

## **Executive Summary**

### **AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)**

#### **1. Introduction**

The City of Bloomington is the entity responsible for implementing the 2025-2029 Consolidated Plan, adopted by the Bloomington City Council on June 3, 2025. The Community Impact and Enhancement Department is responsible for managing the City's housing and community development efforts supported with Community Development Block Grant (CDBG) funds. Program Year 2026 will run from May 1, 2026-April 30, 2027, and be the 52nd year the City has implemented the CDBG program.

Geographically, the City of Bloomington encompasses 27.22 square miles of land area within McLean County, the largest county in Illinois. Data from the 2020 Decennial Census places Bloomington's population at 78,680 or 46.02% of the total population of McLean County. According to the 2022 American Community Survey 1-Year Estimate information, Bloomington has a poverty rate of 12.5%, which is .6% higher than the state poverty rate. It is served by 3 interstates, 2 major freight railroads, Amtrak, and the Central Illinois Regional Airport. The majority of the County's social services are located in Bloomington, primarily in or near the downtown area. Bloomington is divided into three ZIP codes (61701, 61704, and 61705). The 2025 Community Health Needs Assessment (CHNA) has identified 61701 as the ZIP code in McLean County with the greatest socioeconomic needs.

The City's 2015-2035 Comprehensive Plan divides the City into four broad areas: Regeneration Area, Preservation Area, Stable Area, and Emerging Area. The programs outlined in this Annual Action Plan will occur primarily in the Regeneration and Preservation Areas, both of which are identified as priority target areas in the 2025-2029 Consolidated Plan.

#### **2. Summarize the objectives and outcomes identified in the Plan**

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

Please refer to Section AP-20 Annual Action Plan Goals and Objectives for an overview of the goals and objectives to be met during the 2026 Program Year.

#### **3. Evaluation of past performance**

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

The City selects projects and activities based on needs identified in the current Consolidated Plan. This will be the second program year of the 2025-2029 Consolidated Plan. The previous Consolidated Plan (2020-2024) accomplished many of the goals outlined despite significant challenges related to the COVID-19 Pandemic, higher than Federal Reserve target inflation rates, supply-chain related issues, and disruptions to the operation of the Central Illinois Continuum of Care. Even with those challenges, housing rehabilitation, public services, demolitions, administrative services, and public facilities & infrastructure improvements occurred throughout the 2020-2024 Consolidated Plan.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from the citizen participation section of the plan.

A public comment period will be open from 01/22/2026 through 02/23/2026. A public hearing at the regularly scheduled City Council meeting on 02/09/2026. This public hearing will be open to the public and can make accommodations for community members with different abilities or are not English speaking. Information on the public comment period and the public hearing was made available via City social media channels, the City's website, paper notices at the Community Impact and Enhancement Department Office, and email communications to community stakeholders serving minorities and non-English speaking community members as well.

A copy of the draft Annual Action Plan for Program Year 2026 is available on the City's website, the Community Impact and Enhancement Department, and Bloomington Public Library.

#### **5. Summary of public comments**

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

This will be added after the public comment period concludes.

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

This will be added after the public comment period concludes.

#### **7. Summary**

This will be added after the public comment period concludes.

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

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

Describe the agency/entity 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 (optional)**

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 who manage the CDBG program.

**Consolidated Plan Public Contact Information**

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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The consultation process for the 2025-2029 Consolidated Plan involved a robust community outreach effort that included the following (but was not limited to): resident survey, public meetings, a public hearing, stakeholder focus groups, key informant interviews, and community events to gather feedback. Data from these sources was matched with Census, HUD, and City data to develop a plan based on the priorities described by community members during the outreach effort. This Annual Action Plan was developed to meet the goals and priorities of the 2025-2029 Consolidated Plan.

### **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 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 the mission has changed. In Program Year 2025, this coalition changed to become the McLean County HUB of the Central Illinois Continuum of Care (CICoC). The City has been an active participant in this coalition since inception.

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 was a 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.

The City maintains a partnership with the Housing Authority of the City of Bloomington to better serve public housing residents and housing choice voucher recipients. This partnership includes using CDBG funds for self-sufficiency training and using outreach tools to connect residents with the City's Housing and Resource Fair.

### **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 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 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.

