



housing & neighborhoods

Chapter Overview

Bloomington has strong neighborhoods and a strong housing market. This chapter contains goals, policies, and programs that are informed by the Vision and Goal Statement. This chapter introduces subsections expressed in Bloomington's long-term commitment to revitalizing its housing stock and neighborhoods as well as providing smart growth supply strategies for future development and redevelopment. The Housing and Neighborhoods Chapter highlights the Today's Context, Housing Trends and Issues and Neighborhoods subsections, which are introduced below:

Today's Context | Within Bloomington's neighborhoods supply and affordability of quality single family and multi-family housing continue to be a concern. This subsection identifies the impact of an expensive, high demand housing market within multiple cohort groups.

Housing Trends and Issues | Bloomington's neighborhoods are diverse and mostly stable but are trending towards a lower percentage of new homes and a higher proportion of apartments. With greater density comes the opportunity to strengthen neighborhoods as active community centers. This subsection examines housing trends and offers supply side

solutions to further enhance the availability of quality housing in Bloomington.

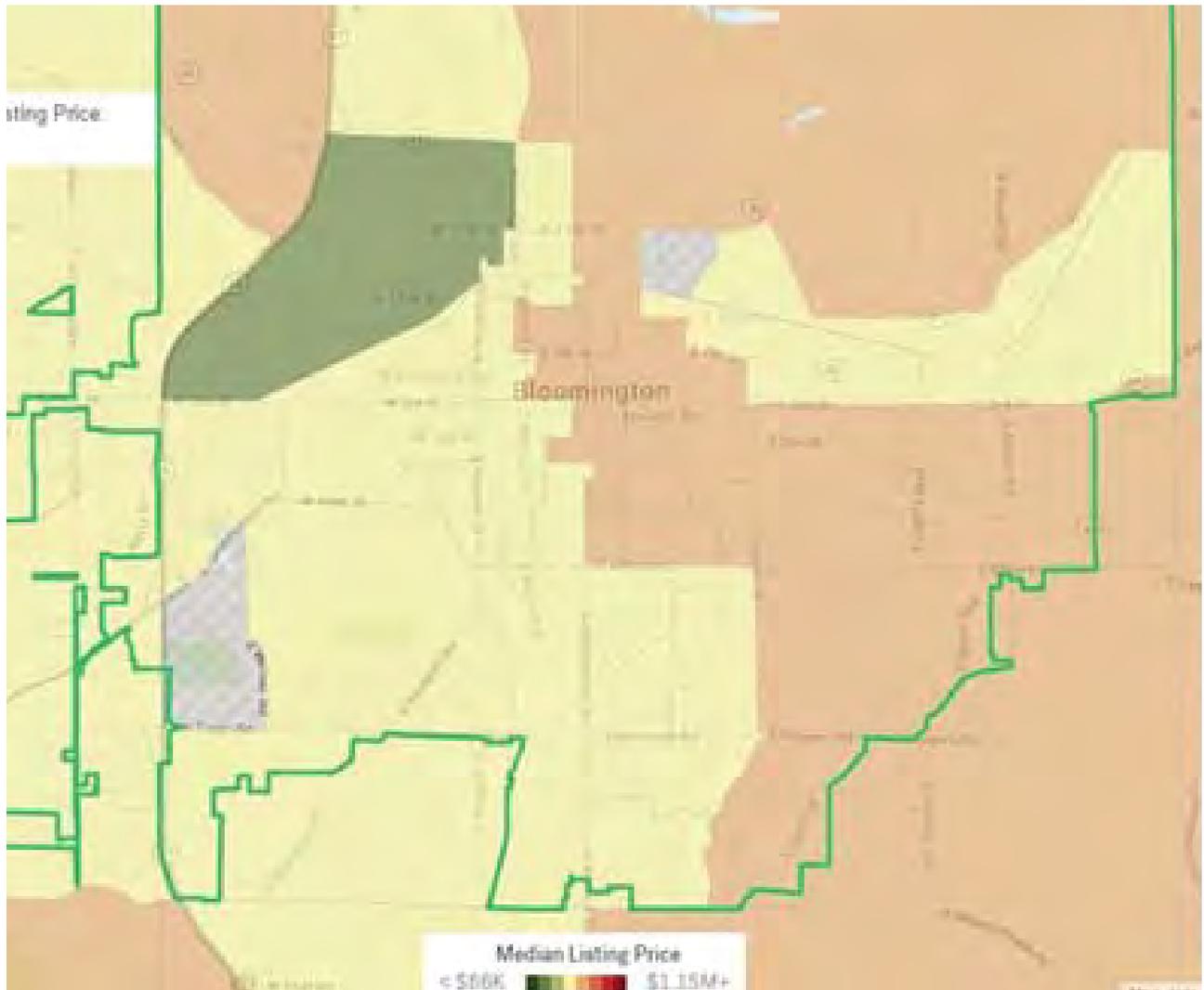
Neighborhoods | Bloomington has over 50 neighborhoods. This subsection identifies existing neighborhoods, and it discusses previous neighborhood planning efforts while demonstrating the importance of preservation and the revitalization of urban neighborhoods.

