

Executive Summary

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

1. Introduction

In order to receive Community Development Block Grant (CDBG) funds, entitlement grantees must develop a five-year Consolidated Plan that provides a vision for housing and community development priorities and funding in the jurisdiction. The plan describes community needs, resources and priorities, sets goals, and establishes strategies to meet those goals.

Before the 2020-2024 Consolidated Plan, the City of Bloomington and Town of Normal independently developed and submitted separate Consolidated Plans. In response to the 2017 Regional Housing Study and the Department of Housing and Urban Development's (HUD) emphasis on inter-jurisdictional coordination, Bloomington and Normal worked with the McLean County Regional Planning Commission (MCRPC) to jointly develop their Consolidated Plans for the first time in the 2020-2024 cycle. This process continued for the 2025-2029 Consolidated Plan.

The joint consolidated planning outreach process for the City of Bloomington and Town of Normal began in Fall 2023 with the development of a joint Citizen Participation Plan and continued through August 2024. While the jurisdictions will still receive separate funding allocations and submit individualized plans, conducting outreach and planning processes jointly was a more effective use of resources and allowed for identifying regional housing and community development priorities.

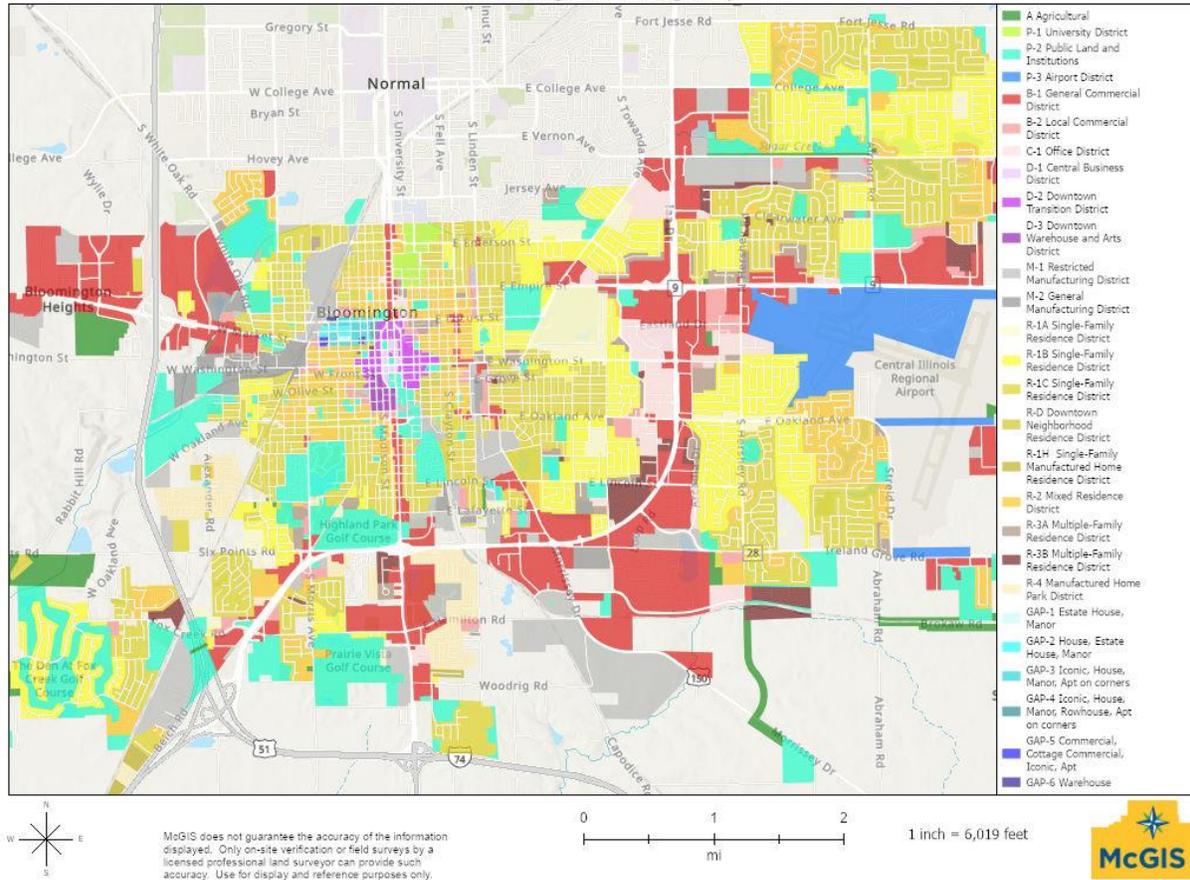
The data collection procedures used to develop this plan came together under collaboration with the City of Bloomington, Town of Normal and McLean County Regional Planning Commission (MCRPC). PATH, Inc. and the Housing Authority of the City of Bloomington also partnered during the outreach and planning stages of the process. Qualitative and quantitative data was collected via surveys, interviews, focus groups and public meetings.

The primary data collection method was a resident survey that was available for submission from April 2, 2024, to September 1, 2024. The resident survey was available in paper and electronic versions for the public to complete. Additionally, the resident survey was available in English, Spanish, and French. Surveys responses were sought through a variety of methods including paid social media, unpaid social media, community outreach events (25), non-profit partner outreach, mailings to Low Income Housing Tax Credit (LIHTC) units, email communications to lists from planning partners, virtual and in-person public forums, and press interviews. In addition to the resident survey, seven focus groups were held to gather input from a variety of sectors serving low-to-moderate income residents. After the outreach period concluded, 2,154 surveys were completed overall. Of those surveys, 1,408 were from Bloomington and 700 from Normal residents respectively. Nineteen responses were removed from the final sample, since those responses were from individuals residing outside of Bloomington-Normal.

Demo

2/23/2023

Bloomington Zoning Map



Bloomington Zoning Map

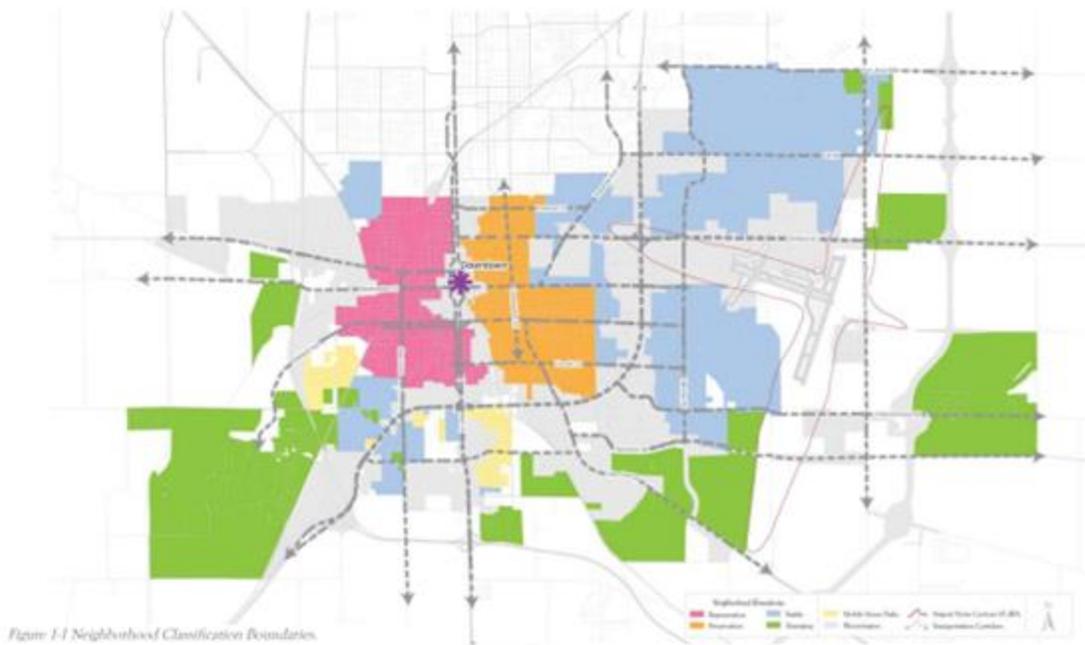


Figure 1-1 Neighborhood Classification Boundaries

Comprehensive Plan Map

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Throughout this Plan, the City of Bloomington will fund programs and services aimed at improving the lives of its low- and moderate-income residents. CDBG funds will be utilized to support the preservation of existing affordable housing stock, elimination of slum and blight conditions, support the provision of public services, public facility and infrastructure improvements, and administering CDBG effectively and proficiently. Through the consultation process, the City developed a list of priority areas that will receive funding preference. A copy of funding priorities for public services, housing, public facilities and other community development programs can be found in the Appendix and in section SP-25 Priority Needs.

3. Evaluation of past performance

Affordable Housing Preservation

The City recognizes that preserving the current affordable housing stock is as important as new development, which is why housing rehabilitation programs have been a cornerstone of the City’s preservation efforts for more than thirty years and during the 2020-2024 Consolidated Plan. Currently, the CDBG housing rehabilitation program provides five-year forgivable, zero-percent interest loans for moderate to significant rehabilitation on single-family, owner-occupied housing units for health, life, safety, and code compliance improvements. The program also supports emergency rehabilitation based on the City adopted international Property Maintenance Code. Additionally, the City uses CDBG funds to pay for materials used in the construction of new accessibility ramps in partnership with Cornbelt AMBUCS.

The City has developed a partnership with Habitat for Humanity of McLean County for the Construction of new affordable housing units. When the City acquires a vacant or abandoned property that does meet the criteria for demolition, the City uses CDBG or Illinois Housing Development Authority

funds to demolish the structure. Water and sewer service is added, when needed, using CDBG funds. Habitat for Humanity of McLean County then builds a new unit of affordable housing on the parcel for households meeting affordability guidelines.

The Illinois Housing Development Authority (IHDA) offers several grants to support housing rehabilitation for income eligible homeowners. During the 2020-2024 Consolidated Plan period, the City received funding from IHDA's Single-Family Rehabilitation (SFR), Home Accessibility Program (HAP), and Home Repair and Accessibility Program (HRAP). This funding amplified the CDBG housing rehabilitation and demolition programs and allowed more residents to make critical health, life, safety, and code compliance improvements to their homes. The IHDA SCP program made additional demolitions of vacant and abandoned properties possible, which allowed the CDBG program to support additional new affordable housing development through infrastructure development.

Demolition and New Affordable Housing

The City has developed a partnership with Habitat for Humanity of McLean County for the Construction of new affordable housing units. When the City acquires a vacant or abandoned property that does meet the criteria for demolition, the City uses CDBG or Illinois Housing Development Authority funds to demolish the structure.

Public Services

CDBG regulations limit annual funding for public services to fifteen percent of the annual allocation plus the previous program year's program income amount. During the 2020-2024 Consolidated Plan, the City invested approximately twelve to fourteen percent of the annual allocation on public services. Funding from 2020-2024 supported neighborhood revitalization efforts, senior nutrition programs, financial and housing education, and homeless services.

Public Facility & Infrastructure Improvements

During the 2020-2024 Consolidated Plan the City invested in several public infrastructure activities that included park improvements and sidewalk improvements in West Bloomington. Sidewalk improvements focused on West Bloomington increased the walkability and safety of sidewalks in an area of the City where many low- and moderate-income households live. According to the City of Bloomington Sidewalk Master Plan, the PASER Rating, a measure of the quality of sidewalk usability, many sidewalks in the 61701 ZIP code need work to improve their quality. One park improvement was completed in the 2020-2024 Consolidated Plan at Evergreen Park.

4. Summary of citizen participation process and consultation process

Resident participation and stakeholder consultation is an essential part of the Consolidated Plan process. The Citizen Participation Plan outlines the guidelines and procedures that allow residents and stakeholders to influence the decisions that affect housing and community development in their community.

In preparation for the 2025-2029 Consolidated Plan, the City of Bloomington and Town of Normal partnered with the McLean County Regional Planning Commission to draft an updated Citizen Participation Plan to serve as the guiding document for engaging the public in the Consolidated Planning and related processes.

The first step in the Consolidated Plan outreach process was to meet with relevant stakeholders including the Housing Authority of the City of Bloomington and the Central Illinois Continuum of Care

Collaborative Applicant PATH, Inc. These meetings continued throughout the development of the 2025-2029 Consolidated Plan. These planning meetings helped develop the public outreach plan including the resident survey and stakeholder focus groups.

The resident survey was made available in both paper and digital formats in English, Spanish and French. The survey was distributed through a variety of methods including organic social media posts, paid social media posts, resident meetings, mailers to Low-Income Housing Tax Credit housing units, community outreach events, email list distributions, City Council presentations and slides, media interviews, and distribution from program partners such as Mt. Pisgah Baptist Church. Staff from the City, Town, and McLean County Regional Planning Commission attended 25 community events to promote the survey and engage with residents to determine what their priorities for CDBG spending over the 2025-2029 period were. While the survey was open to any resident of Bloomington or Normal, special efforts were taken to reach out to low- to moderate-income populations, as they are the intended beneficiaries of CDBG funds. Several organizations and businesses throughout the community contributed by making surveys freely available to patrons.

In addition to attending meetings and community events, City, Town and MCRPC staff partnered with community organizations and local media to help spread the word about the Consolidated Plan and resident survey. Over the course of the public outreach phase, staff gave radio interviews on a local radio station (WGLT) to provide information on how the public could get involved in the outreach process. Coverage from a newspaper (Pantagraph) also helped increase the visibility of the efforts. The City, Town, and MCRPC also used their social media channels (Facebook, NextDoor, Constant Contact) and websites to promote the survey and outreach process. Feedback received in response to these posts/messages were noted and considered when developing the Consolidated Plan.

Stakeholder focus groups were also held to gain additional information and insight from service providers. These focus groups provided staff from the City, Town, and MCRPC valuable information on how CDBG funds could and should be used to serve their clients. Focus groups included: homeless and housing non-profits, infrastructure and climate resiliency, lenders and developers, social service and healthcare providers, major employers and economic development, rental property owners, and college students. Additional key informant interviews provided information that amplified what had been provided through the resident survey and stakeholder focus groups. The key informant interviews held were for broadband, childcare, and public transportation.

A full description of outreach activities can be found in the Appendix under the 2025-2029 Consolidated Plan Public Outreach Analysis.

5. Summary of public comments

The public comment period for the 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan was held from January 23, 2025, through February 23, 2025. A public hearing was held on February 10, 2025, during the regularly scheduled City Council meeting. This meeting is accessible to the public including community members that require accommodations for different abilities and languages spoken.

The draft 2025-2029 Consolidated Plan and Program Year 2025 Annual Action Plan was available on the City's website, at the HUB in the Government Center (115 East. Washington Street), and at the Bloomington Public Library.

Please see Appendix A: Summary of Public Comments for the City of Bloomington 2025-2029 CDBG Consolidated Plan and Program Year 2025 Annual Action Plan for detailed information on the public comment provided during the public comment period.

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

Please see Appendix A: Summary of Public Comments for the City of Bloomington 2025-2029 CDBG Consolidated Plan and Program Year 2025 Annual Action Plan for detailed information on the public comment provided during the public comment period.

7. Summary

Please see Appendix A: Summary of Public Comments for the City of Bloomington 2025-2029 CDBG Consolidated Plan and Program Year 2025 Annual Action Plan for detailed information on the public comment provided during the public comment period.

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	BLOOMINGTON	Community Impact and Enhancement Department

Table 1 – Responsible Agencies

Narrative

The City of Bloomington's Community Impact and Enhancement Department (formerly the Economic and Community Development Department) oversees the CDBG program for the City. The Community Impact and Enhancement Department's Grants Management Division has staff members that manage the CDBG program and completed many of the outreach tasks to complete the 2025-2029 Consolidated Plan.

Consolidated Plan Public Contact Information

Primary Contact

William Bessler, M.B.A.
 Community Impact and Enhancement Grants Manager
 wbessler@cityblm.org
 309-434-2343

Secondary Contact

Joni Gerard
 Grant Specialist
 jgerard@cityblm.org
 309-434-2450

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

1. Introduction

The consultation process implemented for this Consolidated Plan was robust and more extensive than the 2020-2024 Consolidated Plan outreach effort. Outreach was completed to ensure low-to-moderate income residents had opportunities to participate.

Resident Survey

A resident survey with multiple choice and open-ended questions was made available from April to August 2024. A series of demographic questions provided a picture of survey respondents. This data was analyzed throughout the process and adjustments were made to the outreach strategy to improve representation from CDBG target populations and better align with the community demographics as a whole. The survey was made available in English, Spanish, and French in paper and electronic formats. The different strategies used to make the survey available proved successful with 2154 surveys submitted: 1408 from Bloomington residents and 700 from Normal residents. Forty-six surveys were incomplete or submitted by non-Bloomington-Normal residents.

Public Meetings

Residents were provided an opportunity to learn more about CDBG and provide input on community needs through a series of public meetings. In June, the Town and City conducted a joint virtual meeting for the first time ever. The meeting began with Town and City staff providing an overview of CDBG, annual funding levels, funding restrictions, and current goals and priorities. Then, participants were split into breakout rooms by community and asked to provide input on housing, public service, and public facility needs in their neighborhoods. The meeting went well with little technical difficulties and good participation by those in attendance.

An in-person meeting was held at the Bloomington Public Library in June 2024. The same CDBG overview presentation was given at the start. This meeting differed from the virtual meeting in that participants were asked to allocate \$80 in CDBG funding to public service, housing, and public facility activities. Participants were told they could only spend \$80, or 80%, of their funding on these activities because 20% should be reserved for administrative expenses and programs. No more than three stickers, or \$15 CDBG dollars, could be allocated to public services. This provided a realistic example of the great need for public service activities compared to the actual funds available due to the 15% public service cap. This activity provoked a great deal of discussion among participants and allowed staff to delve deeper into the intricacies of the CDBG program.

Stakeholder Focus Groups

Seven stakeholder focus groups were conducted in August. Nearly 60 stakeholders attended at least one of the following focused meetings: Homeless and Housing Non-Profits, Infrastructure and Climate Resiliency Stakeholders, Lenders/Developers and Realtors, Social Services and Healthcare Providers, Economic Development Stakeholders and Major Employers, Landlords, and College Students. Participants were asked to identify the greatest needs of their clients/customers, effective strategies to meet those needs, funding resources available, and crucial gaps in services. Finally, participants were asked to identify neighborhoods in need of revitalization. Northwest Normal was the only area in Normal that received mention.

Key Informant Interviews

In September, outreach wrapped up with 1:1 key informant interviews with experts in three areas: transportation, childcare, and broadband access. Childcare and transportation were concerns that frequently arose during the focus groups so it was determined that additional information was needed. Broadband access was not a topic of discussion at the focus groups but is an area that must be addressed within the Consolidated Plan. These 1:1 discussions were very helpful in completing the funding matrix.

A full outreach report is available in the Appendix.

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)).

City staff is involved in many efforts to address the region's housing unit shortage and homeless population. The McLean County Housing Assistance Coalition, formed at the start of the COVID-19 pandemic, originally brought housing providers, service organizations, schools, churches, and government entities together to provide a coordinated response to those affected by the statewide economic shutdown. The coalition provided a way for those with housing assistance funds to share information and make appropriate referrals when necessary. The coalition still meets, although less frequently, and has shifted focus as community needs have changed. Now called the McLean County Housing Coalition, the focus is more on networking and educating the public on housing issues. The City has been an active participant in this coalition since inception.

In 2016, the City of Bloomington was selected as one of 50 small to mid-sized cities in the US to participate in Invest Health. Invest Health, funded through the Robert Wood Johnson Foundation, helps communities create strategies to build healthier cities through the lens of the social determinants of health. The initial Bloomington Invest Health Team took a hiatus during the pandemic as team partners switched their focus to crisis response. The team reconvened in 2023 with a broader membership which included the Town. Other team members represent OSF St. Joseph, Carle BroMenn, McLean County Health Department, Behavioral Health Coordinating Council, Home Sweet Home Ministries, McLean County Regional Planning Commission, and Mid Central Community Action. Several representatives from the Bloomington team attended a convening in Nashville in November 2023. Prior to the convening, each team was tasked with determining a main goal/focus area. The Bloomington team determined that permanent supportive housing would be the primary goal moving forward. At the convening, communities were able to connect with other communities with similar goals. After that, Invest Health offered collaboration grants to enable communities to further connect. Missoula Montana was awarded a grant to host a convening that supported travel and accommodations for 12 other Invest Health teams to travel Missoula to see first-hand the work being done in the housing arena. The Town was directly incorporated into the travel team and Invest Health during the 2020-2024 Consolidated Plan. The travel team brought back a great deal of information for the rest of the partners. After discussion, it was agreed that developing a formal affordable housing strategy should be a primary focus for 2025.

The City also has representation on the Behavioral Health Coordinating Council (BHCC). The Council is charged with making funding recommendations for projects that support the McLean County Mental Health Action Plan. The need for more permanent supportive housing is one of the areas identified within the action plan and has been discussed as funding priority for the 2025 grant cycle. BHCC also oversees the Frequent Users System Engagement (FUSE) program. FUSE provides intensive wrap-around services for the highest users of emergency rooms, jails, shelters, and systems of care with the goal of breaking the cycle of homelessness.

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

Homeless services has been a high priority for the City's CDBG program for many years. CDBG funding has been used to support staffing for outreach services and case management for those experiencing homelessness and rent/utility assistance to prevent homelessness. Partner organizations providing these services include PATH and Home Sweet Home Ministries. The City has also supported facility improvements at Home Sweet Home Ministry's emergency shelter.

Home Sweet Home Ministries and the Salvation Army are the local congregate emergency shelters connected with the Central Illinois Continuum of Care – McLean County HUB. The Salvation Army's Safe Harbor provides shelter for adult women and men. Home Sweet Home Ministries is the only family shelter in the county and serves adult men, women, and families with dependent children. However, the number of family units are very limited.

Brightpoint's Crisis Nursery provides emergency shelter for children from birth to six years of age but is not able to provide shelter for their parents/caregivers. The Regional Office of Education, Unit 5, and District 87 have funding to support families at-risk of homelessness or currently experiencing homelessness. Additionally, McKinney Vento Homeless Liaisons ensure children experiencing homelessness have transportation to school, supplies, and additional supports as needed.

Project Oz provides 24-hour crisis intervention services to run away, locked out, and precariously housed youth between the ages of 10-23 in McLean and Livingston Counties. Project Oz offers mediation, family reunification, emergency placement, and follow up counseling and case management services. In addition, outreach services are offered to precariously housed youth. Project Oz manages a transitional living program through which they provide 30 beds - nine of which are specifically available to pregnant and parenting individuals.

Salvation Army provides many programs that support veterans including transitional housing, intensive case management, rent and utility assistance, and other wrap around services. Each program has different eligibility criteria, helping to ensure that assistance is available no matter the individual's circumstances. Many of the programs are designed to build on the support provided through other programs. For instance, the Supportive Services for Veteran Families (SSVF) is a housing first program that includes intensive case management and wrap around services until the veteran is stably housed. Within SSVF is the Shallow Subsidy program that provides rental assistance for up to 2 years for low-income veteran households. The efforts of Salvation Army and other organizations to support veterans experiencing a housing crisis, have proven very successful. In 2019, the Central Illinois Continuum of Care was recognized by HUD and the US Department of Veterans Affairs for effectively ending homelessness for veterans.

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

Over the past few years, the Central Illinois Continuum of Care lead agency experienced many key staff changes that resulted in a loss of institutional knowledge and, eventually, the breakdown of the Continuum. At the request of HUD, City and Town staff worked closely with the lead agency and few remaining board members to engage in frank discussions regarding the future of the Continuum. The board had three options before them: disband, merge, or restructure. With the rising homeless population

across the Continuum, disbanding was immediately removed as an option. Merging with another Continuum presented multiple challenges and raised concerns over potential loss of funding in the future. That left restructuring as the only viable option. Steps to creating a new, improved Central Illinois Continuum of Care started with a change in the lead organization and diversification of key roles across organizations. The McLean County Center for Human Services serves as the Collaborative Applicant and houses the COC Coordinator. Providing Access to Help (PATH) houses the HMIS and Coordinated Entry programs. Previously, one staff person was tasked with performing all of these roles. The second step to restructuring is developing a strong, engaged board and active committees. The City will have representation on the board of directors as will the Town. The Continuum will take advantage of the change in funding cycles from one-year to two-years to develop stronger performance standards, policies and procedures, and evaluation tools.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	McLean County Emergency Management Agency
	Agency/Group/Organization Type	Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Climate resiliency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
2	Agency/Group/Organization	City of Bloomington Parks and Recreation Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Feedback from public outreach incorporated into determination of 5-year priorities.
3	Agency/Group/Organization	City of Bloomington Department of Operations and Engineering Services
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
4	Agency/Group/Organization	Town of Normal Public Works Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Needs

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
5	Agency/Group/Organization	Town of Normal Parks and Recreation Department
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Infrastructure Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
6	Agency/Group/Organization	Connect Transit
	Agency/Group/Organization Type	Public Transportation Organization
	What section of the Plan was addressed by Consultation?	Economic Development Transportation Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
7	Agency/Group/Organization	Home Sweet Home Ministries
	Agency/Group/Organization Type	Services - Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
8	Agency/Group/Organization	PROJECT OZ
	Agency/Group/Organization Type	Services-Children Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
9	Agency/Group/Organization	HABITAT FOR HUMANITY OF MCLEAN COUNTY
	Agency/Group/Organization Type	Housing Services - Housing Affordable Housing Provider
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
10	Agency/Group/Organization	Brightpoint
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Market Analysis Family Services Provider
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
11	Agency/Group/Organization	Salvation Army - Bloomington
	Agency/Group/Organization Type	Housing Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

Demo

12	Agency/Group/Organization	Bloomington Public Schools District 87
	Agency/Group/Organization Type	Services-Children Services-Education Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
13	Agency/Group/Organization	KTB Financial Services, Inc.
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Senior Services
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
14	Agency/Group/Organization	The Baby Fold
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
15	Agency/Group/Organization	LIFE CIL (Center for Independent Living)
	Agency/Group/Organization Type	Housing Services-Elderly Persons Services-Persons with Disabilities Services-Health

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
16	Agency/Group/Organization	OSF St. Joseph Medical Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
17	Agency/Group/Organization	YouthBuild McLean County
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Education

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
18	Agency/Group/Organization	Chestnut Health Systems
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

Demo

19	Agency/Group/Organization	Carle BroMenn Medical Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Healthcare
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
20	Agency/Group/Organization	UNIVERSITY OF ILLINOIS MCLEAN COUNTY EXTENSION CENTER
	Agency/Group/Organization Type	Food Security
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy Food Security
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
21	Agency/Group/Organization	McLean County Behavioral Health Coordinating Council
	Agency/Group/Organization Type	Services - Housing Services-Health Other government - County

Demo

	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Anti-poverty Strategy Mental Healthcare Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
22	Agency/Group/Organization	Easterseals Central Illinois
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Services-Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
23	Agency/Group/Organization	The Center for Youth and Family Services
	Agency/Group/Organization Type	Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
24	Agency/Group/Organization	Prairie State Legal Services-McLean County
	Agency/Group/Organization Type	Service-Fair Housing

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
25	Agency/Group/Organization	Cornbelt Chapter of National AMBUCS
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
26	Agency/Group/Organization	HEARTLAND COMMUNITY COLLEGE
	Agency/Group/Organization Type	Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

Demo

27	Agency/Group/Organization	Illinois State University
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Other government - State University Major Employer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
28	Agency/Group/Organization	City of Bloomington Economic Development Division
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
29	Agency/Group/Organization	McLean County Chamber Of Commerce
	Agency/Group/Organization Type	Services-Employment Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
30	Agency/Group/Organization	PATH
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
31	Agency/Group/Organization	McLean County Regional Planning Commission
	Agency/Group/Organization Type	Other government - Local Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Lead-based Paint Strategy Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
32	Agency/Group/Organization	Bloomington-Normal Water Reclamation District
	Agency/Group/Organization Type	Other government - Local Regional organization

Demo

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis Infrastructure Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
33	Agency/Group/Organization	Ecology Action Center
	Agency/Group/Organization Type	Regional organization Environmental Services
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Economic Development Market Analysis Anti-poverty Strategy Climate Resiliency
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
34	Agency/Group/Organization	City of Bloomington-Planning Division
	Agency/Group/Organization Type	Housing Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
35	Agency/Group/Organization	Town of Normal Planning Division
	Agency/Group/Organization Type	Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
36	Agency/Group/Organization	Catalyst Construction
	Agency/Group/Organization Type	Housing Business Leaders Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
37	Agency/Group/Organization	BLOOMINGTON HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
38	Agency/Group/Organization	City of Bloomington Township
	Agency/Group/Organization Type	Services - Housing Other government - Local General Assistance
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
39	Agency/Group/Organization	RE/MAX Choice
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Local Realtor
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

40	Agency/Group/Organization	Coldwell Banker The Real Estate Group
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
41	Agency/Group/Organization	Bank of Pontiac
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Lendor
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
42	Agency/Group/Organization	Farnsworth Group
	Agency/Group/Organization Type	Business Leaders Engineering and Architecture Business
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
43	Agency/Group/Organization	Mercy Housing - Lakefront
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Affordable Housing Developer
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Market Analysis

Demo

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
44	Agency/Group/Organization	Class Act Realty
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Rental Unit Owner
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
45	Agency/Group/Organization	Apartment Mart, Inc.
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Rental Unit Owner
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Economic Development Market Analysis
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
46	Agency/Group/Organization	Lancaster Heights
	Agency/Group/Organization Type	Housing Services - Housing Business Leaders Income Qualified Housing Provider
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

47	Agency/Group/Organization	MID CENTRAL COMMUNITY ACTION, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Education Services-Employment Regional organization Community Action Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.
48	Agency/Group/Organization	Bloomington-Normal Community Land Trust
	Agency/Group/Organization Type	Housing Community Land Trust
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended focus group; feedback from public outreach incorporated into determination of 5-year priorities.

