



**City of
Bloomington**

*Housing and Neighborhood
Development Department*

**Analysis of
Impediments to Fair
Housing Choice**

Submitted: March 2015

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I. Introduction/ Summary of Analysis

The Analysis of Impediments to Fair Housing Choices provides a summary and overview of needs and impediments to housing for minorities, women, and the disabled in the City of Bloomington. The City of Bloomington is a participating jurisdiction and funds are administered through The Department of Housing and Neighborhood Development (HAND). Through coordination with the Human Rights Commission and its staff and the Community and Family Resources Department the city also promotes the statutory requirement that the jurisdiction affirmatively further fair housing by updating requirements and disseminating information through its Fair Housing Outreach programming. At this time the federal funds actively being distributed include: HOME, CDBG and Shelter Plus Care grants. This analysis of impediments includes information recently compiled through the comprehensive survey of community needs completed for the 2015-2020 Consolidated Plan. The impediments identified in this report comprise a newly created list based on recent research.

Housing and Neighborhood Development staff compiled and analyzed the information for this report. The City Legal Department provides staff to the Human Rights Commission through city attorney, Barbara McKinney. This public body enforces the local law against discrimination (Municipal Code 2.21.020) and works in the community to prevent and eliminate discrimination by investigating and resolving human rights complaints. Other local commissions also review these issues peripherally including the Commission on the Status of Women, The Commission on the Status of Black Males,, Council for Community Accessibility, Safe and Civil City Program, and the Commission on Hispanic and Latino Affairs. Both HAND and Barbara McKinney provide information to educate the public about diversity and Fair Housing issues.

HAND staff also administers various housing programs including EHR (emergency Home Repair), OOR (Owner Occupied Rehab), and HMAL (Housing Modifications for Accessible Living) a program which addresses accessibility issues for those either permanently or temporarily disabled. HAND partners with various not-for-profits to access eligible clients for this program.

Comprehensive housing and economic statistics are based upon information assembled for the 2015-2020 Consolidated Plan which incorporates CHAS and Census data from 2010, as updated in 2013. The following local surveys and reports were used to develop a profile of the community:

- 1. SCAN- Service Community Assessment of Needs 2012**
- 2. 2010 Census Data and CHAS Data**
- 3. 2013 American Community Survey of the Census Bureau**
- 4. The Bloomington Economy June 2011- a report prepared for the Bloomington Economic Development Corporation and the Kelley School of Business**

5. STATS Indiana 2013

During the Consolidated Plan process, which took place largely in 2014, HAND assembled new information from the five focus groups (Community Development, Affordable Housing, Homelessness, Economic Development and Social Services) and conducted extensive key informant interviews. Based upon this input and discussions with Barbara McKinney, the City's civil rights lawyer, the City revised and refreshed its list of impediments. In a community like Bloomington, some impediments will never be completely resolved. Those have to do with market conditions for housing which are impacted by university demand, a condition which will not change. However, new ways to improve these conditions are being sought.

This is a first year report after the collection of data involved in the 2015 Consolidated Plan, therefore the data references contained in the Jurisdictional Background Data (Section II of this document) will be the same or similar as those used for the Consolidated Plan. Where new data is accessible, it is updated.

II. Jurisdictional Background Data

Demographic Data

The City of Bloomington, which is also the county seat of Monroe, has been associated with Indiana University since 1820. Among the state's cities, it is the seventh largest incorporated area with a population of 82,575 (2013). Not surprisingly, a high proportion of residents are in the 18-24 year old age group and Bloomington's population is more highly educated than state or national averages (The Bloomington Economy 2011). The current enrollment at Indiana University is 46,416 (Fall, 2014). The enrollment reached its highest ever number in 2013 and has only dropped off by 400 students in 2014.

Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected with Indiana University as either students or faculty.

Monroe County Population by Race 2013

Population Estimates by Race or Hispanic Origin in 2013	Number	Rank of 12 in State	Pct Dist. in County	Pct Dist. in State
American Indian or Alaska Native Alone	445	12	0.3%	0.4%
Asian Alone	8,569	5	6.0%	1.9%
Black Alone	4,898	18	3.5%	9.5%
Native Hawaiian and Other Pac. Isl. Alone	94	10	0.1%	0.1%
White Alone	124,584	12	87.8%	86.3%
Two or More Race Groups	3,422	9	2.4%	1.8%
Hispanic or Latino (can be of any race)				
Non-Hispanic or Latino	137,397	12	96.8%	93.6%
Hispanic or Latino	4,491	19	3.2%	6.4%

Bloomington recognized that its Hispanic community may struggle with language and cultural barriers and this resulted in the Impediment identified in the 2005-2010 Consolidated Plan. The city responded by creating two city support positions, now filled by (Aracelli Gomez and Prisma Lopez) within Community and Family Resources. On September 19th, 2007 the Bloomington City Council passed Ordinance 07-21 which established the Commission on Hispanic and Latino Affairs. The Commission works to alleviate problems Hispanics and Latinos experience in education, health, employment and public safety. The Boletín Comunitario is a Spanish language publication of the Community and Family Resources Department which provides Spanish speaking clients with information about programs, services, and current issues in order to integrate them into the larger Bloomington community. A volunteer literacy program, VITAL, has been available through the Monroe County Public Library for several years and retains Spanish speaking tutors. During this period., El Centro Comunal Latino was funded by Jack Hopkins in order to create new programming. A program coordinator position in the offices of VITAL (at the public library) supports an Interpreter training program for Latino health, legal and educational issues. The local response has been comprehensive and perhaps the only remaining impediment is making sure that Hispanic residents are aware of the level of support they have. Although progress will continue to be monitored, lack of access to information is no longer considered an impediment to the Hispanic population.

Bloomington does not have specific geographic areas of minority concentration, or neighborhoods currently associated with minority settlement. SCAN 2012 evidence indicates that a large percentage of the minorities in Bloomington are now attached to Indiana University as staff members or students. The net in-migration of international individuals is approximately 446 per year in the county. The Report on the Status of Minorities at Indiana University compiled in 2006 suggests that faculty and administrative positions also comprise a substantial proportion of the minority presence in Bloomington. The largest subpopulation of minorities is Asian (4.2%), followed by black (3.2%), which has remained constant from 2003-2012 and then by Hispanic which is increasing (2.3%). However, it is also true that minorities are over-represented in public housing units. They represent 28.8% of people on the public housing wait list.

Another demographic of concern are single female head of household, who do not represent a disproportionate number of households in the county compared with other counties, however they are an identifiable demographic in poverty statistics here. Single women head 33% of all households which fall beneath the poverty line. Their median income is \$32,486 as compared with single men head of household making \$43,452. The real median Head of Household is \$42,085 (ACS).

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Non-institutionalized persons with disabilities comprise 5.8% of the population for the ages of 5-20 years old, 10.3% of the

population between 21 and 64 years old and 33.8% of the population above 65. The Public Housing Authority, received funding to make 8 living units completely accessible according to the requirements of their 2003 Physical Needs Assessment. That document is being updated in 2015 and the department will continue to support rehabilitation and modification of units for accessibility. Additionally private developers have partnered with the Department to create accessible units through rental new construction programming. During the prior term of the consolidated plan, the department concentrated on working with commercial and institutional developers to clarify the design requirements for accessibility and the process through which permitting is achieved and this was 2010-2015 Impediment 1. The solution was assisted by the recent consolidation of the Transportation and Engineering Departments with Planning within the city administration.

Income Data

Bloomington’s per capita annual income is \$32,892 which is 14.8% below the per capita state income of \$38,622 (2013 Stats Indiana). The poverty rate in 2012 is at 24.3%, however, income relative to housing cost is an identified obstacle to fair housing and it continues to be among the city’s highest priorities.

Monroe County Household Income 2013

Income and Poverty	Number	Rank in State	Percent of State	Indiana
Per Capita Personal Income (annual) in 2013	\$32,892	75	85.2%	\$38,622
Median Household Income in 2012	\$39,309	87	83.7%	\$46,954
Poverty Rate in 2012	24.3%	1	156.8%	15.5%
Poverty Rate among Children under 18	20.2%	51	91.4%	22.1%
Welfare (TANF) Monthly Average Families in 2013	105	21	0.9%	11,711
Food Stamp Recipients in 2013	11,465	18	1.2%	922,273
Free and Reduced Fee Lunch Recipients in 2013	5,069	23	1.0%	509,427

Additionally the geographic dispersal of income tends to impact specific schools which serve disproportionate numbers of minorities and low income students. These schools are placed at a disadvantage. Nine out of ten Fairview Elementary school students are eligible for the federal lunch program. Perhaps as result of the income disparity, Fairview has failed to achieve adequate progress on three occasions and faces possible reorganization or closing.