Staff from the City's Community Impact and Enhancement Department also are on the governing board for the CICoC. Additional City staff from the department assist with other CICoC functions and regularly attend meetings to hear from service providers.

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

Staff from the City's Community Impact and Enhancement Department are on the governing board for the CCoC. Additional City staff from the department assist with other CCoC functions and regularly attend meetings to hear from service providers. The City does not receive ESG funds.

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

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

1	<b>Agency/Group/Organization</b>	City of Bloomington Parks and Recreation Department
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Parks and Recreation Services
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Impact and Enhancement Department staff worked with staff from the Parks and Recreation Department.
2	<b>Agency/Group/Organization</b>	BLOOMINGTON HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City and the Housing Authority of the City of Bloomington participate in the McLean County Regional Housing Advisory Committee and other regional housing efforts. One of the primary focus areas of the McLean County Regional Housing Advisory Committee is to preserve the current affordable housing stock-including publicly supported housing.
3	<b>Agency/Group/Organization</b>	McLean County Regional Planning Commission
	<b>Agency/Group/Organization Type</b>	Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis Economic Development

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The McLean County Regional Planning Commission (MCRPC) facilitates the Regional Housing Advisory Committee and other regional housing efforts. MCRPC provides valuable data and research with community planning funding. This data is incorporated into the analysis of needs and funding allocations for PY2026.
4	<b>Agency/Group/Organization</b>	City of Bloomington-Engineering Department
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Public Infrastructure
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Community Impact and Enhancement Department works with the City's Engineering Department on public infrastructure improvements.
5	<b>Agency/Group/Organization</b>	The Center for Human Services
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Center for Human Services is the CoC lead. The City works with the organization on services for unhoused community members.

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

**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	The Center for Human Services	The Continuum of Care works to support homeless individuals achieve self-sufficiency. These goals align with the 2025-2029 Consolidated Plan.
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.
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.

**Table 3 – Other local / regional / federal planning efforts**

**Narrative (optional)**

The City works with a variety of community partners throughout the program year to understand community needs and determine the most effective manner to allocate limited funds.

## **AP-12 Participation – 91.105, 91.200(c)**

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

The consultation process for the 2025-2029 Consolidated Plan involved a robust community outreach effort that included the following (but was not limited to): resident survey, public meetings, a public hearing, stakeholder focus groups, key informant interviews, and community events to gather feedback. Data from these sources was matched with Census, HUD, and City data to develop a plan based on the priorities described by community members during the outreach effort. This Annual Action Plan was developed to meet the goals and priorities of the 2025-2029 Consolidated Plan.

**Citizen Participation Outreach**

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	A public hearing will be held on February 9, 2026, during the regularly scheduled Bloomington City Council meeting.	This will be updated once the public comment period has been completed.	This will be updated once the public comment period has been completed.	
2	Newspaper Ad	Non-targeted/broad community	Notice of the public comment period and public hearing was published in the Pantagraph on January 6, 2026.	This will be updated once the public comment period has been completed.	This will be updated once the public comment period has been completed.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish  Social Service Organizations	An email with information on the public hearing, public comment period, and Program Year 2026 Annual Action Plan was sent to social service agencies serving Bloomington.	This will be updated once the public comment period has been completed.	This will be updated once the public comment period has been completed.	
5	Internet Outreach	Non-targeted/broad community	The Program Year 2026 Annual Action Plan is posted on the City's website during the public comment period.	This will be updated once the public comment period has been completed.	This will be updated once the public comment period has been completed.	
6	Physical Copies of the Draft Plan Available	Non-targeted/broad community	A physical copy of the draft plan is available at the Bloomington Public Library, the City's HUB, and the Community Impact and Enhancement Department office.	This will be updated once the public comment period has been completed.	This will be updated once the public comment period has been completed.	

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

The City will use Program Year 2026 CDBG entitlement funding, program income from previous housing rehabilitation activities, and unused prior program year entitlement resources from Program Year 2024 and Program Year 2025.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	555,000.00	38,000.00	17,000.00	610,000.00	1,740,000.00	Program income from housing rehabilitation loans is estimated using data from previous program years. Prior year resources will come from unexpended CDBG entitlement funds from previous program years (2024 and 2025).