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

No agency types were purposefully not consulted.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	McLean County Center for Human Services	The Continuum of Care works to support homeless individuals to self-sufficiency. These goals closely align with the continuum's housing goals.
McLean County Housing Recovery Plan	McLean County Regional Planning Commission	The study, made possible from funding by the Illinois Department of Commerce and Economic Opportunity, outlines the impact of the COVID-19 Pandemic on housing in McLean County. Additionally, the plan includes recent data on housing needs in the county and policy recommendations for addressing housing problems and opportunities.
City of Bloomington Comprehensive Plan	City of Bloomington	The Comprehensive Plan focuses on housing, economic development, land use, transportation, health, community facilities, services and other related topics.
Town of Normal Comprehensive Plan	Town of Normal	The Comprehensive Plan focuses on housing, economic development, land use, transportation, health, community facilities, services and other related topics.
McLean County Community Health Needs Assessment	McLean County health Department	The Community Health Needs Assessment discusses sets the public health priorities for the County, with special focus on special needs populations.
BN Long Range Transportation Plan 2050	McLean County Regional Planning Commission	The Bloomington-Normal Long Range Transportation Plan 2050 discusses transportation needs and plans for driving, walking, cycling, transit, freight delivery, and other forms of mobility in the community for decades.
Sidewalk Master Plan	City of Bloomington	The City of Bloomington's Master Sidewalk Plan discussed the status, needs, and future maintenance of sidewalks in the City.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City will continue to work with local partners such as the Town of Normal, McLean County Regional Planning Commission, Housing Authority of the City of Bloomington, and the McLean County Center for Human Services to best implement the priorities and meet the goals outlined in the 2025-2029 CDBG Consolidated Plan. Much of this coordination will occur through regular meetings of the Regional Housing Initiative. City staff frequently communicates with counterparts at the Town of Normal to share information, provide and receive technical assistance, and discuss trends in the community related to CDBG priorities and goals. Additionally, the City will continue a partnership with the Illinois Housing Development Authority and apply for funding from their community revitalization programs.

Narrative (optional):

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 consultation process implemented for this Consolidated Plan was robust and more extensive than the 2020-2024 Consolidated Plan outreach effort. Outreach was completed to ensure low-to-moderate income residents had opportunities to participate. The foundation of the outreach efforts was the resident survey, which was the primary source of data for analysis. Special efforts were taken to reach low-to-moderate income residents and residents that would traditionally not respond to surveys of this nature. These efforts several outreach events included Peace Meal lunch at Housing Authority of the City of Bloomington Wood Hill Towers, Peace Meal lunch at Phoenix Towers, Juneteenth Celebration at Miller Park, Back-to School Alliance Backpack pick-up, and at Downtown Bloomington Farmer's Market where a SNAP Link match program operates. Outreach with program partners also helped the City reach residents that would be the primary beneficiaries. Program partners that assisted with this were (but not limited to): Mt. Pisgah Baptist Church, Salvation Army, Home Sweet Home Ministries, Chestnut Health Systems, Project Oz, Immigration Project, Mid-Central Community Action, and the West Bloomington Revitalization Project. The resident survey being available online and via paper also enabled greater access for residents. Language options (English, Spanish, and French) also opened doors for more residents to participate in the process. Targeted paid social media to the 61701 ZIP code also allowed the outreach efforts to target through geographic means as well.

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	Internet Outreach	Non-targeted/broad community	Resident survey published on City social media channels several times through organic social media posts.	See survey analysis documents.	N/A	

Demo

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	Internet Outreach	Residents of the 61701 zip code.	Resident survey advertised on Facebook on three different advertisement runs. Targeted to the 61701 zip code.	See survey analysis documents.	N/A	
3	Internet Outreach	Non-targeted/broad community	Survey information available on the City of Bloomington, Town of Normal, and McLean County Regional Planning Commission's websites.	See survey analysis documents.	N/A	

Demo

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	A joint City and Town of Normal virtual resident forum. The virtual forum included a presentation on the CDBG program and an activity to encourage residents to provide feedback on CDBG priorities. Held via Zoom and supported by the McLean County Regional Planning Commission. 16 Bloomington residents attended.	See survey analysis documents.	N/A	
5	Public Meeting	Non-targeted/broad community	In-person resident forum. Residents that attended were provided a CDBG presentation, completed a spending activity, and answered guided questions from staff. 22 Bloomington residents attended.	See survey analysis documents.	N/A	
6	Internet Outreach	Non-targeted/broad community	Email communication using the City's email list for grant updates.	See survey analysis documents.	N/A	

Demo

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)
7	Emails to City, Town, and County Staff	Non-targeted/broad community	An email was sent to City, Town, and County government staff asking Bloomington and Normal residents to complete the survey.	See survey analysis documents.	N/A	
8	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the Bloomington First Friday on 04/05/2024. This event is held in Downtown Bloomington and provides residents an opportunity to patron small businesses in the Downtown. Surveys distributed.	See survey analysis documents.	N/A	
9	Emails to City, Town, and County Staff	City and County Employees	Staff attended the City/County Health Fair for employees of the City of Bloomington and McLean County government. Surveys distributed.	See survey analysis documents.	N/A	
10	Emails to City, Town, and County Staff	Residents of Public and Assisted Housing	Staff attended the indoor April Farmer's Market. Surveys distributed.	See survey analysis documents.	N/A	

Demo

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)
11	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the McLean County Chamber of Commerce Business Before Hours to distribute surveys and ask businesses to share the survey with employees, customers, and partners. This occurred in May and July.	See survey analysis documents.	N/A	
12	Emails to City, Town, and County Staff	Non-targeted/broad community Households with children.	Staff attended the Bloomington Parks Family Day to distribute surveys.	See survey analysis documents.	N/A	
13	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the outdoor Bloomington Farmer's Market once a month in May, June, July, and August to distribute surveys.	See survey analysis documents.	N/A	

Demo

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)
14	Emails to City, Town, and County Staff	Minorities	Staff attended the Bloomington-Normal Juneteenth Celebration held at Miller Park in Bloomington in June. Surveys were distributed.	See survey analysis documents.	N/A	
15	Emails to City, Town, and County Staff	Income Restricted Housing Residents	Staff attended the OSF Healthcare Peace Meals lunch at Phoenix Towers in Bloomington. Surveys were distributed.	See survey analysis documents.	N/A	
16	Emails to City, Town, and County Staff	Residents of Public and Assisted Housing	Staff attended the OSF Healthcare Peace Meals lunch at Wood Hill Towers, which is a public housing complex in Bloomington. Surveys were distributed.	See survey analysis documents.	N/A	
17	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the McLean County Fair over the course of five days to distribute surveys.	See survey analysis documents.	N/A	

Demo

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)
18	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the City of Bloomington's Police Department's Coffee with a Cop event in July. Surveys were distributed.	See survey analysis documents.	N/A	
19	Emails to City, Town, and County Staff	LBGTQIA+ Community	Staff attended Pride Fest in Downtown Bloomington (August 2024) to distribute surveys.	See survey analysis documents.	N/A	
20	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the Bloomington Public Schools (District 87) and Unit 5 Schools backpack pickup event for students to pick up free school supplies. Staff distributed surveys.	See survey analysis documents.	N/A	
21	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff attended the Sweet Corn Festival in Normal to distribute surveys.	See survey analysis documents.	N/A	

Demo

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)
22	Emails to City, Town, and County Staff	Persons with disabilities	Staff attended the free Low Vision Fair for community members with low vision or blindness. Surveys were distributed.	See survey analysis documents.	N/A	
23	Emails to City, Town, and County Staff	Non-targeted/broad community	Staff completed an interview with the local NPR station (WGLT) to discuss the resident survey and encourage community members to complete the survey.	See survey analysis documents.	N/A	
24	Emails to City, Town, and County Staff	Non-targeted/broad community	The City, Town, and McLean County Regional Planning Commission sent a joint press release to local print, television, and radio media to discuss the resident survey. The Pantagraph, the newspaper covering McLean County, included the survey information in an online article.	See survey analysis documents.	N/A	

Demo

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)
25	Emails to City, Town, and County Staff	Minorities West Bloomington Churches	Mt. Pisgah Baptist Church on the City of Bloomington's West Side is one of the largest and most important congregations in the community. The church holds the largest Black congregation in Bloomington-Normal. Mt. Pisgah Baptist Church helped the City and Town of Normal distribute the resident survey to congregations in Bloomington-Normal.	See survey analysis documents.	N/A	
26	Emails to City, Town, and County Staff	Homeless and Housing Non-Profit Providers	Staff organized a focus group of homeless service providers and housing non-profits to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	

Demo

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)
27	Emails to City, Town, and County Staff	Infrastructure and Climate Resiliency Experts	Staff organized a focus group of infrastructure and climate resiliency experts to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	
28	Emails to City, Town, and County Staff	Lenders, Housing Developers, and Realtors	Staff organized a focus group of lenders, housing developers, and realtors to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	
29	Emails to City, Town, and County Staff	Social Service and Healthcare Providers	Staff organized a focus group of social service and healthcare providers to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	

Demo

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)
30	Emails to City, Town, and County Staff	Major Employers and Economic Development Professionals	Staff organized a focus group of major employers and economic development professionals to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	
31	Emails to City, Town, and County Staff	Rental Property Owners	Staff organized a focus group of rental property owners to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	
32	Emails to City, Town, and County Staff	College Students	Staff organized a focus group of college students to discuss community needs and priorities in CDBG funding from 2025-2029. Surveys were distributed.	See survey analysis documents.	N/A	

Demo

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)
33	Emails to City, Town, and County Staff	Healthcare Professionals	Staff provided information about the survey and distributed it during a Bloomington Invest Health team meeting.	See survey analysis documents.	N/A	
34	Emails to City, Town, and County Staff	Housing and Social Service Professionals	Staff provided information about the resident survey and distributed it during a Housing Coalition meeting.	See survey analysis documents.	N/A	
35	Emails to City, Town, and County Staff	Residents of Public and Assisted Housing	The City of Bloomington and Town of Normal sent a postcard mailer to Low Income Housing Tax Credit (LIHTC) units in Bloomington and Normal to encourage resident to take the survey. The mailer included a QR code for residents to take the survey.	See survey analysis documents.	N/A	

Demo

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)
36	Emails to City, Town, and County Staff	Residents of Public and Assisted Housing	The Housing Authority of the City of Bloomington emailed housing choice voucher holders information about the resident survey and link to take the survey.	See survey analysis documents.	N/A	
37	Emails to City, Town, and County Staff	Residents of Public and Assisted Housing	The Housing Authority of the City of Bloomington inserted in public housing rent statements a copy of the resident survey.	See survey analysis documents.	N/A	
38	Public Meeting	Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community	The Bloomington Mayor issued a proclamation at a public City Council meeting for the 50th anniversary of the CDBG program and encouraged residents to complete the survey. Meetings are accessible to residents with disabilities and non-English speaking residents.	See survey analysis documents.	N/A	

Demo

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)
39	Public Meeting	Persons with disabilities Non-targeted/broad community	The Bloomington City Council included survey information on City Council slides available during public City Council meetings. Meetings are accessible to residents with disabilities and non-English speaking residents.	See survey analysis documents.	N/A	

Demo

40	Emails to City, Town, and County Staff	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish and French</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Resident surveys were available at the following partners from April to August 2024: Normal Activity and Recreation Center, Housing Authority of the City of Bloomington Office, Bloomington Public Library, Chestnut Health Systems FQHC, Community Health Care Clinic, City of Bloomington HUB, City of Bloomington Economic and Community Development Office, Home Sweet Home Ministries, Immigration Project office, LIFECIL office, Lifelong Access Office, Mid Central Community Action, McLean County Center for Human Services, Normal Town Hall, Normal Township Office, Salvation Army HQ and Safe Harbor</p>	See survey analysis documents.	N/A	
----	--	---	--	--------------------------------	-----	--

Demo

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)
			Shelter, Unity Community Center, West Bloomington Revitalization Project, Western Avenue Community Center, YMCA, and YWCA.			

Table 4 – Citizen Participation Outreach

Needs Assessment NA-05 Overview

Needs Assessment Overview

While data from the American Community Survey (ACS) and other national data sets are instrumental for analysis and data-driven decisions, local planning initiatives and outreach efforts form the core of the Needs Assessment. The Regional Housing Recovery Plan identified housing needs for the diverse populations of McLean County, while providing guidance on housing policy to municipal officials, social service providers, housing authorities, homeowners, realtors, developers, management companies, and other stakeholders. The following were the key findings of the Plan: (1) **Lack of affordable housing options**, especially for specific demographics like young professionals and seniors; (2) **Limited housing diversity**: Heavily favors single-family homes, limiting options for those seeking different housing types; (3) **Barriers to access**: High upfront costs, predatory rental practices, and lack of support services create challenges for vulnerable populations in securing stable housing; (4) **Competitive market**: Low vacancy rates and rising prices make it difficult for potential buyers and renters to find suitable housing; (5) **Public concerns**: Limited public transportation, Not in my backyard (NIMBY) attitudes, and the need for diverse representation in future planning efforts.

In addition to the Regional Housing Recovery Plan, MCRPC's Regional Housing Advisory Committee continues to research and published a variety of white papers on issues related to affordable housing in McLean County. One such white paper examined the different types of "income-qualified" housing in McLean County, quantifying the availability of those units and comparing that to the need for such units based on household income brackets. Income-qualified housing refers to rental housing units designated for households making less than 80% of the Area Median Income (AMI). In the County, income-qualified housing includes Low-Income Housing Tax Credit (LIHTC) units, Project Based Section 8 Rental Assistance (PBRA) units, USDA Section 515 Rural Multifamily Housing units, Public Housing units and Section 8 Housing Choice Vouchers. This research found that only 13% of occupied rental units in McLean County are income-qualified, while nearly 76% of households that rent in McLean County qualify for housing units or vouchers restricted to 80% AMI and approximately 55% of them qualify for units restricted to 50% AMI.

The MCRPC White Paper "Income Qualified Housing in McLean County," examined the affordability requirements and subsidy expirations tied to income-qualified units and found that in the next 10 years, 436 of 1,416 total LIHTC units will reach their 30-year expiration and face a potential loss of affordability or income restriction. Of those units, about 50% are in Bloomington. In the next 10 years, 204 out of 675 total PBRA units will reach the end of their current contracts and face a potential loss of affordability in the form of income-restricted units. Some of these units are also assisted by LIHTC and would maintain LIHTC affordability after the PBRA contract ends. Approximately 240 of those units are located in Bloomington. In the next 10 years, 27 of 117 USDA Section 515 units will reach their loan maturation date and face a loss of affordability or income restrictions. Some of these units are also assisted by LIHTC and would maintain LIHTC affordability after the Section 515 contract ends. None of these units are in Bloomington. The key points of this research are that income-qualified housing needs in McLean County far exceed housing unit availability, and a significant number of existing income-qualified units are at risk of losing their affordability or income restrictions in the next five to ten years.

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

Summary of Housing Needs

As referenced in the previous section, the income-qualified housing needs in the region far exceed availability. Many of the comments received through the resident survey referenced a variety of housing issues, but most concentrated on the lack of available affordable housing units and the conditions of current housing stock. For residents able to find affordable housing options, many noted that conditions of the housing stock would come in poor condition due to age or maintenance neglect.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	78,205	77,725	-1%
Households	31,110	32,125	3%
Median Income	\$62,254.00	\$66,861.00	7%

Table 5 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	6,065	3,860	5,795	3,735	12,670
Small Family Households	1,645	930	1,810	1,695	6,935
Large Family Households	175	230	455	250	695
Household contains at least one person 62-74 years of age	1,430	700	1,200	615	2,510
Household contains at least one person age 75 or older	635	550	520	160	770
Households with one or more children 6 years old or younger	640	505	795	815	1,845

Table 6 - Total Households Table

Data Source: 2016-2020 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	10	45	0	110	0	35	25	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	25	15	15	0	55	0	0	30	10	40
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	25	15	15	25	80	10	20	30	10	70
Housing cost burden greater than 50% of income (and none of the above problems)	1,930	240	0	0	2,170	700	140	55	0	895
Housing cost burden greater than 30% of income (and none of the above problems)	820	735	160	10	1,725	370	455	580	155	1,560

Demo

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	960	0	0	0	960	505	0	0	0	505

Table 7 – Housing Problems Table

Data 2016-2020 CHAS
Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,040	280	75	25	2,420	715	195	140	15	1,065
Having none of four housing problems	2,085	1,785	2,305	1,530	7,705	1,230	1,595	3,270	2,165	8,260
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

Table 8 – Housing Problems 2

Data 2016-2020 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	690	185	45	920	290	250	335	875
Large Related	85	85	4	174	90	80	90	260
Elderly	630	170	10	810	515	214	125	854
Other	1,430	545	135	2,110	190	100	80	370
Total need by income	2,835	985	194	4,014	1,085	644	630	2,359

Table 9 – Cost Burden > 30%

Demo

Data 2016-2020 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	15	15	220	80	0	300
Large Related	0	0	85	85	30	0	0	30
Elderly	325	0	0	325	330	19	35	384
Other	0	1,100	135	1,235	135	0	0	135
Total need by income	325	1,100	235	1,660	715	99	35	849

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	29	15	19	25	88	10	20	55	20	105
Multiple, unrelated family households	0	0	0	0	0	0	0	10	0	10
Other, non-family households	35	15	10	0	60	0	0	0	0	0
Total need by income	64	30	29	25	148	10	20	65	20	115

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source
Comments:

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

According to the ACS 2023 five-year estimate data, there are 12,739 single-person households in the City of Bloomington, making up 37.2% of the population. According to the Housing Authority of the City of Bloomington (BHA), there are currently 174 single-person households on the public housing waiting list.

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

Mid-Central Community Action Agency (MCCA), the local community action agency, provides a wide variety of programs and services to help individuals and families achieve self-sufficiency. In addition to the Next Step Financial Opportunity Center, MCCA provides housing and shelter assistance to those exiting homelessness and fleeing situations of domestic violence. Mayor’s Manor is a 26-unit permanent supportive housing facility that houses individuals with a disability who are exiting homelessness. MCCA’s Countering Domestic Violence (CDV) program provides a 24-hour hotline, legal advocacy, youth services, adult therapy, support groups, professional training, and medical advocacy. Through The Neville House, MCCA provides emergency shelter 20-25 individuals fleeing domestic violence at any given time. The CDV program reported serving 895 survivors of domestic violence in 2023, an increase from 756 in 2018. MCCA assisted 267 domestic violence victims in filing 448 Orders of Protection and assisted 4,430 callers (up from 3,571 in 2018) through their 24-hour hotline in 2023.

MCCA also houses the regional Housing Navigator, a position supported through the Town of Normal and City of Bloomington’s ARPA funding. The Housing Navigator connects those seeking housing assistance with financial and housing resources. For the past year, the Housing Navigator has coordinated bi-weekly case coordination meetings with other social service agencies to ensure those in need are receiving all benefits available to them. Since July 2023, MCCA has served nearly 800 individuals from 376 households. Twelve percent of the households reported some type of disability benefit as an income source.

YWCA McLean County operates Stepping Stones, the local sexual assault program, which provides 24- hour crisis intervention support for sexual violence survivors and their loved ones. Stepping Stones offers counseling, medical and legal advocacy, and prevention education. Stepping Stones provided support to 89 sexual violence survivors through hospital calls, answered 228 crisis intervention calls, and provided counseling and/or advocacy to 278 ongoing clients in 2024.

LIFE Center for Independent Living (LIFECIL) provides an array of services for residents with a disability including an adaptive equipment loan program, advocacy, and housing assistance. LIFECIL served 70 consumers in 2024 through the housing assistance program. The needs varied by household and included assistance finding accessible, affordable housing, working with landlords to improve housing conditions, and advocacy for source of income discrimination.

What are the most common housing problems?

The top housing issue facing Bloomington residents is the rapid cost of housing for both renters and homeowners. According to the CHAS data in this section, 3,285 of Bloomington residents are housing cost burdened (housing costs above 30% of income), and 3,065 are severely housing cost burdened (housing costs above 50% of income). Other housing problems include substandard housing and severe overcrowding. CHAS in IDIS information demonstrates that many low-to-moderate income residents who can adequately afford their housing are living in inferior housing conditions. Substandard housing is characterized as lacking complete plumbing or kitchen facilities, and according to the Housing Needs

Assessment provided by HUD, the majority of people living in such conditions are classified as being within 0 to 30 percent of the Area Median Income.

For living conditions that are considered to be overcrowded, HUD has created two categories. The first category characterizes homes with more than 1.51 people per room as “Severely Overcrowded,” and the second category describes “Overcrowded” homes as ones with 1.01-1.5 people per room. The City of Bloomington remains aware of these housing issues and works to assist residents in acquiring healthy and suitable housing. With engaged residents and community organizations, Bloomington is working towards higher-quality housing for its citizens. Additionally, a portion of the annual CDBG funds that the City receives is allocated towards the housing rehabilitation program, which aims to provide necessary upgrades and home repairs for residents who may be unable to afford these essential costs.

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

Based on 2017-2021 CHAS data, low-income households (those making less than 80% AMI) are clearly the most affected or at risk due to increasing housing cost burdens. Those on fixed incomes (the elderly and persons or families of persons with disabilities) are at an increased risk. The number of renter households with housing cost burdens far exceed the number of households that own their home and experience housing cost burden.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Low-income households need affordable housing and jobs with a living wage. Both of these can be out of reach for many low-to-moderate income families. For individuals who are at risk of becoming homeless, they typically lack family and friend networks, are experiencing circumstances beyond their control (e.g., car broke down and they cannot afford to fix it), and often struggle with various disabilities or medical conditions. Those with severe substance abuse, alcohol abuse, and mental health concerns are at an increased risk of becoming street homeless or cycling in and out of emergency shelters. Without adequate services to address those issues, it becomes difficult for individuals that are low-income to maintain stable housing.

Families with children who are housed but at risk, have certain characteristics that differentiate them from individuals. For families with younger children, childcare can be difficult to afford or otherwise hard to obtain. The resident survey and stakeholder focus group conversations in 2024 both included community feedback about the cost of childcare. Especially with inflation that occurred from 2022-2023, low-to-moderate income households struggled to find affordable childcare. Families that are large (e.g., 6 or more children) run the risk of becoming homeless because it can be difficult to find affordable 4+ bedroom apartments. Families with female head of households disproportionately experience domestic violence. These families are at imminent risk of homelessness and require more services to protect their safety than standard emergency shelters are able to provide.

When rapid re-housing clients are nearing the end of assistance, their specific needs vary based on the characteristics and specific issues of the clients. Most clients expect to be stable after the financial assistance from the program but may need continued emotional support after the end of assistance. There is a fear of being alone in their struggle to stay stable. Clients on fixed incomes (e.g., SSI, SSDI) express that while they have income to support themselves, the rapidly growing costs of living make it

extremely difficult to not live paycheck to paycheck. For some clients, there may be some concerns about maintaining sobriety or keeping up with counseling and/or medication requirements for mental health concerns.

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

The Central Illinois Continuum of Care (CICoC) uses a 24/7 information and referral call center (PATH 211) as part of the Coordinated Entry System. The call center uses a database that can be searched for specific services and saves the recorded data for later reports. Using this data, CICoC is able to provide an estimate of people who are part of the at-risk population based on the service requested on the call. Someone is considered at-risk when there is a strong likelihood that they are still housed but need some kind of assistance to remain housed. For example, the service terms used for this data are ‘rent payment assistance’ and ‘at risk/homeless housing related assistance programs.’ These estimates are based on the number of calls for assistance, not the number of unique individual callers that requested assistance.

From May 2020 to December 2023, the McLean County Housing Coalition reported 46,966 phone calls requesting financial assistance through local social service agencies, which was tracked through the McLean County Housing Coalition (formerly known as the Housing Assistance Coalition). In that same time period, there were 14,718 cases served, 9,230 referrals provided, and over \$7 million in financial assistance provided to income-eligible clients. These numbers include all referred and unmet needs. When an unmet need occurs, this typically means that the caller did not meet eligibility guidelines for the program, the service was out of funds, the service is unavailable because of an eligibility waiting period, or the referral was refused by the caller.

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

Personal choices along with environmental factors outside of an individual’s control can contribute to an increased risk of housing instability or homelessness. Many of these individuals have access only to jobs that do not provide a living wage, or only provide part-time (or temporary) employment. Some individuals experience unexpected job loss (e.g., laid off, fired), face chronic unemployment, cannot find similar work to their previous job experiences, and(or) lack a steady employment history. According to the 2022 study, *Homeless is a Housing Problem*, “between 25 and 40 percent of the individual homeless population has a substance use disorder and about 1/3 of the single adult population has a mental illness. Which suggest that the odds or likelihood of someone experiencing homeless increases with the presence of these conditions,” not because of these behaviors.

The lack of affordable housing in the area also makes it difficult to find housing once homeless. For many people experiencing homelessness, the cost of housing is too high unless they can receive a subsidy.

Previous incarcerations, especially for particular kinds of crimes (e.g., felonies, sexual offenses) make it difficult to maintain housing and can contribute to issues of poverty. A lack of access to adequate healthcare can also increase an individual’s risk of experiencing homelessness. The absence of a family safety network to help alleviate housing instability and homelessness is another factor. Even if an individual has such a network, they may also be experiencing poverty and be unable to provide any assistance.

Households with family members who are experiencing some form of disability (i.e., mental illness, drug abuse, alcohol abuse, developmental disability, chronic health condition, physical disability) can not only lead individuals and families into poverty, and then homelessness, but can also exacerbate it. For example, untreated alcohol abuse can make it difficult for an individual to get into emergency shelters. Central Illinois Continuum of Care (CICoC) data indicates that Black/African American individuals and families have a higher rate of experiencing homelessness compared to White individuals and families. For every 1 unhoused White individual, there are 10.23 unhoused Black/African American individuals in the Central IL CoC, which includes McLean County, which is in the top 30% of all CoC's in Illinois. As the data from the 2024 UIC Study on Racial Disparities in Homelessness in Illinois demonstrates, racial equity must be addressed by preventing and ending homelessness. These individuals face specific barriers, challenges, and constraints in trying to maintain a stable housing status.

Discussion

Enumerating the homeless, or those at-risk of homelessness, is a difficult task and virtually all measures underreport reality. However, CICoC estimates show that certain individuals and families are more vulnerable to experiencing homelessness than others. Those particular groups experience additional barriers and constraints that make it difficult to become stably housed. Individuals who become unstably housed or become homeless for environmental reasons beyond their individual control and the personal choices they make. Various life situations can present serious hardships to certain individuals and families and can lead them onto a path of homelessness that can sometimes be difficult to escape without institutional assistance.

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

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

Introduction

One of the questions on the resident survey asked respondents “Are you able to find safe, sanitary and affordable housing in your community?” About 74% of Bloomington respondents said “Yes” and about 26% of Bloomington respondents said “No.” However, about 46% of respondents in the under \$50,000 annual household income bracket replied that they are not able to find safe, sanitary, and affordable housing in their community. African Americans responded “No” at an even higher rate (39%). Respondents were asked to elaborate on the previous question by explaining challenges they have faced in finding safe, sanitary and affordable housing in their community.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,990	460	610
White	2,565	380	375
Black / African American	945	65	145
Asian	115	15	19
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	325	4	75

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,075	1,420	0
White	1,530	1,185	0
Black / African American	330	120	0
Asian	45	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	170	55	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,095	3,915	0
White	940	2,700	0
Black / African American	75	535	0
Asian	25	225	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	50	360	0

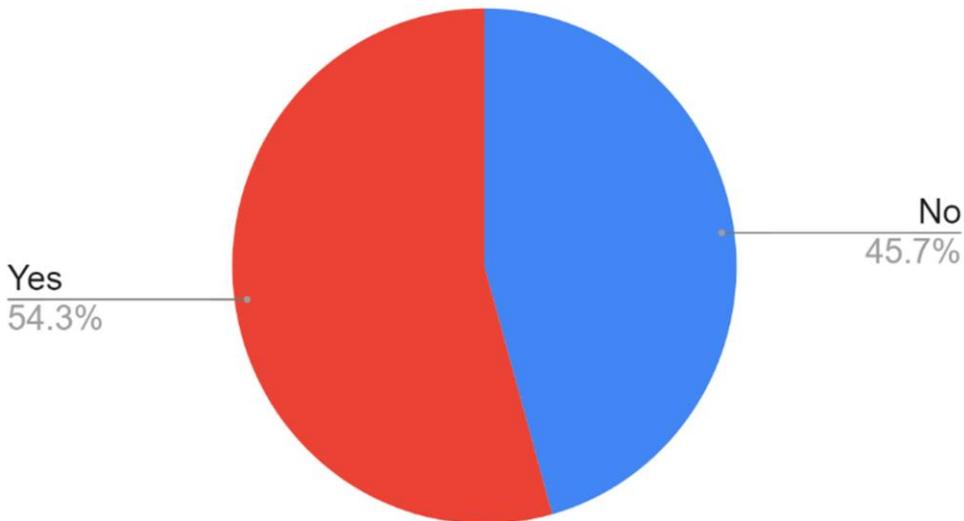
Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Ability to Find Adequate Housing



"Ability to Find Adequate, Safe, & Affordable Housing for Annual Income \$50,000 or Less", 2024 Consolidated Plan Bloomington Resident Survey.

Resident Survey Housing Graph

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	445	2,595	0
White	335	2,040	0
Black / African American	10	265	0
Asian	90	165	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four housing problems are:

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

Discussion

The City’s Black/African American population is disproportionately experiencing housing problems more than other populations. The 2020 Census indicates the City’s Black/African American population at 10.90% of the total population. Yet, nearly 24% of Black/African Americans with an income at or below 30% of AMI has one or more of the four housing problems identified according to the 2016-2020 CHAS data in this section.

The City will continue to offer housing rehabilitation programs to address health, life, safety, and code compliance issues at single-family, owner-occupied residences. Staff continue to investigate with the most effective ways to address issues at rental properties beyond code enforcement, especially with limited funding. A tighter fiscal environment at the Federal, State, and local level may further restrict opportunities to address issues in rental properties. Even with Federal funding, addressing issues on rental properties can be challenging due to the higher regulatory burden.

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

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

Introduction

As described in the introduction to NA-15, the resident survey asked respondents, “Are you able to find safe, sanitary, and affordable housing in your community?” About 74% of Bloomington respondents said “Yes” (down from 81% in 2019) and about 26% of respondents said “No” (up from 19% in 2019).