This table from the 2012 SCAN publication summarizes trends in Monroe County housing and the financial position of households relative to housing. They show downtrends in housing affordability, and homeownership and also a disturbing increase in households living in poverty. Also indicative of the precariousness of these populations is the percent of the population deemed “underbanked,” and therefore unlikely to achieve stable housing.

Table 4.1: Earnings Indicators 2003 2010

Pays Enough for Basic Needs ⁴	28%	33%*
Homeownership Rates for Monroe County ⁴	54%	53%
Percent of All Households Having Difficulty Affording Rent or Mortgage ⁴	27%	34%
Percent of Unbanked and Underbanked Households in Bloomington MSA ⁵	----	41% [^]
Percent of Households Living in Poverty in Monroe County ⁶	13%	22% [^]

SOURCE: 3 Bureau of Labor Statistics, 4 2003 and 2010 Household Surveys, 5 Indiana Business Research Center, 6 U.S. Census Bureau, Small Area Income and Poverty Estimates

NOTE: [^]2009, *2010

Housing Profile

The Department of HAND also operates a comprehensive rental inspection program through which every rental unit within the corporate limits must be registered and inspected on a three to five year rotation. As of February, 2015, HAND's rental database showed that there are approximately 22,449 registered units within the city limits. The following information taken from the Stats Indiana 2013 for the Bloomington MSA, shows the housing breakdown is as follows:

Total Housing Units	84,417
Owner-Occupied	45,924
Renter – Occupied	29,436

Using the data above, rental units represent 35% of the total housing stock in comparison with 27% statewide. A majority (53%) of the housing stock within the city limits was built in an era with potential for lead based paint hazards (pre-1978). During the previous survey of historic sites and structures completed in 2001, 2500 structures in the city and core neighborhoods were identified as eligible for the National Register. They require specialized interim controls and remediation if part of a federal program or project. Within the next year, another survey will be complete, undoubtedly adding more

to the inventory of properties that require special treatment for lead issues and required 106 review when addressed in a federally funded project.

Age of Housing Stock:

Year Constructed	# of Houses	Percent of Total
2010 or later	403	1.2%
2000 - 2009	4,788	14.5%
1990 - 1999	5,422	16.4%
1980 - 1989	4,891	14.8%
1970 - 1979	5,770	17.4%
1960 - 1969	4,808	14.5%
1950 - 1959	2,819	8.5%
1940 - 1949	821	2.5%
1939 or earlier	3,355	10.1%

Stats from 2009-2013 American Community Survey (Census)

Affordability – Rental:

According to the 2013 American Community Survey, the gross rents are as follows:

Gross Rents (2013)

Occupied Units Paying Rent	19,491	100%
Less than \$200	367	1.9%
\$200 - \$299	306	1.6%
\$300 - \$499	1,458	7.5%
\$500 - \$749	6,691	34.3%
\$750 - \$999	4,757	24.4%
\$1,000 - \$1,499	3,802	19.5%
\$1,500 or more	2,110	10.8%
No rent paid	432	(X)

HUD Bloomington IN Metro Area 2015 Fair Market Rents

Efficiency	1BR	2BR	3BR	4BR
\$604	\$659	\$823	\$1,148	\$1,458

HUD Lafayette IN Metro Area Fair Market Rents

Efficiency	1BR	2BR	3BR	4BR
\$532	\$609	\$768	\$1,005	\$1,263

In comparing rents with another PJs in Indiana, the Lafayette Indiana Metro Area FMR, presents at least the comparison of being a college town and it is apparent that rents are lower in that locale. Lafayette also enjoys the benefits of heavy industry in a larger metropolitan area by about 100,000 people. The significant statistic is that the proportion of students sharing the metro area is substantially higher in Bloomington, causing direct competition between potential renters.

Rents downtown show the increasing pressure of IU's expanding student body. As a comparison with Fair Market Rents above, here is a survey of 913 downtown units in 2012.

Market Rates 2012

Efficiency	One-bedroom	Two-bedroom	Three-bedroom	Four-Bedroom
\$804	\$859	\$1,400	\$2,187	\$2,524

A family would have earned \$56,000 in annual income to afford a two-bedroom market rate unit. The new Fair Market Rents do not acknowledge the additional hardship on low-income families who want to live within the city of Bloomington. Multi-bedroom units are the most unaffordable, competing directly with students who may share total rents four or five ways. Newly constructed units generally follow market rates which are substantially above what subsidy programs can offer, causing a further reduction in the number of units available to low-income families. Because of the constantly expanding student body, the hoped for conversion of small houses to owner-occupied has not occurred. Service agencies who survey their families, like Monroe County United Ministries, claim that 66% of their clients spend from 34% to over 50% of their income on housing.

HAND partners with several service organizations that sponsor subsidized housing units. The following shows the total of subsidized units for specific populations available today.

Development	Type of Housing	Number of Units
Amethyst House SA	3/4 House	5
Centerstone MH	SRO	18
Centerstone MH	Special Needs Housing	8
Middle Way House DV	Transitional Housing	28
Middle Way House DV	Accessible Apartments	6
Renaissance Rentals	Accessible Apartments	11
LifeDesigns PWD	Special Needs Housing	12
LifeDesigns PWD	Group Home	4
Crawford House PSH	Permanent Affordable Housing	25

Rental New Construction	Family	58
Rental Rehabilitation	Family	55
Patterson Pointe Senior Housing	Senior Housing	61
Total		291

New construction of apartment units continues. Over 1023 new bedrooms have been added to the near downtown inventory of rental housing in the past year. These, following the known real estate market, are largely designed for students with amenities geared towards young adults. However the room layouts may still be adapted for family use. Currently these building are completely occupied by students. Geographically they are near campus, but they are also located near public transportation, employment, schools and services needed by Bloomington’s lower income population.

Affordability -- Owner-Occupied: (relative expense of housing relative to income in Bloomington).

The Bloomington owner-occupied market is also affected by the Indiana University student population, but those effects are more complex. Affordable single family houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low-to-moderate income individuals and families cannot afford. The benchmark housing statistic provided by the 2013 Census American Community Survey is the median value for an owner-occupied home, which, in Bloomington, that figure is \$171,900. Census Data indicates that the Bloomington homeownership rate is 33% as opposed to 70% in the state of Indiana generally. This may be attributed only partially to the number of students in town. Others may be caught in a cycle of high rents, low savings, poor credit, rendering them ineligible for most mortgage financing. HAND's most recent Homebuyers Club was attended by 35 prospective buyers. **Table 1** displays the per cent of income being spent for owner occupied homes and rental units. About 26.7% in the owner occupied market are spending more than 30 percent of their income on housing costs, while almost 70% are spending 30% or more of their income on rents.

Table 1: Census American Community Survey
Monthly Housing Cost as a Percent of Income

Income Levels	Owner-Occupied	Rental Occupied
Less than 15%	NA	6.8%
15.0 -19.9%	45.5%	7.2%
20.0-24.9%	19.1%	8.8%
25.0-29.9%	8.7%	8.3%
30.0-34.9%	7.0%	8.5%
35.0 % or more	19.7%	60.4%