This chapter also includes Goals, Policies, and Programs that are implementation based and focus on creating quantifiable outcomes. Outcomes and indicators are tailored to track effectiveness of the Goals, Policies and Programs with measurable results.

Today's Context

According to the 2010 Census, there were 33,239 total housing units located within the Bloomington community. 31,425 housing units or 95% of this housing stock was occupied, while only 5% was considered to be vacant. This is a sign of a healthy housing market that has a normal vacancy rate around 5%. Considering the 2010 Census was taken near the bottom of the recent Great Recession, this is indeed indicative of a very healthy housing market because

Bloomington Median Listing Price Map



most metro areas were suffering much higher vacancy rates around 2010.

Because about 50% of Bloomington's population is comprised of Indiana University students, the percentage of rental housing units is higher than other college towns where the percentage of the student population is less, the rental housing unit percentage is less as well. Currently, Census estimates are that Bloomington's rental percentage is about 66% of the housing units in the city. With more students arriving from out of state and from international locations, many of these students come with increased purchasing power in comparison to previous generations of IU students who were more traditionally from Indiana. Even compared to

peer "college towns" across the United States, Bloomington has a higher percentage of rental housing units than other "college towns" such as Ann Arbor, Michigan; Berkeley, California; Iowa City, Iowa; or Boulder, Colorado. This increased rental demand has pushed apartment rents higher to where a two-bedroom unit is about \$1,400 a month. If the two-bedroom unit were 1,000 square feet, then the rent would be \$1.40 per SF. This is about 40% higher than average market rates across the rest of Indiana's metropolitan areas. Currently, 82% of households in Bloomington spend more than 45% of their annual income on housing and transportation costs. Therefore, there is a real concern that many residents looking for quality rental or owner occupied housing within the City are being priced out of the market. The community

must offer living options for people of all walks of life, in a wide range of life circumstances, incomes, and capacities.

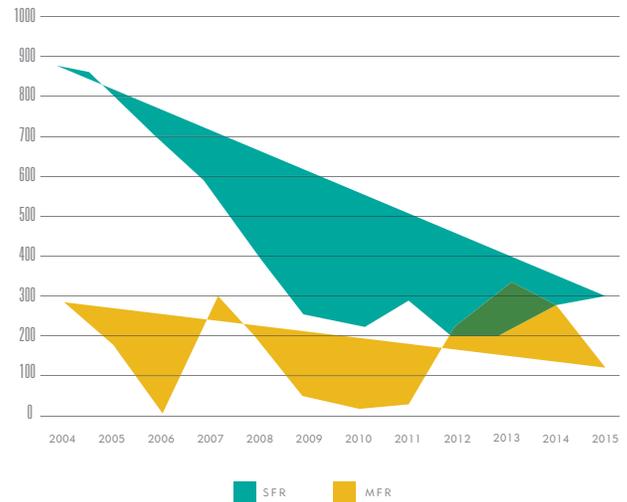
Many communities have a “missing middle” for housing where most housing options are large multifamily units or detached single family units. Bloomington is not different. Looking back at past housing varieties that used to be common in American cities, such as townhomes, duplexes, bungalow courts, etc., offer opportunities to further explore affordable housing options for Bloomington.

Housing Trends and Issues

The two most dominant trends that have occurred in Bloomington are the decrease in construction for new single family detached dwellings as well as the increase in a multi-family housing development in downtown, see Table 6-1. On the multi-family side, construction of new units has been strong for many decades. However, policies in 2002 Growth Policy Plan did steer the location of new MFR units away from established core neighborhoods and larger tracts of land in suburban locations. Rather, new MFR construction was clearly encouraged and guided towards downtown and near-campus areas. In response, approximately 2500 new bedrooms have been added in these areas. The consensus in the community is that downtown market rate housing projects catering largely to IU students house better distributed to still include the downtown, but also underdeveloped commercial corridors, and existing high-density multifamily areas near the IU campus. In particular, larger single-demographic complexes specifically catering to students should be approached cautiously regarding location.