The resident survey asked respondents “is your current housing unit in need of repairs or improvements?” to help determine what housing rehabilitation needs were needed in the community. Of all the Bloomington respondents, approximately 56% answered “Yes” to the question, while approximately 44% answered “No” to the question. When this question was broken down by race, Black/African American responses were approximately 74% “Yes” and 26% “No”. For respondents with household incomes below \$50,000 annually, approximately 65% said “Yes” and 35% said “No” on the question.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,215	1,235	610
White	2,020	925	375
Black / African American	850	155	145
Asian	75	55	19
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	245	85	75

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	625	2,870	0
White	360	2,360	0

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	165	285	0
Asian	19	55	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	140	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	190	4,825	0
White	140	3,500	0
Black / African American	35	575	0
Asian	4	245	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	410	0

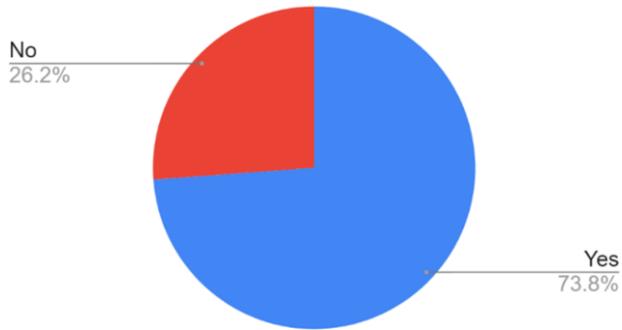
Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

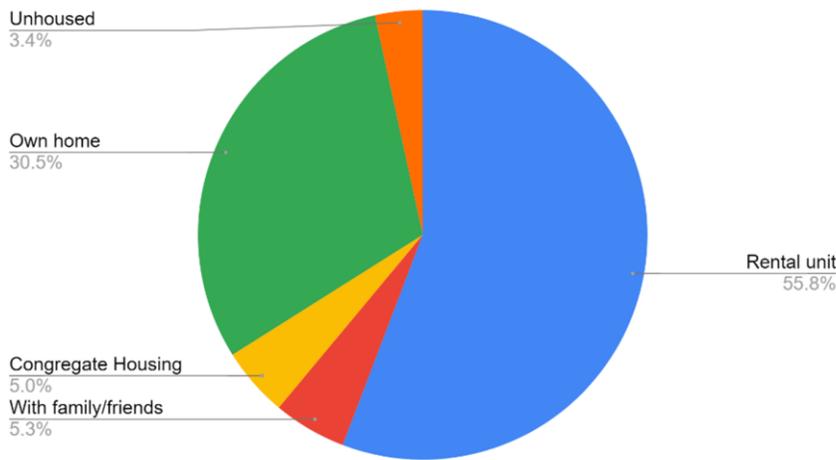
Is Current Housing in Need of Repairs?



“Current Housing in Need of Repairs for African American/Black Residents,” 2024 Consolidated Plan Bloomington Resident Survey.

Housing Rehabilitation Needs

Current Housing Status



“Current Housing Status for Residents with an Annual Household Income of \$50,000 or Less,” 2024

Current Housing Status

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	150	2,885	0
White	95	2,280	0
Black / African American	0	275	0
Asian	50	205	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	70	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2016-2020 CHAS

*The four severe housing problems are:

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

Discussion

Black/African American residents appear to disproportionately be affected by severe housing problems. When looking at households with one or more of the four housing problems for residents with an income at or below 30% of AMI, approximately 26% are Black/African American according to the HUD data in this section. This does not fit within the demographic profile of the entire city. The percentage largely remains the same for those with an annual income 30 - 50% of AMI. It falls for Black/African Americans with an annual income 50 - 80% of AMI. 2020 Census data indicates the Black/ African American population in Bloomington at 10.9%.

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

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

Introduction:

As described in the previous sections, the resident survey asked respondents, “Are you able to find safe, sanitary, and affordable housing in your community?” and then asked respondents to elaborate. Regardless of income level, the vast majority of Bloomington residents who answered “No,” offered anecdotal reasons why affordable housing is often scarce. Housing cost burden not only factors in greatly to the affordability of housing nationwide but is also the most common housing problem encountered by Bloomington residents, per CHAS data within this section.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	23,485	3,710	3,790	665
White	18,340	2,905	2,460	410
Black / African American	1,630	400	965	160
Asian	2,100	145	85	19
American Indian, Alaska Native	25	0	0	0
Pacific Islander	0	0	0	0
Hispanic	975	235	255	75

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

The data within this section shows that African American/Black residents with annual household incomes greater than 50% AMI are significantly more housing cost burdened. White residents with annual incomes <30% and 30-50% of AMI have a higher proportion of housing cost burden compared to the population at the 2020 Census, but the discrepancy is within 10% of the Census race data.

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

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

Data from tables within the different Needs Assessment subsections indicate that the needs are generally greatest across all race categories when the annual household income is 30% of AMI or less. Black/African American residents within this income bracket are disproportionately represented. Data collected from the resident survey indicates that this population has a harder time finding safe, sanitary affordable housing as well. For a full analysis of resident survey data on questions of housing needs please see the City of Bloomington Outreach Data Analysis Report found in the appendix of this plan.

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

Please see the City of Bloomington 2024 Outreach Data Analysis Report: CDBG 2025-2029 Consolidated Plan for additional information needs not addressed with IDIS data in this section.

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

The 61701 ZIP code has the highest number of low/moderate income census tracts. This area also has a higher percentage of rental properties compared to the City as a whole and the oldest housing stock. West Bloomington, which is within the 61701 ZIP code, was the top geographic area of need listed in the resident survey. As a result, this area will be the primary target area for housing initiatives conducted during this Consolidated Plan period.

NA-35 Public Housing – 91.205(b)

Introduction

The data listed below is exclusively for the Housing Authority of the City of Bloomington (BHA). BHA also administers Section 8 Housing Choice Vouchers on behalf of McLean County Housing Authority (MCHA). As of December 2024, another 294 vouchers were administered for MCHA. All vouchers (BHA and MCHA) are administered without regard to municipal boundaries— tenants may lease units in Bloomington, Normal, or elsewhere within McLean County.

The Housing Authority is authorized to issue up to 467 BHA vouchers and up to 316 MCHA vouchers. However, the annual appropriation from the federal government for the Section 8 Housing Choice Voucher program limits housing authorities from issuing the full number of authorized vouchers. Because of this and other features of the program, the number of vouchers in use will vary from year to year.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	14	548	408	0	407	0	0	0

Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	7,415	11,381	12,019	0	12,022	0	0	

Demo

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project based	Tenant based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average length of stay	0	3	5	6	0	6	0	0
Average Household size	0	1	1	2	0	2	0	0
# Homeless at admission	0	5	31	1	0	1	0	0
# of Elderly Program Participants (>62)	0	2	146	36	0	36	0	0
# of Disabled Families	0	5	145	105	0	105	0	0
# of Families requesting accessibility features	0	14	548	408	0	407	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	8	309	126	0	125	0	0	0
Black/African American	0	6	234	282	0	282	0	0	0
Asian	0	0	3	0	0	0	0	0	0
American Indian/Alaska Native	0	0	2	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0

Demo

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

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project based	- Tenant based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	10	4	0	4	0	0	0
Not Hispanic	0	14	538	404	0	403	0	0	0

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

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

Of the 514 households occupying public housing units in December 2024, 2 households were on the waiting list to be transferred to units with an accessibility feature of some type. There are typically a variety of accessibility needs reflected on the transfer list, but the most common request is for a unit without stairs or a unit with additional space and grab bars to assist a household member with mobility impairments. Another example of accommodation request is for an additional bedroom to provide a separate bedroom for a child with a disability.

The Housing Authority's current inventory of 544 leasable units include a variety of unit types and features, including units that are fully ADA compliant (the Housing Authority provides in excess of the minimum number of ADA compliant units required by federal regulation). As the Housing Authority has renovated units, additional accessibility features are added when practical.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

A number of the needs of public housing tenants with disabilities can be accommodated without a transfer. Public housing applicants are notified of the process for requesting an accommodation for a disability, and they receive similar notifications at the time of move-in and at regular intervals during their tenancy. Typical non-transfer accommodations include installation of grab bars, installation of strobe-light smoke detectors/fire alarms, and permission for an emotional support/service animal.

There were 174 households on the waiting list for public housing as October 2024 (an increase from 51 as of October 2019). Of these 174 households, 28 met the HUD definition of "disabled," but none had specific accommodation needs indicated on the waiting list.

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

As they related to disability and accommodation, the housing needs of the population at large are difficult to ascertain because of the wide range of needs and accommodations. The public housing tenant and waiting list population is a reasonable representation of the population at large. There seems to be a growing need for housing accommodations as the general population ages.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The needs of people experiencing homelessness are variable. However, specific needs arise based on certain shared characteristics. For example, the chronically homeless, families with dependent children, Veterans, unaccompanied youth, people with disabilities (and the extent of that disability), and those with specific criminal backgrounds all exhibit particular needs. The focus of these needs tends toward the individual. This is because structural conditions of homelessness (e.g., availability of jobs, living wages, affordability of housing, affordability of childcare, availability of healthcare) are beyond the ability of stakeholders to immediately address.

The 2022 IL-512 Bloomington/Central Illinois CoC Homeless Populations and Subpopulations Report and the 2022 Housing Inventory Count Report provide an overview of the housing needs of homeless persons and the number of people helped through the various emergency shelters and transitional housing programs. While the data from the Central Illinois Continuum of Care (CICoC) is not complete and the data available may not truly be representative of the homeless situation in McLean County or the City of Bloomington, it is still relevant given that a number of emergency housing providers are based in the City (e.g., Home Sweet Home Ministries, Mid-Central Community Action).

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

The data available for the “number of persons becoming and exiting homelessness each year,” and “number of days that persons experience homelessness” is available through the 2022 IL-512 System Performance Measures Summary. At the time of writing this document, some 2024 reports were already available. However, the most recent document with the performance measures is from FY2022. While not specific to the City of Bloomington, this provides a snapshot that can allow stakeholders to make sense of the transition in and out of homelessness. According to the 2022 report:

- In 2022, 578 people became homeless for the first time, a 24.6% increase from 2021 figures (464 individuals).
- The number of homeless persons was 241, a 6% increase from 2021. The total number of homeless families is 18, down 38% from 2021 numbers.
- The number of chronically homeless individuals increased from 17 in 2021 to 36 in 2022.
- The average length of time (in days) of being homeless is 127 days.
- The number of sheltered unaccompanied youth is 36. There were 0 unsheltered unaccompanied youth in 2022.
- Among those who were sheltered through Emergency Shelters, Transitional Housings, Safe Havens, and Rapid Re-housing, 36.9% exit to Permanent Housing.
- In 2022, among those who were provided shelter, 6.9% of them return to homelessness within 6 months.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	100	13
Black or African American	111	13
Asian	0	0
American Indian or Alaska Native	1	0
Pacific Islander	0	1
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	12	5
Not Hispanic	207	17

Data Source: HUD 2022 Continuum of Care Homeless Assistance Programs Homeless Populations and Subpopulations Report
Comments: (https://files.hudexchange.info/reports/published/CoC_PopSub_CoC_IL-512-2022_IL_2022.pdf)

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

According to the 2022 Point-in-Time (PIT) count conducted by the Central Illinois Continuum of Care (CICoC), there were 18 households (59 persons) with at least one adult and one child experiencing homelessness in McLean County. Twelve of those households were sheltered in emergency shelters and 6 in transitional housing. No family households were unsheltered. Of the 59 persons, 40 were children under 18 and 19 were young adults or adults aged 18 and over. The count found 3 parenting youth households, two of which were sheltered in emergency shelters and one in transitional housing. The PIT reported 15 veterans, 11 of which were sheltered in emergency shelters and 4 in transitional housing.

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

The majority of persons experiencing homelessness in McLean County in 2022 were either Black/African American or White. In 2022, majority of those sheltered through Emergency Shelters were White (80). On the other hand, majority of those sheltered through Transitional Housing were Black/African American (31). Among the 22 unsheltered, 13 of them were White while 8 were Black/African American.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

According to the 2022 PIT Count, among the 241 homeless persons, 22 or 9.1% of them are unsheltered individuals. Given the climate of Central Illinois, it is likely that more people experience unsheltered homelessness during warmer months of the year. Those that experience unsheltered homelessness face additional barriers and challenges to getting housed and gaining access to emergency shelter.

Program rules and structure can bar certain individuals or families from gaining access to emergency shelter (e.g., needing a valid ID, needing a police clearance card to gain access, having been previously banned from services). The unsheltered homeless can also have severe forms of disability (e.g., substance abuse, alcohol abuse, mental illness, cognitive disability, physical disability) that makes it difficult to interact with others, follow emergency shelter program rules, gain employment, or take care of oneself.

For registered sex offenders, neither shelter in McLean County (Home Sweet Home Ministries and the Salvation Army) can take them in for legal reasons. Therefore, registered sex offenders who are

experiencing homelessness are stuck in street life because of institutional barriers. Some people choose not to receive assistance from shelters because of previous experiences that were perceived as negative or traumatic and they lack trust in the network of service providers. Lastly, some people are banned from both shelters for breaking program rules. In these cases, depending on the rule infraction, they could be indefinite (e.g., committing acts of violence) or they could be temporary and conditional (i.e., in order to get back in one must attend substance abuse classes). Hence, the unsheltered population are the most vulnerable and in need of assistance. However, given the high level of needs, they often end up not receiving the services they most need.

The sheltered population is made up of people who are living in emergency shelters and transitional housing. Based on the 2022 report, among the 219 sheltered population, 79% (173 individuals) of them are sheltered in emergency shelters while 21% (46 individuals) are sheltered in transitional housing. Based on the 2022 CoC Housing Inventory Count, there are a total of 261 beds in emergency shelters but only 88 total beds for transitional housing. Given the lack of transitional housing units available, most people who become sheltered are in an emergency shelter. Youth up to the age of 23 gain emergency shelter through Project Oz. The characteristics of youth are different from older adults who are sheltered and homeless. LGBTQ+ youth remain increasingly vulnerable to the risk of being kicked out by their parents based on their sexuality, because they also lack employment history and various life skills necessary to maintain housing once they obtain it. Bloomington-Normal has two primary homeless shelters: (1) Home Sweet Home Ministries, which is generally more restrictive in its access and is a sober shelter, and (2) Salvation Army Safe Harbor is less restrictive and is a non-sober shelter. Many residents who end up at Home Sweet Home Ministries have less severe issues than those at Safe Harbor, but both are classified as congregate homeless shelters. Bloomington-Normal has a shortage of approximately 300+ permanent supportive housing units, according the MCRPC Regional Housing Recovery Plan. This data indicates a serious shortage of non-congregate housing, which the McLean County Behavioral Health Coordination has prioritized for 2025 funding and program support.

Discussion:

The needs of people experiencing homelessness is influenced by several important characteristics: veteran status, individual vs family, unsheltered vs. sheltered, actively fleeing domestic violence, race, ethnicity, gender, sexuality, criminal background. Those needs are also situated within a context of structural conditions that are beyond the individual control of people experiencing homelessness (e.g., the job market, housing affordability). To end and prevent homelessness, according to the IL Office to Prevent and End Homelessness, means that once an individual is identified as unhoused, we are able to house them within 90 days or less. An infrastructure is in place that meets their specific needs. While the extent of such infrastructure is not in place for some of these other categories (e.g., families) or there is a gap (e.g., registered sex offenders), there are services in place to assist people and look at their unique cases to determine how best to serve them. When such gaps exist, outreach is able to provide services to anyone regardless of their category, provided they meet the standard HUD definition of homelessness.

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

Introduction:

Mental health was consistently listed as a priority in the resident survey for this Consolidated Plan. The issue frequently appeared in stakeholder focus group conversations and direct conversations with community members during the outreach process. The intersection of mental health care and housing was frequently cited during this outreach process. Funding and major support for mental health services is completed by McLean County, hospital providers in the county, and various non-profits specifically meeting those needs. Behavioral Health Coordination is a department of the McLean County Government that started in 2016 as a part of an intergovernmental agreement with the County of McLean, the City of Bloomington and the Town of Normal. The department started with two programs; the Frequent User System Engagement Program and a behavioral health urgent care (McLean County Triage) and provided administrative support to the Behavioral Health Coordinating Council, an ad hoc group of private and public partners working together to collaboratively make decisions about mental health spending from a portion the Mental Health and Public Safety shared sales tax fund created in 2016. In 2024, this group was split into two parts, a Funding Advisory Council that makes budgetary recommendations to the County Board regarding the portion of the sales tax fund, and the provider partner council, still called Behavioral Health Coordinating Council. The amendment splitting this group also declared that the Behavioral Health Coordinating Council be an independent group that does not report to the County Board. The County's Behavioral Health Coordination department still provides administrative support to both of these bodies. The 2022 Community Health Needs Assessment identified Behavioral Health (including Mental Health and Substance Abuse) as one of three health needs to be addressed in the 2023-2025 McLean County Community Health Improvement Plan.

Information gathered during the Stakeholder Focus Groups and key informant interviews shed light on childcare needs within McLean County. Both outreach modes noted the need for more affordable and dependable childcare providers. Childcare staff retention remains a constant barrier because of low pay rates and inability to keep doors open due to lack of qualified staff. The COVID-19 pandemic strained many providers, and the community has lost providers due to retirement. Key barriers to increasing the number of childcare providers include lack of licensed providers for second shift, especially for Rivian employees, and lack of start-up funding for childcare businesses. Parents will often find alternative shifts to avoid paying for childcare or will depend on relatives to watch children outside of normal work hours. Bloomington-Normal has few childcare providers for during the weekend or during second shift. CDBG funds could be used for start-up childcare businesses since this funding is significantly lacking but given the limitation of CDBG public service funding it would be difficult to have enough funds to make a large impact. Funding is also needed to help cover the cost for updating structures for code compliance, such as fire doors, lead-based paint hazards, and egress windows.

Describe the characteristics of special needs populations in your community:

The age-adjusted emergency room rate due to mental health is 80.2 emergency room visits per 10,000 population ages 18 years and older for McLean County. The rate is in the best 0 - 50th percentile range compared to other counties in Illinois (Conduent Healthy Communities Institute, Illinois Hospital Association, 2018 - 2020). The rate is lower than the Illinois value of 92.9 emergency room visits per 10,000 population and is not statistically different from the 2017 – 2019 rate of 84 emergency room visits per 10,000 population. The rate for Bloomington ZIP code 61701 (144.7 emergency room visits per 10,000 population 18+ years), however, is in the worst 25th percentile range compared to other ZIP codes in Illinois.

The highest emergency room rates occur in:

- Individuals 18 - 24 years (101.4 emergency room visits per 10,000 population 18+ years)
- Individuals 25 - 34 years (122.0 emergency room visits per 10,000 population 18+ years)
- Blacks or African Americans (212.6 emergency room visits per 10,000 population 18+ years)
- Bloomington ZIP code 61701 (144.7 emergency room visits per 10,000 population 18+ years)

According to the American Community Survey (ACS) 2023 5-year estimates, 8,175 individuals living in Bloomington have a disability, which is about 10.5% of the total population. ACS data captures the following disabilities: sensory, physical, mental, self-care, go-outside-home, and employment. Meeting the needs of community members with permanent supportive housing and other housing support to ensure community members can live independently are important aspects to the community development strategy for the City of Bloomington. Activities to support the addition of accessibility ramps is an important aspect of the City's CDBG housing rehabilitation program.

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

The housing and supportive service needs of these populations are as diverse as the populations themselves. During the Stakeholder Focus Groups, organizations that work with these populations daily offered some insight into their needs. Like the 2020-2024 Consolidated Plan outreach process, organizations that treat persons with serious mental illness or substance abuse issues mentioned that there is a need for a larger pool of landlords who are willing to house these populations in partnership with supportive service providers. During the 2025-2029 Consolidated Plan outreach process, organizations serving community members with disabilities mentioned numerous times the need for physically accessible housing and infrastructure. Needs mentioned were accessibility ramps, accessibility improvements to help residents continue to live independently, and sidewalk infrastructure that was accessible.

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

According to the Illinois Department of Public Health (IDPH) the 2016-2023 HIV Diagnosis Rate for McLean County was 6.23, which was lower than the state rate of 10.45. Since 2016, McLean County has 76 diagnosed HIV cases.

According to the Illinois Department of Public Health (IDPH) the 2016-2023 AIDS Diagnosis Rate for McLean County was 2.05, which was lower than the state rate of 4.47. Since 2016, McLean County has 25 diagnosed AIDS cases.

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

N/A

Discussion:

Activities to construct accessibility ramps, make accessibility improvements to homes, and sidewalk improvements with current accessibility standards will be components of the 2025-2029

Consolidated Plan for the City. Organizations serving community members for HIV/AIDS and mental health will have an opportunity to apply for public service funding through a competitive process.

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

Describe the jurisdiction’s need for Public Facilities:

The City identified the following public facilities as high and medium priority funding areas for the 2025-2029 Consolidated Plan Period:

- Homeless Facilities/Shelters (High Priority)
- Public Parks Trails, and Open Spaces (Medium Priority)
- Community/Recreation Centers Improvements (Medium Priority)
- Bus Facility Improvements (Medium Priority)

Public infrastructure high and medium priorities are as follows for the 2025-2029 Consolidated Plan:

- Sidewalk Improvements (High Priority)
- Street Improvements (High Priority)
- Water/Sewer Improvements (Medium Priority)

How were these needs determined?

The City utilized data collected during the public outreach process to prioritize public facility needs. The Resident Survey asked respondents to identify priorities for public facilities & infrastructure, and provided an opportunity for community members to rank their priorities. Seven stakeholder focus groups provided additional insights from service providers. The City also held a public meeting open to the community and a joint virtual meeting with the Town of Normal. Information from the various outreach modes was then ranked according to a similar methodology used in the 2020-2024 Consolidated Plan process. More information about the data analysis process can be found in the appendix.

Describe the jurisdiction’s need for Public Improvements:

Public infrastructure high and medium priorities are as follows for the 2025-2029 Consolidated Plan:

- Sidewalk Improvements (High Priority)
- Street Improvements (High Priority)
- Water/Sewer Improvements (Medium Priority)

How were these needs determined?

The City utilized data collected during the public outreach process to prioritize public facility needs. The Resident Survey asked respondents to identify priorities for public facilities & infrastructure, and provided an opportunity for community members to rank their priorities. Seven stakeholder focus groups provided additional insights from service providers. The City also held a public meeting open to the community and a joint virtual meeting with the Town of Normal. Information from the various outreach modes was then ranked according to a similar methodology used in the 2020-2024 Consolidated Plan process. More information about the data analysis process can be found in the appendix.

Responses from the Resident Survey on the topic include:

"Market street sidewalks and accessibility in that part of the West Bloomington is horrible. This population relies so heavily on non-vehicular modes of transportation but has some of the worst maintained sidewalks with the narrowest access and limited accessibility that I’ve seen anywhere in Bloomington normal."

"Many areas of Bloomington/Normal have sidewalks in need of repair which causes difficulties for those with disabilities."

"...expanding safe sidewalks and bike trails to provide access Downtown could help start to encourage foot traffic from a new population and provide relief to the dearth of abandoned buildings."

Describe the jurisdiction's need for Public Services:

The City identified the following public service as high and medium priority funding areas for the 2025-2029 Consolidated Plan Period:

- Fair Housing Services (High Priority)
- Homeless Services (High Priority)
- Child Care Services (Medium Priority)
- Mental Health Services (Medium Priority)
- Senior Services (Medium Priority)
- Youth Services (Medium Priority)
- Disability Services (Medium Priority)
- Job Training/Workforce Development (Medium Priority)
- Transportation Services (Medium Priority)

How were these needs determined?

The City utilized data collected during the public outreach process to prioritize public facility needs. The Resident Survey asked respondents to identify priorities for public facilities & infrastructure, and provided an opportunity for community members to rank their priorities. Seven stakeholder focus groups provided additional insights from service providers. The City also held a public meeting open to the community and a joint virtual meeting with the Town of Normal. Information from the various outreach modes was then ranked according to a similar methodology used in the 2020-2024 Consolidated Plan process. More information about the data analysis process can be found in the appendix.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

MCRPC adopted the Regional Housing Recovery Plan in March 2024. The Housing Recovery Plan states that McLean County has a shortage of approximately 8,134 housing units as of February 2024. Approximately two-thirds of McLean County housing units are single-family structures. While comparing the number of housing units to the number of households provides a general overview of how supply and demand are in balance, there are other factors that indicate a housing unit shortage. The existing available housing may be largely for rent when households are looking for a unit to purchase, or the sizes of the houses available may be too large or too small for the households seeking housing. These factors are typical functions of a housing market. However, increasing housing costs (home prices and rent) indicate that supply and demand are in disequilibrium.

In addition, the Plan showed that approximately two-thirds of McLean County housing units are single-family structures, and more than 70% were built before 2000. McLean County added approximately 2,200 units between 2000 and 2023. As the number of households shrink in size, housing size demand theoretically will fall as well.

One of the most prevalent barriers to residential investment in McLean County is lower home values in west and south Bloomington, high interest rates at the national level, and stricter lending requirements on investors for upfront capital demands. Many existing homes in south and west Bloomington require significant investment to improve current living conditions. However, due to low market value in these areas, the investment required to purchase and improve the property is much higher than what the property would be worth after improvements.

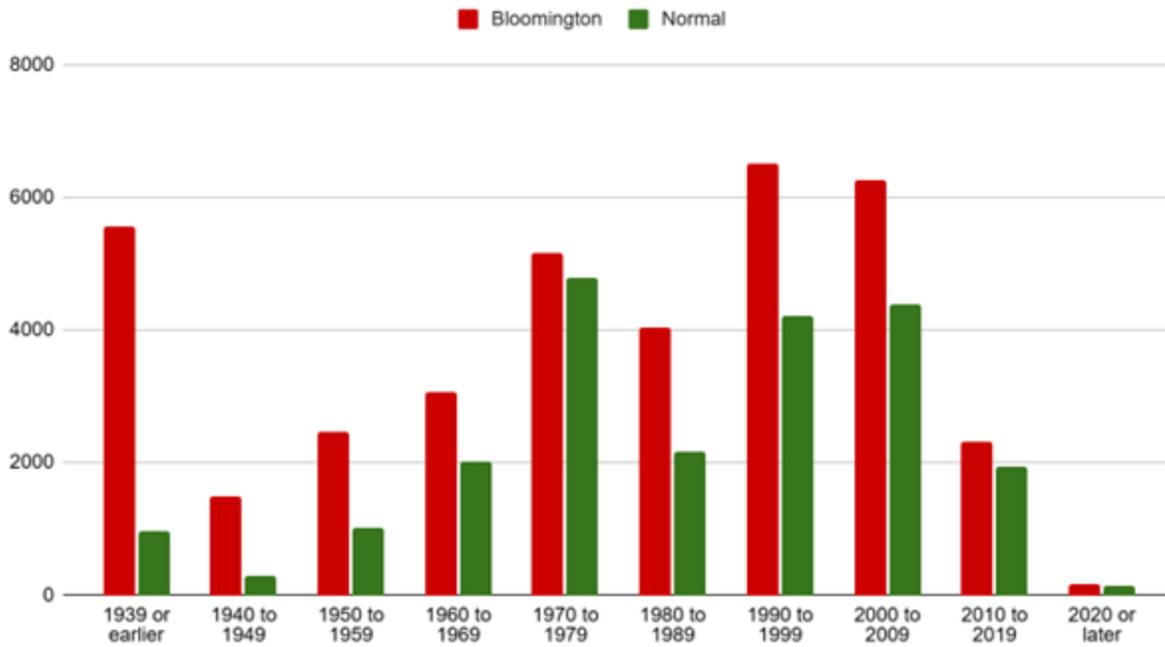
Market conditions of supply and demand directly influence housing and rental prices. The for-sale housing market rapidly expanded in the early 2000's. Even though supply increased substantially, the average housing prices of both new and used homes grew at a steady rate. However, according to the most recent report from the Bloomington-Normal Association of Realtors from 2023, the local housing market has become tightly competitive to the point that multiple bids on a home is normal, and the number of homes sales have declined due to the low inventory and lack of new homes available to buyers. While average prices increased statewide and nationwide, the housing price index for Bloomington-Normal increased dramatically starting in 2020. In fact, the U.S. Housing Finance Agency noted that the cost of housing increased by 37.5% between September 2022 and March 2024.

Comments received through the Resident Survey elaborate on the struggles that many households face in the McLean County housing market:

"I think West Bloomington has so much potential we moved here from California to find more affordable homes to own and start a family, and we've met a few neighbors here from Chicago for the same reason. But the lack of transport/walkable paths to Downtown is frustrating; the dramatic increase in homeless population has been disappointing, and the lack of fresh food options feels like a reinforcement of the class stratification keeping the West Bloomington down."

"West Bloomington neighborhoods are seeing the worst decline. Tearing down the abandoned homes so other housing can be built is a start. Landlords are not being forced to maintain adequate housing and the areas west of the Fire Station 1 - Headquarters area are seeing a lot of decline. I don't consider this area safe any longer."

Year Structure Built in Bloomington-Normal



Housing Age in Bloomington-Normal

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	19,100	54%
1-unit, attached structure	1,770	5%
2-4 units	3,340	10%
5-19 units	6,325	18%
20 or more units	2,710	8%
Mobile Home, boat, RV, van, etc	1,865	5%
Total	35,110	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	15	0%	935	7%
1 bedroom	420	2%	3,110	25%
2 bedrooms	3,680	19%	6,015	47%
3 or more bedrooms	15,345	79%	2,605	21%
Total	19,460	100%	12,665	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

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

The Regional Housing Staff Advisory Committee published a white paper examining the different types of “income-qualified” housing in McLean County (2023). Income-qualified housing includes Low Income Housing Tax Credit (LIHTC) units, Project Based Section 8 Rental Assistance (PBRA) units, USDA Section 515 Rural Multifamily Housing units, Public Housing units, and Section 8 Housing Choice Vouchers. Data used in this analysis came from the Illinois Housing Development Authority (IHDA), Department of Housing and Urban Development (HUD), and Bloomington Housing Authority (BHA).

The primary source of development funding for creating and maintaining affordable housing is the Low-Income Housing Tax Credit (LIHTC), a competitive federal tax credit that subsidizes the acquisition, construction and rehabilitation of affordable housing for low- and moderate-income households. In McLean County, there were 1,951 units funded by LIHTC. Based on HUD FY24 income limits, a household of 4 people living in McLean County would have to earn \$54,700 or less in order to be considered 50% AMI.

Project-Based Section 8 Rental Assistance (PBRA) is a public-private partnership to build and maintain affordable rental units for low-income persons. PBRA makes up the difference between market rents and what low-income tenants can afford based on paying 30 percent of household income for rent. In McLean County, there are 8 properties and 675 units that are assisted by PBRA. Of those 675 units, 357

are also assisted by LIHTC, meaning that 318 units in McLean County are assisted by PBRA only. Based on HUD FY24 income limits, a household of 4 people living in McLean County would have to earn \$87,500 or less in order to be considered 80% AMI, or \$32,800 or less in order to be considered 30% AMI. Public housing units are owned and managed by the local Public Housing Authority (PHA). Income requirements vary, but most units are targeted to households below 50% AMI. Households pay 30% of their income in rent, and the difference between the tenant payment and the actual rent is then covered by an operating subsidy from HUD. In McLean County, there are 597 public housing units as of 2023.

The federal government (HUD) provides Housing Choice Vouchers to low-income and very-low-income individuals and households to find decent, affordable housing in the private market. By law, a PHA must provide 75% of its vouchers to households whose incomes do not exceed 30% of the area median income. Through the voucher program, the PHA will pay the balance of a rent payment that exceeds 30% of the renter's monthly income, provided that the rental amount is at or below the payment standards (established by the local PHA to be between 90% and 110% of fair market rents published by HUD). In McLean County, there are between 640 and 680 Section 8 Housing Choice Vouchers in use at any given time. In total, there are 3,075 income-qualified units and vouchers in McLean County.