Table 2: Census American Community Survey

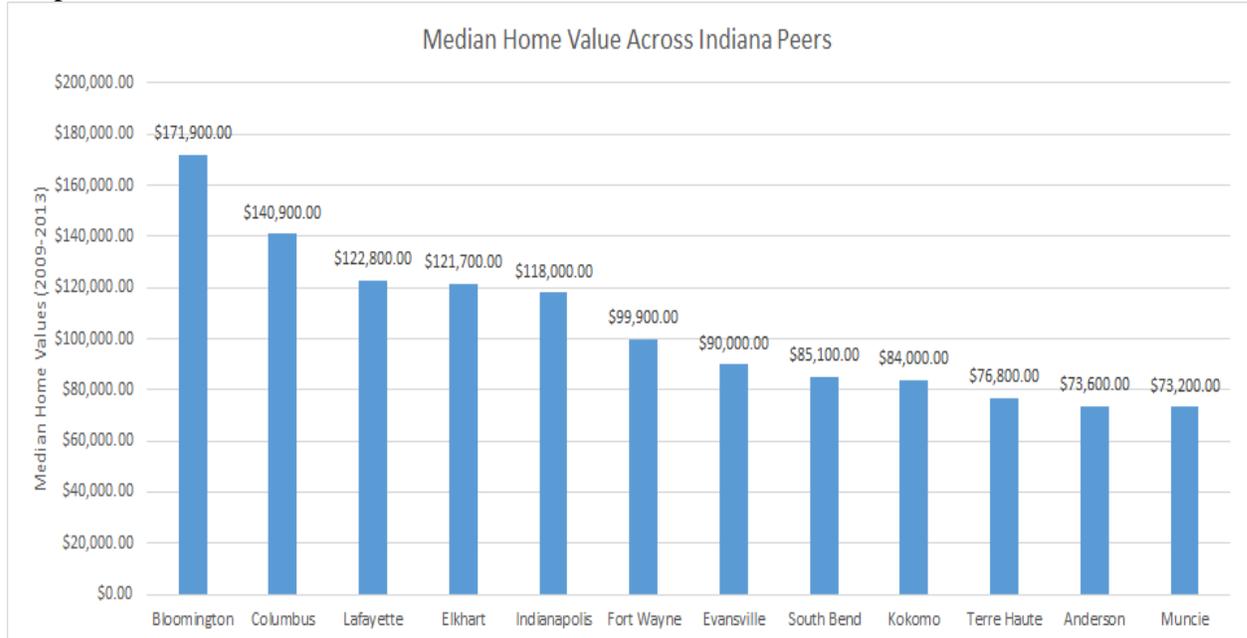
The following chart shows median income of four primary groups: households, families, married couple families, and nonfamily households. The highest among these, married couple families, shows a healthy income of \$72,514. However that demographic represents less than half of all households in Bloomington according to ACS.

Table 2

Bloomington city, Indiana				
Subject	Households	Families	Married-couple families	Nonfamily households
	Estimate	Estimate	Estimate	Estimate
Total	30,081	11,402	7,921	18,679
Less than \$10,000	22.70%	11.80%	3.30%	29.80%
\$10,000 to \$14,999	10.00%	5.40%	2.90%	13.20%
\$15,000 to \$24,999	14.30%	9.60%	7.10%	17.30%
\$25,000 to \$34,999	10.10%	8.20%	7.10%	10.80%
\$35,000 to \$49,999	12.00%	12.70%	13.40%	11.70%
\$50,000 to \$74,999	11.60%	15.30%	17.30%	9.50%
\$75,000 to \$99,999	7.70%	12.50%	15.80%	4.30%
\$100,000 to \$149,999	6.30%	13.10%	17.50%	2.00%
\$150,000 to \$199,999	2.40%	4.90%	7.00%	0.70%
\$200,000 or more	2.90%	6.40%	8.70%	0.80%
Median income (dollars)	\$27,395	\$54,375	\$72,514	\$18,967

Graph 1 compares the median home values of Bloomington and the other larger cities in Indiana. Bloomington's median home value is \$31,000 higher than the next city.

Graph 1



Data collected from American Community Survey and graph produced by HAND.

According to these tables and graphs, Bloomington's most glaring housing affordability gap is in single income individuals and households without traditional husband-wife relationships. The issue is made more severe by the lack of affordable rentals and the low vacancy rates for both kinds of housing (1.5% owner occupied houses, 3.1% rentals). Additionally the displacement of housing away from the core areas near downtown by student demand makes the provision of workforce housing (those who cannot be served by federal programming because they make too much and those who cannot afford local market rate housing because they make too little) more necessary.

Owner-occupied housing units in the city of Bloomington are more expensive than most cities in Indiana as proved in the chart above. At a median value of \$171,900 and a supply of approximately 10,158 units, the market is not very flexible, even acknowledging the large number of students who would not be in that market to purchase

Public Housing

There are 310 total units of conventional public housing available at three sites in Bloomington: the Walnut Woods, Reverend Butler and Crestmont communities. Ongoing modernization renovations may reduce the number of occupied units slightly as interior remodels continue. Some of these units, housed in the Reverend Butler and Crestmont communities, are designed to be completely accessible and are earmarked for the elderly and disabled. Bloomington's first public housing was constructed in the upper northwest quadrant of the city in the late 1960s. Another location in a south central neighborhood was built in 1980s. The Housing Authority concentrates on the provision of housing to very low and extremely low income citizens.

All three public housing complexes continue to undergo major renovation after securing funds from several sources, guided by a 2005 master planning document that outlines physical improvements. The BHA has installed over \$870,000 in energy upgrades to all three public housing communities. In 2012 the Bloomington Housing Authority used additional Recovery Act funds to continue their exterior upgrades, towards the goal of improving the image of the authority with the public and its tenants. Some of this work is ongoing. The Housing Authority received \$160,000 in CDBG funds from the city in the past two years, involving interior and exterior upgrades. Combined with Capital Funds and other sources, two major renovation projects were completed in the past two years: an approximate \$400,000 interior and surrounding landscape renovation for eight three-bedroom family sized units, and an approximate \$125,000 interior renovation of handicap accessible one story duplex of two-bedroom units.

The Public Housing Subsidy was \$1,146,336. The Public Housing program wait list contains 74 families as of February 2015.

A Resident Opportunity and Self- Sufficiency Grant of \$57,500 over three years covered public housing resident services activities such as Adult High School Equivalency classes, computer lab with WIFI access, workforce development activities and a senior meal program. The program was recently renamed the Step Up Program for better appeal. The Step Up coordinator is funded by a portion of the ROSS grant and continues to network and build capacity with other social services agencies and non-profits within the community. The Coordinator also supports the active Resident Council to build better relationships between the housing authority and residents.

Small and Simple Grants (city budget) 2014 for BHA

Crestmont	Welcome Buckets	\$1000.00
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Small & Simple Grant. This is a city budget funded program that the housing authority residents have accessed through application for neighborhood enhancement projects.

Summary of Public Housing Units

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421
	3	66	502
	4	10	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

Housing Choice Voucher (Section 8)

There is a potential maximum of 1284 Housing Choice Vouchers (Section 8) allocated to the Bloomington Housing Authority, Additional special program vouchers include: 12 Single Room Occupancy vouchers, 80 vouchers for homeless veterans through the VASH program, 31 Project Based Vouchers support units in three rental housing projects, and 7 vouchers provided in cooperation with the Indiana Department of Child Services for a family unification program to prevent homelessness in families with children.

The following reflects the kinds of units occupied with vouchers in July 2014.

Efficiency	27
1 bedroom	432
2 bedrooms	445
3 bedrooms	347
4 bedrooms	56
5 bedrooms	17
TOTAL	1324

There are 1109 extremely low income families using vouchers and 202 very low income families. Only about 12 can be categorized as simply low income. The Housing Authority and the voucher system is a critical part of the housing puzzle for our neediest populations. About 51% of the families using Section 8 are also disabled.

In addition to these units, Stonebelt Center administers group homes for people with disabilities and other social services agencies provide services and shelter to populations with special needs.

Through a partnership with the Department of Veterans Affairs (VA), the BHA provides rental assistance for homeless Veterans. The HUD-Veterans Affairs Supportive Housing (HUD-VASH) program combines rental assistance with case management and clinical services provided by the VA. The VA provides these services for participating Veterans at VA medical centers (VAMCs) and community-based outreach clinics. The BHA administers 80 HUD-VASH vouchers to eligible homeless veterans referred by partnering VAMCs.

Waiting List Profile

There are 457 families on the waiting list for Section 8 vouchers as of February 2015. The wait list was opened in early December and continued to remain open as of February 2015.

