

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City conducted a variety of community development activities in Program Year 2024 designed to meet the needs of low and moderate income community members. Activities completed focused on the following areas.

1. Rehabilitation of single-family, owner-occupied housing (13 units)
2. Water-Sewer service for new affordable residential housing unit (1 unit)
3. Public service projects (4)
4. Public facility improvement (1)
5. Public infrastructure improvement (1)
6. Section 3 workforce development project (1)
7. Housing services project (1)
8. Community planning program (1)

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Administer CDBG effectively and proficiently.	Affordable Housing Public Housing Non-Housing Community Development	CDBG: \$	Other	Other	0	0		26	98	376.92%
COVID-19 Prevention, Preparation, and Response	Affordable Housing Business Support/Economic Development	CDBG: \$ / CDBG- CV: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	25	191	764.00%			
COVID-19 Prevention, Preparation, and Response	Affordable Housing Business Support/Economic Development	CDBG: \$ / CDBG- CV: \$	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	125	176	140.80%			
COVID-19 Prevention, Preparation, and Response	Affordable Housing Business Support/Economic Development	CDBG: \$ / CDBG- CV: \$	Homeless Person Overnight Shelter	Persons Assisted	25	105	420.00%			
COVID-19 Prevention, Preparation, and Response	Affordable Housing Business Support/Economic Development	CDBG: \$ / CDBG- CV: \$	Businesses assisted	Businesses Assisted	30	60	200.00%			

Elimination of slum and blight conditions.	Affordable Housing Non-Housing Community Development	CDBG: \$	Homeowner Housing Added	Household Housing Unit	15	5	33.33%			
Elimination of slum and blight conditions.	Affordable Housing Non-Housing Community Development	CDBG: \$	Buildings Demolished	Buildings	5	5	100.00%	1	0	0.00%
Preservation of existing affordable housing stock.	Affordable Housing Public Housing	CDBG: \$	Rental units rehabilitated	Household Housing Unit	35	62	177.14%			
Preservation of existing affordable housing stock.	Affordable Housing Public Housing	CDBG: \$	Homeowner Housing Rehabilitated	Household Housing Unit	100	67	67.00%	12	13	108.33%
Provide quality services and facilities.	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	3000	10050	335.00%	3800	1335	35.13%
Provide quality services and facilities.	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	0	232		474	232	48.95%

Provide quality services and facilities.	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	0		0	0	
Provide quality services and facilities.	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Overnight/Emergency Shelter/Transitional Housing Beds added	Beds	0	0		0	0	
Support the provision of public service activities	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	5000	1008	20.16%	770	1008	130.91%
Support the provision of public service activities	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homeless Person Overnight Shelter	Persons Assisted	0	276		0	0	
Support the provision of public service activities	Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Homelessness Prevention	Persons Assisted	1500	1702	113.47%			

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

Housing Rehabilitation Activities

The City used CDBG funding to support rehabilitation work and accessibility improvements on thirteen (13) residential owner-occupied, single-family housing units during Program Year 2024. Seven (7) of the projects completed were through the City's zero percent (0%) interest, five-year forgivable loan program. Of the thirteen (13) housing rehabilitation projects completed, three (3) activities were for emergency rehabilitation needs and an additional three (3) were activities to support the City's Lead-Based Paint Hazard Reduction and Healthy Homes Program. Additionally, water and sewer service for one (1) new affordable housing unit was completed in the program year. Habitat for Humanity of McLean County will work to construct the new affordable housing unit on the parcel. The housing rehabilitation activities helped alleviate problems related to health, safety, accessibility, and code violations on properties throughout the community. Of the thirteen (13) housing rehabilitation projects completed in the program year, over seventy-five percent (75%) of the households served had annual incomes at or below fifty percent (50%) of the Area Median Income (AMI). Nearly eighty-five percent (85%) of the rehabilitation projects in the program year were in a target area defined in the 2020-2024 Consolidated Plan. In total, \$382,290.99 was spent during Program Year 2024 on housing rehabilitation activities.

Public Service Activities

Funding for public services supported critical work in the community addressing homelessness, community revitalization efforts, and support for seniors and disabled community members. Home Sweet Home Ministries (HSHM) received CDBG funds for their street outreach program in collaboration with the Town of Normal. Connecting with unhoused community members is critical to ensuring they gain access to supportive services and safe, affordable housing. HSHM served two hundred and thirty-three (233) of community members with CDBG funds in Program Year 2024. The West Bloomington Revitalization Project (WBRP) received CDBG funds for personnel costs to operate the tool library, bicycle co-op, veggie oasis, and other neighborhood revitalizations efforts in West Bloomington. They served six hundred and fifty-five (655) of community members in the program year. Partners for Community served two hundred and eighty-four (284) community members through their Recycling Furniture for Families program. This program assists community members acquire housewares and home furnishings. KTB Financial Services, Inc. served one hundred and twenty-nine (129) community members and helped them avoid homelessness, improve food security, receive medical care, and prevent fraud against vulnerable community members. KTB Financial Services, Inc. serves disabled and elderly community members. In

total, \$81,118.72 was spent during Program Year 2024 on housing rehabilitation activities.

