



**City of
Bloomington**

*Housing and Neighborhood
Development Department*

**Analysis of
Impediments to Fair
Housing Choice
Annual Update
2008**

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I Introduction/ Summary of Analysis Annual Update

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 Department of Housing and Neighborhood Development (HAND) is the lead agency in administering federal funds, including HOME, CDBG, Shelter Plus Care and CHDO grants. The comprehensive survey of community needs completed for the 2005-2010 Consolidated Plan has informed the findings of this year's Analysis of Impediments. The Department of HAND has begun the community forums necessary to prepare the new 2010-2015 Consolidated Plan. The first forum on affordable housing was held July 21. A new review of social service information is being spearheaded by the United Way. The department has conducted a survey of citizens and local service providers. In this report, the most recent data available is a June 2007 economic survey by the Kelley School of Business and the Bloomington Economic Development Corporation which is integrated into the data.

Comprehensive housing and economic statistics were made available through the 2005-2010 Consolidated Plan which incorporates CHAS and Census data from 2000, the most recently obtained information. The following local surveys and reports were used to develop a profile of the community:

1. 2002 Growth Policy Plan- City of Bloomington Planning Department
2. Unified Development Ordinance 2007
3. 1999-2003 Housing Strategy- City of Bloomington Housing and Neighborhood Development Department
4. SCAN- Service Community Assessment of Needs 2003
5. PHA Plan Year Plans for Fiscal Years 2005-2009- Bloomington Housing Authority
6. 2008 Continuum of Care- Region 10
7. 2000 Census Data and CHAS Data
8. The Bloomington Economy June 2007- a report prepared for the Bloomington Economic Development Corporation and the Kelley School of Business
9. A Needs Assessment of Affordable Housing in Monroe County- South Central Community Action Program
10. Indiana Household Survey 2003- Center for Urban Policy and the Environment
11. Bloomington Human Rights Commission 2008 Annual Report
12. Bloomington Real Estate Outlook 2007- Marcus & Millichap Indianapolis

The city oversees the statutory requirement that the jurisdiction affirmatively further fair housing by updating requirements and disseminating accurate information. It is also committed to a policy of upholding equal opportunity and access to housing.

POLICY OF THE CITY OF BLOOMINGTON

It is the public policy of the City of Bloomington to provide all citizens equal opportunity for education, employment, access to public accommodations and acquisition through purchase or rental of real property including but not limited to housing, and to eliminate segregation or separation based on race, religion, color, sexual orientation, sex, disability, national origin, gender identity or ancestry, since such segregation is an impediment to equal opportunity. It is also the public policy of the City of Bloomington to prohibit discrimination in housing on the basis of familial status. Equal education and employment opportunities, equal access to and use of public accommodations and equal opportunity for acquisition of real property are hereby declared to be civil rights.

The practice of denying these rights to persons because of race, religion, color, sex, disability, sexual orientation, gender identity, national origin, familial status or ancestry is contrary to the principles of freedom and equality of the City, and shall be considered as discriminatory practices. The promotion of equal opportunity without regard to race, religion, color, sexual orientation, sex, disability, gender identity or national origin, familial status or ancestry is the purpose of this Section. In pursuit of this goal Bloomington has established a host of citizen Commissions including Human Rights Commission, Council for Community Accessibility, Dr. Martin Luther King, Jr. Commission, Commission on the Status of Women, Commission on the Status of Black Males, and Commission on Hispanic and Latino Affairs.

It is also the public policy of the City to protect employers, labor organizations, employment agencies, property owners, real estate brokers, builders and lending institutions from unfounded charges of discrimination. The City supports fair wages through local legislation called the "Living Wage" Ordinance. This legislation now extends to social service agencies, after allowing several years to accommodate these wages in their budgets.

HAND is in the final year of using its Comprehensive Plan which guides its goals for fair housing. It will be updating its information over the next 18 months. The Department annually requests information from Human Rights attorney, Barbara McKinney on local complaints and violations to fair housing policy. The Housing and Neighborhood Development staff compiled this analysis. No additional CDBG funds or outside resources were used.

The Human Rights Commission 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 through its attorney, Barbara McKinney. This Human Rights Commission is staffed by the city legal department.

HAND promotes fair housing through its housing programs, in 2008 these included Home Modification for Accessible Living, Down Payment & Closing Cost assistance, Purchase-Rehab, Acquisition Rehab, Owner Occupied Rehab, TBRA, New Construction and Rental Rehab.

HAND provides information about fair housing through its R101 – Renting in Bloomington, a course which is provided to the Housing Authority, Martha’s House, and City Hall. These classes are tailored to Section 8, Housing Authority, and market rate residents. Last year R101 was held twice in multiple session times and provided rental deposits for 11 individuals and families. HAND’s Home Buyer’s Club and housing counseling programs are educational opportunities which cover Fair Housing components. There were four Home Buyer’s Club sessions and there were 75 graduates last year and 384 housing counseling clients were served. Both HAND and Barbara McKinney provide information to the public about diversity and Fair Housing issues through brochures and department-related events, such as National Night Out.