Extremely Low	<30% AMI	82%
Very Low	30-50% AMI	16.2%
Families with Children		45.2% (207)

Elderly Families		6.6% (30)
Families with Disabilities		10.5% (48)
Caucasian		67.4% (308)
Black		28.8% (132)
Asian		.22% (1)

The Housing Choice Voucher Housing Assistance Payments funding totaled \$7,358,872 in 2014 with \$611,638 in Administrative funding. The total amount of Housing Assistance Payments to local landlords totaled \$7,360,881 in 2014. The 2014 HCV Family Self Sufficiency Grant was \$91,000, covering two coordinators. The Family Self-Sufficiency (FSS) Program helps eligible individuals acquire the skills and experience they need to obtain work that pays a living wage and then offers a savings opportunity as earnings increase called an escrow account. The BHA works with various welfare agencies, schools, businesses and other local partners to help FSS participants access services including, but not limited to: childcare, transportation, education and training or homeownership counseling. There are 80 FSS slots available to interested HCV families. The Bloomington Housing Authority continues to receive a High Performer Status rating from HUD. The BHA remains committed to a substantial renovation of the Crestmont Housing and the improvement of infrastructure throughout its housing units. HAND and BHA have a strong partnership that has been built through HAND representatives being diligent in attending all BHA board meetings enabling HAND to listen to and offer advice and suggestions to BHA on ways to partner to better serve the low income community. This partnership will continue forward through HAND continuing to attend BHA board meetings. Additionally, HAND's Neighborhood Services program manager works directly with the Crestmont Resident Council to help empower them as an association by educating in the areas of operation, organization, and planning. The Resident Council has received training in neighborhood grant writing, organization of events, outreach to stakeholders, and communication with the larger community. HAND is a major supporter of family oriented activities and programs that take place at BHA through our Neighborhood Services Programs (General Fund).

Under the FSS program BHA tenants are referred to the HAND R101-Renting in Bloomington and Homebuyer's Club classes, where, after completion of the course, they can become eligible for rental deposit and down payment closing cost assistance. HAND's TBRA funds, established in 1992, are earmarked to assist people on the BHA waiting list for Section 8 housing. HAND assisted eight households in the 2013-14 program year.

BHA policy allows chronically homeless individuals to be provided with a voucher after being on the waitlist for 60 days. Preliminary findings for the new plan to end homelessness do target public housing programs as a tool to reduce homelessness

Employment Data

Recent data from the Kelley School of Business Indiana Business Research Center indicates that Bloomington has sustained only modest job growth since 2000. It has added 2800 jobs or an increase of 3.4%. This does not compare favorably with the growth in Indianapolis, Columbus or Lafayette, but it is better than the other 8 communities surveyed in Indiana.

The largest employer in Bloomington is consistently Indiana University. Fully 24% of jobs in the area are now associated with the university or the city. The higher end administrative and professional positions pay very well in comparison to the City as a whole. The secretarial and maintenance jobs pay very low wages. The last ten years have seen the loss of many large-scale manufacturing employers, including Westinghouse, RCA/ Thomson, Otis Elevator and General Electric. The high paying jobs in these industries once insured the health of the local economy. These declines have been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. In 2015 two employers announced closings: ModusLink PTS will lose 320 employees and Hartmann USA will close cutting approximately 75 local jobs. Both of these employ low skill workers who are difficult to place.

Bloomington anticipates growth in the biomedical fields supported by the strength of medical device giant Cook Enterprises, as well as Baxter Pharmaceuticals and nearby Boston Scientific. The city’s economic development office is promoting a tech park development on 12 acres north of City Hall in order to create an employment node in the downtown. They have accepted RFPs for development and are analyzing the proposals now.

Unemployment for Bloomington is 5.1% (2014) which is now at a rate that matches pre-recession employment. Monroe County average wage per job remains well below the national and state averages. Almost 23 % of local jobs are concentrated in retail, hospitality and arts and entertainment industry. These are jobs that represent the lowest earnings sector.

	Estab	Jobs	OTY Job change	Avg. Wage	OTY Avg. Wage change
Total Employment	3,839	72,211	-308	\$36,473	\$680

Total Private Employment	3,648	53,675	33	\$33,877	\$473
Agriculture Forestry, Fishing Hunt	26	313	5	\$31,646	\$2,764
Mining	16	308	47	\$47,986	\$1,623
Construction	365	2,392	-70	\$44,914	\$815
Manufacturing	162	9,199	117	\$45,658	\$122
Wholesale Trade	169	1,465	-75	\$47,951	\$484
Retail Trade	560	8,408	57	\$29,647	\$258
Transport and Warehousing	119	1,234	-50	\$37,367	-\$1,191
Utilities	23	456	-5	\$85,925	\$5,464
Information	74	1222	4	\$44,415	-\$1,929
Finance and Insurance	203	1531	146	\$46,221	\$3,401
Real Estate Rental, Leasing	197	1099	-11	\$29,775	\$685
Professional and Tech Serv.	364	2,011	-44	\$53,918	-\$206
Mgmt. of Companies	26	328	69	\$112,062	-\$9,683
Admin and Waste Services	192	2,029	-301	\$27,913	\$833
Educational Services	100	3024	11	\$30,259	-\$2,053
Health Care and Social Assistance	375	9,141	-927	\$39,973	\$1,603
Arts Entertainment and Recreation	60	381	37	\$19,771	\$99
Accommodation and Food Service	398	7,765	-121	\$13,371	\$102
Other Services	318	2,047	-16	\$25,153	\$187
Federal, State and	97	2,503	52	\$35,436	\$141

Local Govt.					
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Transportation

State Sen. Mark Stoops, is promoting a bill that would permit Bloomington Transit to expand bus service outside the city limits. It has bipartisan support in this year’s legislative session.

The bill would extend Bloomington Transit’s coverage area to all of Monroe County and permit introduction of a small county tax to pay for the expansion. The service would work in cooperation with Rural Transit, which now serves county residents but in an on-demand basis rather than with regular routes.

One of the barriers to employment and retaining employment in Monroe County is a lack of transportation. Some of Bloomington’s larger industrial employers, such as Cook Medical, have big operations outside the city limits that currently have no bus service. If IU Health Bloomington Hospital’s main campus is moved to the city edge, and Ivy Tech’s campus remains beyond city service, these are key attractors with no direct service provision. The new plan will include a “park and ride” format for Bloomington’s commuter population, which is regional in character according to the Indiana Business Research Center at IU’s Kelley School of Business. More than 10,000 workers commuted daily to Monroe County from neighboring counties in 2012.

The Con Plan focus groups this year mentioned: gaps in service for those going to appointments or attempting to link together service provision from all over the city and the larger problem that there is no Sunday service.

The following charts from the 2012 SCAN show an increasing demand for public transportation linked to employment and training locations.

Table 4.4: Percent of households having difficulty getting access to needed work-related training

Household Income	Major Problem		Minor Problem	
	2003	2010	2003	2010
Less than \$15,001	5%	9%	19%	41%
\$15,001-\$25,000	3%	4%	9%	32%
\$25,001-\$35,000	4%	0%	8%	12%
\$35,001-\$50,000	0%	7%	0%	13%
\$50,001-\$75,000	0%	0%	4%	18%
More than \$75,000	0%	0%	9%	4%
All Households	2%	3%	8%	17%

SOURCE: 2010 Household Survey (n=276) 2003 Household Survey (n=259)

Table 4.6: Percent of households having difficulty with having access to adequate public transportation to get to and from work

Household Income	Major Problem		Minor Problem	
	2003	2010	2003	2010
Less than \$15,001	10%	17%	19%	22%
\$15,001-\$25,000	12%	24%	12%	29%
\$25,001-\$35,000	8%	4%	13%	13%
\$35,001-\$50,000	18%	20%	3%	13%
\$50,001-\$75,000	15%	2%	7%	15%
More than \$75,000	6%	8%	6%	6%
All Households	11%	11%	10%	14%

SOURCE: 2010 Household Survey (n=276), 2003 Household Survey (n=259)

If Bloomington Transit expansion into the county is allowed by the legislature, there are still strategic deficiencies to be addressed. The area north of the by-pass on North Walnut Street contains many subsidized housing units in converted motels. These areas are not served at this time. The farthest point north for bus traffic on Walnut ends at the By-Pass, so users must walk several blocks to public transit along high speed streets with no sidewalks. Additionally recently completed senior housing in Patterson Park are not currently accessible from the bus stop by wheel chairs.

The City of Bloomington, and Monroe County as a whole, is served by Bloomington Transit, BT Access, Indiana University Campus_Bus System, and Rural Transit. Bloomington Transit is the largest of the local transportation providers. Bloomington Transit has 38 buses and BT Access has 8 vans. Eight of the 38 buses in the BT fleet are hybrid electric vehicles.

\$1.00 – Regular Fare

Exact fare required, drivers do not carry change.

\$0.50 – Reduced Fare

All Bloomington Transit buses are equipped with wheelchair lifts or ramps, wheelchair securements, and kneeling features to lower the first step to facilitate boarding. In addition to being handicapped accessible, each bus is fitted with a bike rack for riders use. There is no extra fee for using the bike rack. Approximately 3.5 million riders rode the fixed route system in 2014, an all-time record.