Table 5 - Expected Resources – Priority Table

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

### **matching requirements will be satisfied**

The City will continue to leverage CDBG funding for housing rehabilitation to expand our footprint using Illinois Housing Development Authority (IHDA) funds. The source of that funding is IHDA's Home Repair and Accessibility Program (HRAP), which provides up to \$50,000 per unit for housing rehabilitation work (hard and soft costs). We anticipate completing 4-6 housing rehabilitation projects with HRAP funding during PY2026. Some CDBG housing rehabilitation funds will be used as match for some of the City's Lead-Based Paint Hazard Reduction and Healthy Homes Program (funded by HUD) projects as well. Both program have allowed the City to gain additional housing rehabilitation funding.

CDBG demolition funds have also allowed the City to capture additional funds from IHDA's Strong Communities Program (SCP). The SCP funding allows the City to pay for additional demolition of vacant and abandoned properties to create more opportunity for infill development of new affordable housing units.

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

Typically, the City owns several properties slated for demolition. If cleared with CDBG funds and the parcel is buildable, the property is donated to Habitat for Humanity McLean County, or another non-profit organization, for in-fill development of affordable housing. When these properties do not meet the criteria for demolition, the property is donated to a local not-for-profit organization such as YouthBuild or Dreams Are Possible for rehabilitation and resale to an income-qualified household. The non-profit also has the option of renting to an income-qualified household.

**Discussion**

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

## 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	Affordable Housing Rehabilitation	CDBG: \$320,000.00	Homeowner Housing Added: 1 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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	Affordable Housing Rehabilitation	CDBG: \$32,000.00	Buildings Demolished: 1 Buildings
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	Housing Services	CDBG: \$84,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 2324 Persons Assisted Homelessness Prevention: 50 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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: \$80,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
5	Administer CDBG Effectively and Proficiently	2025	2029	Non-Housing Community Development Housing Services, Section 3 Training, and Community Planning	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington	Homeless Services Affordable Housing Rehabilitation Housing Services Homeless Facilities and Shelter Improvements	CDBG: \$94,000.00	

**Table 6 – Goals Summary**

**Goal Descriptions**

1	<b>Goal Name</b>  <b>Goal Description</b>	<p>Preservation of Existing Affordable Housing Stock</p> <p>The City will undertake several programs designed to preserve the existing affordable housing stock throughout the 2026 Program Year. Typically, traditional housing rehabilitation work will be financed through 0% interest, five-year forgivable loans. 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. 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. The City also operates an Emergency Program for qualifying residents for emergency rehabilitation or repairs to air conditioning, furnaces, water heaters, and sewer (and water) service.</p> <p>Beginning in Program Year 2026, new applications for CDBG housing rehabilitation, minus applications for the Emergency Program, must come from the City's Regeneration or Preservation Areas as defined by the 2015-2035 Comprehensive Plan.</p>
2	<b>Goal Name</b>  <b>Goal Description</b>	<p>Elimination of Slum and Blight Conditions</p> <p>Demolition and clearance activities will be limited to vacant and abandoned residential properties. Rehabilitation is always considered before demolition, but most of the properties the City encounters are beyond the point where they can be rehabilitated. The City attempts to use vacant lots from demolition activities to create opportunities for affordable housing construction through Habitat for Humanity. Properties that do not meet Habitat's criteria may be offered to adjacent property owners or donated to local not-for-profits for use consistent with CDBG national objectives. CDBG funds will be leveraged with other state resources from the Illinois Housing Development Authority for abandoned properties.</p>

<b>3</b>	<b>Goal Name</b>	Support the Provision of Public Services
	<b>Goal Description</b>	<p>The City will support local non-profit organizations dedicated to providing services to low-to-moderate income residents and other special populations through the 2026 Program Year. Program partners for Program Year 2026 include the following organizations and programs.</p> <ul style="list-style-type: none"> <li>• Home Sweet Home Ministries Street Outreach Program for unhoused community members.</li> <li>• KTB Financial Services, Inc. for financial and homeless prevention services for disabled and senior residents.</li> <li>• Prairie State Legal Services for housing services provided to low-to-moderate income community members.</li> <li>• West Bloomington Revitalization Project for community revitalization services in West Bloomington.</li> </ul>
<b>4</b>	<b>Goal Name</b>	Public Facility and Infrastructure Improvements
	<b>Goal Description</b>	CDBG funds will support a public facility improvement for the Housing Authority of the City of Bloomington's Wood Hill Towers facility.
<b>5</b>	<b>Goal Name</b>	Administer CDBG Effectively and Proficiently
	<b>Goal Description</b>	The City strives to improve the implementation and effectiveness of CDBG funded activities throughout the 2026 Program Year. Through the Administration and Planning goal, the City will support Section 3 opportunities, regional community planning efforts, and general administration of the CDBG program. This goal also sets aside funding for the potential development of an updated strategic plan for the West Bloomington Revitalization Project to assist with the City's community revitalization efforts.