Public Facility and Infrastructure Improvements

The City allocated funds to support three (3) public facility improvement projects. Two of the projects were delayed due to contractor availability and (or) subrecipient organizational changes. One activity completed in Program Year 2024 was the HSHM shelter insulation project in collaboration with the Town of Normal, which served 232 of community members. This activity completed much needed insulation improvements to the shelter to prevent pipe damage and provide better energy efficiency for the building. Public facility improvement projects for the Housing Authority of the City of Bloomington and Lifelong Access are expected to be completed within Program Year 2025. The outcomes associated with both of these projects will be reported on Project Year 2025's CAPER. A sidewalk improvement project from a previous year was completed during Program Year 2024. This served 1,335 of community members within a low-income census tract. Historically, sidewalk improvement projects are completed in the program year after the original allocation due to significant delays in the receipt of HUD funding and poor weather conditions during winter. The delay between allocation and spending has shrunken considerably in the last three program years, but more significant delays in HUD funding may impact the forward momentum on addressing the discrepancy. Work on the Program Year 2024 sidewalk improvement project did begin within the program year and will finish in Program Year 2025.

Administrative, Housing Services, Section Three Training, and Community Planning Activities

The City continued the partnership with Prairie State Legal Services (PSLS) to provide housing services to income qualified Bloomington community members. This partnership underscores the City's commitment to lawful housing practices. In Program Year 2024, PSLS completed intake services and legal representation services, if needed, for community members facing unlawful housing practices. Forty-six (46) outreach events were also held by PSLS during the program year. The City also funded Section Three job training opportunities in partnership with the Housing Authority of the City of Bloomington. This included a job and community resource fair and a career and self-sufficiency training. Those events served eighty-two (82) public housing residents and housing choice voucher recipients. The City's partnership with the McLean County Regional Planning Commission (MCRPC) continued as community partners engaged in fruitful discussions and research through the Housing Staff Committee and Affordable and Supportive Housing Committee. MCRPC also has continued to provide research that will be incredibly important for future planning. Along with these functions, MCRPC provided support to the 2025-2029 Consolidated Plan community outreach efforts and plan preparation. Additional funds were used to support administrative needs to run the various CDBG activities in the program year. In total, \$52,288.08 was spent in Program Year 2024 to support community planning, Section Three, and housing service activities. An additional

\$24,396.20 was spent in Program Year 2024 for general administration of the CDBG program.

Demolition Activities

Within the Annual Action Plan for this program year was the intention to demolish one (1) vacant and abandoned property. One property that went through the code enforcement process was demolished with grant funds in this program year. However, the demolition costs were covered by the Illinois Housing Development Authority (IHDA) Strong Communities Program (SCP) grant the City holds. Therefore, CDBG funds were not required to be used. Staff continued to hold the appropriated funds for that purpose in the event that another property was demolition eligible with in Program Year 2024. However, no other property was demolition ready within the program year.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG
White	537
Black or African American	317
Asian	3
American Indian or American Native	10
Native Hawaiian or Other Pacific Islander	1
Total	868
Hispanic	129
Not Hispanic	739

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Data populated into this table has been adjusted to reflect the information found in PR-23 report. The total served should be 901 community members based on the PR-23 report. Of that number 133 community members were of Hispanic ethnicity. In addition to the race categories above, the following categories were represented on the PR-23 report: American Indian/Alaskan Native and White, Black/African American and White, American Indian/Alaskan Native & Black/African-American, and other multi-race.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	800,296	700,533
Other	public - federal	0	

Table 3 - Resources Made Available

Narrative

The City spent 87.53% of the planned expenses within the Program Year 2024 (PY2024) Annual Action Plan (AAP). Of the planned activities, one public infrastructure was not completed within the program year but was started. Accomplishments will be reported in the Program Year 2025 CAPER. Two public facility improvement projects were delayed for contractor availability and (or) organizational changes that will delay those activities to PY2025. Additionally, funding was allocated for one demolition activity, but state grant funding was used for the activity instead of CDBG funds.