A division of Bloomington Transit is BT Access. This program provides curb-to-curb (within the city limits) service for persons with disabilities who have been certified as ADA paratransit eligible. Eligibility is determined by Bloomington Transit based on the ability of the person to use regular fixed route service. There are approximately 400-500 persons certified to use BT Access.

The Indiana University Campus Bus System is open to the general public and provides transits service primarily on the IU campus. Through an agreement between IU and Bloomington Transit, IU students as well as IU faculty and staff can ride any Bloomington Transit fixed route bus with a valid student ID card or a faculty/staff ID card which is available at no charge through IU Card Services. This relationship is expected to become even closer with talks of a unified system between city transit and IU in 2014 (which has not occurred).

Rural Transit is a service provide by the Area 10 Agency on Aging. Their offices are located outside of Bloomington to the northwest of the city. Rural Transit provides services to Monroe, Owen and Lawrence counties. Rural Transit offers a variety of services, including an Express Service which provides opportunities to travel between Spencer, Ellettsville and Bloomington. As Bloomington is a major employment center for the area, this allows individuals living outside of the city limits to use public transportation to reach their destination. Travel within one county remains \$0.75/ride and within two counties is \$1.50/ride. Monthly passes are available. In 2007, there were 157,000 one-way trips. All but two of the 21 Rural Transit buses are now wheelchair accessible and obtaining an accessible bus can be insured by calling the Rural Transit dispatcher in advance Rural Transit is also a Medicaid Transportation provider which means that if an individual is Medicaid eligible, Rural Transit can bill Medicaid for that

particular ride. Transfers to and from Bloomington Transit and the Indiana University Campus Bus Service are free.

A partnership between Bloomington Transit, their division BT Access, and Rural Transit has been created to teach individuals how to use the bus system. This program, entitled 'Way To Go' is flexible enough to teach several different populations to effectively use the system. Volunteers from Retired Senior Volunteer Program (RSVP) staff the program and can provide a bus buddy to accompany first-time riders. A taxi voucher program was put in place in 2014 that enables persons with disabilities to qualify for the use of subsidized taxi vouchers that can be used on accessible taxi vehicles to get to points in Monroe County. This taxi voucher program was made possible by a Federal New Freedom grant acquired by BT and administered by Rural Transit.

Several critical services for challenged populations are located at the periphery of town, most importantly Ivy Tech and the License Branch. Bloomington Transit provides fixed route and BT Access service to the BMV license branch located on Liberty Drive as well as to the Ivy Tech facilities also on Liberty Drive. Rural Transit provides hourly service from the Bloomington Transit 4th and Washington downtown terminal between the hours of 8 a.m. to 7 p.m. on weekdays. Rural Transit also provides service every 2 hours from the main Ivy Tech campus to their Liberty Drive facilities between the hours of 8:30 a.m. to 6:30 p.m. on weekdays.

This year the Ivy Tech campus is served hourly by Rural Transit with free connections between BT service and Rural Transit service at the 4th and Washington downtown terminal. Ivy Tech can be reached by making a transfer from the BT at 4th and Washington to Rural Transit which links the main Ivy Tech campus. With regard to the BMV license branch, it is within easy walking distance from BT's Route 3 West. It's 0.18 miles walking distance total to the BMV front door from the bus stop. There are sidewalks on the east side of Liberty Drive.

Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called bus buddies to accompany those who are uncertain about the use of public transportation in general.

If Bloomington Transit expansion into the county is allowed, there are still strategic deficiencies to be addressed. The area north of the by-pass on North Walnut Street contains many subsidized housing units in converted motels. These areas are not served at this time. The farthest point north for bus traffic on Walnut ends at the By-Pass, so users must walk several blocks to public transit along streets with no sidewalks. This is a congested area with high speed traffic.

Education

Bloomington's school system, Monroe County Community Schools, prides itself on its diverse student body and the quality of its high schools, both of which score above average on National Tests and provide advanced preparatory curriculum for those (88%) of whom are college bound. MCCSC enrollment hovers at 10,800 pupils. District wide the system continues to best state ISTEP scores, but there are geographical pockets of poverty that affect school performance. Because of opportunities offered by the University, Bloomington attracts children of many cultures, religions and races. There are fourteen grade schools, three middle schools, an alternative high school that is housed in a mainstream facility, two comprehensive high schools, a new charter school, a "new tech" high school and an area career center. The area also has several faith based schools: St. Charles and Lighthouse Academy.

"The Project School" is a charter school, opened in Fall 2009 in a building downtown that was previously occupied by the Older American Center. The school's stated goals are to provide "cutting edge alternative public school options" for underserved demographics. There is continued concern in the community that the Project School will be funded through MCCSC tax dollars but have its own unelected government body. Two other charter school proposals have been turned down: The Green School and Seven Oaks Classical School

Three local elementary schools have applied to enter the International Baccalaureate Program, Childs, Templeton and University. At least one of these applicants has a high number of federally subsidized lunch pupils. In the process of creating and sustaining "neighborhood" schools, particularly at the elementary school level, low income children have become over-represented in a couple of elementary schools.

The New Fairview Elementary School, rebuilt in 2009, has been unable to address their failing grades and has been given a third straight "F" rating. It has also had 3 principals in three years. Approximately 88% of its students qualify for either free or reduced cost lunch (in contrast to 25% corporation-wide). Fully 80% of the children at the public Housing facility are in this district. A public discussion in December called for redistricting, stating that: "We've set up Fairview to fail by segregating the poorest students in community," There are social conditions that thwart the efforts of teachers such as transience and unstable home life. While transience in itself may not be an impediment to fair housing, it is an effect of housing problems. Students are moved from school to school as their parent(s) move from one living situation to another. Studies have shown that this disruption has a direct effect on students' performance.

An "Artful Learning" program at Fairview has been established providing music education that is unavailable elsewhere in the system. It is hoped that the magnet will attract students from outside the district, improving the mix of incomes and backgrounds. Currently Fairview has the lowest teacher to pupil ratio in the system with 17 students per teacher. It received an additional grant of \$600,000 over the next three years to hire two

teachers. It receives the highest amount of Title 1 grant funds for high poverty schools in the system. Fairview's ISTEP passing rate has been below 50% since 2004.

2013-14 funds for Title I schools at MCCSC

Fairview \$185,426.81
Templeton \$176,426.81
Grandview \$132,426.81
Arlington \$90,844.81
Highland Park \$80,842.81
Summit \$80,842.81

MCCSC continues to work on the problem of transience within its system. Fairview Elementary reflects a serious consequence of this problem. Fairview Elementary has a dedicated staff, but consistently low test scores. It has failed to make AYP for the fifth year in a row under the "No Child Left Behind Program." Much of this is caused by the demographics of poverty in its district. MCCSC has instituted a policy called "One Kid, One School," through the social work department that insures that a student will not be displaced from his or her school because of housing problems.

Indiana Legal Services has started a program to help families find ways to stabilize a child's schooling. ILS has an arrangement with Fairview Elementary which makes it easier for parents to access legal assistance when they have problems that will cause the parents to move out of the Fairview district. The parents can go to the school social worker and she will contact ILS for direct assistance. The program educates parents about the benefits of keeping their children in the same school for an entire school year and how to use the legal system to help them maintain a stable situation. In addition, the schools with the highest concentration of low-income households often have difficulty providing their children with access to the technology readily available at many of the other schools. Often this technology is purchased with funds from their Parent-Teacher Organizations. The two elementary schools with the highest concentration of low-income households are Fairview Elementary, as discussed above, and Summit Elementary (formally Broadview). Summit Elementary is a newly constructed school and has a number of new housing developments around it. The income level of this school may change over the next few years. Both of these schools serve children with the Bloomington Urban Enterprise Association (BUEA) and are eligible for their grant program. To date they have provided over \$165,521 in additional subsidy to schools in the zone.

III. Impediments Found

Gaps in Transportation Provision to key areas of affordable housing.

Several areas in town provide desperately needed affordable housing, including adapted and aging motels north of the By-Pass and south of Country Club Road. Currently there

is no bus connection to some of these areas and they lack continuous sidewalks linking them to key nodes for groceries and employment. This is particularly critical to the disabled community. North Park Apartments and University Inn on North Walnut as well as the Economy Inn and Southwinds on the South Walnut are affordable units. Plans call for the demolition of Southwinds and construction of subsidized affordable housing on this site which is served by bus lines. However the Economy Inn located to the south is not.