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

The same white paper on “income-qualified” housing in McLean County also examined the expiration dates on contracts, income restrictions, and loans tied to these properties. A LIHTC property is monitored for 15 years by the federal government to ensure it is not exceeding maximum rents and maintaining appropriate property standards, and then for an additional 15 years by the State Housing Finance Authority. As properties age, owners can apply for a new round of tax credits to fund the substantial capital investments most likely needed for rehabilitation work at that time. In this scenario, owners are competing against new projects for the same allocation of competitive funding. Owners who do not apply for a new round of credits can still rent their units at LIHTC rent levels, but they also have the option to lease at market rents. Even if the rents remain affordable, the units will no longer be restricted to low- to moderate-income households. In the next 10 years, 436 of the 1,951 LIHTC units in McLean County will reach their 30-year expiration and face a potential loss of affordability or income restriction.

PBRA contracts initially last 20 to 40 years based on the initial mortgage obtained through the Federal Housing Administration (FHA), then can be renewed in 1-, 5-, or 20-year increments. If an owner exits the program upon contract expiration or pays off their mortgage early, tenants are offered a voucher that can be used to rent their existing unit or to rent a unit elsewhere in the community. However, once that contract ends, the subsidy is no longer tied to the property and the owner may set the rent at any price. As with LIHTC properties, even if rents remain affordable due to market conditions, the units will no longer be restricted to low- to moderate-income households. In the next 10 years, 204 out of 675 PBRA units in McLean County will reach the end of their current contracts and face a potential loss of affordability in the form of income-restricted units. Some of these units are also assisted by LIHTC and would maintain LIHTC affordability after the PBRA contract ends.

Affordability contracts for USDA Section 515 properties expire upon loan maturation date. Owners who want to remain in the program must apply for a new round of funding. With federal funding levels for this program trending downward, there are fewer resources to spread between building new units and preserving existing units. If owners aren't able to access new capital when their loan matures, they may choose to exit the program. In the next 10 years, 27 of 117 units in McLean County will reach their loan maturation date and face a loss of affordability or income restriction. Some of these units are also assisted by LIHTC and would maintain LIHTC affordability after the Section 515 contract ends.

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

Based on the Regional Housing Recovery Plan adopted in 2024, the county is approximately 8,134 housing units short of meeting demand.

Describe the need for specific types of housing:

As mentioned previously, the average household size in McLean County has been shrinking, while single-family detached housing continues to be the predominant type of housing available (2/3's of all housing units according to ACS 2023 5-Year Estimates). The majority of the multi-family housing built in recent years has been student housing. New or renovated multi-family units, especially those that come with financial assistance targeted at households with very low incomes, are a need in McLean County. Typically, this is done through a combination of subsidies such as the Low-Income Housing Tax Credit (LIHTC) and Project Based Section 8 Rental Assistance (PBRA).

Housing for seniors is also a need in McLean County. The Regional Housing Recovery Plan found that elderly households (e.g. those with incomes between \$25,000 and \$35,000) have fewer age-restricted housing options. There is also a need for options to help seniors age in place. Accessibility improvements help seniors stay in their homes, and that came up frequently in the survey. Access to in-home support services was also brought up in focus groups as a way to help seniors age in place.

Specialized housing for persons with disabilities is another need in McLean County. This includes people with physical as well as mental impairments or substance abuse issues. Some can live independently with little or no modifications to their living space, while others require a number of accessibility improvements and/or supports. Among persons with disabilities, as with the general population, the segment most likely to need housing assistance are those persons with the lowest incomes. As with the senior population, many people living with disabilities require housing with accessibility improvements or universal visit ability design.

Discussion

Overall, the outreach process for the Consolidated Plan highlighted that several housing issues were prevalent in the region—several of those issues have significant impacts on the low-to-moderate income households served by the CDBG program. The issues of rising housing costs, the quality of housing stock, homeless service demand, accessibility and aging in place questions, and insufficient permanent supportive housing units, place increased burdens on low-to-moderate income residents. Activities taken by CDBG funding to complete housing rehabilitation, provide accessibility improvements, and fund critical services will continue to be important aspects of the 2025-2029 Consolidated Plan.

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

Introduction

According to the most recent American Community Survey (ACS) data from the 2019-2023 5-Year Estimates, the median home value in McLean County is \$211,000, which reflects the explosive growth of housing prices compared to 2020 or 2009 price levels. That value is lower than the median for the United States (\$340,200) and Illinois (\$263,300). While it is lower than the medians for 2 comparative counties in Illinois (Champaign and Sangamon), it is higher than the median for Winnebago, Peoria, and Macon Counties. Comments on the Resident Survey indicated that community members experienced difficulty finding affordable housing that was in good condition. Many respondents stated that the housing market for both ownership and renting was very tight, which also made trying to locate and (or) purchase housing difficult--especially for community members that work non-standard work shifts.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	163,800	165,300	1%
Median Contract Rent	653	711	9%

Table 28 – Cost of Housing

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

Rent Paid	Number	%
Less than \$500	2,215	17.5%
\$500-999	8,395	66.3%
\$1,000-1,499	1,540	12.2%
\$1,500-1,999	230	1.8%
\$2,000 or more	290	2.3%
Total	12,670	100.0%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	1,805	No Data
50% HAMFI	6,700	3,225
80% HAMFI	9,680	7,065
100% HAMFI	No Data	9,444
Total	18,185	19,734

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	770	835	1,080	1,426	1,432
High HOME Rent	782	869	1,103	1,536	1,541
Low HOME Rent	782	869	1,103	1,536	1,541

Table 31 – Monthly Rent

Data Source Comments: FY2025 FMR (HUD), HUD HOME Rent Data (https://www.huduser.gov/portal/datasets/home-datasets/files/HOME_RentLimits_State_IL_2024.pdf)

Is there sufficient housing for households at all income levels?

According to the Regional Housing Recovery Plan from 2024, there is not a sufficient number of housing units to meet market demand in McLean County. This is especially true for community members with area median household incomes below 80%. Affordability issues were frequently cited in the resident survey and stakeholder focus groups as a pressing problem, with particular hardship for low-to-moderate income community members.

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

Given current housing market conditions, the supply shortage and increased demand due to economic growth will likely not bring housing prices down without additional supply or less demand.

According to ACS 5 Year Estimate data, the following demonstrates the housing costs as a percentage of household income in the past 12 months.

- Owned Units with a Mortgage: 2,327 units over 30% of income and 898 units over 50% of income.
- Rented Units: 4,368 units over 30% of income and 2,206 units over 50% of income.

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

According to ACS 5 Year Estimate data, the following are estimated median gross rent by bedrooms in the City of Bloomington. Fair Market Rent Data as of 2024 is included in parentheses.

- No Bedroom: \$653 (\$782)
- One Bedroom: \$742 (\$869)
- Two Bedrooms: \$1,073 (\$1,103)
- Three Bedrooms: \$1,398 (\$1,536)
- Four Bedrooms: \$1,909 (\$1,541)
- Five or More Bedrooms: \$1,042 (No Data)

Fair market rent from 2019 (\$846) to 2024 (\$1,103) for a two bedroom rental unit increased by 30.38%.

Efforts to provide housing rehabilitation funds to owner-occupied units to ensure their affordability moving forward. These efforts will be funded in part by CDBG allocations. With the cost of new construction continually rising, new affordable housing developments will most likely need to secure Low Income Housing Tax Credits (LIHTC) in order to come to fruition. With LIHTC allocations falling and competition increasing, McLean County cannot afford to rely on new construction alone to fill the gap in affordable housing. Preservation of both “income-qualified” housing at risk of losing its affordability and the current stock of naturally occurring affordable housing will be important priorities in the years to come. The City will continue to assist developers with information to include and make their LIHTC applications more competitive. Other incentives will be determined by the City Council and the Department of Development Services.

Discussion

All of the data referenced in this section provides a quantitative look at the cost of housing in McLean County. Qualitative data, however, really tells the story of the struggles people face when trying to find safe, sanitary and affordable housing. Some responses to the Resident Survey include:

"More affordable housing period. Locals are being priced out of the city. We make over 200k and can barely live here."

"Corporations have gobbled up all the small starter homes. Rent is too high and buying a small starter home is almost impossible."

"Affordable housing in this town is NON-EXISTENT. I know many, many people in this community that will never be able to own a home if things continue the way they are now. Rent is too expensive, and homes are too expensive."

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

Introduction

According to the data referenced below, owner-occupied housing tends to be in better condition than renter-occupied housing. However, many low-to-moderate income residents indicated that their housing unit had rehabilitation needs in the resident survey. Many of these needs are related to the age of the housing stock in older neighborhoods of both Bloomington and Normal. Comments received related to the condition of housing from the resident surveys include:

“Tons of people in town need help. There is probably someone in need of help in every neighborhood. And there are a great number of businesses that overcharge. It's hard to find reliable, responsible and affordable help. Many of our local landlords need to be held responsible for the conditions of their rentals. My neighborhood is average. My neighbors have a giant hole in the garage roof and their kitchen floor is sinking. They absolutely can't afford to fix it.”

“I would like to see us stop “big business housing”, meaning, large companies that buy houses across the country to rent which only increases cost of housing for younger people, etc. Pride in ownership is needed to revitalize our cities, and big business isn't in it for pride and community.”

“West Bloomington neighborhoods are seeing the worst decline. Tearing down the abandoned homes so other housing can be built is a start. Landlords are not being forced to maintain adequate housing and the areas west of the Fire Station 1 - Headquarters area are seeing a lot of decline. I don't consider this area safe any longer.”

The City addresses housing conditions in a variety of ways including but not limited to providing single-family owner-occupied housing rehabilitation, implementation of a rental registration and inspection program, and code enforcement for property maintenance. In 2015, the City achieved its goal of implementing an administrative court as a tool for gaining compliance related to property maintenance issues.

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

According to HUD, Lead-Based Paint is defined as paint or other surface coatings that contain lead equal to or exceeding 1.0 milligram per square centimeter or 0.5 percent by weight or 5,000 parts per million (ppm) by weight. Lead is a highly toxic metal that may cause a range of health problems, especially in young children. When lead is absorbed into the body, it can cause damage to the brain and other vital organs, like the kidneys, nerves, and blood. Lead may also cause behavioral problems, learning disabilities, seizures and, in extreme cases, death. Some symptoms of lead poisoning may include headaches, stomachaches, nausea, tiredness, and irritability. Children who are lead poisoned may show no symptoms.

According to the American Community Survey (ACS) the variable “Selected Conditions” is defined for owner- and renter-occupied housing units as having at least one of the following conditions: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) with 1.01 or more occupants per room, 4) selected monthly owner costs as a percentage of household income greater than 30 percent, and 5) gross rent as a percentage of household income greater than 30 percent.

For the City, building standards are set by the appropriate building and maintenance codes that have been adopted.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,715	14%	4,170	33%
With two selected Conditions	35	0%	170	1%
With three selected Conditions	25	0%	25	0%
With four selected Conditions	0	0%	15	0%
No selected Conditions	16,690	86%	8,290	65%
Total	19,465	100%	12,670	99%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,040	21%	2,305	18%
1980-1999	6,845	35%	3,215	25%
1950-1979	4,770	25%	4,240	33%
Before 1950	3,795	20%	2,905	23%
Total	19,450	101%	12,665	99%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,565	44%	7,145	56%
Housing Units build before 1980 with children present	2,895	15%	1,900	15%

Table 34 – Risk of Lead-Based Paint

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

Vacant Units

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

Table 35 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

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

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Per 2016-2020 CHAS data, there are 32,135 housing units in Bloomington. Nearly 50% of the housing units in the City were built prior to 1980, and therefore, are more likely to contain lead-based paint. Residents in the 61701-zip code are more likely to be exposed to lead-based paint than any other area of the City. The housing stock in this area is the oldest in the City, with many units over 100 years old. The 2022 McLean County Community Health Needs Assessment (CHNA) reports that residents of 61701 have the highest risk of lead exposure than any other zip code in McLean County. Residents of 61701 are more likely to be low- or moderate-income than residents of other areas. The 2022 CHNA also highlighted that the 61701 ZIP code was identified in the Illinois 2016 Annual Surveillance Report for lead-based paint as the highest risk in McLean County.

Discussion

The City's CDBG and IHDA HRAP housing rehabilitation programs have waiting lists as of January 2025. Both programs have consistently demonstrated there is demand for housing rehabilitation. CDBG funds play a critical role in maintaining affordable housing infrastructure with the housing rehabilitation program.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Housing Authority of the City of Bloomington (also referred to as Bloomington Housing Authority or BHA) provides subsidized housing programs that offer safe, affordable rental housing to low-income families and individuals in the Bloomington-Normal area. As of the end of 2024, more than 2,800 individuals were housed through BHA’s two main programs: public housing and the Section 8 Housing Choice Voucher program.

Totals Number of Units

Program Type	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	14	637	430	0	430	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 36 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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

The following information was provided by the Housing Authority of the City of Bloomington:

Average Inspection Score for Each Public Housing

- o AMP1- NSPIRE Inspection Score: 8/27/24 Score 85/B
- o AMP2- Scheduled for 2025
- o AMP3- NSPIRE 2/12/2024 84/B
- o AMP4- NSPIRE Inspection Score: 5/28/24 Score 90/A

Public Housing Condition

Public Housing Development	Average Inspection Score
AMP1	85/B
AMP2	N/A
AMP3	84/B
AMP4	90/A

Table 37 - Public Housing Condition

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

The Housing Authority relies on HUD’s Capital Fund Grant program to fund significant remodeling and renovation projects that are beyond the routine maintenance work associated with operating the public housing program. After several years of receiving reduced capital fund grants due to the availability of federal funds, the Housing Authority’s capital fund grants have increased from years 2020-2023. The 2023 allocation was over 1.7 million.

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

Each year, the Housing Authority prepares a rolling five-year plan for the use of Capital Fund Grant dollars. The five-year plan is reviewed in a public hearing and approved by the Board of Commissioners. With extensive renovation needs, this planning process requires the phasing of renovation projects and gradually addressing needs at all 10 public housing sites. This diversified strategy ensures that the Capital Fund dollars benefit as many public housing tenants at as many sites as possible.

Discussion:

Maintaining older public housing units is a costly expense for housing authorities. Additional capital funding for larger maintenance and replacement activities is needed locally to ensure that public housing best serves residents. CDBG funds can help make capital improvement needs.

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

Introduction

Service providers in McLean County have a history of collaboration and communication to enhance the service delivery for residents. During the COVID-19 Pandemic, service providers collaborated to create the McLean County Housing Coalition to better serve in a difficult service environment. This effort continues today but will fold into the rebuilding of the Central Illinois Continuum of Care. Other opportunities for collaboration involve the Regional Housing Initiative (RHI), which helps connect staff members in organizations meeting housing needs together to share information and collaborate on common issues within the county.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Beds	Supportive Housing
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	83	0	68	48	0
Households with Only Adults	68	0	20	143	0
Chronically Homeless Households	0	0	0	6	0
Veterans	2	0	7	95	0
Unaccompanied Youth	14	0	38	0	0

Table 38 - Facilities and Housing Targeted to Homeless Households
 Data Source Comments: HUD, Central Illinois Continuum of Care IL-512 (2022)

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

Bloomington-Normal contains a wide variety of facilities and services catered towards providing primary health services, mental health services, employment assistance, and basic needs resources (food, clothing, and shelter) to individuals experiencing homelessness. The Community Health Care Clinic provides medical care, free-of-charge, to patients who lack health insurance. This allows people experiencing homelessness and no coverage to get healthcare immediately. Clients are then encouraged to apply for medical care (i.e., Medicaid, Medicare) and referred as appropriate. The McLean County Health Department provides Family Case Management, which assists pregnant women, infants 0-1 years old, and high-risk infant follow-ups 0-2 years. Planned Parenthood offers healthcare services to those with and without insurance for issues related to pregnancy, birth control, abortion services, STD testing, and men’s and women’s healthcare. They also provide LGBTQ+ healthcare services.

People experiencing homelessness experience mental health problems at a higher rate than the general population. Therefore, when appropriate and in a non-coercive manner, clients are referred to agencies that can provide counseling, medication, and sometimes case management. The McLean County Center for Human Services, Chestnut Health Systems, Center for Youth and Family Solutions, and Integrity Counseling are available to assist with outpatient services. The McLean County Center for Human Services provides a 24-hour crisis team that can provide quick, on-site counseling and evaluation to those in crisis situations. Those in crisis may also call 211 at PATH for immediate assistance. Mental health providers in the community are able to assess the need for psychiatric hospitalization. Carle BroMenn Medical Center has a 17-bed inpatient unit that can aid those experiencing psychiatric emergencies and emotional trauma. Both local hospitals, Carle BroMenn and OSF St. Joseph’s Medical Center, provide outpatient mental health care. Obtaining employment and increasing income is a top priority. Clients can get assistance obtaining SSI, SSDI, TANF, or other temporary financial assistance programs through the Bloomington Township office. Case management is also available to help clients file for unemployment.

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

Home Sweet Home Ministries and the Salvation Army are the local congregate emergency shelters connected with the Central Illinois Continuum of Care – McLean County HUB. The Salvation Army’s Safe Harbor provides shelter for adult women and men. Home Sweet Home Ministries is the only family shelter in the county and serves adult men, women, and families with dependent children. However, the number of family units are very limited.

Brightpoint’s Crisis Nursery provides emergency shelter for children from birth to six years of age but is not able to provide shelter for their parents/caregivers. The Regional Office of Education, Unit 5, and District 87 have funding to support families at-risk of homelessness or currently experiencing homelessness. Additionally, McKinney Vento Homeless Liaisons ensure children experiencing homelessness have transportation to school, supplies, and additional supports as needed.

Project Oz provides 24-hour crisis intervention services to run away, locked out, and precariously housed youth between the ages of 10-23 in McLean and Livingston Counties. Project Oz offers mediation, family reunification, emergency placement, and follow up counseling and case management services. In addition, outreach services are offered to precariously housed youth. Project Oz manages a transitional

living program through which they provide 30 beds - nine of which are specifically available to pregnant and parenting individuals.

Salvation Army provides many programs that support veterans including transitional housing, intensive case management, rent and utility assistance, and other wrap around services. Each program has different eligibility criteria, helping to ensure that assistance is available no matter the individual's circumstances. Many of the programs are designed to build on the support provided through other programs. For instance, the Supportive Services for Veteran Families (SSVF) is a housing first program that includes intensive case management and wrap around services until the veteran is stably housed. Within SSVF is the Shallow Subsidy program that provides rental assistance for up to 2 years for low-income veteran households. The efforts of Salvation Army and other organizations to support veterans experiencing a housing crisis, have proven very successful. In 2019, the Central Illinois Continuum of Care was recognized by HUD and the US Department of Veterans Affairs for effectively ending homelessness for veterans.

The Salvation Army also has a Supportive Services for Veteran Families (SSVF) program that can help house Veterans. The SSVF team strives to assist Veterans and their families through strengths-based goal planning to address current gaps in the Veteran's ability to secure or maintain stable and sustainable permanent housing. The McLean County Veterans Assistance Commission (VAC) can provide temporary financial support. Financial support from the VAC is limited to rent (or mortgage payments), utility payments, and transportation to VA medical centers. Bloomington also has a veterans clinic that provides primary care and specialty health services, including mental health care, laboratory services, programs to help stop smoking and using tobacco, pharmacy services, and more.

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

Introduction

As housing costs continue to rise rapidly since 2020 in the region without comparable increases to social safety nets, homelessness has become a focal topic. Calls for “sheltering in place” during the COVID-19 pandemic highlighted the vulnerabilities of the unhoused population who contracted and died from the disease at disproportionate rates than the housed population. Social service agencies work with persons experiencing homelessness to place them in permanent housing and provide support services to enable them to remain in the units. However, the homeless population is fluid. As individuals move beyond their homeless condition other individuals begin to experience homelessness. Service providers are shifting their philosophy from managing homelessness to ending homelessness through prevention for those at risk. This is achieved through a coordinated access process that includes assessment, permanent supportive housing, community supports, and rapid re-housing.

Bloomington-Normal contains a wide variety of facilities and services catered towards providing primary health services, mental health services, employment assistance, and basic needs resources (food, clothing, and shelter) to individuals experiencing homelessness. The majority of these services are located in Bloomington, where homelessness encampments have become more frequent since 2022. According to the 2021 McLean County Community Health Survey, 4% of survey respondents reported being homeless with an additional 10% indicating that they currently have housing but are worried about losing it. PATH was the former lead entity for the Central Illinois Continuum of Care (CICoC). The McLean County Center for Human Services became the new CoC lead for Central IL effective August 2024. In 2024, PATH reported that 29% of the clients added to the prioritization list by PATH’s outreach team were placed into permanent housing locations, 35% of the clients located temporary housing solutions, and the other 36% were either institutionalized, relocated outside of the service area, or could not be located after three follow-up attempts.

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

It can be difficult to identify the exact number of units needed for supportive housing, due to the dynamic nature of disabilities, addictions, or needs. Further, some individuals who would benefit from supportive housing live with family members, thereby making it difficult to capture the true need. There has been an identified need for supportive housing for adults on the autism spectrum, through a community/parent-led group building dialogue on the topic. Other populations and needs are largely anecdotal due to community conversation, though have been identified.

The Bloomington Housing Authority and Lifelong Access (formerly MarcFirst) have residential programs with supportive services that serve those with developmental disabilities and live alone. Thirty-seven spaces are available in supportive group settings and Lifelong Access provides supportive services to an additional group of persons with less severe limitations who live in their own apartments. According to the 2024 Regional Housing Recovery Plan, McLean County has a shortage of roughly 300 to 350 permanent supportive housing units. By the end of 2024, Bloomington-Normal continues to face a serious shortage of non-congregate shelter, which has become a funding priority for the McLean County Behavioral Health Coordinating Council for Program Year 2025.

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

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

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

In 2023, the City was awarded \$350,000 from the Illinois Housing Development Authority (IHDA) for the Home Repair and Accessibility Program (HRAP). This program provides funding for general housing rehabilitation and accessibility improvements. This program is available to income qualified residents of the City and provides rehabilitation assistance through a 5-year forgivable loan. The City will apply for future rounds of funding as it supports Preservation of Existing Affordable Housing goal. The City will also continue to partner with the local American Business Club (AMBUCS) to construct accessibility ramps for elderly and disabled residents. Through this partnership, the City uses CDBG funding to purchase building materials and AMBUCS utilizes volunteers to complete construction at no cost to the homeowner. Public facility and infrastructure projects that address accessibility issues will be prioritized above other requests. Non-housing accessibility improvements will support the goal to provide quality city services and public facilities for all resident of Bloomington.

In addition, behavioral health was identified as a high need frequently throughout the resident and stakeholder engagement process. Although the City recognizes the vast need for services for those with behavioral health issues, it has not prioritized it as a high need in this plan due to the amount of non-CDBG funding available in the community for behavioral health services. The Behavioral Health Coordinating Council (BHCC) was formed in 2014 and was significantly revamped in 2024. BHCC funding through McLean County will be provided to meet behavioral health needs in the community through a competitive process. Also, the City serves as Trustee for the John M. Scott Health Care Trust, which typically grants \$700,000 to \$800,000 to local non-profit organizations providing direct medical care or addressing social determinants of health. Many of the agencies funded requested support for behavioral health programming.

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

Organizations serving this population can apply for public service funds through the City's competitive CDBG program. In Program Year 2025, funding will be provided to KTB Financial Services, Inc. to complete financial education and homelessness prevention work with community members with disabilities. The organization serves as the payee for many community members and helps ensure the most vulnerable in our community do not become homeless.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Increased regulatory costs and taxes are frequently cited by both developers and residents as a barrier to developing or obtaining decent, safe, and affordable housing. Higher interest rates were also mentioned as a significant barrier to investments for the creation of affordable housing and housing generally. Obviously, many of the regulations that are cited are in place to ensure that residents have a safe and suitable living environment, but there could be opportunity to simplify processes to help developments launch. The cost of retrofitting homes to improve accessibility for people with mobility limitations is often prohibitive and building accessibility features into new homes is an added cost for developers.

Affordable housing development in Illinois is strongly driven by the Illinois Housing Development Authority (IHDA)'s Revitalization Impact Areas (RIA), which provides incentives for affordable housing development in areas that meet certain criteria. In McLean County, some of these areas lack adequate access to transit and amenities, making affordable housing development more challenging. There is also a shortage of landlords that are willing to rent to people with poor credit, unfavorable rent history, or criminal background. Additionally, it is difficult for people with housing choice vouchers to find landlords willing to rent to them. Comments received through the resident survey reflect these challenges:

“Many of our local landlords need to be held responsible for the conditions of their rentals. My neighborhood is average. My neighbors have a giant hole in the garage roof and their kitchen floor is sinking. They absolutely can't afford to fix it.”

“Landlords need to be fined and held accountable for their properties. If it's a homeowner, then they need to be fined. Something needs to be done.”

“[We need to] crack down on the landlords.”

In addition, Bloomington Normal Water Reclamation District (BNWRD) recently announced that they will need to borrow \$31.5 million for next two phases of its treatment plant renovations, as part of a \$250 million overhaul. User fees for BNWRD services will go up in a series of small increases over five or six years. Increases in fees such as these disproportionately affect lower income homeowners as well as renters, who generally have these increases passed onto them by property owners. Other non mortgage or rent costs (utilities, fees, etc.) can also be a barrier to affordable housing for low-to-moderate income households with little to no room to spare in household budgets.

While not directly attributed to any specific public policy, one of the most prevalent barriers to affordable housing and residential investment in McLean County is low average market values in certain areas of the community. Many existing homes in these areas require significant investment in order to make them code compliant. Due to low market values, however, the investment required to purchase and improve the property is much higher than what the property will be worth after improvements. Market conditions such as this deter potential homeowners from purchasing in these areas, as well as deter property owners from making improvements to properties they own. Gentrification can grow in a community unless the community has proper safeguards to ensure equitable development and wealth-building opportunities for low-to-moderate income community members.

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

Introduction

In 2015, a wide variety of public and private stakeholders, including area businesses, economic development organizations, and local governments, came together to develop the BN Advantage economic development strategy. The strategy utilized a comprehensive analysis of the Bloomington-Normal economy based on key factors that are utilized to assess a community’s competitiveness and capacity for economic growth. The strategy touts Bloomington-Normal’s continued economic stability and prosperity as home to Rivian, Ferraro, State Farm, and Country Financial, a robust agricultural base, four institutions of higher education, two health care systems and many other successful businesses and nonprofits. Residents of Bloomington-Normal are well educated, which is reflected in the area’s higher than average median incomes. While the Bloomington-Normal area emerged from the Great Recession relatively unscathed and is well positioned to continue to capitalize on a strong and growing economy, recent major corporate reorganizations and lagging wage growth present challenges to the community.

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	106	5	0	0	0
Arts, Entertainment, Accommodations	4,159	6,096	14	13	-1
Construction	933	1,333	3	3	0
Education and Health Care Services	4,547	6,334	16	13	-3
Finance, Insurance, and Real Estate	8,888	21,178	31	45	14
Information	331	398	1	1	0
Manufacturing	1,522	1,483	5	3	-2
Other Services	1,058	1,787	4	4	0
Professional, Scientific, Management Services	2,338	3,491	8	7	-1
Public Administration	0	0	0	0	0
Retail Trade	3,274	4,223	11	9	-2
Transportation and Warehousing	833	415	3	1	-2
Wholesale Trade	923	815	3	2	-1
Total	28,912	47,558	--	--	--

Table 39 - Business Activity

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

Labor Force

Total Population in the Civilian Labor Force	40,315
Civilian Employed Population 16 years and over	39,105
Unemployment Rate	3.03
Unemployment Rate for Ages 16-24	6.45
Unemployment Rate for Ages 25-65	2.27

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	12,115
Farming, fisheries and forestry occupations	2,140
Service	3,645
Sales and office	9,545
Construction, extraction, maintenance and repair	1,840
Production, transportation and material moving	1,420

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,338	88%
30-59 Minutes	3,370	9%
60 or More Minutes	1,053	3%
Total	35,761	100%

Table 42 - Travel Time

Data Source: 2016-2020 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	765	45	760
High school graduate (includes equivalency)	5,880	380	2,035
Some college or Associate's degree	8,480	205	2,680
Bachelor's degree or higher	16,220	300	2,955

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	4	45	240	180	430
9th to 12th grade, no diploma	1,045	265	310	530	345
High school graduate, GED, or alternative	2,170	1,985	1,970	4,340	3,065
Some college, no degree	4,140	2,325	1,795	3,890	1,690
Associate's degree	660	1,075	800	1,470	445
Bachelor's degree	1,330	3,670	3,290	5,700	2,480
Graduate or professional degree	35	2,070	1,965	2,805	1,650

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	22,056
High school graduate (includes equivalency)	32,244
Some college or Associate's degree	38,660
Bachelor's degree	62,735
Graduate or professional degree	72,367

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

The major employment sectors in Bloomington-Normal are Finance, Insurance, Manufacturing, Real Estate, and Education and Health Care Services. The Regional Housing Recovery Plan states that McLean County has a shortage of approximately 8,134 housing units as of February 2024. Most of the rapid workforce growth since 2020 can be attributed to Rivian, whose employee population increased from approximately 800 as of March 2020 to 9,000 by March 2024. Other major employers in McLean County include State Farm Insurance (14,436), Unit 5 Schools (1,874), Carle BroMenn Hospital (1,337), Country Financial (2,020), Ferrero North America (330), Illinois State University (3,940), and Illinois Wesleyan University (482).

In addition, it identified Education Institutions and Medical Institutions as two key pillars. According to BN Advantage, “Bloomington-Normal is best suited for office users and logistics operations, as well as value added agriculture and food processing. The region offers an attractive environment for headquarters, shared services, finance and insurance and transportation/distribution services that are compatible with the types of sites and buildings that are available, as well as a match with the local workforce.”

Describe the workforce and infrastructure needs of the business community:

One of the biggest workforce issues in McLean County is the ability to retain educated college graduates by joining the local workforce. Once they receive their degree, many take their skill sets to

larger urban areas. As part of the BN Advantage program, the McLean County Chamber of Commerce spearheaded a new initiative in 2019 to address this issue. Becoming BN was specifically designed for summer interns in McLean County to learn more about the attributes Bloomington-Normal has to offer in hopes that they would build connections and stay in the area after graduation.