In addition to these local trends, national trends in the housing market are rapidly changing. The surge of the baby-boom generation into retirement and downsizing their residential footprint coupled with increasing energy and transportation costs are already shifting markets toward the need for less detached housing on large lots; the desire and preference for smaller, more sustainably designed units, interest in attached housing and co-housing arrangements, and the need for both physical accessibility of housing units as well as the proximity of such units to basic day to day service hubs is increasingly important. Therefore, walkability or liability preference has increased significantly as a housing choice for residential neighborhoods.

New Housing Units Authorized Bloomington MSA



Neighborhoods

Bloomington is home to neighborhoods that contain a strong and diverse resource that contribute to the unique character of the community. There are over fifty registered neighborhood associations with the City Housing & Neighborhood Development Department. Additionally, the Council of Neighborhood Associations (CONA) acts as an umbrella organization that represents neighborhood associations regarding public policy development and government relations. The 2002 Growth Policies Plan (Comprehensive Plan) recognized the importance of preserving and enhancing neighborhoods as important assets, as well as improves the quality of life for both current and future residents. Through the City's Neighborhood Planning Initiative, neighborhoods participated in a comprehensive planning process to construct clear visions of overall needs and priorities, as well as a step-by-step outline of the methods needed to achieve their goals.

The Planning and Transportation Department collaborated with the following neighborhoods to draft plans through the Neighborhood Planning Initiative: McDoel (2002), Broadview (2003), Prospect Hill (2005) and Green Acres (2006). As previously mentioned, Bloomington has a very large rental market due to the presence of IU students. This situation has been a major issue for many neighborhoods, especially those near the urban core or in close proximity to the campus. Often times the balance of rental vs. owner occupied housing



units in these neighborhoods has been highly skewed towards rental units. For example, when the Green Acres neighborhood just east of campus had their plan completed in 2006, more than 60% of the housing units were rental.

Now that roughly 1,900 new housing units have been constructed downtown in the past ten years, almost all of them apartments, the dynamic is shifting for these neighborhoods. Opportunities are now in place to begin to shift this balance towards more owner-occupied housing units. This can allow more people to have a chance to live in urban neighborhoods, which can often be closer to employment, shopping and other amenities. This can also have the added benefit of reducing automobile traffic and the negative environmental impacts of traffic congestion.

Many core neighborhoods in Bloomington were developed during a span from the late 1800's through the 1950s. As a result, much of the housing stock in these locations are comprised of older structures. These homes are generally well built and have very distinctive architectural features. However, often times they have smaller footprints

compared to more modern homes. As seen in communities across the nation, this had led to the phenomenon of people purchasing these homes purely for their desirable urban locations. The existing structure is then torn down to make way for a brand-new home, which often times features excessively large footprints and extremely modern architectural styles. These "McMansion" style homes as they are often referred to, do not fit into the historical context of their surroundings and can negatively impact the fabric of the entire neighborhood. Without any change, this type of development can lead to the large scale loss of a community's historic integrity.

One powerful method that municipal governments have at their disposal to address this issue is historic preservation legislation. This allows areas that are protected by historic district designations to receive a higher level of protection through architectural plan review, historical compatibility assessment and compliance with adopted neighborhood design guidelines. If the historic guidelines are enforced over time, the values of homes within these historic neighborhoods will increase in value faster than those homes outside of the historic neighborhood. Therefore,

historic preservation can be both a way to preserve the physical heritage of the community while enhancing the community's overall property values.

The City of Bloomington has worked with many interested neighborhoods to create several historic districts that are administered through the Historic Preservation Commission. These require a Certificate of Appropriateness (COA) to proceed with any external change or modification of the structure. Bloomington also has one Conservation District, which only requires a COA from the Historic Preservation Commission for new construction, complete demolition, or the moving of a structure.

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Goals, Policies, and Programs

Goal 5.1 Guide growth, change, and preservation of residential and business areas through planning policies that create and sustain neighborhood character and improve housing affordability.

 Policy 5.1.1: Preserve or create authentic characteristics of neighborhoods by encouraging new or remodeled structures to be compatible with and/or complementary to the neighborhood and adjacent structures.

 Policy 5.1.2: Continue to reinforce an open network of streets, sidewalks, and paths connecting each neighborhood to adjacent uses and the city as a whole.

 Policy 5.1.3: Design and arrange new multifamily buildings, including entries and outdoor spaces, so that each unit has a clear relationship to the public street.

 Policy 5.1.4: Encourage alternative types of housing to provide more diverse housing opportunities including expanded development of below market units.