# Projects

## AP-35 Projects – 91.220(d)

### Introduction

Projects were selected based on the relationship to the priorities areas identified in the 2025-2029 Consolidated Plan.

If the annual allocation amount should exceed the estimate, the City will prioritize adding funding to the PY2026 Public Services project up to the cap of fifteen percent (15%). Funding would be prioritized to Prairie State Legal Services, Home Sweet Home Ministries, KTB Financial Services, Inc., and the West Bloomington Revitalization Project in that order. Once the public service funding cap was feasibly reached, additional funding would be transferred to PY2026 Housing Rehabilitation Assistance.

If the annual allocation amount should be less than the estimate, funding will be decreased on projects to ensure compliance on public service and administration funding caps. After that is achieved, cuts of up to \$10,000 will be done to the Wood Hill Family Apartments Playground Improvement. If additional reductions are needed, they will be completed by reducing the PY2026 Housing Rehabilitation Assistance and PY2026 Residential Housing Demolition at the discretion of the Community Impact and Enhancement Department.

### Projects

#	Project Name
1	PY2026 Housing Rehabilitation Assistance
2	PY2026 Housing Rehabilitation Delivery
3	PY2026 Residential Housing Demolition
4	PY2026 Public Services
5	PY2026 CDBG General Administration
6	PY2026 CDBG Community Planning
7	Wood Hill Family Apartments Playground Upgrade

Table 7 - Project Information

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

The City selected these projects based on the needs and goals identified during the 2025-2029 Consolidated Plan process. These projects will support the needs of low-to-moderate income residents of the City and provide funding to address residents with unserved needs. Continued challenges related to rising costs and changing Federal regulations were identified as obstacles in Program Year 2025, but

the City worked to overcome those challenges as much as possible.

Currently, McLean County has a considerable shortage of housing units, which includes a shortage of affordable housing units. This housing shortage has caused an increase in rental rates and home prices, which has placed a financial burden on many low-to-moderate income community members. The City's CDBG housing rehabilitation program does help keep affordable housing units safe and available for low-to-moderate income community members--an important service in this housing market. Without the housing rehabilitation program offered by the City's CDBG program, many homeowners would not be able to afford repairs to address serious health, life, safety, and code compliance issues in their homes.

Continued challenges related to the rebuilding of the Central Illinois Continuum of Care (CICoC) continues to be a work in progress. Ensuring the CICoC is operating well is critical to making sure all residents have a safe, accessible, and affordable place to call home. Recent changes to the NOFO released by HUD are likely to cause significant disruptions to the service provider network within the CICoC.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	PY2026 Housing Rehabilitation Assistance
	<b>Target Area</b>	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	<b>Goals Supported</b>	Preservation of Existing Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing Rehabilitation
	<b>Funding</b>	CDBG: \$317,000.00
	<b>Description</b>	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. This project may also support the installation of new water service for Habitat for Humanity affordable housing builds.
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Housing rehabilitation activities will be performed at housing units owned and (or) occupied by income-qualified residents. The City anticipates completing seven (7) housing rehabilitation activities during the program year with CDBG funds.
	<b>Location Description</b>	The homeowner rehabilitation program is open to all qualified residents in the City the Regeneration and Preservation Areas as defined by the City's 2015-2035 Comprehensive Plan for all applications starting in Program Year 2026. The CDBG emergency repairs and rehabilitation program is available to qualified residents within the corporate boundaries of the City.
<b>Planned Activities</b>		
2	<b>Project Name</b>	PY2026 Housing Rehabilitation Delivery
	<b>Target Area</b>	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP
	<b>Goals Supported</b>	Preservation of Existing Affordable Housing Stock
	<b>Needs Addressed</b>	Affordable Housing Rehabilitation
	<b>Funding</b>	CDBG: \$3,000.00