The industries that the Bloomington-Normal rely on continue to evolve with technological advancements. These dynamics are changing the way in which employers and entrepreneurs are making decisions as to where to invest their capital, innovate new services and products, locate new facilities, and create new jobs. In order to continue to grow and deliver the type of environment that businesses and employees seek, Bloomington-Normal must invest not only in traditional infrastructure, but also quality of life improvements. While the resident survey did not directly target businesses, traditional infrastructure improvements ranked as a high need across all demographic categories. Street and sidewalk improvements were consistently ranked high for needs across the different modes of outreach.

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.

State Farm vacated their original headquarters in downtown Bloomington in early 2018, leaving an empty 13-story, 200,000-square-foot building in the heart of the City. When the initial sale of the building fell through, State Farm proposed to demolish the property. However, the company recently announced that they have finalized the sale of the building to a Rockford-based developer that plans to build 200-plus upscale apartments at the site. It is unclear at this time what type of assistance will be needed for this project.

The largest economic change since the last Consolidated Plan in the market was the rapid expansion of Rivian. Rivian operates a major manufacturing facility in the Town of Normal that employs thousands of workers. In less than five years, the operation grew from a few hundred workers to a thriving manufacturing operation. This exponential growth has caused challenges, and opportunities, in the community. The growth of Rivian has placed major demand pressure on the housing market, which has exacerbated national trends that show housing supply insufficient to meet housing demand. In addition to the expansion of Rivian, Ferrero North America built its first North American chocolate manufacturing plant in Bloomington. This comes with hundreds of jobs to the market that also placed pressure on the housing market. Heartland Community College has expanded or created programs to ensure that local workers have the skills to operate in a constantly evolving electric vehicle manufacturing industry. Workforce and job training were identified as Medium priority needs for Bloomington in the priority rankings for this plan.

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

In general, Bloomington-Normal has a highly productive and educated workforce that can meet the talent needs of a broad range of business and industry. Focus group feedback from the Economic Development & Major Employers session cited relative difficulty in recruiting and retaining high-quality staff workers, and a workforce housing shortage. Other gaps identified included difficulty finding enough skilled trades and soft skills such as, basic customer service skills, personal time management, reliability, and ability to accept feedback. Job Training and Apprenticeships/Internships came up frequently as a need in the resident survey and the stakeholder focus groups. , as well as public meetings and focus groups held in preparation for this Plan. Comments received throughout this process include:

“Expand offering of job skills training and trades, increase partnerships between the community college and local employers.”

“We need good paying jobs for students coming out of college to help with workforce retention.”

“ Incentivize behavioral health providers so they are more willing to stay in the profession for the workforce.”

“Job training, soft skill development on completing applications/resumes and interviewing skills.”

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.

Job training and workforce development is listed as a medium priority in the 2025-2029 Consolidated Plan. The Bloomington-Normal Area is home to three colleges and universities. The colleges and universities along with skilled labor and trades provide the region with a highly trained workforce. Below are the various workforce development activities in the area:

- McLean County Compact focuses on ensuring existing and future employers are able to cultivate, retain, and attract the talent that they need.
- Becoming BN – As part of the McLean County Compact, the McLean County Chamber of Commerce started the “Becoming BN” program which provides networking opportunities for interns from many of the community’s major employers. According to the McLean County Chamber of Commerce’s (Chamber) website the goal is to create connections local leaders, business professionals and peers during its socials. As part of this effort, the Chamber created a new resident guide highlighting some of the attractions for new residents to visit and become part of the community.
- Heartland Community College provides multiple career training and “work ready programs such as truck driving, phlebotomy, dental assistant, electric vehicle maintenance and light repair, and many others.” Through its Continuing Education Department, it offers customized training for employers and soft skills for improving career placement.
- Lifelong Access a non-profit dedicated to helping those with disabilities in the Bloomington-Normal area, offers a Supported Employment Program (SEP) for individuals with intellectual disabilities.
- Bloomington Housing Authority employs a full-time Service Coordinator to connect residents with the right resources that will lead them to self-sufficiency. This program provides referrals, based on a family’s needs, to local partners that provide services such as career and educational development programs. They annually hold a job fair and workforce training which was funded in the 2020-2024 Consolidated Plan and will continue to be funded in the 2025-2029 Consolidated Plan.
- Mid-Central Community Action provides financial coaching, home-ownership counseling and educational opportunity via its Next step program.
- Career Link is a non-profit organization serving McLean that administers the Workforce Innovation and Opportunity Act. Career Link provides no cost services to employers including apprenticeship wage assistance, career transition services for laid off workers, incumbent worker training, and on-the-job training assistance.
- YouthBuild McLean County provides educational and occupational skills training for the youth of McLean County through classroom and hands on training.

- YWCA Labyrinth addresses the needs of women exiting incarceration. Labyrinth provides support and guidance for clients to obtain the resources needed to aid them on their new journey, including education and employment skills. Labyrinth provides transitional housing for a limited number of clients.
- Dreams are Possible is a job training center for underemployed women and non-binary individuals interested in learning a skilled trade.
- Workforce 180, sponsored by the United Way of McLean County, connects young people to the job training they need to lead to long-term employment.
- BN Grows is business retention program sponsored by the Bloomington-Normal Economic Development Council to keep businesses open and viable.

Information on labor in McLean County can be found at <https://unionhall.aficio.org/bloomington-normal-trades-and-labor-assembly>.

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.

Economic development was not listed as a high or medium priority for the 2025-2029 Consolidated Plan.

The Bloomington-Normal Economic Development Council (BNEDC) is the administrator of the local portion of the Illinois Enterprise Zone. The Enterprise Zone provides economic incentives to commercial companies undertaking new investments, including facility expansion, renovation, and other qualified improvements. Several incentives may be awarded to businesses in the zone boundaries. The BNEDC also operates two economic development grant programs for entrepreneurship: the Commercial Lease Grant and the Revolving Loan Fund. The Commercial Lease Grant provides a \$10,000 grant to lease vacant commercial space in McLean County (must be new lease space, not a relocation). For Small Businesses with an approved Business Plan from the Illinois Small Business Development Center of McLean County at Illinois Wesleyan University. The Revolving Loan Fund provides a 20% gap loan (up to \$20,000) to supplement a traditional loan. The Revolving Loan last the life of the financial institution's loan with an interest rate of 0% and deferred payments for six months for non-forgivable costs. The BNEDC also operates the LOIS site selection tool for site selection purposes.

The Small Business Development Center of McLean County is housed at Illinois Wesleyan University. This center provides assistance to small businesses and aspiring entrepreneurs throughout McLean County. More specifically, the SBDC assists aspiring entrepreneurs and business owners write a business plan, locate and prepare for financing opportunities, create and implement a marketing strategy, completing market research, and much more.

The City of Bloomington's Development Services Department includes economic development, planning, and building safety divisions. Information on building in Bloomington can be found at <https://www.bloomingtonil.gov/business/economic-development/you-belong-in-bloomington/building-bloomington>. The economic development team with the City can provide site selection support services, and handles incentives that are listed below.

- Tax Increment Financing
- Property Tax Abatement
- Sales Tax Rebate
- Facade Grant Program
- Historic Preservation Grant Program

Discussion

The City's CDBG program primarily intersects with economic and workforce development through the Section 3 funding provided to the Housing Authority of the City of Bloomington. While the Section 3 training could be completed without a subrecipient, the City will continue to partner with the Housing Authority of the City of Bloomington to better serve residents when possible.

MA-50 Needs and Market Analysis Discussion

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

The area identified as West Bloomington is geographically identified as south of Locust Street, North of Taylor Street, West of Lee Street, and East of Morris Avenue. West Bloomington area has a concentration of multiple housing issues. West Bloomington is part of the 61701 ZIP code which, according to the 2022 joint Community Health Needs Assessment (CHNA), has been identified as high risk for healthy housing issues such as high levels of lead-based paint (highest in McLean County) and a strong prevalence of asthma. Also, the 2022 joint CHNA has listed the 61701 area as the ZIP code with the greatest social disparities in the County, a low-income census tract, and has identified a portion of the West Bloomington community as a food desert. Although West Bloomington has established plans to reduce slum and blight, this remains an issue. West Bloomington also includes most of the Regeneration Area as defined by the City of Bloomington's 2015-2035 Comprehensive Plan.

- Existence of properties with known or suspected environmental contamination (i.e., lead-based paint) or hazardous wastes.
- The existence of factors that prevent or substantially hinder the economically viable use or capacity of buildings or lots.
- Adjacent or nearby uses that are incompatible with each other and which prevent the economic development of those parcels or other portions of the project area.
- The existence of subdivided lots of irregular form and shape and inadequate size for proper usefulness and development that are in multiple ownership and/or do not meet the City's bulk regulation standards as adopted by the zoning code.
- Depreciated or stagnant property values, impaired investments, or increase in foreclosures.
- Abnormally high business vacancies, abnormally low lease rates, high turnover rates, abandoned buildings, or excessive vacant lots within an area developed for urban use and served by utilities.
- A lack of necessary commercial facilities that are normally found in neighborhoods, including grocery stores, drug stores, banks, and other lending institutions.
- A high crime rate that constitutes a serious threat to the public safety and welfare.

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

HUD's third definition of Minority Concentration defines such an area as any area where the percentage of a particular minority is at least 20% higher than the citywide percentage. As demonstrated in the map below, HUD's Rental Assistance Demonstration (RAD) has identified two areas as having a minority concentration through their Minority Concentration Analysis Tool within the City.

However, the area identified as a minority concentration that is located west of Downtown (61701) has also been identified as a low-income area, whereas the area to the east (61704) has not been identified as low income. Location of low-income areas is demonstrated in the maps below.

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

According to the 2023 American Community Survey, there are an estimated 16,785 housing units within the 61701 ZIP code. This ZIP code has the greatest social disparities in the county by the 2022 joint CHNA. Additionally, this ZIP code also encompasses the area identified by the city as "West Bloomington" which is also considered the City's "Regeneration Area." According to the City's 2015-2035

Comprehensive Plan (Bring it on Bloomington!), West Bloomington holds higher concentrations of crime and more low-income households than the rest of Bloomington's community. The U.S. Department of Agriculture (USDA) has also identified South-West as a low access area for a supermarket. This concentration of issues contribute to a decline in assessed value of the area's homes, which brings challenges that the community is aware of and committed to overcoming. Within the 61701 area, 1,603 of the 16,785 housing units are estimated to be vacant. The housing in this neighborhood is historic, with the largest category of homes were built before 1939 according to the American Community Survey.

Are there any community assets in these areas/neighborhoods?

The 61701 ZIP code is home to a large number of social services. These services include, but are not limited to PATH, Habitat for Humanity, The Salvation Army, Boys and Girls Club, Heartland Heart Start, Mid-Central Community Action, and United Way McLean County. Additionally, the Center for Human Services, City and County Government Centers, and the McLean County Health Department are all located within this area.

The West Bloomington Revitalization Project (WBRP) is based out of The Tool Library, located at 724 West Washington Street. The Tool Library offers residents the opportunity to rent tools and home improvement equipment at no cost, helping to keep the cost of home maintenance affordable. WBRP recently opened a workshop area where residents can attend DIY workshops or work on projects independently. The Bike Co-op is co-located at The Tool Library. The Bike Co-op is focused on providing affordable transportation options and fostering a healthier community. Through the Bike Co-op, residents can purchase a newly refurbished bicycle, use the space to perform bicycle repairs on their own, or pay for low-cost repairs. If a resident is unable to pay for the bike, they are able to "purchase" the bike with volunteer hours. WBRP also organizes a bed blitz that allows volunteers to build bed frames for community members that cannot afford them. Due to the limited availability of fresh produce in West Bloomington, WBRP also operates a veggie oasis that helps bring fresh produce to the neighborhood to promote a healthier lifestyle amongst residents. The food is given away for free to local residents along with recipes, nutrition education, food insecurity information, and promotional materials for the farmers' market.

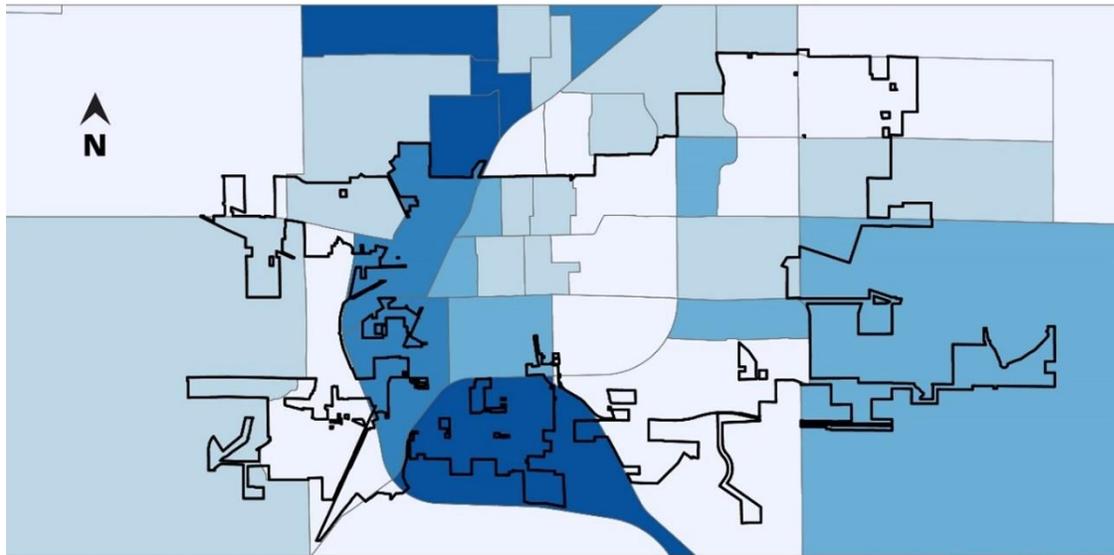
Habitat for Humanity, YouthBuild and Mid-Central Community Action (MCCA) have all had an impact on improving the affordable housing stock in the 61701-zip code. Habitat for Humanity creates homeownership opportunities through new construction for low-income residents throughout McLean County. Many of Habitat's homes are built in the 61701 ZIP code. YouthBuild is involved in affordable housing rehabilitation efforts as well. MCCA also operates the Next Step Financial Opportunity Center (FOC). The FOC is open to McLean and Livingston County residents from any income. Many of the services provided, however, are utilized by low- and moderate-income residents. Services provided include employment counseling, such as job training and placement; financial services such as one-on-one financial coaching, credit counseling, and education; and low-cost financial products that help build credit, savings, and assets. MCCA also provides housing counseling services in McLean County and has a HUD certified housing counselor on staff.

The City maintains many parks within the 61701-zip code. Miller Park offers a year-round zoo, playground, fishing and boating, pavilion and amphitheater. Throughout the summer, residents can enjoy live music, theatrical performances and fireworks at no cost. West Bloomington is home to many miles of the Constitution Trail, built on the abandoned Central Gulf Railroad corridor that runs through Bloomington-Normal. The vast system provides both recreational opportunities and connection within not only the Twin Cities but surrounding communities as well.

Are there other strategic opportunities in any of these areas?

The City continually evaluates opportunities for revitalization in West Bloomington. Facilitating additional partnerships and neighborhood revitalization efforts will be a focus in the 2025-2029 Consolidated Plan period. CDBG funding could be used to enhance or make possible expansions of neighborhood revitalization efforts.

Distribution of Hispanic/Latino Residents in Bloomington, IL by Census Tract, 2021



Legend

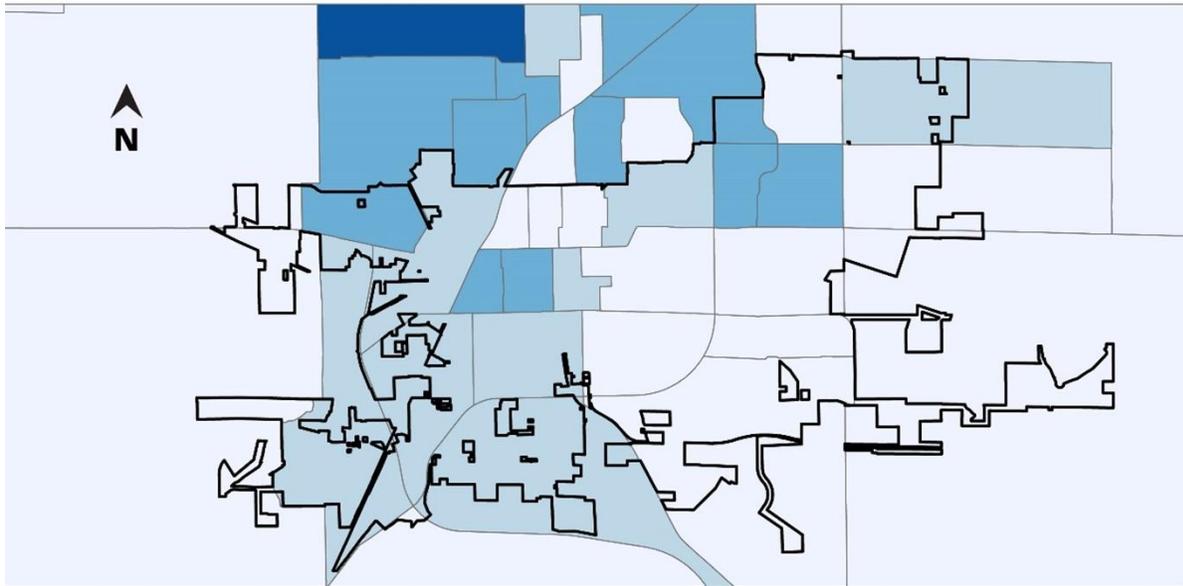
Number of Hispanic/Latino Residents in Census Tract



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2021

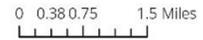
Hispanic-Latino Residents Bloomington

Distribution of Black Residents in Bloomington, IL by Census Tract, 2021



Legend

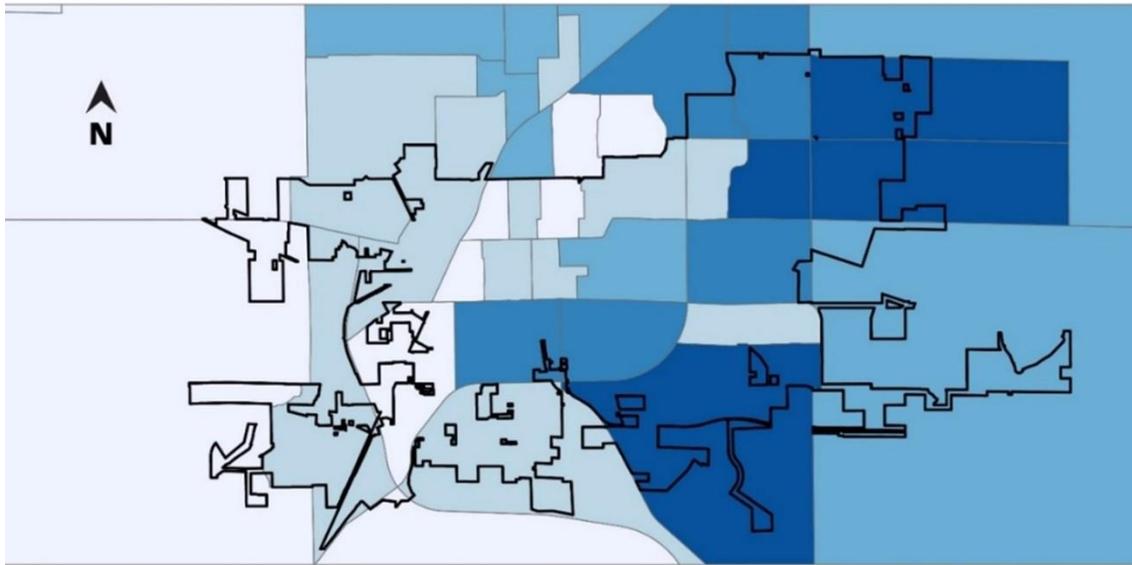
Number of Black Residents in Census Tract



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2021

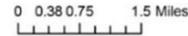
Black Residents Bloomington

Distribution of Asian Residents in Bloomington, IL by Census Tract, 2021



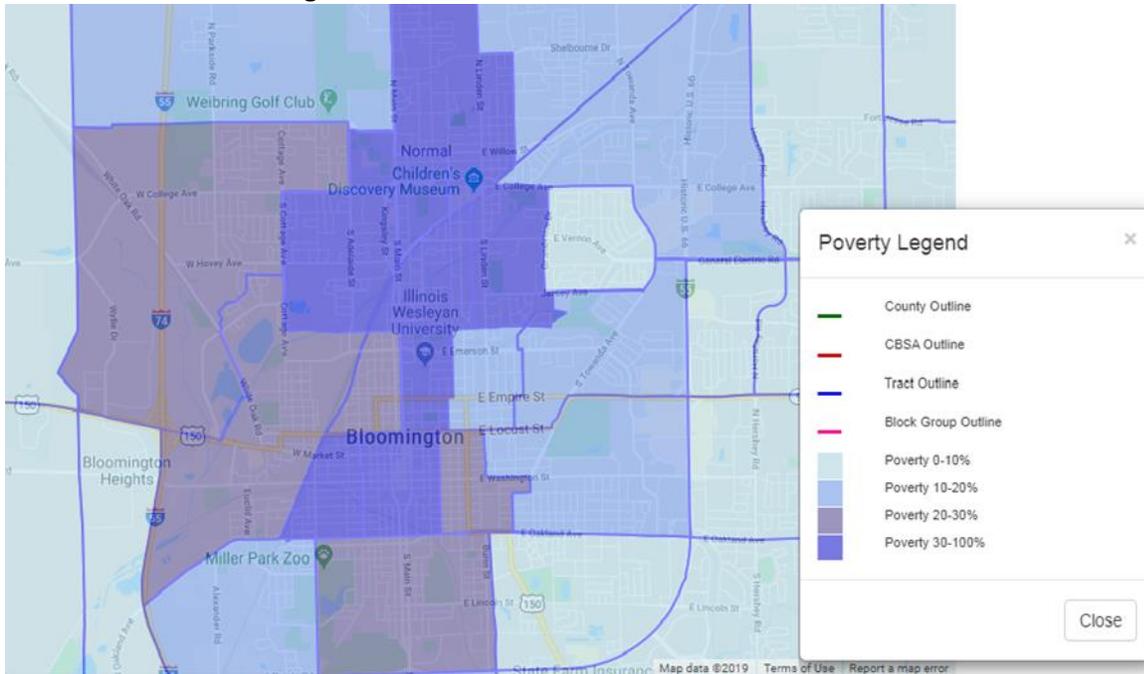
Legend

Number of Asian Residents in Census Tract



Source: U.S. Census Bureau, American Community Survey 5-Year Estimates, 2021

Asian Residents Bloomington

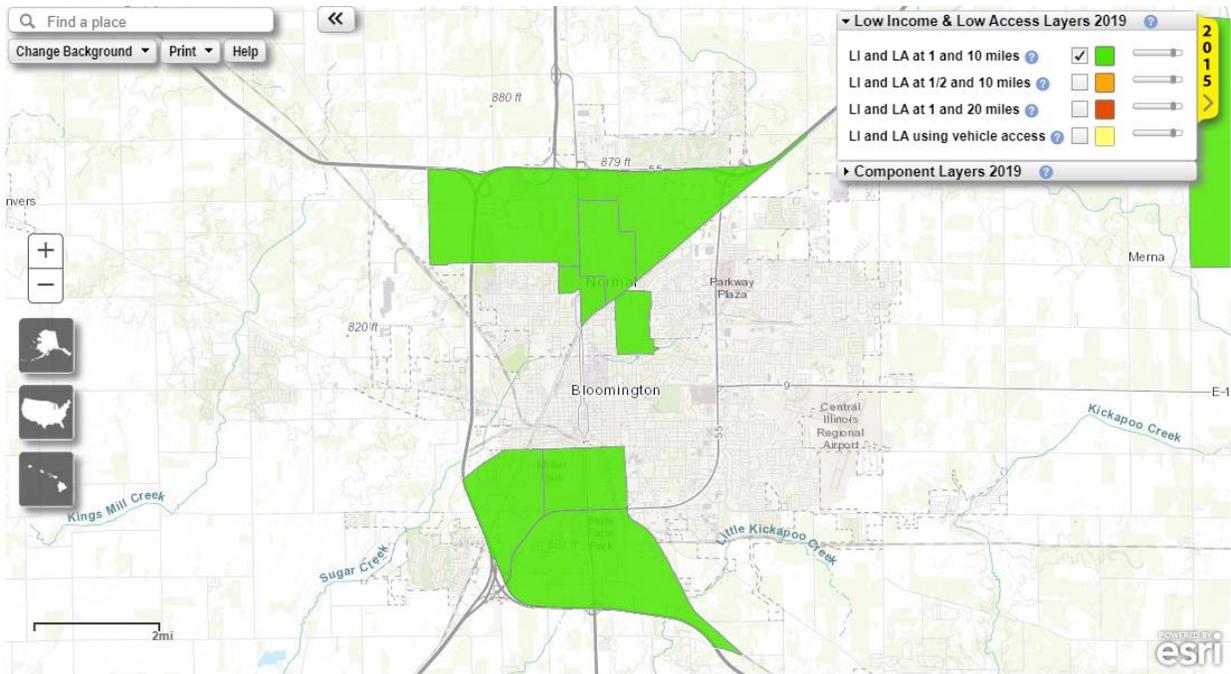


Poverty Legend ✕

- County Outline
- CBSA Outline
- Tract Outline
- Block Group Outline
- Poverty 0-10%
- Poverty 10-20%
- Poverty 20-30%
- Poverty 30-100%

Close

Poverty Levels Bloomington



Last updated: Thursday, November 21, 2024

For more information, contact: Alana Rhone

USDA Map Food Access

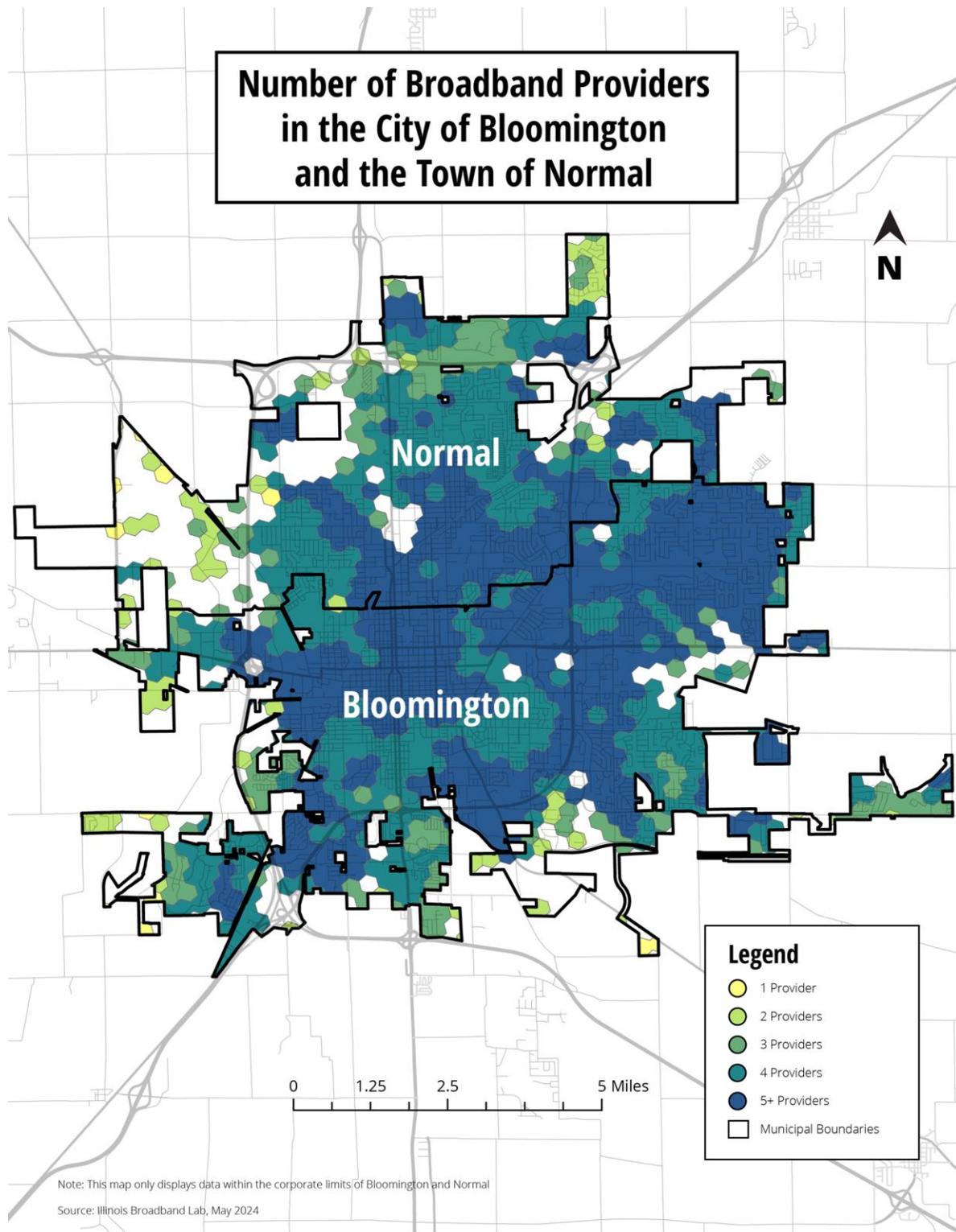
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

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

According to estimates from the American Community Survey (ACS) 2019-2023 5-year estimates, 87.6% of Bloomington households have a broadband internet subscription, compared to 85% of Illinois households. The percent of households with a broadband internet connection increases as educational attainment increases. Following are the percentage of households with a broadband internet subscription by income level: Less than \$20,000: 56.3%, \$20,000 to \$74,999: 78.6%, \$75,000 or more: 94.4%. Many low-to-moderate income households struggle to afford internet access, which has become a near necessity for education, many services, and employment in this century. The census tracts in Bloomington with the lowest percentage of households that have a broadband internet subscription are located downtown and the near west side, as well as in south Bloomington. Those tracts are CT 15 (72.5%), CT 16 (71.3%), CT 21.01 (78.7%) and CT 59 (77.9%). During the outreach process for this consolidated plan, staff from the City and Town of Normal held a one-on-one key informant interview with Information Technology staff from both municipalities. Many areas in Bloomington-Normal have access to only one broadband provider, limiting the available choices. The Town of Normal attempted to use state grant funds to improve broadband access but could not find contractors willing to do the work due to the Davis-Bacon Act of 1931- a federal law that requires paying local prevailing wages on public work projects. Municipalities have minimal leverage on how the Broad, Equity, Access and Deployment Program (BEAD) distributes its funding throughout Illinois Department of Commerce and Economic Opportunity's regions. In terms of broadband expansion, rural communities are eligible for the most benefits. Illinois State University conducted a local study using FCC definitions of "access" and found that Bloomington-Normal generally has access to broadband services. However, Federal standards for broadband access are behind the curve on internet needs as many applications and online service infrastructure used for employment, connection to public services, and education increasingly have higher broadband minimum standards. The costs associated with expansion of broadband access were also cited as a barrier to increasing access.

