquisition and/or Demolition/Clearance
4	Public Services
5	Fair Housing
6	Administration

Table 7 – 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, remove blighted housing, providing essential public services, fair housing activities and the providing affordable home ownership opportunities. The City serves other needs of the community with its own resources, including supporting affordable rental housing.

AP-38 Project Summary
Project Summary Information

1	Project Name	Homeowner Rehabilitation Assistance
	Target Area	City of Bloomington
	Goals Supported	Homeowner Rehabilitation Assistance
	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$600,000.00
	Description	This activity will provide rehabilitation loans to about 20 low/moderate income homeowners in Bloomington. Provide lead-based paint testing and clearance testing to low/moderate income participants of CDBG homeowner rehabilitation assistance loans activity. This activity is proposed to use prior year program income and estimated current year program income.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	20 households
	Location Description	Citywide
	Planned Activities	Rehab owner occupied homes
2	Project Name	Develop Homes for Homeownership - Acquisition and Rehab
	Target Area	City of Bloomington
	Goals Supported	Develop Homes for Homeownership
	Needs Addressed	Preserve & Create Homeownership Opportunities
	Funding	CDBG: \$150,000.00
	Description	Help to develop owner occupied housing that will be income restricted for low and moderate income households. This will include acquisition and rehab of a property that will be sold to an income qualified buyer. The Homes Within Reach Land Trust (formerly West Hennepin Affordable Housing Land Trust) will coordinate work and maintain ownership of the land).
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Home ownership program to two low/moderate income families in Bloomington coordinated by Homes Within Reach

	Location Description	This activity is offered Citywide
	Planned Activities	Homeownership program to two low/moderate income families in Bloomington coordinated by Homes Within Reach to acquire, rehab and re-sell or construct and sell to income qualified homebuyers.
3	Project Name	Acquisition and/or Demolition/Clearance
	Target Area	City of Bloomington
	Goals Supported	Acquisition and/or Demolition of Structures
	Needs Addressed	Encourage Neighborhood Revitalization
	Funding	CDBG: \$162,190.00
	Description	
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	City wide
	Planned Activities	Acquired blighted structure and demolished
4	Project Name	Public Services
	Target Area	City of Bloomington
	Goals Supported	Public Services
	Needs Addressed	Support Education, Outreach, and Services
	Funding	CDBG: \$70,000.00
	Description	Public service provided by mission-based organizations to provide assistance to low and moderate income residents of Bloomington
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Estimate 150 low-moderate income households will be served with services to help keep them stably housed.
	Location Description	Citywide
	Planned Activities	Public services to help community members stay stably housed.
5	Project Name	Fair Housing

	Target Area	City of Bloomington
	Goals Supported	Fair Housing Activities Administration
	Needs Addressed	Administration
	Funding	CDBG: \$5,000.00
	Description	Fair housing activities coordinated with the regional Fair Housing Implementation Council (FHIC).
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Not applicable - administration activity.
	Location Description	Not applicable - administration activity.
	Planned Activities	
6	Project Name	Administration
	Target Area	City of Bloomington
	Goals Supported	Fair Housing Activities Administration
	Needs Addressed	Administration
	Funding	CDBG: \$90,000.00
	Description	General administrative expenses including fair housing activities.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	N/A - General administration expenses.
	Location Description	N/A - General administration expenses.
	Planned Activities	N/A - General administration expenses.

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
City of Bloomington	100

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Because there are no concentrations of poverty or other significant factors, all programs are available city-wide.

Discussion

The geographic priority for each activity is city-wide.

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

Introduction

The City of Bloomington has a long track record supporting new and existing affordable housing within the City. The Bloomington HRA operates a Housing Choice Voucher Program (Section 8) that assists 684 households each month. The HRA also provides affordable rental opportunities through the 41 rental homes that are owned and managed by the HRA. The City has also partnered with private and non-profit developers for development of new affordable housing. Most recently in 2023, the City provided assistance for development of 50 new affordable units opening, with an additional 89 units under construction, with private developers.

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

In February 2019, the City adopted an Opportunity Housing Ordinance (OHO) to promote the development of affordable housing in the City. This comprehensive ordinance includes incentives and goals for the development of affordable housing units. More information on the ordinance and other City affordable housing initiatives can be found at: <https://www.bloomingtonmn.gov/cd/affordable-housing-preservation-and-creation>

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

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 2025-2029 Consolidated Plan. The City's approach to meeting these affordable housing needs is to provide affordable housing opportunities including the Housing Choice Voucher program, preserve and expand the supply of decent, safe, and affordable housing, and provide financial assistance for rehabilitation and repair of owner-occupied and renter units to serve 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. The real estate market has become over-heated in the last few years, thus 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.

In 2019 the City passed the 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. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households.

Actions planned to foster and maintain affordable housing

The biggest affordable housing activity that the Bloomington HRA manages is our 731 vouchers in the Housing Choice Voucher program. This important community resource assists 731 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 because 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 Future 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 coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

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. The HRA has partnered with multiple agencies to develop several single family homes and has 6 projects actively moving forward. Another 27 units are anticipated in the next 5 years. The HRA also works to preserve the affordability of Naturally Occurring Affordable Housing (NOAH) and has also used various funding sources on emergency rental and utility assistance for low-income households.

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, a portion of the CDBG funds will be used for lead abatement activities in the HRA Section 8 Rental Assistance Program and CDBG owner-occupied Home Improvement Loan Program. The Bloomington HRA also informs all tenants participating in the Section 8 Program 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 City of Bloomington has staff people who are trained lead inspectors and risk assessors. The City 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 the owner-occupied Home Improvement Loan program activities (approximately 20 units) through the CDBG Program will have to be assessed and abated of lead paint.

Collaborative efforts: The City of Bloomington's Public Health and Environmental Health Divisions advises of any known persons with lead poisoning who may be seeking services from the 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 City 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. The HRA partners with several community-based organizations to provide financial and home-buying education services.

In 2019 the City passed the 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. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing.

The HRA also works to preserve Naturally Occurring Affordable Housing with various mechanics. It has preserved affordability for over 700 units and continually monitors market conditions for future opportunities to intervene and prevent displacement of low income residents. The HRA's Rental Homes for Future Homebuyers Program also supports lower-income residents with escrowing funds over a period of 5 years in order to support a home purchase as a means of building community wealth.

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 StuartCo, MWF, Aeon, Sherman & Associates and Sand Companies for the development of new affordable and/or accessible housing. The HRA has multiple existing partnerships with non-profit agencies such as Habitat for Humanity and Homes within Reach to support housing affordability and development. In order to increase the network of developers in the city and increase the supply of affordable homeownership opportunities, the HRA is actively building a network of small developers to

increase development opportunities in the city. The HRA also works closely with Hennepin County, the local school district, and other partners on emergency assistance or down payment assistance programs, all efforts which build the local infrastructure in Bloomington to respond to community needs.

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 557 vouchers and administers another 167 on behalf of other agencies through its Housing Choice Voucher program. This important community resource assists at least 731 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.

In addition, the City of Bloomington's HRA currently has 21 single-family homes in its Rental Home for Future 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 coordinates and contracts for maintenance and management of all 41 of the above single-family affordable rental units.

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

In 2019 the City passed the 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. This ordinance offers great incentives to developers for the creation of units at 50% AMI and 30% AMI, to help serve those hardest to reach households. It has helped develop over 500 units of income restricted housing. The units were developed in partnership with private development companies. Additionally, the HRA is working to expand the pool of developers interested in projects in the city through outreach and engagement.

Discussion

Program Specific Requirements

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

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

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

Other CDBG Requirements

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

Discussion