In the Housing Network 10 year plan: “Heading Home: A Regional Plan to Make Homelessness Rare, Brief, and Non-repeating”, transportation weaknesses are particularly addressed in terms of employment, bringing together available affordable housing and employment opportunities. Also problematic is access to the winter shelter sites, which rotate around Bloomington church locations nightly during the winter months. These venues open at 9 PM. and close at 7 AM.

Strategy #5: Facilitate access for those who have housing or employment resources outside the region.

Action Step #2: Co-locate employment services in order to increase access for people with limited access to transportation to supportive employment opportunities.

Action (s) to Address Impediments

Discussions with housing providers through the Housing Network should begin with Bloomington Transit to highlight these issues.

Timeline

The timeline for these actions will start in 2015

Gaps in Transportation to Critical Health and Education Sites

As Bloomington expands proportionately with Indiana University which has seen an increase of (38,247 Fall 2006; 46,000 Fall 2015) 7000 students in the last ten years, more Bloomington high school students are beginning their post high school education at Ivy Tech. As this population grows, the lack of direct Bloomington Transit access is a more significant omission.

Bloomington Hospital (now IU Health) recently announced that it would move from its historic urban site on West Second Street to an area where it can rebuild closer to I-69. It currently owns many acres on Curry Pike. This move will create critical issues with health provision to the most needy populations which are now served by VIM and emergency hospital services located on West Second Street near downtown. How these users will be transported to the new site has not been addressed.

Additionally a new 10 million dollar YMCA has been built on the northwest side that does not have bus service yet. It is placed between Bloomington and Ellettsville, both are expanding development areas. There is no public transit beyond Rural Transit to this site.

Although the Indiana License Branch is considered “accessible” it is not yet a stop on the Bloomington Transit line. With heightened requirements for identifying papers, the need for a straight-forward access to this facility is crucial to obtaining health care, housing and a host of fundamental necessities.

Action (s) to Address Impediments

A state senator is promoting a bill to link Bloomington Transit buses to areas outside the county. This bill is expected to pass during the Winter-spring session of the legislature. Further work will be needed to assure that these locations are served.

Growth on the east side of town is more restricted by geography, so the re-examination of the west side and its developing public transportation needs should be a point of discussion by the city, Housing Network and Bloomington Transit.

Timeline

The timeline for these actions will start in 2015 and is projected to be completed by 2020. It should begin with talks between the Housing Network and Transit.

Bloomington Hospital Access (new site) should be linked as soon as it opens (2018?)

Lack of Affordable Rental Units

Rents within the city of Bloomington continue to be distorted by University market pressures which produce new construction targeted to the affluent student who shares housing with others. An update on current construction follows:

All of these new units are located downtown, with the exception of the Patterson Pointe/Park projects, which are still considered accessible to downtown and campus. Eight units in Patterson Pointe are subsidized for the elderly.

- The Park on Morton (approved in 2012): 152 units and 472 bedrooms
- Patterson Pointe (approved in 2012): 109 units and 284 bedrooms
- Patterson Park - the Collegiate (approved in 2013): 29 units and 132 bedrooms
- Studio 531 (approved in 2013): 31 units and 31 bedrooms
- 10 North (approved in 2013): 50 units and 77 bedrooms
- The Fox Building (approved in 2013): 24 units and 27 bedrooms

IU Bloomington houses less than a third of its students in university owned dormitories and rentals. The lack of on-campus housing results in extreme pressure in the market, particularly in areas near campus, but increasingly in areas previously considered at sufficient remove from campus to be safe for residential neighborhoods.

There are currently 22,449 (2015) registered units for rent within the city jurisdiction. HAND as a department retains information on and inspects all privately owned rentals, so it is an excellent source of accurate information. Newer apartment complexes in the core of Bloomington cater to the student populations with high bedroom counts, and student oriented amenities.

The Housing Authority has mandated that those defined as chronically homeless must be provided a voucher within 60 days of application. The VASH program has brought more vouchers for veterans into the community. In 2014 the number of housing units for veterans in the Housing Authority increased to 80.

Actions to Address Impediments

The original discussions concerning zoning barriers to affordable housing issues were dropped in 2013. A new group spearheaded by Councilpersons Susan Sandberg and Chris Sturbaum are again reviewing ways to incentivize the development of affordable rental units. Talks are ongoing about the possibility of other inclusionary zoning initiatives.

HAND will expand the funds available to TBRA through its HOME programming. It is financially well positioned to do this in 2015.

Continue dialogue and attend events with the Apartment Owners Association to support retention of existing subsidized units.

Life Designs and Shalom Center, after developing 45 units for the chronically homeless (Crawford Apartments and scattered sites) are again partnering to produce housing for that population. They are attending the Community Supportive Housing Institute and if successful, construction would begin in 2016.

Timeline

The timeline for these actions is ongoing. Developers are currently being invited to participate in an affordable housing efforts in a voluntary way.

Conditions of Privately Held SROS

Although SROs have a place in the diversity of affordable options for the very low income., several converted motels operating as SROs are eyesores and breeding grounds for criminal activity in Bloomington. The motel rooms are adapted with kitchenettes and baths, and rented by the week, but are still largely one room habitations. Some units have several members of a family living in together. Conditions are ripe to breed drug related crime, which has been verified through the number of police calls received.

One location on South Walnut was targeted for demolition by developers hoping to build affordable rental units. So far the tax credit applications have failed to go forward after two attempts. A plan adopted in 2012 identifies this area for redevelopment. The neighborhood is bounded by Walnut Street Pike to the east, Gordon Pike to the south, Rogers Street to the west and Country Club Lane to the north. This includes the former Winston Thomas waste water treatment site which is remediated and has several historic structures. The area infrastructure is sufficient to accommodate more density. Therefore workforce and affordable housing are to be encouraged with the support of city HOME funds. In particular, the SRO motel located on South Walnut has been the subject of speculation about redevelopment that would aid the area. The city is encouraging private

sector redevelopment. The workforce housing is to be integrated with housing stock upgrades, increased density, mixed use development, park enhancement, TIF expansions that include the area, and tax abatements for housing development.

Actions to Address Impediments

The expansion of the TIF into this area has been initiated as a discussion. The property is included in the "exploratory" areas for the future.

Continue to work with private developers who do tax credit housing projects.

Continue to monitor conditions on the site via complaints and the rental inspection code.

Timeline

Clearance or rehabilitation of the property within 3 years.

Conflicts in funding for Emergency Providers. Knowledge and Coordination of how to access to the System.

The Region 10 Housing Network awaits the state-created coordinated access system. The roll out has been delayed many months, but it is expected to streamline the matching of needs and services, hopefully causing less waste and overlap among providers.

One of the most successful trial programs was HPRP, first funded in 2012. The Shalom Center has obtained a grant continuation of the HPRP program and hopes to distribute \$180,000 this year. This makes available emergency funds to allow clients to stay in their current housing. After its trial year, HPRP funding was actively sought by the Housing Network.

A new Street Outreach program was developed through the Bloomington Police Department. It has trained a group of volunteer patrolmen to interact more effectively with the Bloomington homeless population. The city has funded, through Jack Hopkins, a homeless coordinator who acts as an intermediary identifying individual needs and providing contacts and treatment resources. The committee who spearheaded these efforts continues to come up with innovative ideas targeted to the chronically homeless. This year they provided prescription funding and salary for another part time coordinator. This has reduced recidivism for both arrests and emergency room visits.

In order to better provide access to shelter, it is necessary to have more complete HMIS coverage. This is the basis of the coordinated access system. To date several faith-based shelters have not entered the HMIS system and operate largely outside the network of social workers and services that Bloomington provides.

The Region 10 Housing Network adopted their Plan to end Homelessness in late 2014: *Heading Home: A Regional Plan to Make Homelessness Rare, Brief and Non-repeating*. Although some goals of the plan are being implemented by other groups (LifeDesigns,

BPD Outreach and Bruce Ervin of First Christian Church), the steering committee has not been assembled.

Actions to Address Impediments

The Outreach group continues to analyze where the gaps in services exist with the goal of placing chronically homeless in permanent homes, and avoiding the constant cycle through corrections and emergency medical.

When Coordinated Access System is complete, the resources of the entire Housing Network should be available.

More units of permanent supportive housing are anticipated through the efforts of LifeDesigns and Shalom.

More resources will be used for rental assistance, for example TBRA and HPRP, with the goal of providing housing first for stabilization, then addressing individual needs.

The BPD Outreach Committee is still meeting monthly and applying for Jack Hopkins assistance

A group of people are spearheading an effort to bring a small DETOX facility to Bloomington.