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

According to broadbandnow.com, there are 12 internet service providers offering residential service in Bloomington as of December 2024. The site also reports that residential fiber service is available to 83.2% of people living in the City (up from 65% in 2019). While having a choice of broadband internet service providers can create competition and potentially lower prices, there are areas of Bloomington that may only have one service available. Expansion of these services is needed in order to adequately provide internet service to Bloomington residents, especially those with low- to moderate incomes. A map of Broadband providers is provided on the attachment in this section, the data for which is from May 2024.



Broadband Providers Bloomington-Normal

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

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

Although the Bloomington-Normal area is not likely to be directly affected by wildfires and hurricanes, the area can and has experienced drought, intensified weather events such as extreme rainfall and tornados, flooding and extended extreme temperature events. Finding shelter for unhoused community members during these significant extreme temperature events, particularly cold weather events, has become a challenge. The City and other stakeholder are committed to finding solutions to ensure that community members do not have to experience extreme cold weather events unsheltered. Also, record flooding hit Bloomington in June 2021, in which approximately 11 inches of rain fell over 48 hours, resulting in significant property damages. That June was the wettest-ever on record for the City since the NOAA records began in 1893. The increasing volatility of climate conditions across the nation and the world make it difficult to reliably forecast the scope of the impacts. The City looks to promote climate-resilient tools and methods for home preservation to withstand the impacts of flooding from climate change.

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

Housing occupied by low- to-moderate income households can be more vulnerable to the effects of temperature extremes. Especially for renters, lower to moderate income residents are likely to live in older housing units with aging heating and cooling systems than households with higher incomes, due to lower property values and costs. It is common for older heating and cooling systems to be unable to maintain comfortable temperatures, subjecting occupants of the unit to weather-related health risks. The strain put on heating and cooling systems by extreme weather can also cause them to break down or quit working altogether. Repairs and replacement costs can put quite a burden on low- to moderate-income households and many may not be able to pay for them when the need arises due to lack of wealth or access to emergency savings. Housing rehabilitation funding from the CDBG program plays a critical role in updating heating and cooling systems for low-to-moderate income households that would be impacted by the issues listed above.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This document represents the overall planned use of the City of Bloomington’s Community Development Block Grant (CDBG) funds for the period covering May 1, 2025 - April 30, 2029. CDBG funds will be used to address housing and community development needs within the City’s corporate limits, especially those areas identified by HUD as low- and moderate-income areas. The City joined forces with the Town of Normal and McLean County Regional Planning Commission to undertake a strong resident engagement process in the creation of this plan. Data collected from residents and stakeholders was analyzed in depth and utilized along with other data sources to create the 2025-2029 Strategic Plan.

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

Geographic Area

Table 46 - Geographic Priority Areas

1	Area Name:	LMA Preservation Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The City’s 2015 Comprehensive Plan identifies the boundaries of the Preservation area as “The old east side of Bloomington bounded by the Downtown and Main Street along the west and Veterans Parkway on the east and south.”
	Include specific housing and commercial characteristics of this target area.	Block size in this area varies with lots closer to downtown being smaller than those to the east. Homes in the area were built around the 19th and early 20th centuries and were originally occupied by the City’s elite. The average square footage for homes is larger than the Regeneration Area at approximately 1450 sq. ft. Home values in this area can range from \$20,000 to \$450,000. There are many locally and nationally designated historic districts in the Preservation Area. Dominant architectural styles of homes in this area include Queen Anne, Italianate, Colonial, Tudor, Mission and Spanish Revival. The home ownership rates in this area are much lower than the City as a whole. The Dimmitt’s Grove Neighborhood Pla indicates 40% of rental properties are owned by landlords that live outside of the neighborhood. The rental housing stock is made up of properties with 2-3 units, many of which have been converted from larger single-family homes. There is shortage of off-street parking due to increased density over time. There is more commercial development in this area than the Regeneration Area, especially on the eastern edge towards Veterans Parkway.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The City’s low and moderate income census tracts not located in the Regeneration Area are primarily located in the Preservation Area. Downtown Bloomington is immediately adjacent to the Preservation Area to the West was ranked as the top response for the resident survey question "Are there specific neighborhoods or areas within your community that should be targeted for revitalization."	

	Identify the needs in this target area.	Infrastructure in this area is aging and in need of replacement. The area is very walkable to Downtown, Bloomington Public Library, parks, and neighborhood schools but the condition of sidewalks in some areas makes it difficult to safely get there (City of Bloomington Master Plan for Sidewalks). Many homes are not connected to the City sewer system. This area lies within the 61701 zip code. The 2022 McLean County Needs Assessment indicates that residents of 61701 suffer from poor health at a much higher rate than another other areas in the City.
	What are the opportunities for improvement in this target area?	Dimmitt’s Grove has a strong neighborhood association and has an adopted neighborhood plan. The City’s Development Services Department offers a grant program to home and business owners of historic properties. The grant is designed to assist with rehabilitation costs. With older housing stock, opportunities for non-historic preservation rehabilitation on existing affordable housing presents in this target area as well. Maintaining this target area will make investment more attractive, which will aid in goals for infill development.
	Are there barriers to improvement in this target area?	The area is considered mixed income which is evidenced by home values in a wide range. This makes the promotion and execution of broad community development programs more difficult, but not impossible. The City’s Comprehensive Plan indicates that some homeowners and neighborhoods are resistant to apply for historic property and/or historic neighborhood designation due to a lack of understanding of the requirements. The cost of rehabilitation when preserving historic characteristics can be somewhat costly as well. The City’s affordable housing rehabilitation programs can offset some of those costs, but that often comes at an expense to other repairs and improvements.
2	Area Name:	LMA Regeneration Area - Outside WBRP
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	

<p>Identify the neighborhood boundaries for this target area.</p>	<p>The Regeneration Area, as defined by the City's 2015 Comprehensive Plan, is located on the west side of Bloomington bounded by Downtown and Main St. along the east, 1-55/1-74 on the west, and Miller Park on the south.</p>
<p>Include specific housing and commercial characteristics of this target area.</p>	<p>Much of the City's oldest housing stock is in the Regeneration Area. Historically this area housed working class neighborhoods that served the Downtown and the Chicago/ Alton Railroad and later the west-side coal miners. It was stable until the 1960's and has suffered severe disinvestment since then. Majority of the houses in this area are one-story cottage or two story foursquare detached houses typical of the 19th and early 20th century. This area contains a higher percentage of rental units. As a result, the short and long term vacancy rates in the regeneration area are higher compared to the rest of the City. The infrastructure in this area, both above and under ground, is at least 100 years old and is in severe disrepair, contributing to the area's unattractiveness for private investment.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>West Bloomington was the number one response listed on the resident survey for the question "Are there specific neighborhoods or areas within your community that should be targeted for revitalization." The Regeneration Area consists mostly of West Bloomington. The response of West Bloomington to this question on the resident survey was consistent across different age, race, and income characteristics. This area lies within the 61701 zip code. The 2022 McLean County Needs Assessment indicates that residents of 61701 suffer from poor health at a much higher rate than another other areas in the City.</p>
<p>Identify the needs in this target area.</p>	<p>Housing rehabilitation is a priority for both single- and multi-family units. The City has invested in infrastructure improvements in recent years but many more are needed. Many housing units have yet to connect to the City sewer system. Due to the older housing stock, residents of this area have a higher risk of lead exposure from both paint and water sources. The 2022 McLean County Community Health Needs Assessment identified this area as one of the top areas in the county with a disproportionate number of health issues. Many of the sidewalks in the Regeneration Area are also in need of repair or improvement based on the City of Bloomington Sidewalks Master Plan.</p>

	What are the opportunities for improvement in this target area?	A large portion of the social service agencies serving the City’s low and moderate income residents are based in this area. The City’s established partnerships with organizations such as Mid Central Community Action, Habitat for Humanity, West Bloomington Revitalization Project, and Illinois Wesleyan University’s Action Research Center provide the opportunity for stabilization and revitalization of this area. Currently, the City has funding through the Illinois Housing Development Authority for housing rehabilitation. The Regeneration Area was also selected by the City for the American Rescue Plan Act (ARPA) Housing Rehabilitation program. This program provided housing rehabilitation to households with an annual incomes at or below 80% of the Area Median Income. The City chose this area as its primary target area and will continue to do so for future CDBG funding requests.
	Are there barriers to improvement in this target area?	The large amount of older housing stock presents the largest barrier to improvement. With many low income residents in this area, many residents do not have financial resources to make housing improvements without assistance. Older infrastructure also offers a barrier to improvement due to the high costs to replace that older infrastructure.
3	Area Name:	WBRP Service Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The West Bloomington Revitalization Project (WBRP) service area is located within the area identified as a Regeneration Area in the City’s 2015 Comprehensive Plan. In 2016, the WBRP service area expanded to the north and west. The service area is bounded by Locust St. on the north Roosevelt St. on the east, Oakland Ave on the south and Euclid St. on the west.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>This area is often referred to as the City Center, as it was where Bloomington began. The housing stock in this area is among the oldest in the City with the average age over 100 years. Many of the rental units are single-family units converted to multi-family. A significant number of lots in this area are considered non-conforming based on today's standards. With the smaller lot size, there is little room for accessory structures, so most parking is on-street. The area is primarily residential with the majority of the commercial properties located along the Market St. corridor.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>West Bloomington was the number one response listed on the resident survey for the question "Are there specific neighborhoods or areas within your community that should be targeted for revitalization." The response of West Bloomington to this question on the resident survey was consistent across different age, race, and income characteristics. This area lies within the 61701 zip code. The 2022 McLean County Needs Assessment indicates that residents of 61701 suffer from poor health at a much higher rate than another other areas in the City.</p>
<p>Identify the needs in this target area.</p>	<p>The needs of this area are not unlike those of the Regeneration Areas as a whole. Housing rehabilitation is a priority for both single- and multi-family units. The City has invested in infrastructure improvements in recent years but many more are needed. Many housing units have yet to connect to the City sewer system. Due to the older housing stock, residents of this area have a higher risk of lead exposure from both paint and water sources. The 2019 McLean County Community Health Needs Assessment identified this area as one of the top areas in the county with a disproportionate number of health issues.</p>

	What are the opportunities for improvement in this target area?	The City has maintained and will continue to maintain a partnership with WBRP to meet the needs of residents in their service area. The City’s housing rehabilitation programs, funded through CDBG and the Illinois Housing Development Authority, also provides opportunities to complete housing rehabilitation at single-family residences under affordable terms. Many of the housing rehabilitation projects completed during the 2020-2024 Consolidated Plan occurred in this area. There is certainly an opportunity to continue efforts throughout the 2025-2029 Consolidated Plan. The City has also provided CDBG and John M. Scott Health Care Trust funding to organizations working in the WBRP service area.
	Are there barriers to improvement in this target area?	The large amount of older housing stock presents the largest barrier to improvement. With many low income residents in this area, many residents do not have financial resources to make housing improvements without assistance. Older infrastructure also offers a barrier to improvement due to the high costs to replace that older infrastructure.
4	Area Name:	South Central Bloomington
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	This target area comprises of Census Tracts 1700 and 5900 that are not included in the Regeneration Area or the Preservation Area listed in the City’s 2015-2035 Comprehensive Plan.

<p>Include specific housing and commercial characteristics of this target area.</p>	<p>This area is characteristically similar to the Regeneration and Preservation Area for the City. Census Tracts 1700 and 5900 are comprised of block groups that are primarily more than fifty percent low-to-moderate income according to 2016-2020 American Community Survey data provided by HUD. Several of the block groups in these Census Tracts have low-to-moderate income percentages greater than seventy. This area is also comprised of older housing stock in need of rehabilitation. This area was also included in the Justice 40 tracts. The Justice 40 initiative sets the goal that forty percent of the overall benefits of certain Federal climate, clean energy, affordable and sustainable housing, and other investments flow to disadvantaged communities that are marginalized by underinvestment and overburdened by pollution. President Biden made this historic commitment when he signed Executive Order 14008. The categories of investment are climate change, clean energy and energy efficiency, clean transit, affordable and sustainable housing, training and workforce development, remediation and reduction of legacy pollution, and the development of critical clean water and wastewater infrastructure. Justice 40 identified Census Tract 5900 as disadvantaged due to training and workforce development needs. Census Tract 1700 was identified as disadvantaged due to affordable and sustainable housing according to Justice 40.</p>
<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>West Bloomington was the number one response listed on the resident survey for the question "Are there specific neighborhoods or areas within your community that should be targeted for revitalization?" and this matched the assessment of stakeholder focus groups. The response of West Bloomington to this question on the resident survey was consistent across different age, race, and income characteristics. While this area may not be considered West Bloomington, some of the area is adjacent to West Bloomington. Additionally, during the stakeholder focus group South Central Bloomington as a location was discussed as an area for revitalization and need for services. This area lies within the 61701 ZIP code. The 2022 McLean County Needs Assessment indicates that residents of 61701 suffer from poor health at a much higher rate than another other areas in the City.</p>

Identify the needs in this target area.	Housing rehabilitation is a priority for both single- and multi-family units. The City has invested in infrastructure improvements in recent years but many more are needed. Many housing units have yet to connect to the City sewer system. Due to the older housing stock, residents of this area have a higher risk of lead exposure from both paint and water sources. The 2022 McLean County Community Health Needs Assessment identified this area as one of the top areas in the county with a disproportionate number of health issues. Many of the sidewalks in the Regeneration Area are also in need of repair or improvement based on the City of Bloomington Sidewalks Master Plan.
What are the opportunities for improvement in this target area?	A large portion of the social service agencies serving the City’s low and moderate income residents are based in or nearby this area. The City’s established partnerships with organizations such as Mid Central Community Action, Habitat for Humanity, West Bloomington Revitalization Project, and Illinois Wesleyan University’s Action Research Center provide the opportunity for stabilization and revitalization of this area. Currently, the City has funding through the Illinois Housing Development Authority for housing rehabilitation. The City has chosen this area as its primary target area and will continue to do so for future CDBG funding requests.
Are there barriers to improvement in this target area?	The large amount of older housing stock presents the largest barrier to improvement. With many low income residents in this area, many residents do not have financial resources to make housing improvements without assistance. Older infrastructure also offers a barrier to improvement due to the high costs to replace that older infrastructure.

General Allocation Priorities

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

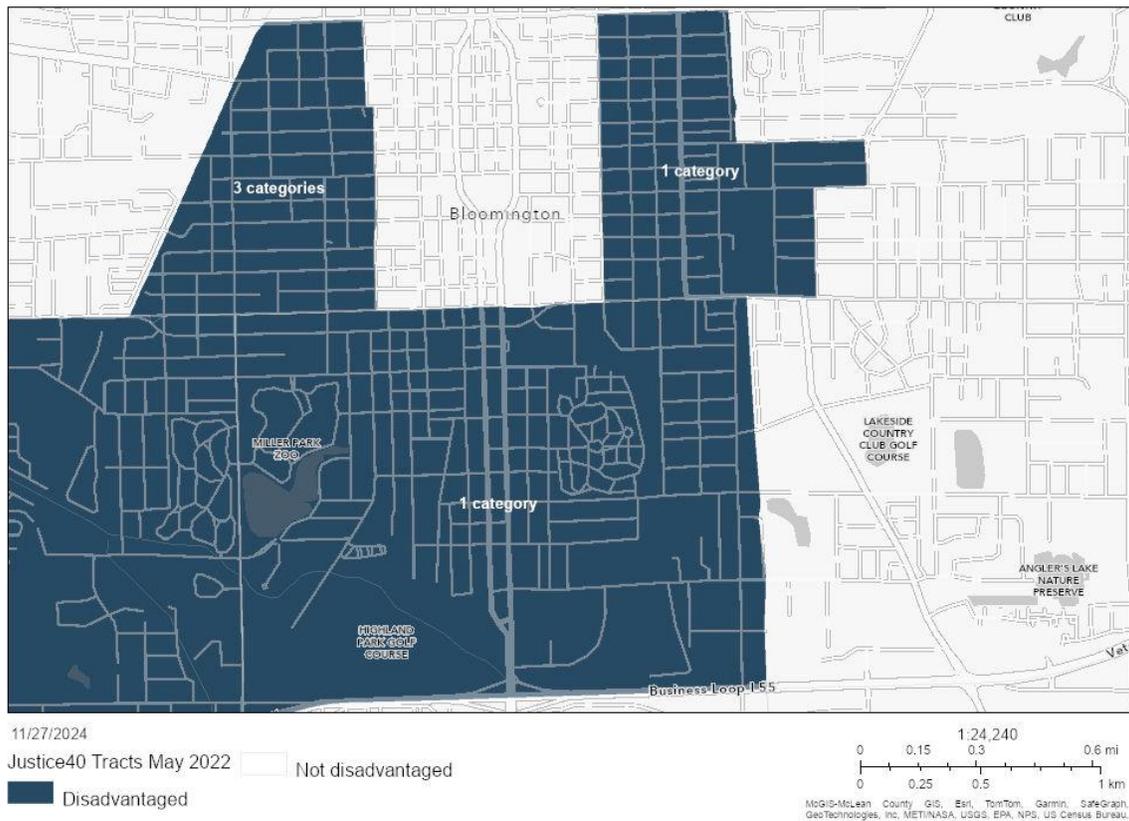
The City of Bloomington’s 2015 Comprehensive Plan identifies Bloomington’s West Side as the Regeneration Area and calls for a “comprehensive and collaborative approach” to revitalization. Additionally, for Bloomington Citizen Survey respondents, “West Bloomington” was overwhelmingly listed as the top response to the question “Are there specific neighborhoods or areas within your community that should be targeted for revitalization?” The response of West Bloomington to this question on the resident survey was consistent across different age, race, and income characteristics. This area lies within the 61701 zip code. The 2022 McLean County Needs Assessment indicates that residents in this ZIP code suffer from poor health at a much higher rate than any another other areas in the City.

Any project that does not occur in the Regeneration Area will likely occur in the Preservation Area, immediately to the east of downtown. This area has experienced more private investment than the

Regeneration Area in recent years but has several concentrated areas that require revitalization efforts. Historic preservation will be a key to maintaining stability in this area. The City's Development Services Department offers two grant programs for historic preservation, one for homeowners and another for business owners in the downtown area. A significant portion of these target areas are located within the 61701 zip code.

While funding will primarily be allocated to the target areas listed in this section, CDBG funds may go to other needs outside of the target area. This is largely true for the CDBG housing rehabilitation program, which will serve qualified low-to-moderate income applicants regardless of target area. All CDBG funds will be used to serve residents within the corporate boundaries of the City of Bloomington.

Justice40 Tracts Map May 2022



South Central Bloomington Justice 40 Map

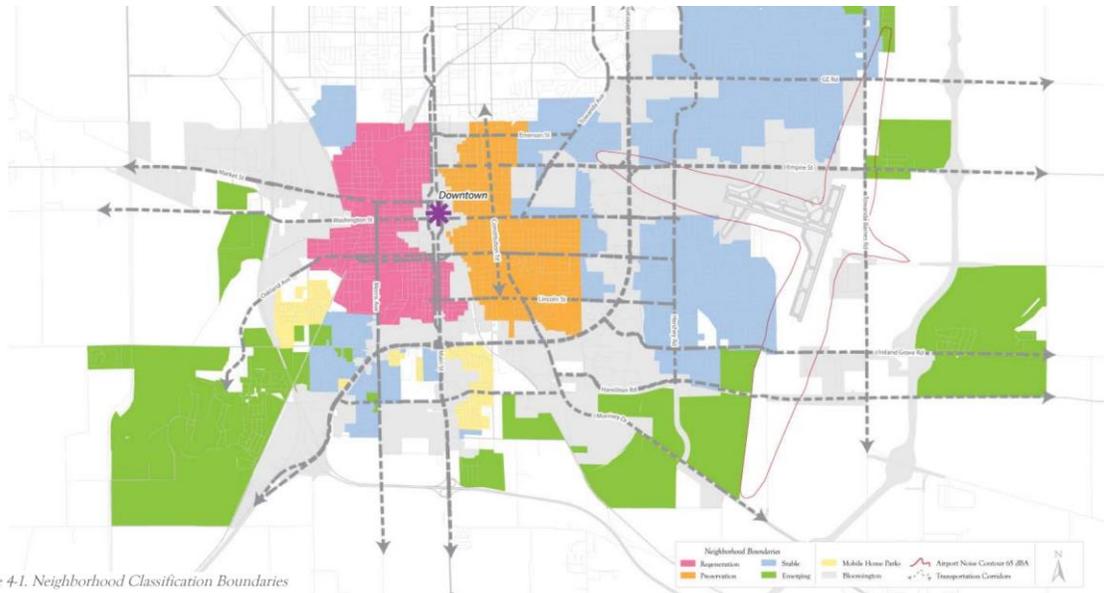


Figure 4-1. Neighborhood Classification Boundaries

2015-2035 Comprehensive Plan Map

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

Priority Needs

Table 47 – Priority Needs Summary

1	Priority Need Name	Street Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	WBRP Service Area LMA Regeneration Area - Outside WBRP
	Associated Goals	Public Facility and Infrastructure Improvements
	Description	Street improvements were identified as a high priority need during the public outreach process. Public Facility, Infrastructure, and Housing program partner applications for street improvements will receive priority points during the competitive grant review process. When feasible, street improvements will be used to support infrastructure needs in qualifying Census Tracts that serve Low Income Housing Tax Credit (LIHTC) supported housing, public housing, or other affordable housing units in the community. Other sources of funding will be leveraged to support this priority when appropriate.
	Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan.
2	Priority Need Name	Sidewalk Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Public Housing Residents Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Associated Goals	Public Facility and Infrastructure Improvements

	Description	Sidewalk improvement was identified as a high priority need during the public outreach process. Public Facility, Infrastructure, and Housing partner program applications for sidewalk improvements will receive priority points during the competitive application review process. Sidewalk improvements near affordable housing units such as Low-Income Housing Tax Credit (LIHTC) developments, public housing, and other affordable housing developments will be considered a priority. Other sources of funding will be leveraged to support this priority when appropriate.
	Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan.
3	Priority Need Name	Homeless Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Associated Goals	Support the Provision of Public Services
	Description	Homeless services was identified as a high priority need during the public outreach process. Public Service partner program applications addressing homeless services will receive priority points during the competitive application review process.

	Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan.
4	Priority Need Name	Affordable Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Associated Goals	Preservation of Existing Affordable Housing Stock
	Description	Affordable housing rehabilitation was identified as a high priority need during the public outreach process. The City will focus housing rehabilitation efforts on owner-occupied housing for income qualified households. Rehabilitation activities can include accessibility improvements. Public housing improvements will also fall under this priority. Other sources of funding will be leveraged to support this priority.
	Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan.
5	Priority Need Name	Fair Housing Services
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Associated Goals	Support the Provision of Public Services
	Description	Fair housing services was identified as a high priority need during the public outreach process. Public Service partner program applications addressing fair housing services will receive priority points during the competitive application review process. The City will continue its partnership with Prairie State Legal Services and/or other legal service providers to support fair housing initiatives and meet Affirmatively Furthering Fair Housing (AFFH) requirements. Other sources of funding will be leveraged to support this priority when appropriate.
	Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan. This priority supports the City's efforts to Affirmatively Further Fair Housing (AFFH).
6	Priority Need Name	Homeless Facilities and Shelter Improvements
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
Geographic Areas Affected	WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
Associated Goals	Public Facility and Infrastructure Improvements
Description	Homeless facilities and shelter improvements was identified as a high priority need during the public outreach process. Public Facility, Infrastructure, and Housing partner program applications addressing homeless facilities and shelter improvements will receive priority points during the competitive application review process.
Basis for Relative Priority	The City partnered with the Town of Normal and McLean County Regional Planning Commission to complete a robust resident and stakeholder outreach process. Results of the resident survey, stakeholder focus groups, and public meetings were extensively analyzed to create the priorities for this Consolidated Plan. A full analysis of the outreach process can be found in the Appendix section of this plan.

Narrative (Optional)

The City utilized a variety of tools to determine the 2025-2029 Consolidated Plan priority needs. Resident participation had a substantial impact on the selection process. More than 1,400 residents provided input on funding priorities through responses to the resident survey. Nearly 40 Bloomington residents provided further input at a public meeting. A resource allocation activity conducted at the meeting allowed participants to experience constraints within CDBG guidelines such as the 15% public service cap. Stakeholders were consulted throughout the outreach process through detailed focus groups to gain additional insights into community needs. In addition to the high priority needs identified above, the following focus areas were identified as medium priorities: accessibility improvements, youth services, demolition of dilapidated structures, job training/workforce development, water and sewer improvements, bus facility improvements, public parks and trails (including open spaces), mental health services, senior services, disability services, child care services, community and recreation center improvements, and transportation services.

Some medium priority needs may be funded during the consolidated plan period in addition to the high priority needs to ensure there is a balanced use of limited community development funds. Funding for public services, public facility improvements, public infrastructure improvements, administrative programs (fair housing and Section 3 training), and some housing activities will depend on the results of the competitive application process used for these types of activities.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	<p>As the market analysis and Impediments to Fair Housing analysis showed, housing costs have increased significantly since the data analysis completed for the 2020-2024 Consolidated Plan. Some of this could be attributed to macro-level inflation, but much of the increase is due to higher demand without enough supply to compensate. This has negatively impacted the ability for low-to-moderate income residents to afford suitable housing. Loss of housing supply that is dedicated for affordable housing, such as housing supported by Low-Income Housing Tax Credits, could also have a negative impact on housing affordability for low-to-moderate income residents.</p> <p>The use of CDBG funds for TBRA would be subject to public service funding availability and if organizations would submit an application under the City's competitive application process. Funds may or not be allocated to TBRA accordingly.</p>
TBRA for Non-Homeless Special Needs	<p>As the market analysis and Impediments to Fair Housing analysis showed, housing costs have increased significantly since the data analysis completed for the 2020-2024 Consolidated Plan. Some of this could be attributed to macro-level inflation, but much of the increase is due to higher demand without enough supply to compensate. This has negatively impacted the ability for low-to-moderate income residents to afford suitable housing. Loss of housing supply that is dedicated for affordable housing, such as housing supported by Low-Income Housing Tax Credits, could also have a negative impact on housing affordability for low-to-moderate income residents.</p> <p>Several housing options for non-homeless special needs are available throughout Bloomington-Normal but have high demand and long waiting lists. Service providers cite a lack of healthcare workers and the ability to fund them as barriers to adding additional housing for special needs populations. The addition or loss of these housing units and/or healthcare workers will affect the demand for TBRA for non-homeless special needs.</p> <p>The use of CDBG funds for TBRA for non-homeless special needs will be subject to the amount of entitlement funding available and the competitive process for partner program funding (public services & public facility and infrastructure). Funds may or not be allocated to TBRA accordingly.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
New Unit Production	<p>Production of new housing units will be dictated by supply and demand along with construction and labor costs in Bloomington-Normal. The ability to produce new affordable housing, specifically, will be contingent upon the type and availability of tax credits and other sources of subsidy.</p> <p>During the public outreach process, new housing unit production was discussed. In the Lenders/Developers and Realtors Focus Group affordable housing development was discussed in great detail. During the discussion the development professionals expressed surprise that CDBG funding levels were not higher for both entitlement communities. Additionally, the focus group participants noted with limited funding CDBG would not likely make a significant contribution to the ability to finance most developments. However, smaller scale infrastructure improvements that support affordable housing development could be an opportunity for CDBG funds to be used in this space. Affordable housing developers have had an opportunity to apply through the City’s public infrastructure and facility improvement partner program competitive application process in previous program years, but no affordable housing developer has done so within the 2020-2024 Consolidated Plan. Changes to the application's Request for Proposal (RFP) and application information specifically will help raise awareness that affordable housing developers have an opportunity to apply for CDBG funds for infrastructure needs on projects through the City’s competitive process.</p> <p>CDBG funds cannot generally be used for the construction of new affordable housing. However, the City's public facility and infrastructure partner program competitive application process could award funds to affordable housing developers for infrastructure improvements to support the construction of new affordable housing developments. The City will continue the partnership with Habitat for Humanity of McLean County to create affordable housing units. This is completed through the City using CDBG funds to demolish vacant and abandoned housing units, which provides Habitat an opportunity to build new affordable housing units. These parcels are typically in the core and historic portion of the City, which helps the goal of continued infill development.</p>
Rehabilitation	<p>Rehabilitation of housing units will be influenced by material and labor costs in Bloomington-Normal along with the pool of eligible applicants for rehabilitation assistance. The ability to complete rehabilitation on affordable multi-family housing, specifically, will generally be contingent upon the type and availability of tax credits and other sources of subsidy.</p> <p>The City's CDBG program supports housing rehabilitation for owner-occupied units. The City also seeks other forms of housing rehabilitation grants, specifically grants from the Illinois Housing Development Authority to amplify the CDBG housing rehabilitation program and complete more rehabilitation projects per program year. The use of CDBG funds for rehabilitation will be subject to the amount of entitlement funding received annually.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>Acquisition, including preservation, will be affected by current supply and demand in the Bloomington-Normal area, as well as the price of a home. The ability to acquire and preserve property will also be contingent upon the availability of qualified nonprofits or other organizations to maintain and manage the properties.</p> <p>The use of CDBG funds for acquisition and preservation will be subject to fluctuations in entitlement funding the City receives annually. Funds may or may not be allocated to acquisition and preservation accordingly.</p>

Table 48 – Influence of Market Conditions

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

Introduction

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

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 and Planning Economic Development Housing Public Improvements Public Services	543,236	51,033	72,731	667,000	2,320,000	The City estimates that \$560,000 will be the average annual allocation during the 2025-2029 Consolidated Plan time period.

Table 49 - Anticipated Resources

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

The City will continue to leverage CDBG funding for housing rehabilitation with Illinois Housing Development (IHDA) funds. The City currently has the Home Repair and Accessibility Program (HRAP) from IHDA to complete housing rehabilitation activities. The City will continue to pursue grants for housing rehabilitation, including HRAP, when the program fits within the strategic goals for community development and the capacity to handle the program.

In addition to the IHDA HRAP grant, the City has received the IHDA Strong Communities Program (SCP) grant to demolish vacant and abandoned properties. These parcels are also donated to Habitat for Humanity or other non-profit partners to build new affordable housing when buildable. Additional grants that support the clearance of vacant and abandoned properties will be pursued when the program fits within the strategic goals for community development and the capacity to handle the program.