	<b>Description</b>	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.
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>3</b>	<b>Project Name</b>	PY2026 Residential Housing Demolition
	<b>Target Area</b>	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	<b>Goals Supported</b>	Elimination of Slum and Blight Conditions
	<b>Needs Addressed</b>	Affordable Housing Rehabilitation
	<b>Funding</b>	CDBG: \$32,000.00
	<b>Description</b>	The City will address the elimination of slum and blight conditions throughout this Annual Action Plan. Demolition and clearance activities will be limited to vacant and abandoned residential properties. Rehabilitation is always considered before demolition, but most of the properties the City encounters are beyond the point where they can be rehabilitated. The City attempts to use vacant lots from demolition activities to create opportunities for affordable housing construction through Habitat for Humanity of McLean County. Properties that do not meet Habitat's criteria may be offered to adjacent property owners or donated to local not-for-profits for green space.
	<b>Target Date</b>	4/30/2027

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	To be determined.
	<b>Planned Activities</b>	
<b>4</b>	<b>Project Name</b>	PY2026 Public Services
	<b>Target Area</b>	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	<b>Goals Supported</b>	Support the Provision of Public Services
	<b>Needs Addressed</b>	Homeless Services Housing Services
	<b>Funding</b>	CDBG: \$84,000.00
	<b>Description</b>	The City will support local non-profit organizations dedicated to providing services to low-to-moderate income residents and other special populations through the 2026 Program Year. All funding is subject to a competitive application process. The following organizations will be funded. -Home Sweet Home Ministries Street Outreach Program (\$29,000.00)-KTB Financial Services, Inc. for Financial Empowerment Program (\$27,000.00)-Prairie State Legal Services Housing Services Program (\$13,000.00)-West Bloomington Revitalization Project Community Operations (\$15,000.00)
	<b>Target Date</b>	4/30/2027

<p><b>Estimate the number and type of families that will benefit from the proposed activities</b></p>	<p>The City will support non-profit organizations serving low-to-moderate income Bloomington residents. The following are estimates for the number of households that will be served by the following subawardees.</p> <ul style="list-style-type: none"> <li>• Home Sweet Home Ministries Street Outreach Program: 50 households</li> <li>• KTB Financial Services, Inc. for Financial Empowerment Program: 140 households</li> <li>• Prairie State Legal Services Housing Services Program: 14 Households</li> <li>• West Bloomington Revitalization Project Community Operations: 2,170 (based on Census Tracts)</li> </ul>								
<p><b>Location Description</b></p>									
<p><b>Planned Activities</b></p>	<p>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. Prairie State Legal Services will provide legal services related to housing and complete community outreach to educate residents about legal issues related to housing.</p>								
<p><b>5</b></p>	<table border="1"> <tr> <td data-bbox="235 1249 532 1306"> <p><b>Project Name</b></p> </td> <td data-bbox="532 1249 1430 1306"> <p>PY2026 CDBG General Administration</p> </td> </tr> <tr> <td data-bbox="235 1306 532 1482"> <p><b>Target Area</b></p> </td> <td data-bbox="532 1306 1430 1482"> <p>LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington</p> </td> </tr> <tr> <td data-bbox="235 1482 532 1701"> <p><b>Goals Supported</b></p> </td> <td data-bbox="532 1482 1430 1701"> <p>Preservation of Existing Affordable Housing Stock Elimination of Slum and Blight Conditions Support the Provision of Public Services Public Facility and Infrastructure Improvements Administer CDBG Effectively and Proficiently</p> </td> </tr> <tr> <td data-bbox="235 1701 532 1879"> <p><b>Needs Addressed</b></p> </td> <td data-bbox="532 1701 1430 1879"> <p>Homeless Services Affordable Housing Rehabilitation Housing Services Homeless Facilities and Shelter Improvements</p> </td> </tr> </table>	<p><b>Project Name</b></p>	<p>PY2026 CDBG General Administration</p>	<p><b>Target Area</b></p>	<p>LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington</p>	<p><b>Goals Supported</b></p>	<p>Preservation of Existing Affordable Housing Stock Elimination of Slum and Blight Conditions Support the Provision of Public Services Public Facility and Infrastructure Improvements Administer CDBG Effectively and Proficiently</p>	<p><b>Needs Addressed</b></p>	<p>Homeless Services Affordable Housing Rehabilitation Housing Services Homeless Facilities and Shelter Improvements</p>
<p><b>Project Name</b></p>	<p>PY2026 CDBG General Administration</p>								
<p><b>Target Area</b></p>	<p>LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington</p>								
<p><b>Goals Supported</b></p>	<p>Preservation of Existing Affordable Housing Stock Elimination of Slum and Blight Conditions Support the Provision of Public Services Public Facility and Infrastructure Improvements Administer CDBG Effectively and Proficiently</p>								
<p><b>Needs Addressed</b></p>	<p>Homeless Services Affordable Housing Rehabilitation Housing Services Homeless Facilities and Shelter Improvements</p>								