- Program: Experiment with compact urban housing

solutions such as tiny houses and 'granny flats' to allow further infill of the urbanized landscape.

- Program: Expand opportunities for affordable housing partnerships with non-profits and the development community.

 Policy 5.1.5: Enhance the appearance, safety, and walkability of sidewalks and streets in all neighborhoods through proactive repair and cleaning programs and policies. Employ a variety of landscaping to improve both appearance and safety.

- Program: Identify priority street and sidewalk improvements that would make a substantial contribution to the quality of neighborhoods.

Goal 5.2 Help all people have fair and equal access to housing in Bloomington, today and for the long-term

 Policy 5.2.1: Promote a diverse and inclusive city through housing programs that serve lower- and middle-income households.

- Program: Consider implementing programs that require or support affordable housing with new development, rezones, or changes to development standards that increase development capacity.

 Policy 5.2.2: Expand programs that preserve or produce long-term affordable housing for middle income and workforce households, and continue to prioritize efforts that address the needs of Bloomington's extremely low-income households.

 Policy 5.2.3: Promote housing affordable to lower-income households in locations that help increase access to education, employment, and social opportunities while supporting a more inclusive city and reducing displacement from Bloomington neighborhoods or from the city as a whole.

 Policy 5.2.4: Identify publicly owned sites suitable for housing and prioritize use of sites, where

appropriate, for rent/income restricted housing for lower-income households.

Goal 5.3 Help meet current and projected regional housing needs of all economic and demographic groups by increasing Bloomington’s housing supply.

 Policy 5.3.1: Encourage opportunities for infill development in or immediately adjacent to the city to bridge the gap for lack of moderate income or ‘workforce’ affordability.

- Program: Conduct a residential market analysis and housing inventory to help guide zoning changes to support current and future market demand

 Policy 5.3.2: Allow and promote innovative and nontraditional housing design and construction types to accommodate residential growth, such as Auxiliary Domestic Units (ADU) or “backyard cottages”.

- Program: Consider zoning regulations that allow for flexible reuse of existing structures in order to maintain or increase housing supply while maintaining life-safety standards.

 Policy 5.3.3: Allow and encourage housing for older adults and people with disabilities, including designs that allow for independent living, various degrees of assisted living, and/or skilled nursing care, in or near urban centers and urban villages where there is access to health care and other services and amenities.

 Policy 5.3.4: Consider the cumulative impact of regulation on the ability of housing developers to meet current and future housing demand.

Goal 5.4 Stabilize neighborhoods by promoting a variety of homeownership and rental housing options, security of housing tenure, and opportunities for community interaction

 Policy 5.4.1: Promote and maintain homeownership options within neighborhoods.

 Policy 5.4.2: Promote housing opportunities and design that build a sense of community, civic involvement, and neighborhood pride.

 Policy 5.4.3: Promote good neighbor relationships between housing developers and their neighbors.

 Policy 5.4.4: Enable people who are elderly to remain in their own neighborhoods as their needs change by supporting shared housing, accessory dwellings, smaller homes, adult foster homes, and other assisted residential living arrangements.

Chapter 5 | Housing & Neighborhoods

Outcomes & Indicators

5.1 Housing is affordable and well-maintained

- Percent of dwelling units priced at affordable levels
- Percent of dwelling units occupied
- Percent of dwelling units in poor condition
- Housing and Transportation (H+T) Affordability Index Score as percent of Median Household Income

5.2 Access to recreation facilities is improved

- Percent of population within 0.25-mile walk of public indoor or outdoor recreation space

5.3 Affordable, high-quality health care is accessible

- Percent of population with health insurance coverage
- Walk and Transit Scores of health care facility locations (immediate care clinic / non-emergency)

5.4 Healthy and affordable fresh foods are accessible

- Percent of dwelling units within a 0.5-mile walk of fresh food outlet



Profile

Aging in Place

Five Key Components for Aging in Place

“Aging in Place” is simply a matter of preserving the ability for people to remain in their home or neighborhood as long as possible as they age.

1. Choice:

Providing both healthcare and housing options that meet the diverse needs of individuals as they move through the later third of their lives. Options should be affordable along the income spectrum so all citizens and/or caregivers are able to choose from a range of alternatives.

2. Flexibility

Offering a range of services that can be applied in a variety of contexts. Flexibility requires that levels of health and housing supports be adjustable whether an individual lives in a single family home, rents a privately or publicly managed apartment or resides in an assisted living facility. Because each individual will have his or her own concerns and needs, flexible services will allow individuals to tailor different health and housing services to their own situations.