For goal one in the PY2024 AAP (Preservation of Existing Affordable Housing Stock), the City expended 96.05% of allocated funds. For goal three (Support the Provision of Public Service Activities), the City expended 97.73% of allocated funds. For goal five in the PY2024 AAP (Administer CDBG Effectively and Proficiently), the City expended 86.65% of allocated funds.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
LMA Preservation Area	30	15.38	
LMA Regeneration Area - Outside WBRP	10	53.85	
WBRP Service Area	60	15.38	

Table 4 – Identify the geographic distribution and location of investments

Narrative

Eligibility for all CDBG programs is based on income, national objective criteria, other applicable Federal regulations, and other program requirements. The City did not restrict funds based on geography within the City's corporate boundaries, so estimating percentage of the allocation is difficult. The target area information is based on City single-family residential housing rehabilitation activities. Two (2) housing rehabilitation projects occurred outside of the target areas listed above, which is why the total does not equal one hundred percent (100%). The WBRP service area is within the City's regeneration area.

Estimating the geographic distribution of housing rehabilitation services in the Annual Action Plan was extremely difficult given the City did not have geographic constraints on the housing rehabilitation program outside of the requirement to be within the corporate boundaries of the City.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Bloomington Community Impact and Enhancement Department continues to seek ways to leverage resources to increase or enhance the level of services it provides to low-to-moderate income community members. Primary constraints are related to financial, contractor, and staff resources. Staff will continue to seek partnerships and opportunities that allow for additional service or better services for the community. In Program Year 2024, the City leveraged funding from Illinois Housing Development Authority (IHDA) Home Repair and Accessibility Program (HRAP), American Rescue Plan Act (ARPA) Housing Rehabilitation Program, and the Lead-Based Paint Hazard Reduction and Healthy Homes Program. The IHDA HRAP and ARPA program supports housing rehabilitation on owner-occupied single-family homes.

American Rescue Plan Act (ARPA) funds provided to the City were used for a variety of socio-economic needs including housing rehabilitation and non-profit grants. The ARPA housing rehabilitation program provides grants up to \$45,000 for health, life, safety, and code compliance issues in housing units with households at or below 80% of the Area Median Income (AMI).

The City was awarded a 2.3 million dollar Lead-Based Paint Hazard Reduction Program and Healthy Homes grant in 2020. CDBG funds are used as a match for this program. Delays in program implementation have come from continued challenges related to the COVID-19 Pandemic, contractor availability, and limited initial community interest in the program. These challenges continued in part of Program Year 2024, but the program became operational after a two and a half year delay in Program Year 2023. This grant was provided a second extension to serve community members into 2026.

The City also is the Trustee of the John M. Scott Trust, which provides grants to health care and social service organizations to meet the health care needs of residents in McLean County. This trust is administered by an eleven (11) member commission and a staff member from the City's Community Impact and Enhancement Department. During this program year the Trust provided over \$700,000 in grants to organizations. This program in addition to CDBG public service spending continue to be important aspects of the community's social service infrastructure.

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	13	14
Number of Special-Needs households to be provided affordable housing units	0	0
Total	13	14

Table 5 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	0	0
Number of households supported through The Production of New Units	1	1
Number of households supported through Rehab of Existing Units	12	13
Number of households supported through Acquisition of Existing Units	0	0
Total	13	14

Table 6 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

The City overperformed the goal listed in the Program Year 2024 Annual Action Plan for the rehabilitation of existing units. The City met the goal listed for the production of new units.

While these goals were met for the program year, macroeconomic challenges related to contractor availability, supply-chain issues, and delays in HUD funding do place challenges on meeting these goals. The City continually reviews methods to mitigate macroeconomic challenges presented. Additional

challenges with unit production on the City's Lead-Based Paint Hazard Reduction Program continue to present uncertainty.

Discuss how these outcomes will impact future annual action plans.

The City considered the factors listed above when drafting the Program Year 2025 Annual Action Plan and the 2025-2029 Consolidated Plan. Goals are continually evaluated to reflect the issues discussed in the previous section. New challenges are likely to occur, and the City actively reviews the risk to program performance that certain challenges present. The City continued to engage in extensive marketing efforts for the Lead-Based Paint Hazard Reduction Program (LBPHRP), which will hopefully lead to projects that require CDBG match. Those type of projects are included in the Program Year 2025 Annual Action Plan.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	0
Low-income	5	0
Moderate-income	3	0
Total	13	0

Table 7 – Number of Households Served

Narrative Information

The City utilizes CDBG funding to support the construction of new affordable housing units in partnership with Habitat for Humanity of McLean County. When vacant and abandoned properties are demolished with CDBG or other funds controlled by the City, buildable parcels are donated to Habitat for the construction of new units. Many times this also includes CDBG funds being used for the installation of water and (or) sewer service. In addition to the partnership with Habitat, affordable housing developers can apply for CDBG public infrastructure funding for new affordable housing developments. This application is a part of the annual competitive process the City uses to select recipients of public service, administration programs, public facility, and public infrastructure funding.