	<b>Funding</b>	CDBG: \$47,000.00
	<b>Description</b>	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, postage, office supplies, grants management software, advertising, and postage.
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>6</b>	<b>Project Name</b>	PY2026 CDBG Community Planning
	<b>Target Area</b>	LMA Preservation Area WBRP Service Area LMA Regeneration Area - Outside WBRP South Central Bloomington
	<b>Goals Supported</b>	Administer CDBG Effectively and Proficiently
	<b>Needs Addressed</b>	Affordable Housing Rehabilitation Housing Services
	<b>Funding</b>	CDBG: \$47,000.00
	<b>Description</b>	This project will support planning for regional housing initiatives and other projects supported through this Annual Action Plan. This project also sets aside funding for the potential development of an updated strategic plan for the West Bloomington Revitalization Project to assist with the City's community revitalization efforts.
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Planning activity only.
	<b>Location Description</b>	
	<b>Planned Activities</b>	

<b>7</b>	<b>Project Name</b>	Wood Hill Family Apartments Playground Upgrade
	<b>Target Area</b>	South Central Bloomington
	<b>Goals Supported</b>	Public Facility and Infrastructure Improvements
	<b>Needs Addressed</b>	Affordable Housing Rehabilitation
	<b>Funding</b>	CDBG: \$80,000.00
	<b>Description</b>	This project will support the renovation of the playground at Wood Hill Family Apartments to improve the safety and accessibility of the public housing site. The site has fifty (50) units of public housing.
	<b>Target Date</b>	4/30/2027
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The public housing site has fifty (50) housing units.
	<b>Location Description</b>	300 Block of East Wood Street, Bloomington, IL 61701
	<b>Planned Activities</b>	The project will consist of removal of existing play structure and two swing sets, excavation of topsoil, installation of landscape barrier, installation of wood chips or other soft surface, and installation of new play structure and swing sets. If project budget allows, the scope may include the repair, replacement, and/or enhancement of outdoor lighting. All apartments at the 50-unit Wood Hill Family Apartments have at least two bedrooms and as such are typically occupied by families with children. All households residing at Wood Hill Family Apartments meet the low- or moderate-income qualification. The project will be completed by staff of the Housing Authority of the City of Bloomington who will procure and contract out for installation and related site work.

## **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 and housing stock is aging and in need of replacement and improvements.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
LMA Preservation Area	30
WBRP Service Area	30
LMA Regeneration Area - Outside WBRP	20
South Central Bloomington	20

**Table 8 - 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. More generally resident feedback and data analysis showed that general community development needs in the Regeneration Area, Preservation Area, and South Central Bloomington. Both the Regeneration Area and Preservation Area are defined in the City's 2015-2035 Comprehensive Plan.

Program Year 2026 will be the first program year where the City restricts non-emergency CDBG housing rehabilitation applications to the Regeneration and Preservation areas as defined by the City's 2015-2035 Comprehensive Plan.

### **Discussion**

An estimation of the geographic distribution is difficult. However, the City attempted to estimate the distribution based on housing rehabilitation, demolition, and public facility improvement activities. Anticipated activities in Program Year 2026 and historical data were used for this estimation.