The City will use CDBG public service funds to support non-profits throughout the 2025-2029 Consolidated Plan. This funding can help non-profits serve residents with programs that receive other Federal and State funding sources.

The City will also use General Fund dollars to support the salary and benefits of the Grants Manager, Rehabilitation Specialist, and Grant Specialists.

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

At any given time, the City owns a handful of properties slated for demolition. Once cleared, the properties are typically donated to Habitat for Humanity for in-fill development of affordable housing. When City-owned housing units do not meet the criteria for demolition, the property is donated to a local not-for-profit for rehabilitation and resale to an income-qualified household. The not-for-profit also has the option of renting to low- or moderate-income households. The City evaluates options for non-buildable parcels for public infrastructure and green space needs.

Discussion

As with most communities, needs are always greater than available funding. The City will continue to collaborate with other local agencies, forming partnerships to leverage funding, in an attempt to address some of the most critical needs of the community. The City will focus on programs and services that enhance the quality of life for low- and moderate-income residents. The City will also continue to seek non-CDBG funding to meet priority need, as necessary.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
WEST BLOOMINGTON REVITALIZATION PROJECT	Non-profit organizations	Non-homeless special needs neighborhood improvements public facilities public services	Jurisdiction
HABITAT FOR HUMANITY OF MCLEAN COUNTY	Non-profit organizations	Ownership	Region
BLOOMINGTON HOUSING AUTHORITY	PHA	Homelessness Planning Public Housing Rental public services	Jurisdiction
McLean County Regional Planning Commission	Government	Planning	Region
Illinois Housing Development Authority	Government	Ownership Planning Rental	State
City of Bloomington Department of Operations and Engineering Services	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
City of Bloomington Parks and Recreation Department	Government	Non-homeless special needs Planning neighborhood improvements public facilities	Jurisdiction
PATH	Non-profit organizations	Homelessness Non-homeless special needs public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
YouthBuild McLean County	Non-profit organizations	Economic Development Non-homeless special needs Ownership Rental	Region
McLean County Center For Human Services	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
City of Bloomington Development Services	Government	Planning	Jurisdiction

Table 50 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Partnerships provide the backbone for the delivery of this Consolidated Plan. The partnership with McLean County Regional Planning Commission, Town of Normal, Housing Authority of the City of Bloomington, and PATH allowed for extensive outreach and analysis of needs in the development of this plan and will continue throughout its implementation. Each partner brought experience from different areas to the table. Without these partners, the City would have been unable to create a plan with this rigor in outreach and data analysis. Partnerships with agencies providing services and housing rehabilitation are also essential to implementation of this plan.

Gaps in the delivery system include involvement with rental owners and the lack of available funding to ensure partner organizations have enough staff capacity for service delivery. With limited funding and a significant number of identified high priority areas, the City will look to leverage funding from IHDA, the John M. Scott Health Care Trust, the Illinois Department of Commerce and Economic Opportunity, and other potential partners to meet the needs of residents.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	

Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	
Mental Health Counseling	X	X	X
Transportation	X	X	
Other			

Table 51 - 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)

Bloomington is served by several non-profit organizations that provide homeless services and other wrap around services. Services to address healthcare, legal issues, mainstream financial assistance programs, immediate shelter needs, transitional housing, and permanent supportive housing, among others, are all in place. However, the need often exceeds the availability of services in terms of resources. The Central Illinois Continuum of Care (CICoC) had several major changes and service disruptions, particularly in McLean County, during the 2020-2024 Consolidated Plan. The CICoC lead applicant changed from PATH to the McLean County Center for Human Services in Program Year 2024 for the City. At the time of preparing this plan, the CICoC is restructuring and laying the ground work to better operations. Part of this restructuring will be resuming regular McLean County hub meetings with providers. The Coordinated Entry system stills helps connect community members to the appropriate resources for their needs. Some partners, such as Home Sweet Home Ministries, complete street outreach activities to ensure the social service delivery meets vulnerable residents.

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

The Central Illinois Continuum of Care (CICoC) had several major changes and service disruptions, particularly in McLean County, during the 2020-2024 Consolidated Plan. The CICoC lead applicant changed from PATH to the McLean County Center for Human Services in Program Year 2024 for the City. Many of the issues experienced with the CICoC in recent years will require significant time and resources to rebuild the CICoC to have the level of functionality needed to best serve community members. At the time of preparing this plan, the CICoC is restructuring and laying the ground work to better operations. Part of this restructuring will be resuming regular McLean County hub meetings with providers.

A gap in services exists for families with children, particularly large families (e.g., 6 kids or more). Home Sweet Home Ministries is the only family homeless shelter in the area, and they have stricter guidelines for admission into their program. Based on the structure of their building and their policies, they are not able to house males 13 years old and over accompanied by a single mother. Such a family composition prevents some families from entering the program at all. Additionally, the shelter cannot accommodate living room space for large families. PATH is able to provide hotel stays for these families and prioritizes families with children (especially young children). However, hotel stays are typically short

(e.g., 3 days) and are not a long-term solution for emergency shelter. Relocation to other cities with shelters that are able to accommodate them is a standard procedure at that point.

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 rebuild of the CCoC will likely identify gaps in service and operations that need to be corrected. Part of this strategy will be leveraging the collaboration developed during the COVID-19 Pandemic with McLean County service providers with the rebuild of the CCoC. The collaboration that developed helped ensure that services were still delivered when the CCoC was experiencing problems during the last consolidated plan. The City will continue to be a part of the CCoC and support the delivery of services, with resources or technical assistance, when possible. The CCoC and the City will continually look for ways to better serve the community, especially for vulnerable community members.

SP-45 Goals Summary – 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	Preservation of Existing Affordable Housing Stock	2025	2029	Affordable Housing Public Housing	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Affordable Housing Rehabilitation	CDBG: \$1,357,000	Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 32 Household Housing Unit
2	Elimination of Slum and Blight Conditions	2025	2029	Affordable Housing	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington		CDBG: \$175,000	Buildings Demolished: 5 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support the Provision of Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Homeless Services Fair Housing Services	CDBG: \$424,000	Public service activities other than Low/Moderate Income Housing Benefit: 2600 Persons Assisted Homelessness Prevention: 325 Persons Assisted
4	Public Facility and Infrastructure Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Street Improvements Sidewalk Improvements Homeless Facilities and Shelter Improvements	CDBG: \$581,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4200 Persons Assisted
5	Administer CDBG Effectively and Proficiently	2025	2029	Non-Housing Community Development Fair Housing, Section 3 Training, and Community Planning	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP		CDBG: \$450,000	Other: 0 Other

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of Existing Affordable Housing Stock
	Goal Description	The City will address the preservation of existing affordable housing stock throughout the 2025-2029 Consolidated Plan period. Housing rehabilitation for owner-occupied households will continue to be an important part of the CDBG program and success with this goal. Assistance will come from a variety of sources. The main form of assistance will be provided through housing rehabilitation activities that are supported through zero percent interest, five-year forgivable loan. These loans cover the hard costs of a project. Soft costs are covered by a grant because they include service delivery costs, lead-based paint abatement, and other costs to ensure that the project is completed. The loans are available to owner-occupied households meeting income and program requirements. Grants to homeowners will be made available under special circumstances. In addition to the housing rehabilitation loan program, the City will continue its partnership with Cornbelt AMBUCS to use CDBG funds to pay for materials to build accessibility ramps for qualified owner-occupied households. In addition to these activities, this goal will support funding to install water and (or) sewer service after the demolition of a vacant and abandoned property to support the development of new affordable housing units by Habitat for Humanity of McLean County. CDBG funds used for this goal will be leveraged with other sources of funding, such as the Illinois Housing Development Authority Home Repair and Accessibility Program, to complete additional or more substantial housing rehabilitation.
2	Goal Name	Elimination of Slum and Blight Conditions
	Goal Description	The City will address the elimination of slum and blight conditions throughout the 2025-2029 Consolidated Plan period. Demolition and clearance activities will be limited to residential properties. Demolition and clearance of vacant and abandoned properties that are on buildable parcels are typically donated to Habitat for Humanity of McLean County or other non-profit partners that can build new affordable housing units. CDBG funds will be leveraged with funding sources from the Illinois Housing Development Authority such as the Strong Communities Program (SCP) to enable more (or make possible with large structures) demolitions.
3	Goal Name	Support the Provision of Public Services
	Goal Description	The City will support non-profit organizations serving low-to-moderate income Bloomington residents. Funding preference will be given, but not restricted, to services that support homeless services, affordable housing preservation, and other housing needs. All funding is subject to a competitive application process.

4	Goal Name	Public Facility and Infrastructure Improvements
	Goal Description	The City will address public facility and infrastructure improvements throughout the 2025-2029 Consolidated Plan period. Funding will primarily address sidewalk improvements, non-profit service provider building improvements, park improvements, bus facilities, and street improvements. Affordable housing developers can also apply for CDBG funds under this goal to complete infrastructure improvements needed to complete an affordable housing development. All funding is subject to a competitive application process.
5	Goal Name	Administer CDBG Effectively and Proficiently
	Goal Description	The City will strive to implement the programs and activities of the 2025-2029 Consolidated Plan in the most effective, efficient, and reason-based manner possible. Through the Administration and Planning goal, the City will support fair housing initiatives, Section 3 opportunities, regional housing planning efforts and general administration of the annual CDBG grants.

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 City does not currently qualify for HOME funds. The City will create new affordable housing units with the demolition and clearance of vacant and abandoned properties that are replaced with new affordable housing units with Habitat for Humanity of McLean County. The City's website and other outreach materials provide information on mortgage assistance from organizations such as the Federal Home Loan Bank and Illinois Housing Development Authority. The City's Development Services Department also provides economic development incentives and other support for affordable housing providers. The City's housing rehabilitation programs also maintain current affordable housing stock.

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

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

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

Activities to Increase Resident Involvements

The Housing Authority provides several ongoing opportunities for resident involvement. The Housing Authority has a resident services department tasked with engaging residents and providing resources to them.

The resident services department facilitates Section 3 funded events related to job training and job fairs. The department also provides support and enrichment opportunities (i.e., Family Self-Sufficiency (FSS), Resident Opportunities for Self-Sufficiency (ROSS), CDBG-funded job training, holiday gift baskets distribution, gardening and other recreation opportunities, etc.). These activities are opportunities for engagement in the Bloomington-Normal community, building ties among neighbors, and promoting self-advocacy. Bloomington Housing Authority has 2 computer labs for the convenience of residents. They are located at Wood Hill Towers and the Robert Bowen Center in Holton Homes. The computer labs offer computer classes, after-school programs, nutrition programs, income tax assistance, assistance with resume development, employment search and much more. The labs also host special events such as Health Fairs, Back to School parties and Family Fun Nights. Youth ages 5 and up are invited to participate in an after-school tutoring program. After tutoring, the students participate in the “Best of All” 4H Club. Every spring, Holton Homes hosts the Junior Master Gardener program where families are encouraged to come out and learn about gardening and how to grow a vegetable garden. To ensure that residents receive the assistance they need, BHA partners with the Regional Office of Education, Career Link, VITA (Volunteer Income Tax Assistance), University of Illinois Cooperative Extension and many others.

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

No

Plan to remove the ‘troubled’ designation

N/A

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Increased regulatory costs and taxes are frequently cited by both developers and residents as a barrier to developing or obtaining decent, safe, and affordable housing. Higher interest rates were also mentioned as a significant barrier to investments for the creation of affordable housing and housing generally. Obviously, many of the regulations that are cited are in place to ensure that residents have a safe and suitable living environment, but there could be opportunity to simplify processes to help developments launch. The cost of retrofitting homes to improve accessibility for people with mobility limitations is often prohibitive and building accessibility features into new homes is an added cost for developers.

Affordable housing development in Illinois is strongly driven by the Illinois Housing Development Authority (IHDA)'s Revitalization Impact Areas (RIA), which provides incentives for affordable housing development in areas that meet certain criteria. In McLean County, some of these areas lack adequate access to transit and amenities, making affordable housing development more challenging. There is also a shortage of landlords that are willing to rent to people with poor credit, unfavorable rent history, or criminal background. Additionally, it is difficult for people with housing choice vouchers to find landlords willing to rent to them. Comments received through the resident survey reflect these challenges:

“Many of our local landlords need to be held responsible for the conditions of their rentals. My neighborhood is average. My neighbors have a giant hole in the garage roof and their kitchen floor is sinking. They absolutely can't afford to fix it.”

“Landlords need to be fined and held accountable for their properties. If it's a homeowner, then they need to be fined. Something needs to be done.”

“[We need to] crack down on the landlords.”

In addition, Bloomington Normal Water Reclamation District (BNWRD) recently announced that they will need to borrow \$31.5 million for next two phases of its treatment plant renovations, as part of a \$250 million overhaul. User fees for BNWRD services will go up in a series of small increases over five or six years. Increases in fees such as these disproportionately affect lower income homeowners as well as renters, who generally have these increases passed onto them by property owners. Other non mortgage or rent costs (utilities, fees, etc.) can also be a barrier to affordable housing for low-to-moderate income households with little to no room to spare in household budgets.

While not directly attributed to any specific public policy, one of the most prevalent barriers to affordable housing and residential investment in McLean County is low average market values in certain areas of the community. Many existing homes in these areas require significant investment in order to make them code compliant. Due to low market values, however, the investment required to purchase and improve the property is much higher than what the property will be worth after improvements. Market conditions such as this deter potential homeowners from purchasing in these areas, as well as deter property owners from making improvements to properties they own. Gentrification can grow in a community unless the community has proper safeguards to ensure equitable development and wealth-building opportunities for low-to-moderate income community members.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Please see the *City of Bloomington Community Development Block Grant Program Analysis of Impediments to Fair Housing 2024 Update* document in the Appendix for a full analysis of the barriers to affordable housing.

Housing Rehabilitation Program: The City will continue to operate the CDBG funded housing rehabilitation program for owner-occupied households. Assistance will come from a variety of sources. The main form of assistance will be provided through housing rehabilitation activities that are supported through zero percent interest, five-year forgivable loan. These loans cover the hard costs of a project. Soft costs are covered by a grant because they include service delivery costs, lead-based paint abatement, and other costs to ensure that the project is completed. The loans are available to owner-occupied households meeting income and program requirements. Grants to homeowners will be made available under special circumstances. In addition to the housing rehabilitation loan program, the City will continue its partnership with Cornbelt AMBUCS to use CDBG funds to pay for materials to build accessibility ramps for qualified owner-occupied households.

Support of New Affordable Housing Unit Development: In addition to the housing rehabilitation programs, this goal will support funding to install water and (or) sewer service after the demolition of a vacant and abandoned property to support the development of new affordable housing units by Habitat for Humanity of McLean County. Affordable housing developers will continue to have an opportunity to apply for CDBG funds to make infrastructure improvements through the Public Facilities and Infrastructure Partner Program, which provides subrecipient funding for activities. While affordable housing developers have had the ability to apply for CDBG funds through this program in the 2020-2024 Consolidated Plan, no developer took advantage of that opportunity for an affordable housing development project. Information has been added to materials for the competitive process to ensure this opportunity is known to potential applicants. The City's Development Services Department also provides a variety of incentives and support to potential developers of affordable housing as they do with other developments in the City.

When a LIHTC application is selected to move to Step 2 of the approval process, the developer must obtain a Certificate of Consistency with the Consolidated Plan from the City's Community Impact and Enhancement Department. If requested, the City may also provide a mayoral letter of support for the project.

Waiver of Fees: The City waives all building permit and inspection fees for any non-profit organization building or rehabilitating affordable housing for low- and moderate-income residents. This policy extends to all private contractors performing rehabilitation work under CDBG or IHDA-funded projects.

Support of the Regional Housing Initiative: Through community planning funding from the City's CDBG program, the City supports the Regional Housing Initiative that is operated by the McLean County Regional Planning Commission (MCRPC). MCRPC provides information to stakeholders on the availability of affordable housing in the region and tracks the units of affordable housing available related to the Low-Income Housing Tax Credit.

Fair Housing Support: The City's CDBG program also funded fair housing work completed by Prairie State Legal Services throughout the 2020-2024 Consolidated Plan. This work included representing low-to-moderate income community members in potential fair housing violation cases, fair housing education, and fair housing testing. The City will continue to support fair housing work through subrecipient funding in the 2025-2029 Consolidated Plan period.

SP-60 Homelessness Strategy – 91.215(d)

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

The City used CDBG funding to support homeless services for many years. In Program Year 2024, the City, in partnership with the Town of Normal, funded a street outreach position with Home Sweet Home Ministries to serve unsheltered homeless community members. This partnership will continue into this Consolidated Plan period and in Program Year 2025. The City is also an active participant in the Central Illinois Continuum of Care (CICoC). This helps the City stay informed and provide the best support to the CICoC, which ultimately supports sheltered and unsheltered community members.

On a 24/7 basis, people on the streets, in shelters, or in transitional housing, can dial 211 and receive immediate support, assessment and reach Coordinated Entry staff. Given the CoC's no-wrong-door approach, someone experiencing homelessness can present anywhere and access referrals and assistance. Many people experiencing homelessness have their needs assessed through case management once they enter into an emergency shelter at Home Sweet Home Ministries, Salvation Army Safe Harbor, Neville House, Crisis Nursery, or Project Oz.

Addressing the emergency and transitional housing needs of homeless persons

Home Sweet Home Ministries and the Salvation Army are the local congregate emergency shelters connected with the Central Illinois Continuum of Care – McLean County HUB. The Salvation Army's Safe Harbor provides shelter for adult women and men. Home Sweet Home Ministries is the only family shelter in the county and serves adult men, women, and families with dependent children. However, the number of family units are very limited.

Brightpoint's Crisis Nursery provides emergency shelter for children from birth to six years of age but is not able to provide shelter for their parents/caregivers. The Regional Office of Education, Unit 5, and District 87 have funding to support families at-risk of homelessness or currently experiencing homelessness. Additionally, McKinney Vento Homeless Liaisons ensure children experiencing homelessness have transportation to school, supplies, and additional supports as needed.

Project Oz provides 24-hour crisis intervention services to run away, locked out, and precariously housed youth between the ages of 10-23 in McLean and Livingston Counties. Project Oz offers mediation, family reunification, emergency placement, and follow up counseling and case management services. In addition, outreach services are offered to precariously housed youth. Project Oz manages a transitional living program through which they provide 30 beds - nine of which are specifically available to pregnant and parenting individuals.

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

The systems and infrastructure in place to help people experiencing homelessness have been described above. In terms of moving people to housing in the shortest amount of time, rapid rehousing programs have been the avenue to success for particular clients experiencing homelessness. Those clients

who need the least amount of support are able to get quickly rehoused. Outside of the rapid rehousing program, townships and community action agencies may have funds for first month's rent and deposit. The outreach worker maintains a listing of available housing, including the requirements of each landlord. This list is updated every other week and made available to those seeking rental housing.

The Bloomington Housing Authority (BHA) has a prioritization policy for people experiencing homelessness. For those experiencing homelessness, BHA has more flexibility with entrance requirements such as to prior evictions and poor landlord references. Other affordable housing complexes understanding the great importance of housing people quickly have been receptive to receiving referrals for homeless individuals and families.

Home Sweet Home Ministries and others found success in housing individuals through a master lease program. It secures ongoing housing opportunities for participants that have particularly difficult housing barriers to work through (poor credit, mental health issues, eviction histories, etc.) by the agency holding the lease and subletting it to individuals.

The Coordinated Entry system for the Central Illinois Continuum of Care keeps track of all the individuals on the Prioritization List on at least a monthly basis. Referrals are made to local transitional housing and permanent supportive housing projects. Recycling Furniture for Families assists with free household items that help make the new housing a home.

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

Through the 2-1-1 system and the Mid Central Community Action (MCCA) Housing Navigator, community members seeking these services are connected or referred to other social services that will be able to assist them.

SP-65 Lead based paint Hazards – 91.215(i)

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

The City follows HUD's regulations to identify and control lead hazards for all housing rehabilitation projects. The City maintains a list of contractors approved to perform housing rehabilitation through the Community Impact and Enhancement Department. Each contractor is required to maintain certification in the Environmental Protection Agency's (EPA) Lead Safety for Renovation, Repair and Painting program (RRP). Only contractors on the approved list and with a current RRP certification are allowed to bid on housing rehabilitation projects. When abatement is required, only subcontractors certified in lead abatement are allowed to perform the abatement.

In 2020, the City was awarded a grant from HUD for lead-based paint hazard reduction and healthy homes. This grant supports lead-based paint abatement for income qualified households. Preference is given to children with elevated lead blood levels, children under the age of six, and pregnant women. Unfortunately, the program did not become operational until 2023 and has struggled to gather qualified applicants despite robust marketing and outreach efforts. The CDBG program has supported this program when lead abatement expenses are higher than that program allows under normal costs. The program sought and received an extension of 12 months to extend the program until July 2025.

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

The majority of the City's housing rehabilitation work is targeted in the 61701 ZIP code, the highest at-risk area for lead in McLean County according to the 2022 McLean County Community Health Needs Assessment (CHNA). The CDBG program has completed more lead-based abatement projects in the 2020-2024 Consolidated Plan period than previous plans due to hard cost needs typically exceeding the \$25,000 threshold set by HUD for lead abatement.

The City's Lead-Based Paint Hazard Reduction and Healthy Homes Program will continue into the 2025-2029 CDBG Consolidated Plan. This program will help address lead-based paint hazards in homes of residents in the 61701 ZIP code.

Federal and State requirements have mandated the City remove lead service line replacement in the water system. Replacing these lines will cost an estimated 100 million dollars, therefore the City adjusted water rates to ensure the costs of the capital improvements could be accomplished within the timeframe set by Federal and State mandates.

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

Per program guidelines, only contractors on the approved list and with a current RRP certification are allowed to bid on housing rehabilitation projects. RRP certifications expire after five years. Therefore, the City offers the training at least once during each Consolidated Plan in an effort to maintain contractor certifications and recruit new contractors to the program. The City completed another RRP training in the Fall of 2024 to help contractors obtain and maintain their RRP certification. At least one additional City sponsored RRP training will occur during the 2025-2029 Consolidated Plan. Policy and procedures updates will be continually considered by the City for the CDBG program to ensure that that regulations are met and residents are provided the healthiest housing feasible.

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

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

The first strategic goal in the 2025-2029 Consolidated Plan is the preservation of existing affordable housing stock. For many community members owning a home is the only or primary manner to build wealth, so ensuring the low-to-moderate income residents have access to housing rehabilitation funding is critical to building wealth for these families. When homeowners have the opportunity to refinance their mortgage for a lower interest rate or a lower payment, the City's policy is to honor loan subordination requests. Each request is reviewed by City staff to minimize risk, but with the CDBG housing rehabilitation program moving to a five-year forgivable loan there should be a significant reduction to risk on housing rehabilitation loans. Without subordination, lenders are less likely to approve the loan request. Additionally, the City has a loan forgiveness policy for CDBG housing rehabilitation loans that includes opportunities for loan holders to show enumerated hardships that could lead to the loan being forgiven. This can help residents alleviate a financial burden when they have faced some financial headwinds. The CDBG housing rehabilitation program also assists older residents avoid losing financial gains with homeownership by allowing them to age in place instead of moving to a nursing home or assisted living facility.

The City also funds homeless services with public service dollars from the program. Most community members experiencing homelessness are also experiencing extreme poverty, so the funding provided to prevent and end homelessness is critical to helping community members get housing and gain financial stability. Funding to other non-profits with public service dollars also helps low-to-moderate income residents with financial and other needs.

Job training and workforce development is a key to getting community members out of poverty and preventing folks from entering poverty. The City provides Section 3 job training opportunities to public housing residents and housing choice voucher recipients with CDBG funding. This includes training opportunities and job fairs to help community members gain and retain employment. Other job training and workforce development opportunities could be funded in the 2025-2029 Consolidated Plan if organizations apply for competitive public service funding through the CDBG program. Additional opportunities and grants for job training and workforce development will be continually evaluated by the City for their feasibility and effectiveness.

Mid Central Community Action's NextStep Financial Opportunity Center offers employment counseling, one-on-one financial coaching, credit counseling, and financial education. Other services include low-cost financial products that help build credit, savings and assets. Staff connect clients to mainstream services such as food stamps, utility assistance and health insurance as needed. The integrated approach or "bundled" services model leads to concrete gains in net income and job retention.

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

The City will utilize CDBG funding throughout this Plan to support homeownership opportunities through its partnership with Habitat for Humanity and other not-for-profit organizations. The owner-occupied housing rehabilitation programs offered through the Community Impact and Enhancement Department help to protect the home as the primary asset of low- and moderate-income homeowners. Donation of housing units for rehabilitation to not-for-profit organizations such as YouthBuild and Dreams Are Possible, will support job training in skilled labor such as carpentry, plumbing and electrical.

Demolition of vacant and abandoned housing is often donated to Habitat for Humanity of McLean County for the construction of new affordable housing when the parcel is buildable.

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’s Community Impact and Enhancement Department is primarily responsible for the planning and implementation of the programs outlined in this plan including but not limited to monitoring compliance with all applicable federal regulations. The City’s monitoring plan is based on the standards and procedures outlined in the CDBG Monitoring Handbook published by the US Department of Housing and Urban Development.

CDBG Subrecipient Monitoring

The City completes subrecipient monitoring to help ensure compliance with Federal and program requirements. Full scale monitorings review compliance related to national objectives, subrecipient agreement, record keeping systems, financial management, insurance, procurement, equipment and real property, fair housing, and nondiscrimination. The monitoring schedule for subrecipients will be based on the most recent monitoring performance. Subrecipients will be monitored at least every three program years. Smaller monitorings to test financial or procurement execution generally occur throughout a year to ensure that these important aspects are continually reviewed. Additionally, the City reserves the right to monitor subrecipients more frequently than the schedule outlined below based on new information, poor performance, untimely draws or reports, or the discovery of a violation or potential regulatory violation. The monitoring documents and checklists are based on the HUD Managing CDBG: A Guidebook for Grantees on Subrecipient Oversight document.

While the full-scale monitorings are based on performance, the City continually reviews items through quarterly reporting and reimbursement requests. If issues or questions arise during this process, City staff reach out the subrecipient to provide technical assistance or seek clarification to ensure that documentation meets appropriate standards. By layering full-scale monitoring with smaller continuous monitoring activities, it is cognizant of subrecipient staffing levels and availability while maintaining critical oversight.

Minority Business Outreach

The City’s CDBG program seeks contractors and program partnerships that reflect the community as a whole. This includes placing affirmative steps for contracting with small businesses, minority businesses, women's business enterprises, veteran-owned businesses, and labor surplus area firms. These steps are in the CDBG Program Manual for operations.

Expected Resources

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

Introduction

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

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 and Planning Economic Development Housing Public Improvements Public Services	543,236.00	51,033.00	72,731.00	667,000.00	2,320,000.00	The City estimates that \$560,000 will be the average annual allocation during the 2025-2029 Consolidated Plan time period.

Table 53 - Expected Resources – Priority Table

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

The City will continue to leverage CDBG funding for housing rehabilitation with Illinois Housing Development (IHDA) funds. The City currently has the Home Repair and Accessibility Program (HRAP) from IHDA to complete housing rehabilitation activities. The City will continue to pursue grants for housing rehabilitation, including HRAP, when the program fits within the strategic goals for community development and the capacity to handle the program.

In addition to the IHDA HRAP grant, the City has received the IHDA Strong Communities Program (SCP) grant to demolish vacant and abandoned properties. These parcels are also donated to Habitat for Humanity or other non-profit partners to build new affordable housing when buildable. Additional grants that support the clearance of vacant and abandoned properties will be pursued when the program fits within the

strategic goals for community development and the capacity to handle the program.

The City will use CDBG public service funds to support non-profits throughout the 2025-2029 Consolidated Plan. This funding can help non-profits serve residents with programs that receive other Federal and State funding sources.

The City will also use General Fund dollars to support the salary and benefits of the Grants Manager, Rehabilitation Specialist, and Grant Specialists.

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

At any given time, the City owns a handful of properties slated for demolition. Once cleared, the properties are typically donated to Habitat for Humanity for in-fill development of affordable housing. When City-owned housing units do not meet the criteria for demolition, the property is donated to a local not-for-profit for rehabilitation and resale to an income-qualified household. The not-for-profit also has the option of renting to low- or moderate-income households. The City evaluates options for non-buildable parcels for public infrastructure and green space needs.

Discussion

As with most communities, needs are always greater than available funding. The City will continue to collaborate with other local agencies, forming partnerships to leverage funding, in an attempt to address some of the most critical needs of the community. The City will focus on programs and services that enhance the quality of life for low- and moderate-income residents. The City will also continue to seek non-CDBG funding to meet priority need, as necessary.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Preservation of Existing Affordable Housing Stock	2025	2029	Affordable Housing Public Housing	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Affordable Housing Rehabilitation	CDBG: \$333,000.00	Homeowner Housing Added: 1 Household Homeowner Housing Rehabilitated: 7 Household Housing Unit
2	Elimination of Slum and Blight Conditions	2025	2029	Affordable Housing	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington		CDBG: \$35,000.00	Buildings Demolished: 1 Buildings

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Support the Provision of Public Services	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Homeless Services	CDBG: \$84,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 620 Persons Assisted Homelessness Prevention: 75 Persons Assisted
4	Public Facility and Infrastructure Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Street Improvements Sidewalk Improvements Homeless Facilities and Shelter Improvements	CDBG: \$125,000.00	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 840 Persons Assisted
5	Administer CDBG Effectively and Proficiently	2025	2029	Non-Housing Community Development Fair Housing, Section 3 Training, and Community Planning	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP		CDBG: \$90,000.00	

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	Preservation of Existing Affordable Housing Stock
	Goal Description	The City will undertake several programs designed to preserve the existing affordable housing stock throughout the 2025 Program Year. Typically, traditional housing rehabilitation work will be financed through 0% interest, five-year forgivable loan. Loans are usually capped at \$30,000 and include hard costs only. Lead-based paint hazard mitigation or abatement and other soft costs will be covered by a grant to the community member served. CDBG funds will also help complete rehabilitation work on some properties that are a part of the City's Lead-Based Paint Hazard Reduction and Healthy Homes program funded by HUD. This will be financed through grants to the unit owner. The City will also continue its partnership with Cornbelt AMBUCS to build accessibility ramps during the 2025 Program Year. Water and sewer service costs will also be covered for lots that Habitat for Humanity owns and is building affordable housing units for low-to-moderate income households. Most of the work will likely take place in West Bloomington, but all eligible City residents can participate in these activities.
2	Goal Name	Elimination of Slum and Blight Conditions
	Goal Description	The City will address the elimination of slum and blight conditions throughout the 2025-2029 Consolidated Plan period. Demolition and clearance activities will be limited to residential properties. Demolition and clearance of vacant and abandoned properties that are on buildable parcels are typically donated to Habitat for Humanity of McLean County or other non-profit partners that can build new affordable housing units. CDBG funds will be leveraged with funding sources from the Illinois Housing Development Authority such as the Strong Communities Program (SCP) to enable more (or make possible with large structures) demolitions.
3	Goal Name	Support the Provision of Public Services
	Goal Description	The City will support non-profit organizations serving low-to-moderate income Bloomington residents. Funding preference will be given, but not restricted, to services that support homeless services, affordable housing preservation, and other housing needs. All funding is subject to a competitive application process.
4	Goal Name	Public Facility and Infrastructure Improvements
	Goal Description	The City will address public facility and infrastructure improvements throughout the 2025-2029 Consolidated Plan period. Funding will primarily address sidewalk improvements, non-profit service provider building improvements, park improvements, bus facilities, and street improvements. Affordable housing developers can also apply for CDBG funds under this goal to complete infrastructure improvements needed to complete an affordable housing development. All funding is subject to a competitive application process.
5	Goal Name	Administer CDBG Effectively and Proficiently
	Goal Description	The City will strive to implement the programs and activities of the 2025-2029 Consolidated Plan in the most effective, efficient, and reason-based manner possible. Through the Administration and Planning goal, the City will support fair housing initiatives, Section 3 opportunities, regional housing planning efforts and general administration of the annual CDBG grants.