Additionally, the City devotes a significant amount of annual CDBG funding to the preservation of affordable housing through housing rehabilitation projects. The City continues to address worst case needs through the single-family housing rehabilitation program funded by CDBG. The rehabilitation program addresses many structures with serious code violations that present health, life, and safety issues for our community members. Disabled or elderly community members have been served through the City's partnership with AMBUCS, which builds accessibility ramps for these community members in

owner-occupied single-family housing units. CDBG funds pay for the material and AMBUCS volunteers provide the labor to build the ramps.

Of the housing rehabilitation projects completed in this program year, three (3) were at or below 80% AMI, five (5) were at or below 50% AMI, and five (5) were at or below 30% AMI. This included traditional rehabilitation work, accessibility improvements, and match funding for lead-based paint hazard control projects.

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

During Program Year 2024, CDBG public service funds were provided to Home Sweet Home Ministries (HSHM) for unhoused street outreach activities. The street outreach program is relatively new to the community, but is serving a critical need. Through the program, community members that are unhoused are engaged with HSHM staff offering essential resources such as food, warm clothing, and other necessary items. Folks served by the program are more likely to seek further services and are in a better position to find affordable, accessible, and safe housing.

Additionally, CDBG public service dollars were provided to KTB Financial, Inc. for vulnerable community members for financial and housing services. KTB serves many seniors and community members with different abilities with services that keep community members housed.

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. CDBG funds were used in Program Year 2024 to complete a shelter insulation project in collaboration with the Town of Normal. This improvement allowed for better energy efficiency, reduced the risk of pipe breaks, and provided a more stable living environment for residents.

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. Project Oz is supported in part by the City of Bloomington's John

M. Scott Health Care Trust grant program.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, 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.

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.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

CDBG funds were allocated in Program Year 2024 for the tot lot replacement at Holton Homes, which is a public housing site owned by the Housing Authority of the City of Bloomington (BHA). Due to organizational changes, the activity was not started in the program year. The City has agreed to keep the activity open into Program Year 2025 to allow the housing authority to begin work on the project.

In addition to the public facility project, the City provides funding for Section 3 job training and workforce development needs. Within this program year, the BHA partnered with the Family Community Resource Center to provide a Career and Self-Sufficiency Training Program, which is designed to assist participants with little to no work experience in developing the skills and knowledge necessary to secure employment. The three-day training went from April 8, 2025, till April 10, 2025, at the office of Family Community Resource Center in Bloomington, IL. Additionally, the in partnership with the Family Community Resource Center held a Job and Community Resource Fair on April 17th, 2025, at the Eastview Christian Community Center in Bloomington.

Actions taken 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.

Actions taken to provide assistance to troubled PHAs

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

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

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 taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

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. In Program Year 2024, three (3) activities were in support of the Lead-Based Paint Hazard Reduction Program. CDBG funds are used as match funds for that program.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

The first strategic goal in the 2020-2024 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 using 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 street outreach activities 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 into 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.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

The City continues to evaluate how to best manage grant programs currently held by the Community Impact and Enhancement Department. Work has continued within the department to update, upgrade, and create policies and procedures to better operate all of the grant programs, including CDBG. These improvements will continue into Program Year 2025 along with the implementation of the 2025-2029

Consolidated Plan. The City will continue to seek partnerships with other community stakeholders to better grant programs and the services provided. Much of this work will occur within a new community revitalization framework currently under discussion and design. Data and past experiences from 2020-2024 Consolidated Plan activities will guide the implementation of new institutional structures to better serve the community.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

The City utilized past CDBG funding to support a regional housing study which was completed in 2017. As a result of the study, the McLean County Regional Planning Commission (MCRPC) has implemented a Regional Housing Advisory Committee comprised of a Staff Committee and the Affordable/Supportive Housing Group. The overall mission of the Regional Housing Advisory Committee is to provide a forum for housing stakeholders to interact on a regular basis, identify collaborative opportunities, and proactively address housing issues in the community. City staff currently participate on the Housing Staff Committee and the Affordable/Supportive Housing Group. Other members of the Staff Committee include representatives from MCRPC, the Housing Authority of the City of Bloomington, the Town of Normal, and PATH. The Affordable/Supportive Housing Group is comprised of social service agencies with a vested interest in quality, affordable housing opportunities for low-to-moderate income community members.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