## 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. 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.

The CDBG housing rehabilitation program also keeps affordable housing units available through the housing rehabilitation program.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	0
Non-Homeless	7
Special-Needs	0
Total	7

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	0
The Production of New Units	1
Rehab of Existing Units	6
Acquisition of Existing Units	0
Total	7

**Table 10 - 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): 6 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**

The City will provide Section 3 job training programming to public housing and housing choice voucher recipients with general administration funding. To accomplish this activity, the City will partner with the Housing Authority of the City of Bloomington.

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

The housing authority provides several ongoing opportunities for resident involvement and has a resident services department. Resident engagement is a significant part of this department's responsibilities.

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 two (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 five (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. 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 first 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.

In Program Year 2025, the CCoC worked through rebuilding the CCoC. Technical advisors and consultants have been working with the CCoC to improve processes, rework policies, and build a strategy to best serve the communities served. This work will continue into Program Year 2026.

### **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. Since 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 throughout this Consolidated Plan period and in Program Year 2026. 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 is 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.

The CCoC is currently working on efforts to improve and streamline the Coordinated Entry system and HMIS data entry to better serve unhoused community members within the continuum's service area. These improvements will help other service providers keep folks from becoming unhoused as well.

## **Discussion**

The City maintains close partnerships with organizations serving unhoused community members. While the CCoC has been through turmoil in recent years, there has been progress towards better operations. However, changes to recent NOFOs, regulatory modifications, and reductions in staffing and technical assistance contracts have hampered efforts to rebuild. The City remains committed to helping CCoC providers, supporting CCoC operations, and serving unhoused community members.

In January 2026, Home Sweet Home Ministries opened the first non-congregate shelter village for unhoused community members in McLean County. The Bridge is a major improvement in McLean County's social service infrastructure and will be an important benefit for the City of Bloomington. It will consist of 48 sleeping cabins able to accommodate up to 56 adults, a community building with a kitchen, living room area and offices for service providers, and a bathhouse. CDBG funding from the City for the agency's Street Outreach Program will help get residents experiencing homelessness to services that may lead to a home at the Bridge. Other services will be provided to residents of the Bridge as well by other non-profit partners in the community.

## **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 and IHDA 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 review and develop at policy changes and other programs than can further reduce barriers to affordable housing.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City plans the 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 continues 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 meet 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 2027, which runs parallel to the 2026 CDBG Program Year, the Trust will invest over \$900,000 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 a RRP training course with over 20 participants. Additional RRP trainings will be considered and evaluated based on demand from local contractors.

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. Originally, this grant was supposed to be for 42 months, but the City secured two (2) twelve (12) month extensions. Currently, the grant's period of performance will conclude on July 3, 2026. The CDBG housing rehabilitation program often eliminates lead-based paint hazards during traditional rehabilitation projects.

### **Actions planned to reduce the number of poverty-level families**

The City will provide Section 3 training opportunities to public housing residents and housing choice voucher recipients in partnership with the Housing Authority of the City of Bloomington. This will support a housing and resource fair along with job training. 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). Through the IHDA HRAP program, homeowners can receive up to \$45,000 in assistance through a 5-year forgivable loan. There are times when CDBG and IHDA funds are combined to meet the needs of significant rehabilitation projects for low income households.

### **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. The City continues to partner with the McLean County Regional Planning Commission (MCRPC) on community planning initiatives. This partnership helps provide critical information to community members, stakeholders, elected officials, and business partners. In addition to MCRPC, the City maintains a partnership with Habitat for Humanity of McLean County to assist in the development of new affordable housing units from demolition projects involving vacant and abandoned properties.

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.

The City is actively engaged with other community organizations, such as the West Bloomington Revitalization Project (WBRP), Strong Towns BloNo, the Bloomington-Normal Water Reclamation District to work on infrastructure improvement and community revitalization efforts.

### **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 2026 and the 2025-2029 Consolidated Plan period.

### **Discussion:**

The City's Community Impact and Enhancement Department moved to proactive property maintenance enforcement during Program Year 2025. This highlights the City's commitment to creating strong and thriving neighborhoods. The change will be complimented by communication to residents and community education to avoid common issues that reduce the quality and health of neighborhoods. With the new approach, property maintenance inspectors will have the ability to address maintenance issues as they observe them in the field. Along with this approach, the City is working to develop an abatement process to deal with issues when property owners do not eliminate code issues.

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

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%