3. Entrepreneurship:

Capitalizing on the collective purchasing power of an organized community of older adults. Growing older adult population presents not only challenges but opportunities. New economies of scale exist as the percentage of older adults in a community grows, presenting new opportunities for Mixed Generations:

Maintaining mixed-generation communities in order to maximize older adults’ capacity for self-help and community contribution. There are valuable links to be made between the needs and skills of different age groups. Young mothers often need child care while older adults need transportation to the doctor or store. Teenagers need after-school employment while older adults need help with small chores around the house.

5. Smart Growth:

Designing communities that are more accessible and livable. While smart growth benefits all residents, for many older adults good community design is a fundamental necessity, not just an amenity. Aging in Place supports older adults in their homes and makes it possible for them to get out and into the community.

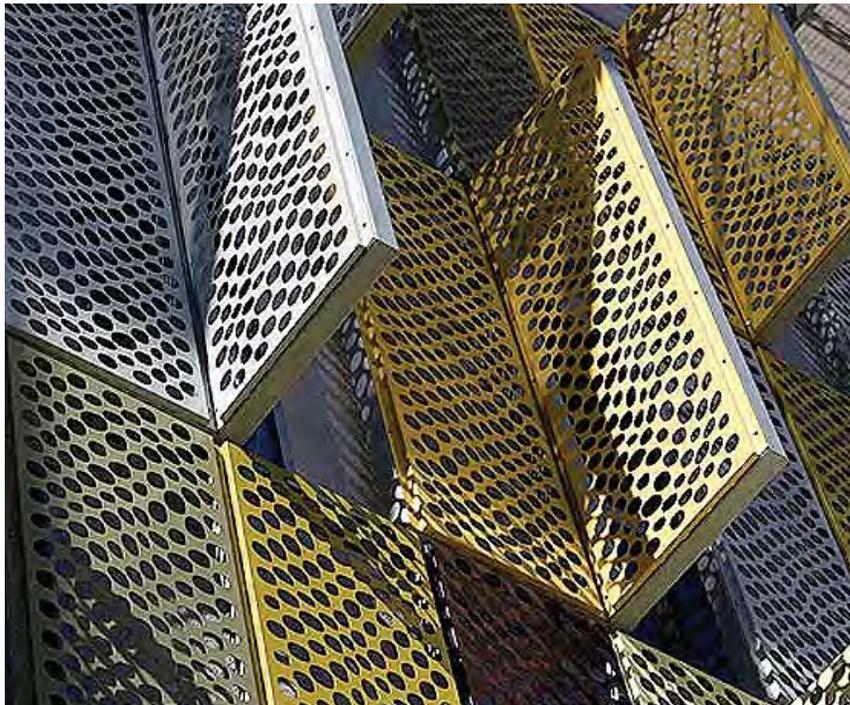
Source: Aging in Place: A Toolkit for Local Governments, AARP Publication, 2014.



Case Study

Excellence in the Affordability of Design

Step Up on 5th, Santa Monica, California. Step Up on 5th (Step Up) is a bright new spot in downtown Santa Monica. The new building provides a home, support services, and rehabilitation for the homeless and mentally disabled population, with its 46 studio apartments of permanent affordable housing and ground level commercial/retail space and subterranean parking. Step Up incorporates energy efficient measures that exceed standard practice, optimize building performance, and reduce energy use during construction and occupancy phases. Planning and design of Step Up employed passive design strategies that make the building 50 percent more efficient than a conventionally designed structure.



In addition, the building is loaded with energy saving and environmentally benign devices. Materials conservation and recycling employed during construction, requiring that waste be hauled to a transfer station for recycling, achieved a 71 percent recycling rate. Carpet, insulation, and concrete with a recycled content and the use of all natural linoleum flooring added to resource conservation. Compact fluorescent lighting and double pane windows with low-E coating were used throughout the building. Each apartment is equipped with water-saving low flow toilets and a high-efficiency hydronic system for heat. While California has the most stringent energy efficiency requirements in the United States, Step Up incorporates numerous sustainable features that exceed state-mandated Title 24 energy measures by 26 percent. The project has followed the Leadership in Energy and Environmental Design (LEED) certification process making it equivalent to LEED Gold.



Custom water jet anodized aluminum panels on the main façade create a dramatic screen that sparkles in the sun and glows at night, while providing sun protection and privacy. The material reappears as a strategic arrangement of screens on east and south facing walls, contributing a subtle pattern to the exterior walkways and stairs. South facing walls filter direct sunlight with symmetrical horizontal openings that create a sense

Source: https://www.huduser.gov/portal/about/housingCommDesign_2015_1.html