1. Increased costs for residential development from fees, building materials, labor, and other inflationary pressures have substantially tightened the housing market to the detriment of low and moderate income residents. The City is addressing this issue by maintaining an equitable, fair list of development fees. Additionally, the City offers permit waivers for not-for-profit organizations and all Grant Management Division approved contractors working on CDBG projects. The City continues to partner with several non-profit organizations dedicated to providing affordable housing through new construction and rehabilitation. In 2025, the City passed a standardized housing incentive that will hopefully lead to increased development of housing, including affordable housing.
2. Public transportation issues identified by the community include limited bus routes and inconvenient hours of operation. The City continues, and hopes to build on, its partnership with Connect Transit, which is the primary mass transit provider in the community. Staff from both organizations continually investigate opportunities for CDBG funding to improve and expand services for Connect Transit.
3. Deteriorating road and sidewalks have made housing choices more difficult for residents. CDBG funding was used in this program year for sidewalk upgrades and that plan is moving forward in future program years. Sidewalk improvements funded by CDBG amplify sidewalk improvement efforts across the City and help ensure that sidewalks are improved in areas with high percentages of low and

moderate income community members. Many elderly and differently abled community members have benefited from these improvements and they will continue to see mobility improvements due to CDBG sidewalk funding.

4. Accessibility for disabled community members and the need for more permanent supportive housing has been an identified barrier as well. The City partners with AMBUCS to build accessibility ramps through the CDBG housing rehabilitation program. The City used CDBG funds to cover the cost of the material and AMBUCS provides the volunteer labor to construct the ramps.

5. Many residents were concerned about payday lenders and consumer installment loan licenses, but this issue was addressed by a City resolution in 2011 that prohibited particularly dangerous types of payday and consumer loans.

6. Housing costs continue to be impediments to housing choice. McLean County, like other communities, is facing a shortage of housing units. Significant economic growth has made this problem more prevalent in Bloomington-Normal. The City is working with other units of government, non-profits, developers, and other stakeholders to develop strategies and incentives to encourage housing development that provides options that are affordable for all community members.

CR-40 - Monitoring 91.220 and 91.230

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

Monitoring activities include creating and implementing a tracking system to track progress on all projects, periodic reporting requirements, providing funding on reimbursement basis only, monitoring of subrecipients, and gathering annual financial audit information for subrecipients from an outside CPA firm for compliance with generally accepted practices and principals of accounting and compliance with federal statutes and regulations. City staff completed numerous monitorings of subrecipients during Program Year 2024. Moving forward, the City is developing new tools for subrecipients to use when they received a CDBG subaward. This will help these organizations and the City maintain regulatory compliance.

The multitude of partnerships the City has with community stakeholders also allows the City to better plan and coordinate CDBG activities. One area the City has identified as a challenge is recruiting minority and women-owned businesses to Community Impact and Enhancement Department programs. During Program Year 2024, the City made revisions to the contractor application process for grant funded projects. The hope is that this revised process will lead to additional applications, including applications from minority and women-owned businesses.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The public comment period is from July 7, 2025, through July 22, 2025. A public hearing will be held during the regularly scheduled City Council meeting on July 14, 2025. Notice of the public hearing and public comment period was published in the Pantagraph on June 20, 2025. Notices related to the public comment period and public hearing were also shared on City social media, placed in the PATH-O-GRAM newsletter, and made available email correspondence to key organizations.

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CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City’s program objectives stayed consistent throughout the entire Consolidated Plan. These objectives were based on outreach completed during the creation of the 2020-2024 Consolidated Plan. The City will continue to work on mitigating challenges and turning opportunities into successes with the City’s CDBG program.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours					
Total Section 3 Worker Hours					
Total Targeted Section 3 Worker Hours					

Table 8 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers					
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.					
Direct, on-the job training (including apprenticeships).					
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.					
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).					
Outreach efforts to identify and secure bids from Section 3 business concerns.					
Technical assistance to help Section 3 business concerns understand and bid on contracts.					
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.					
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.					
Held one or more job fairs.					
Provided or connected residents with supportive services that can provide direct services or referrals.					
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.					
Assisted residents with finding child care.					
Assisted residents to apply for, or attend community college or a four year educational institution.					
Assisted residents to apply for, or attend vocational/technical training.					
Assisted residents to obtain financial literacy training and/or coaching.					
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.					
Provided or connected residents with training on computer use or online technologies.					
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.					
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.					
Other.					

Table 9 – Qualitative Efforts - Number of Activities by Program

Narrative