Timeline

New Permanent Supportive Housing should be available in 2016 if the CSH application is successful.

TBRA use and availability will be monitored annually. The success of the HPRP program will determine future funding.

Heading Home is an open ended plan.

Environmental Contamination in Development Areas.

The northwest quadrant of the City of Bloomington has undergone closer scrutiny for site contamination issues because of its former industrial base and because many residents supported themselves by scavenging Westinghouse capacitors. The Lemon Lane Landfill, a Cerclis site still on the National Priorities List, is nearby, and drainage from this area of town is remediated at the Illinois Central Springs storm water treatment facility. The site itself is capped which limits direct contact. Specific residential areas throughout the near west side are suspected of the same kind of contamination and a Phase I is needed to determine if the family names linked with scavenging activities are in the chain of title. These suspected sites must be examined whenever housing proposals come forward.

In 2014, the HAND manual was updated regarding development in the west side. If an assessed activity is proposed, a Phase I site analysis is now required with the submission. The cost of discovery, testing and remediation of these sites is a continuing impediment to the development of low income housing.

This area is the location of the Bloomington Housing Authority developed in 1968. It also contains a Middle School and at least two childcare facilities. It is the administrative home of South Central Community Action Project. Both Habitat for Humanity and several tax credit projects are located here as well. Crescent Drive area after CDBG funds were used to improve sewer and utility infrastructure in the early 2000's (**Fragment**). **In order to support an affordable housing project**

HUD clearance standards for single family development have been found to be more rigorous than attached or apartment construction. This seems to affect Habitat more dramatically than other providers.

Actions to Address Impediments

HAND is retaining an environmental consulting firm on an annual basis. They consult regularly with the HUD's Chicago Regional Office for guidance on these development issues.

A protocol of initial staff analysis has been memorialized in the HAND procedural manual. These issues have delayed construction projects on several occasions in the last few years. A better understanding of the difficulties and requirements must be conveyed to the development community.

It may be necessary to direct development of certain kinds to other areas, until a more affordable option with less risk is discovered. Land that is initially affordable is in reality quite expensive if the requirements for clearance must be met.

Timeline

This impediment was also identified in the previous Consolidated Plan and only a long term and continuing commitment will be effective. Efforts to assist clean-ups are ongoing as opportunities for partnerships and acquisition present themselves.

Perception of Affordable Housing/Section 8

Another impediment revealed through the Con Plan community dialogue is the negative perception of affordable housing. Landlords are hesitant to create subsidized units, because of the stereotypes of Section 8 tenants. Convincing landlords to accept Section 8 tenants or create more subsidized units is challenging in the Bloomington rental market.

Also a part of this discussion is the need to improve the perception of public housing, to make it more desirable and attractive within its community. HAND will work with the

Housing Authority, a major presence in the Upper West Side in their efforts to upgrade their aging buildings.

Actions to Address Impediments

HAND will again sponsor R101, which provides deposit money and counseling for prospective tenants. In order to perform this needed service, HAND gets funding from local organizations like the Community Foundation and the Housing Trust Fund. HAND and the BHA are currently collaborating on the redesign of public housing units to upgrade exteriors and make them more accessible. This effort has continued the last 10 years and partnership is renewed with new funding annually.

The Inclusionary Zoning discussion led by the Planning Department has been discontinued, but not before discussions with Landlords and developers occurred. They cited the unpredictability of zoning law within the city limits as an obstacle to building “workforce” housing. However, this was not truly affordable housing.

Timeline

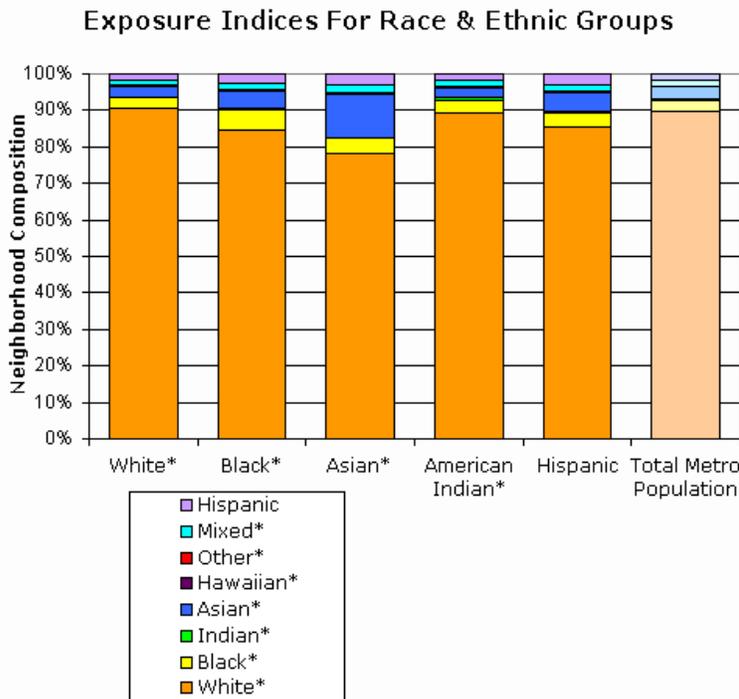
Conduct R101 classes at least twice a year (funded) and more if additional grant funds are located.

Meet with the Apartment Owner’s Association to address the need for additional Section 8 or subsidized units.

IV. Housing Data

Fair Housing Complaint Data

Barbara McKinney’s report indicates there were no Fair Housing complaints in the last year that became legal cases. Her report is included below (V.).

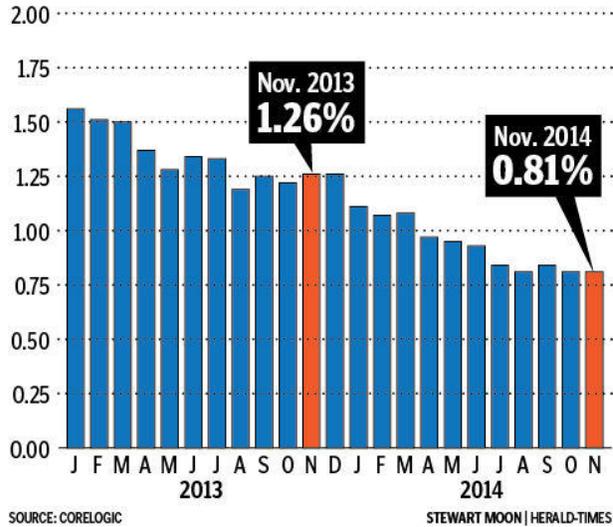


Information from the 2010 Census dissimilarity index implies that Bloomington neighborhoods are relatively well integrated, with the possible exception of tendency of the Asian population to live together. This may be because so many are students and live in student oriented housing clusters.

A snapshot look at Bloomington properties in homes in foreclosure suggests about 256 homes are going through the process in March 2015. The graph below shows a .81% foreclosure rate. This represents a drop from November of 2013 and is less than both the national (1.48) and state rates (1.38) for the same time period.

The median price of a home in Bloomington is \$171,900. What has become most problematic for HUD programming is that properties within the core neighborhoods are being valued at prices that do not permit an owner eligible by income to improve their properties. This cap is \$150,000. It is an obstacle both to purchase with HUD assistance and to repair an existing home with federal funds.

Bloomington foreclosure rate



SOURCE: CORELOGIC

STEWART MOON | HERALD-TIMES

1888	Bank One, Bloomington, N.A.	Bloomington	IN	4/30/1993	Satisfactory	
4886	ONB Bloomington, FSB	Bloomington	IN	1/22/1996	Satisfactory	Small Bank
4886	ONB Bloomington, FSB	Bloomington	IN	6/28/1993	Satisfactory	Assessment Factor
4886	ONB Bloomington, FSB	Bloomington	IN	4/22/1991	Satisfactory	Assessment Factor
208	Workingmens Federal Savings Bank	Bloomington	IN	1/8/1996	Outstanding	Assessment Factor
208	Workingmens Federal Savings Bank	Bloomington	IN	9/16/1993	Outstanding	Assessment Factor

208	Workingmens Federal Savings Bank	Bloomington	IN	9/9/1991	Outstanding	Assessment Factor
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The number of banks operating in Bloomington have been reduced by mergers and closings. Indiana University Credit Union participates with HAND on a number of levels, but, being a credit union, does not receive a rating. Irwin Union declared bankruptcy in 2009 and is now First Financial. Monroe Bank was purchased by Old National Bank. Two other banks have recently relocated: German American and MainSource Bank. The loss of several local lending facility has been disruptive over the last year. Monroe Bank was a perennial partner in mortgages and underwrote many local business investments.