Projects

AP-35 Projects – 91.220(d)

Introduction

Activities were selected based on the relationship to the priority needs, targeted geographic areas, and goals of the 2025-2029 Consolidated Plan.

Projects

#	Project Name
1	Housing Rehabilitation Assistance
2	Housing Rehabilitation Delivery
3	Residential Housing Demolition
4	Public Services
5	CDBG General Administration
6	CDBG Administrative Programs
7	CDBG Community Planning
8	Public Facility Improvements
9	South Sidewalk Improvement Phase II

Table 55 – Project Information

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

AP-38 Project Summary

Project Summary Information

1	Project Name	Housing Rehabilitation Assistance
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Preservation of Existing Affordable Housing Stock
	Needs Addressed	Affordable Housing Rehabilitation
	Funding	CDBG: \$325,700.00
	Description	Activities completed under this project will include moderate rehabilitation to address health, life, safety, accessibility, and code compliance issues in owner-occupied housing units. Owners will meet income and other program qualifications to receive assistance through CDBG funds. CDBG funds can cover renter-occupied units if the funds are used to support the Lead-Based Paint Hazard Reduction and Healthy Homes Program.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Housing rehabilitation activities will be performed at housing units owned and (or) occupied by income-qualified residents. The City anticipates completing seven housing rehabilitation activities during the program year with CDBG funds. This project also includes the funding of water-sewer service for prepare for new Habitat for Humanity of McLean County constructed affordable housing units. One water-sewer service is expected during Program Year 2025.
	Location Description	The homeowner rehabilitation program is open to all income-qualified residents in the City. Homeowner applications are accepted on a rolling cycle. There is a waiting list at this time. All locations are to be determined.
Planned Activities	Housing rehabilitation requests vary depending on the specific needs. Work performed under this project can include roof, siding, door and window replacement; new soffit, fascia and gutters; new HVAC plumbing and electrical; and emergency water and sewer line replacement. Grants typically finance assistance for Lead Hazard Control grant match housing rehabilitation and AMBUCS accessibility ramp rehabilitation activities. General rehabilitation assistance activities are financed through zero percent interest, five-year forgivable loans or grants depending on the needs of the project.	
2	Project Name	Housing Rehabilitation Delivery
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Preservation of Existing Affordable Housing Stock
	Needs Addressed	Affordable Housing Rehabilitation
	Funding	CDBG: \$7,300.00

	Description	This project will cover expenses related to the delivery of all rehabilitation programs performed under this Annual Action Plan. Expenses may include but not be limited to: staff expenses, professional development for rehabilitation staff, fees associated with software for rehabilitation project management and procurement.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	This project supports other projects/activities under the Preservation of Affordable Housing goal. Numbers will be reported on associated activities.
	Location Description	Locations identified under other projects.
	Planned Activities	No activities outside of Rehabilitation Service Delivery will occur under this project.
3	Project Name	Residential Housing Demolition
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Elimination of Slum and Blight Conditions
	Needs Addressed	
	Funding	CDBG: \$35,000.00
	Description	The City will address the elimination of slum and blight conditions throughout the 2025-2029 Consolidated Plan period. Demolition and clearance activities will be limited to residential properties. Demolition and clearance of vacant and abandoned properties that are on buildable parcels are typically donated to Habitat for Humanity of McLean County or other non-profit partners that can build new affordable housing units. CDBG funds will be leveraged with funding sources from the Illinois Housing Development Authority such as the Strong Communities Program (SCP) to enable more (or make possible with large structures) demolitions.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The estimated demolition activities will result in new housing construction through the City's partnership with Habitat for Humanity. Habitat's homeowner program is limited to households at or below 50% Area Median Income. The City anticipates demolition activities under this project allow Habitat for Humanity to replace one (1) new unit of affordable housing.
	Location Description	To be determined.
	Planned Activities	Demolition and clearance activities at one (1) vacant/abandoned property. Each property will be connected to City water and sewer services as necessary with housing rehabilitation assistance project funds.
4	Project Name	Public Services
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington

	Goals Supported	Support the Provision of Public Services
	Needs Addressed	Homeless Services
	Funding	CDBG: \$84,000.00
	Description	The City will support non-profit organizations serving low-to-moderate income Bloomington residents. Funding preference will be given, but not restricted, to services that support homeless services, affordable housing preservation, and other housing needs. All funding is subject to a competitive application process. The following organizations will be funded:-Home Sweet Home Ministries Street Outreach Program (\$34,000)-KTB Financial, Inc. Financial Empowerment Program (\$32,000)-West Bloomington Revitalization Project Operations (\$18,000)
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 695 households will benefit from the services provided through this project.
	Location Description	Most of the services will occur at the individual agencies. However, some services, such as homeless outreach services, are provided at various locations within the corporate limits of the City of Bloomington. Agency locations are listed below. 1. 303 East Oakland Avenue, Bloomington, IL 61701 (Home Sweet Home Ministries) 2. 724 West Washington Street, Bloomington, IL 61701 (West Bloomington Revitalization Project) 3. 1301 West Washington Street, Bloomington, IL 61701 (KTB Financial Services, Inc.)
	Planned Activities	Home Sweet Home Ministries will provide homeless street outreach services to engage and provide services to some of the most vulnerable community members. WBRP provides a wide variety of services for West Bloomington residents, including The Tool Library, Bike Co-op, Veggie Oasis, community workshops and community gardens. KTB Financial assists low-to-moderate income households with services geared towards financial security and self-sufficiency, which also helps prevent homelessness.
5	Project Name	CDBG General Administration
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Administer CDBG Effectively and Proficiently
	Needs Addressed	
	Funding	CDBG: \$27,000.00
	Description	This project will support general administration of the CDBG program throughout this Annual Action Plan. Expenses may include but not be limited to: staff expenses, training, office supplies, grants management software, outreach, public notices, and postage.
	Target Date	4/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	Program beneficiaries will be reported under other projects.
	Location Description	Administrative activities will occur within the Community Impact and Enhancement Department, located at 115 E. Washington St., Bloomington, IL 61701.
	Planned Activities	CDBG grant administration will be the only activity under this project.
6	Project Name	CDBG Administrative Programs
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Administer CDBG Effectively and Proficiently
	Needs Addressed	Fair Housing Services
	Funding	CDBG: \$26,000.00
	Description	This project will support programs addressing administrative requirements of the CDBG program such as fair housing and Section 3 training. The following organizations will be funded: -Prairie State Legal Services Fair Housing Program (\$17,000)-Housing Authority of the City of Bloomington Section 3 Training (\$9,000)
	Target Date	4/30/2026

<p>Estimate the number and type of families that will benefit from the proposed activities</p>	<p>Prairie State Legal Services intends to complete the following activities in Program Year 2025:</p> <ol style="list-style-type: none"> 1. intake and seek to resolve 12 complaints of housing discrimination or other unlawful housing practices that impact individuals or groups impacted by fair housing laws; at least 51% of these program beneficiaries will be of low/moderate income based on current HUD guidelines. 2. recruit and train testers to investigate potential housing discrimination and conduct investigations through testing to identify discrimination and/or collect evidence for fair housing cases (at least one investigation). 3. execute 10 fair housing tests (20 test subparts) using matched pair volunteer testers. 4. conduct 6 outreach, education, and training sessions to reach potential clients, non-profit agency staff, and housing providers, including one presentation about fair housing at the City's landlord training, as applicable (averaging 10 persons per presentation, for a total of 60 persons trained). 5. represent at least 1 client in court or in administrative proceedings before HUD, IDHR, and/or the Bloomington Human Relations Commission. 6. if desired, provide one specialized training session on Affirmatively Furthering Fair Housing to benefit the City of Bloomington and its federal grantees. 7. disseminate brochures (in English and Spanish) on fair housing topics to housing consumers and non-profit agencies serving low and moderate-income people in the City of Bloomington. <p>The Housing Authority of the City of Bloomington will complete Section 3 training opportunities through individualized and (or) classroom trainings. Additionally, Housing Authority of the City of Bloomington will host a job and resource fair. Both of these activities will be for public housing residents and recipients of the housing choice voucher. Participation level will be determined at a later time.</p>
<p>Location Description</p>	

	Planned Activities	<p>Prairie State Legal Services intends to complete the following activities in Program Year 2025:</p> <ol style="list-style-type: none"> 1. intake and seek to resolve 12 complaints of housing discrimination or other unlawful housing practices that impact individuals or groups impacted by fair housing laws; at least 51% of these program beneficiaries will be of low/moderate income based on current HUD guidelines. 2. recruit and train testers to investigate potential housing discrimination and conduct investigations through testing to identify discrimination and/or collect evidence for fair housing cases (at least one investigation). 3. execute 10 fair housing tests (20 test subparts) using matched pair volunteer testers. 4. conduct 6 outreach, education, and training sessions to reach potential clients, non-profit agency staff, and housing providers, including one presentation about fair housing at the City's landlord training, as applicable (averaging 10 persons per presentation, for a total of 60 persons trained). 5. represent at least 1 client in court or in administrative proceedings before HUD, IDHR, and/or the Bloomington Human Relations Commission. 6. if desired, provide one specialized training session on Affirmatively Furthering Fair Housing to benefit the City of Bloomington and its federal grantees. 7. disseminate brochures (in English and Spanish) on fair housing topics to housing consumers and non-profit agencies serving low and moderate-income people in the City of Bloomington. <p>The Housing Authority of the City of Bloomington will complete Section 3 training opportunities through individualized and (or) classroom trainings. Additionally, Housing Authority of the City of Bloomington will host a job and resource fair. Both of these activities will be for public housing residents and recipients of the housing choice voucher.</p>
7	Project Name	CDBG Community Planning
	Target Area	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	Goals Supported	Administer CDBG Effectively and Proficiently
	Needs Addressed	
	Funding	CDBG: \$37,000.00
	Description	This project will support planning for regional housing initiatives and other projects supported through this Annual Action Plan.
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	N/A
	Location Description	McLean County Regional Planning Commission, 115 E. Washington St., Bloomington, IL 61701.

	Planned Activities	McLean County Regional Planning Commission (MCRPC) will serve as the lead agency for the Regional Housing Staff Advisory Committee. MCRPC will coordinate the Affordable and Supportive Housing Committee; serve as the hub for regional housing data through the Housing Dashboard; educate policymakers, stakeholders and the general public on affordable housing issues through a series of whitepapers; assist with Consolidated Plan implementation; and support City staff with housing initiatives, as requested.
8	Project Name	Public Facility Improvements
	Target Area	
	Goals Supported	Public Facility and Infrastructure Improvements
	Needs Addressed	
	Funding	CDBG: \$29,500.00
	Description	This project will support mold remediation work at Mid Central Community Action (MCCA).
	Target Date	4/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 460 CDBG income eligible households will benefit from the project.
	Location Description	Work will be completed at the main MCCA facility located at 1301 West Washington Street, Bloomington, IL 61701.
Planned Activities	This project will fund the remediation and remodeling of spaces identified as having mold issues. The improvements will include professional mold remediation, replacement of damaged drywall, flooring, and ceilings. Other work may need to be completed to ensure that the environmental hazard is fully addressed.	
9	Project Name	South Sidewalk Improvement Phase II
	Target Area	LMA Regeneration Area - Outside WBRP
	Goals Supported	Public Facility and Infrastructure Improvements
	Needs Addressed	Sidewalk Improvements
	Funding	CDBG: \$95,500.00
	Description	The South Sidewalks Project will produce continuous, good pedestrian access along U.S. 51 along a corridor stretching three-quarters of a mile, from Oakland Avenue to Lafayette Street. Work will consist of construction of public sidewalks, sidewalk ramps, and bus stops along South Main Street, South Center Street and the following cross streets: Oakland, MacArthur, Elm, Wood, Miller, Buchanan, Bissell, Lincoln, Baker, Stewart, and Lafayette. The project will provide safe pedestrian access for all users, including persons with disabilities, as required by the Americans with Disabilities Act (ADA). The project will improve pedestrian travel to businesses, services, and Connect Transit bus transportation along the corridor. It will improve access to Downtown Bloomington and to the Constitution Trail, which are north of the project area. Once completed, all sidewalks will have ratings of at least 5 (Fair-plus), and all intersections will have quality ADA ramps. All bus stops will be wheelchair accessible.
Target Date	4/30/2026	

Estimate the number and type of families that will benefit from the proposed activities	Approximately 805 residents will benefit from improved sidewalks in the project.
Location Description	U.S. 51 along a corridor stretching three-quarters of a mile, from Oakland Avenue to Lafayette Street. Work will consist of construction of public sidewalks, sidewalk ramps, and bus stops along South Main Street, South Center Street and the following cross streets: Oakland, MacArthur, Elm, Wood, Miller, Buchanan, Bissell, Lincoln, Baker, Stewart, and Lafayette.
Planned Activities	For Phase II, the Department proposes to replace about 4,700 square feet of concrete sidewalk and ramps, accounting for about two-tenths of a linear mile of new concrete. Construction will occur on the east side of South Main Street along three blocks, as needed, from Wood Street to Buchanan Street, and at an alley near Main Street, along Bissell Street, where sidewalk is in very poor condition. Three ADA ramps will be reconstructed to modern standards compliant with the national Public Right-of-Way Accessibility Guidelines (PROWAG). Midblock sidewalk will be reconstructed adjacent to 13 addresses, also in compliance with PROWAG standards. Specific locations and quantities are identified in the attached maps.

AP-50 Geographic Distribution – 91.220(f)

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

West Bloomington has a higher concentration of low-income and minority households than many other areas within the City. Infrastructure is aging and in need of replacement and improvements.

Geographic Distribution

Target Area	Percentage of Funds
LMA Preservation Area	30
WBRP Service Area	30
LMA Regeneration Area - Outside WBRP	30
South Central Bloomington	10

Table 56 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During the outreach process conducted for the development of the 2025-2029 Consolidated Plan, West Bloomington was identified as the area most in need of revitalization. The WBRP Service Area encompasses a smaller target area formerly identified as the City's designated slum/blight area. Additional areas identified as priorities during the 2025-2029 Consolidated Plan outreach process were the preservation area and South Central Bloomington.

Discussion

The distribution of funds for the CDBG program is largely dependent on the location of housing rehabilitation activities. The target areas identified are the most likely to have funding, but the CDBG housing rehabilitation program is available to all qualified residents of the City. Due to the age and condition of infrastructure and housing, West Bloomington and the Regeneration Area are likely to have the majority of funds spent in these areas.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

Although CDBG funds cannot generally be used for new construction, the City will support affordable housing preservation through several of the projects identified in this Annual Action Plan. This is primarily accomplished through the CDBG housing rehabilitation program. Additionally, abandoned and vacant properties meeting the criteria for demolition will be donated to Habitat for Humanity of McLean County for the construction of new affordable housing units if the parcel is buildable.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	8
Special-Needs	0
Total	8

Table 57 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	7
Acquisition of Existing Units	0
Total	8

Table 58 - One Year Goals for Affordable Housing by Support Type

Discussion

The total number of households supported through this Annual Action Plan are based on the estimated numbers served through the following projects. New Habitat for Humanity Single-Family Homes: 1 Unit Housing Rehabilitation Assistance (Owner-Occupied Housing Rehabilitation): 7 Units

AP-60 Public Housing – 91.220(h)

Introduction

The Housing Authority of the City of Bloomington (BHA) is committed to providing quality housing and services to its public housing and Housing Choice Voucher Program residents.

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

CDBG funding will be provided in Program Year 2025 for Section 3 activities for public housing residents and community members with a housing choice voucher.

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

The resident services department facilitates Section 3 funded events related to job training and job fairs. The department also provides support and enrichment opportunities (i.e., Family Self-Sufficiency (FSS), Resident Opportunities for Self-Sufficiency (ROSS), CDBG-funded job training, holiday gift baskets distribution, gardening and other recreation opportunities, etc.). These activities are opportunities for engagement in the Bloomington-Normal community, building ties among neighbors, and promoting self-advocacy. Bloomington Housing Authority has 2 computer labs for the convenience of residents. They are located at Wood Hill Towers and the Robert Bowen Center in Holton Homes. The computer labs offer computer classes, after-school programs, nutrition programs, income tax assistance, assistance with resume development, employment search and much more. The labs also host special events such as Health Fairs, Back to School parties and Family Fun Nights. Youth ages 5 and up are invited to participate in an after-school tutoring program. After tutoring, the students participate in the "Best of All" 4H Club. Every spring, Holton Homes hosts the Junior Master Gardener program where families are encouraged to come out and learn about gardening and how to grow a vegetable garden. To ensure that residents receive the assistance they need, BHA partners with the Regional Office of Education, Career Link, VITA (Volunteer Income Tax Assistance), University of Illinois Cooperative Extension and many others.

The City provides funding for Section 3 activities that support basic financial and employment education. This reflects the City's commitment to supporting the fundamental building blocks of homeownership for public housing residents. Without a stable financial and employment foundation, homeownership is less likely to be a successful endeavor. Our hope is that this fundamental approach that helps stabilize income and financial matters will enable successful homeownership for public housing residents.

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

The Housing Authority of the City of Bloomington is not designated as "troubled."

Discussion

The City has a long-standing partnership with the Housing Authority of the City of Bloomington. Both organizations are members of the Regional Housing Advisory Staff Committee. The City has utilized CDBG for many years to fund job and life-skills training for public housing and Housing Choice Voucher residents and to support improvements to public housing buildings. During the creation of the 2025-2029 Consolidated Plan, the Housing Authority of the City of Bloomington participated in the steering committee that assisted the City and the Town of Normal with the outreach and building of the plan.

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

Introduction

Over the past few years, the Central Illinois Continuum of Care lead agency experienced many key staff changes that resulted in a loss of institutional knowledge and, eventually, the breakdown of the Continuum. At the request of HUD, City and Town staff worked closely with the lead agency and few remaining board members to engage in frank discussions regarding the future of the Continuum. The board had three options before them: disband, merge, or restructure. With the rising homeless population across the Continuum, disbanding was immediately removed as an option. Merging with another Continuum presented multiple challenges and raised concerns over potential loss of funding in the future. That left restructuring as the only viable option. Steps to creating a new, improved Central Illinois Continuum of Care started with a change in the lead organization and diversification of key roles across organizations. The McLean County Center for Human Services serves as the Collaborative Applicant and houses the COC Coordinator. Providing Access to Help (PATH) houses the HMIS and Coordinated Entry programs. Previously, one staff person was tasked with performing all of these roles. The second step to restructuring is developing a strong, engaged board and active committees. The City will have representation on the board of directors as will the Town. The Continuum will take advantage of the change in funding cycles from one-year to two-years to develop stronger performance standards, policies and procedures, and evaluation tools.

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

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

The City has used CDBG funding to support homeless services for many years. In Program Year 2024, the City, in partnership with the Town of Normal, funded a street outreach position with Home Sweet Home Ministries to serve unsheltered homeless community members. This partnership will continue into this Consolidated Plan period and in Program Year 2025. The City is also an active participant in the Central Illinois Continuum of Care (CICoC). This helps the City stay informed and provide the best support to the CICoC, which ultimately supports sheltered and unsheltered community members.

On a 24/7 basis, people on the streets, in shelters, or in transitional housing, can dial 211 and receive immediate support, assessment and reach Coordinated Entry staff. Given the CoC's no-wrong-door approach, someone experiencing homelessness can present anywhere and access referrals and assistance. Many people experiencing homelessness have their needs assessed through case management once they have entered into emergency shelter at Home Sweet Home Ministries, Salvation Army Safe Harbor, Neville House, Crisis Nursery, or Project Oz.

Addressing the emergency shelter and transitional housing needs of homeless persons

Home Sweet Home Ministries and the Salvation Army are the local congregate emergency shelters connected with the Central Illinois Continuum of Care – McLean County HUB. The Salvation Army's Safe Harbor provides shelter for adult women and men. Home Sweet Home Ministries is the only family shelter in the county and serves adult men, women, and families with dependent children. However, the number of family units are very limited.

Brightpoint's Crisis Nursery provides emergency shelter for children from birth to six years of age but is not able to provide shelter for their parents/caregivers. The Regional Office of Education, Unit 5,

and District 87 have funding to support families at-risk of homelessness or currently experiencing homelessness. Additionally, McKinney Vento Homeless Liaisons ensure children experiencing homelessness have transportation to school, supplies, and additional supports as needed.

Project Oz provides 24-hour crisis intervention services to run away, locked out, and precariously housed youth between the ages of 10-23 in McLean and Livingston Counties. Project Oz offers mediation, family reunification, emergency placement, and follow up counseling and case management services. In addition, outreach services are offered to precariously housed youth. Project Oz manages a transitional living program through which they provide 30 beds - nine of which are specifically available to pregnant and parenting individuals.

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

The systems and infrastructure in place to help people experiencing homelessness have been described above. In terms of moving people to housing in the shortest amount of time, rapid rehousing programs have been the avenue to success for particular clients experiencing homelessness. Those clients who need the least amount of support can get quickly rehoused, in most cases. Outside of the rapid rehousing program, townships and community action agencies may have funds for first month's rent and deposit. The outreach worker maintains a listing of available housing, including the requirements of each landlord. This list is updated every other week and made available to those seeking rental housing.

The Bloomington Housing Authority (BHA) has a prioritization policy for people experiencing homelessness. For those experiencing homelessness, BHA has more flexibility with entrance requirements such as to prior evictions and poor landlord references. Other affordable housing complexes understand the great importance of housing people quickly and have been receptive to receiving referrals for homeless individuals and families.

The Coordinated Entry system for the Central Illinois Continuum of Care keeps track of all the individuals on the Prioritization List on at least a monthly basis. Referrals are made to local transitional housing and permanent supportive housing projects. Recycling Furniture for Families assists with free household items that help make the new housing a home.

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

Through the 2-1-1 system and the Mid Central Community Action (MCCA) Housing Navigator, community members seeking these services are connected or referred to other social services that will be able to assist them.

Discussion

The City remains committed to assisting the CCoC organizations in McLean County through the challenges described in the introduction paragraph. Through CDBG funds to local non-profit organizations,

the City is supporting services that are critical to helping the homeless population in the community. Staff from the Community Impact and Enhancement Department will continue to provide technical support to organizations involved in the CCoC in McLean County.

The City's CDBG housing rehabilitation program assists community members stay in their homes through rehabilitation work that keeps the housing unit livable. This helps reduce the number of community members that could otherwise become unhoused.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City strives to eliminate barriers to affordable housing throughout this Annual Action Plan and beyond. Affordable housing issues are addressed throughout several projects to be implemented during the 2025-2029 Consolidated Plan period. Staff will continue to seek new opportunities beyond those discussed below.

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

The City operates homeowner housing rehabilitation programs for low-to-moderate income residents, including one program funded with CDBG dollars. These programs help homeowners complete critical repairs to their homes. Many homeowners can afford their regular monthly expenses but are unable to pay for large ticket items. By offering 0% interest terms under five-year forgivable loans or grants, homeowners can maintain the affordability of their current housing.

The City waives all building permit and inspection fees for any non-profit organization building or rehabilitating affordable housing for low- and moderate-income residents. This policy extends to all private contractors performing rehabilitation work under CDBG, IHDA, or ARPA funded projects.

The Regional Housing Staff Committee also monitors and encourages the Low Income Housing Tax Credit (LIHTC) tool as an option for developers. This committee provides continual updates on the number of units supported through this program to City staff as well.

Discussion:

The City will continue to look at policy changes and other programs than can further reduce barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

The City endeavors to plan its annual program based on how to best meet the needs of the community while staying within the federal regulations for the Community Development Block Grant. When services are needed but cannot be provided directly by the City, partnerships are created and (or) maintained to ensure the services are available to those most in need.

Actions planned to address obstacles to meeting underserved needs

The City attempts to maximize its funding to public services so that as many agencies serving vulnerable populations as possible are supported. Staff continue to look for funding resources outside of CDBG to further address the needs of special populations such as disabled and elderly homeowners. The 2025-2029 Consolidated Plan and this Annual Action Plan make resources for West Bloomington residents a priority. Having said that, there is clearly a need for public services that is beyond the capacity of our CDBG program or the City as a whole. Additional investments from sources outside of the Bloomington-Normal community would be required to eliminate obstacles to meeting the needs of the underserved. Staff will continue to serve on committees and work groups that address the housing needs of low-to-moderate income families. The John M. Scott Health Care Trust, managed by the City, provides funding to local service providers to ensure individuals without adequate, affordable healthcare have access to quality health services. Serving as Staff Administrator for the Commission is a part of the Grant Specialist's job duties. The Staff Administrator serves as a liaison between the John M. Scott Health Care Commission and the City in addition to operating the grants program offered by the Trust. The Bloomington City Council serves as the Trustee of the Trust. In the City's Fiscal Year 2026, which runs parallel to the 2025 CDBG Program Year, the Trust will invest nearly \$800,000 into the community through grants to local organizations that provide health care services to underserved community members within McLean County.

Actions planned to foster and maintain affordable housing

Preservation of the existing affordable housing stock and the creation of new affordable housing through demolition and clearance are high priorities identified within this Annual Action Plan. Over fifty percent (50%) of funding included in this plan will be dedicated to these projects. If homeless services are included, over sixty percent (60%) of the funds in this Annual Action Plan are dedicated to affordable housing or homeless services. Additionally, the City will continue its participation in the Regional Housing Staff Advisory Committee and the Affordable and Supportive Housing Committee. One of the continuing initiatives of the Regional Housing Staff Advisory Committee is to inventory all income-qualified housing in McLean County and track contract expiration dates. These units are a significant portion of the affordable housing stock, especially for those households with extremely low incomes. Additionally, these committees have begun to explore how land use policy changes can encourage development, including affordable housing development, in established neighborhoods within the City through infill development.

Actions planned to reduce lead-based paint hazards

All CDBG contractors are required to maintain Renovation, Repair and Painting (RRP) certification. The City offers all CDBG approved contractors the opportunity to attend the RRP certification training at least every five years at no cost to the contractor. A training was held in April 2021 resulting in 26 new (or renewed) certifications. In October 2024, the City held another RRP training course with over 20

contractors attending. Additionally, City staff will maintain all necessary licenses and certifications to ensure that lead-based paint safety practices and regulations are being strictly adhered to on all CDBG projects.

The City also has funding from the HUD Lead-Based Paint Hazard Control and Healthy Housing grant program. The period of performance for the grant started on January 4, 2021. It is a 42 month program that will address lead and health hazards in approximately 92 owner-occupied and rental housing units. Unfortunately, staff transitions and continued hurdles from the COVID-19 Pandemic delayed the start of lead hazard control work until November 2023. The Lead-Based Paint Hazard Reduction and Healthy Homes Program is now operational and will continue into Program Year 2025 due to an extension granted. CDBG funds may be used as match for qualifying projects under this program.

Actions planned to reduce the number of poverty-level families

The City will continue to support the Housing Authority of the City of Bloomington's job and life-skills training program annually. The program offers job training and a job fair each year for public housing residents and Housing Choice Voucher recipients. Past training topics have included Microsoft Office Suite, how to write a resume, interview skills, and money management and budgeting. The training(s) and job fair are designed to foster job and life skills required for the local workforce and increase facetime with the businesses most likely to employ individuals with those skills.

Homeownership is traditionally the greatest source of an individual's wealth. The City's various housing rehabilitation programs provide low-to-moderate income homeowners the opportunity to preserve their greatest asset. The City also offers housing rehabilitation through the Illinois Housing Development Authority's (IHDA) Home Repair and Accessibility Program (HRAP) and the City's ARPA funded program. Through the IHDA HRAP program, homeowners can receive up to \$45,000 in assistance through a 5-year forgivable loan.

Actions planned to develop institutional structure

With a variety of staff transitions at key local organizations, City staff has, and will continue, to build partnerships to better serve the community. Outside of the committees associated with the McLean County Regional Planning Commission, the City continues to be a member of the Invest Health Team. This team was formed to look at the built environment and how it affects the health and well-being of City residents. The Invest Health team is currently focused on affordable housing and health care with a particular focus on permanent supportive housing and homeless services. Additionally, the City is currently building partnerships with organizations, such as the Bloomington-Normal Water Reclamation District, to discuss long-term public infrastructure strategies, goals, and plans.

Through the John M. Scott Health Care Trust grant program, the City continues to build strong partnerships with community organizations serving underserved community members. A multitude of local organizations are funded each year with this program. Grants are awarded for general health care operations, capital improvements, and health care programs.

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

The City will continue involvement with the Central Illinois Continuum of Care (CICoC) and assist with rebuilding or modifying the CICoC to better serve the community. Other efforts, such as the Regional Housing Initiative (RHI), help bring housing staff together with social service agencies to discuss housing issues and how supportive services can help community members find and maintain housing. Affordable housing developers have also been invited to meetings with the RHI to discuss potential partnerships and

discover the housing needs in McLean County. These efforts will continue into Program Year 2025 and the 2025-2029 Consolidated Plan period.

Discussion:

The City will continue to seek additional funding to support local programs in ways that CDBG is unable to do so. Interagency collaboration has been referenced throughout this Plan and will remain a key component of the City's strategy to meet the needs of the community.

Program Specific Requirements

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

Introduction:

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 |
| <TYPE=[text] REPORT_GUID=[A698417B4C924AE0218B42865313DACF]
DELETE_TABLE_IF_EMPTY=[YES]> | |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

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