Workingman's, as noted above, has risen to the task.

count	loan_type_name	msa_name	as_of_year
609	Conventional	Bloomington - IN	2010
274	FHA-insured	Bloomington - IN	2010
36	VA-guaranteed	Bloomington - IN	2010
576	Conventional	Bloomington - IN	2011
188	FHA-insured	Bloomington - IN	2011
54	VA-guaranteed	Bloomington - IN	2011
690	Conventional	Bloomington - IN	2012
234	FHA-insured	Bloomington - IN	2012
71	VA-guaranteed	Bloomington - IN	2012
853	Conventional	Bloomington - IN	2013
189	FHA-insured	Bloomington - IN	2013
89	VA-guaranteed	Bloomington - IN	2013

V. Evaluation of Bloomington's Current Fair Market Legal Status

The Bloomington Human Rights Commission is empowered to enforce the local anti-discrimination ordinance and to advocate for the civil rights of Bloomington's citizenry.

It performs a range of educational and investigative activities. It also responds to complaints and questions concerning civil rights violations. Bloomington's Human Rights Ordinance promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability. The ordinance also prohibits discrimination in housing on the basis of familial status.

No complaints rose to the level of a legal suit this year.

VI. Identification of Impediments to Fair Housing Choice

Public Sector: Zoning and Site Selection

City Departments, HAND and Planning continue to cooperate in the location and development of affordable housing sites in Bloomington. The new Comprehensive Plan (anticipated 2015) should provide a forum for discussions about affordable housing in Bloomington. As noted above, several Common Council members are convening committees to address this issue, which is in the forefront of community concerns.

Currently the Planning Department supports variance and innovative subdivision petitions for the construction of owner occupied affordable housing. In addition, language in the adopted Growth Policy Plan supports the goal of developing more affordable housing. One of the strategies is to provide funding for infrastructure improvements like sewers, paving and sidewalks in low income areas and areas with developable land. HAND will create partnerships with housing developers and provide subsidy through infrastructure upgrades and HOME funding assistance.

This is an election year. The public discussion has expanded to include use of TIF funds for affordability, inclusionary zoning, use of the Housing Trust Fund, and permanent affordability. The next mayor may determine an agenda not necessarily anticipated in these pages.

Neighborhood Revitalization, Municipal and Other Services, Employment Housing-Transportation Linkage.

As noted above in the impediments, transportation is often cited as a challenge to obtaining training, education or work among the low income in Bloomington. In the future the link to the new hospital site will be critical. Low income people who reside within the core areas will find more difficulty in obtaining health care and may defer treatment even if it involve a bus connection.

PHA and Other Assisted Insured Housing Provider Tenant Selection Procedures: Housing Choices for Certificate and Voucher Holders.

Recently, the BHA confirmed its commitment to house the chronically homeless within 60 days of application. This clarification has been an improvement in the provision of housing to the neediest population.

HAND continues to work with apartment owners in order to expand the base of affordable rentals in town. Until core area rents come down, it is a difficult task.

Sales of Subsidized Housing and Possible Displacement

HAND has a policy of not participating in projects which involve displacement.

Property Tax Policies

There has been no analysis of local tax policy - which would mean assessment procedures since all other standards are set by the state. Residential real estate is set at 1% of assessed value, the lowest of three categories. There are no programs that incentivize the provision of rental housing, which might be helpful.

Planning and Zoning Boards

Currently policies in Zoning are not proactive in supporting the development of affordable housing. Small incentives for infrastructure provision are the limits of this effort. A recent apartment project for senior housing was assisted with HOME and LIHTC, but there were no local zoning incentives involved.

VII. Assessment of Current Public and Private Fair Housing Programs and Activities

Report of the Bloomington Human Rights Commission

The Bloomington Human Rights Commission has jurisdiction over cases alleging discrimination in housing on the basis of race, religion, color, national origin, disability, ancestry, sexual orientation, gender identity or familial status pursuant to the Bloomington Human Rights Ordinance. The BHRC also has the responsibility under the ordinance to provide education on the issue of fair housing.

During the calendar year 2014, the BHRC investigated cases alleging discrimination in housing. In one case, the white tenant alleged that her white landlady discriminated against her because the tenant has an African American boyfriend who was often at the rental property. We negotiated a settlement acceptable to all parties. In the second case, a pre-operational transgender individual, male to female, said she was required to sleep with men while staying at an emergency shelter facility. We found no probable cause to believe discrimination occurred in that case, but we did encourage the facility to consider providing separate sleeping facilities for transgender individuals

During 2014, the BHRC answered a variety of questions about fair housing, including questions about accessible parking, emotional support animals and familial status discrimination. The BHRC also regularly answers questions about housing issues that are

not related to fair housing, such as a question from a man who said his mother's landlord will not let him visit and will not give him a reason, or questions about repairs. In such cases the BHRC makes referrals to the appropriate entity, including often the City's Housing and Neighborhood Development Department.

The BHRC gave talks to two Renters 101 classes, explaining the basics of fair housing to about 20 people who hope to soon become first time tenants or return to the rental market.

The BHRC gave a talk of fair housing legal developments to about 60 landlords, members of the Monroe County Apartment Association.

The BHRC publishes a monthly newsletter, Rights Stuff. In 2014, Rights Stuff featured five articles on fair housing related issues.

The BHRC regularly distributes its brochures around Bloomington, including a brochure on fair housing.

Summary of past year accessibility projects

During the 2013 Program Year Housing and Neighborhood Development Department provided modifications to create accessible dwellings. Through the HMAL program, 6 clients were served during the time period with a total cost of \$30,552. Three bathrooms were modified for greater accessibility with grab bars, handheld shower heads, and shower seats. One of the bathroom modifications allowed for wheelchair access. Two dwellings were modified for entry access through the construction of wheelchair ramps. One dwelling had a furnace and central air conditioning system installed to address the health needs of the client. The average client cost was \$5,092 utilizing CDBG funding, which is a modest investment to allow someone to remain in their home and avoid institutionalization. Three of the clients were elderly females, one was a female client, and one was a male client. Income breakdown for these clients are three @ 30% and below, and three @ 61-80%.d

A Department policy requires that participants in the rehab or new construction programs must analyze and address accessibility issues on their property. All new construction projects are designed for ADA compliance. For rehabilitation of existing structures, each project is reviewed for accessibility and the issues are addressed as defined by the clients' needs and as the budget allows. The minimum requirement is that the unit be adaptable for disabilities other than wheelchairs.

As part of its role in promoting affordable housing and its role in enforcing the rental occupancy code, HAND undertakes activities designed to inform the public of their fair housing rights. They work in partnership with the city legal department to update and enforce federal regulations pertaining to Fair Housing Laws.

Housing and Neighborhood Development

Summary of Public Input

Bloomington submits its Consolidated Plan in March of 2015. Data from the five Consolidated Plan Focus Groups and fifteen Key Informant sessions included observations about Fair Housing.

The complete document is attached to the 2015 Consolidated Plan.

VIII. Conclusions and Recommendations

Information gathered during the 2015-2020 Consolidated Plan process was instrumental in putting together this list of impediments to fair housing in our community. As outlined above, the impediments include discoveries about the perception of transportation issues in town, coordinated access needs, affordability of housing, environmental concerns, and perception of affordable housing.

Additionally, HAND will continue with its successful education endeavors, such as realtor and landlord workshops, guest spots at associations, attendance for distribution of information at events, etc., in order to educate the general public about fair housing issues. HAND also provides information to the social service agencies who are funded through the department on fair housing issues. The HAND Outreach program provides assistance to R 101 classes, E-bus, IU student orientation, Home Buyers Club, and Predatory Lending classes.

HAND was a founding member of the local Predatory Lending Group. This group includes representatives from HAND, Indiana Legal Services, Momentive Consumer Credit Counseling, local lenders, realtors and appraisers. This group has started an educational campaign, with a grant from State Farm Insurance, regarding predatory lending that includes distribution of brochures, posters and workshops.

In addition to the items mentioned above, HAND will incorporate new ideas from this analysis, including, but not limited to, seeking new ways to incorporate affordable housing incentives in the planning and zoning regulations, providing information about transportation needs and issues related to Bloomington Transit, and providing assistance to the Housing Authority to upgrade their current facilities to help change the perception of affordable housing.