II Jurisdictional Background Data

a) Demographic Data

The City of Bloomington, which is also the county seat of Monroe, has long been associated with Indiana University. It is the seventh largest incorporated area in Indiana with a population of 72,254 (2007). Because of the large number of students, 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 current enrollment at Indiana University’s Bloomington campus is 40,354 (fall, 2008). Over one-fifth of the population in the Bloomington MSA falls into the 20 to 24 age group while a full 40 percent of the population is between the ages of 15 and 24. The median age for the county (27.4) is much younger than that of the state (35.9) (The Bloomington Economy 2007). Although population in the city is down very slightly, by about 2500 residents from the population in 2000, the population in Monroe County has increased and shows a growth rate in the top third of all Indiana counties. Population has increased in the 5-24 age brackets and the 45-65+ age brackets.

Population Estimates by Age for Monroe County MSA (2007)

0-4	6,157	5.0%
5 – 19	15,060	10.0%
20-24	31,336	25.0%
25-44	33,881	30.0%
45-65	22,735	20.0%
65 +	12,444	10%
Total	121,407	100.00%

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. However, the growing recognition that Bloomington’s Hispanic community may struggle with language and cultural barriers has catalyzed the need for two additional city support positions, now filled by Melissa Britton and Daniel Soto within Community and Family Resources (see Impediment #1). On September 19th, 2007 the

Bloomington City Council passed Ordinance 07-21 which established the Commission on Hispanic and Latino Affairs. The Commission will work 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. In 2007, it was estimated that this population had increased to 2,949 or 2.4% of the total population. 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 year 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) will now support an Interpreter training program for Latino health, legal and educational issues.

Population Estimates by Race for Bloomington MSA (2007) Using Stats IN projections

White	115,680	90.%
American Indian or Alaskan Native	382	.3%
Asian	6,063	5%
African-American	4,422	3%
Native Hawaiian or Other Pacific Islander	50	.04%
Two or more Race Groups	2,046	2%

Bloomington does not have specific geographic areas of minority concentration, or neighborhoods associated with minority settlement. Anecdotal evidence indicates that a large percentage of the minorities in Bloomington are attached to Indiana University as staff members or students. The Report on the Status of Minorities at Indiana University compiled in 2003 shows that 166 professors (full, associate and/or assistant) are from a minority group. Overall, 16.6% of the faculty and staff at Indiana University Bloomington are from a minority group.

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. In the continuing effort of HAND and the PHA to upgrade accessibility at the Housing Authority, the PHA received \$90,000 CDBG funding to remodel and make accessible eight additional living units according to the requirements of their 2003 Physical Needs Assessment.

b) Income Data

Bloomington's most apparent obstacle to fair housing is the cost of housing relative to income as noted in the Consolidated Plan. Bloomington continues to suffer from comparatively low wages. In 2007, the Monroe County per capita income an average

wage per job of \$29,522 in 2007, a figure which remains roughly 88.9% of the Indiana average per capita (\$33,215) and 76.5% of the national average.(38,615). The median priced house in Bloomington rose to \$175,000 (2007) and would require approximately \$57,425. in income to purchase using current assumptions of term of mortgage, insurance, taxes, etc. Affordable housing continues to be among the city’s highest priorities.

Gross Rents as % of Household Income (1999)

Less than 15.0%	1,608	9.4%
15.0 – 19.9%	1,528	9.0%
20.0 – 24.9%	1,611	9.5%
25.0 – 29.9%	1,609	9.4%
30.0 – 34.9%	1,499	8.8%
35.0% or more	8,211	48.2%
Not computed	976	5.7%

c) Housing Profile

Locally gathered and updated data indicates there are a total of 28,781 rental units in the Bloomington jurisdiction. The Department of HAND 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. These figures include units that may have been converted to owner occupancy, are vacant or used commercially and not removed from the list, but it still shows a significant increase from last year’s report.. The following information taken from the 2000 Census and is now quite dated, but it shows the housing breakdown is as follows:

Total Housing Units	28,400	--
Owner-Occupied	9,341	32.9%
Renter – Occupied	17,127	60.3%
Vacant	1,932	6.8%

A majority (61.9%) of the housing stock in Bloomington was built prior to 1979 according to the 2000 Census. This creates the potential for lead-based paint hazards in many of the housing programs fostered by the department and its CHDO’s. Since 2001, HAND has conducted 86 lead risk assessments and 69 homes were found to have lead issues that needed to be addresses in some way. In 2005 Bloomington completed its participation in a lead grant program (Maternal and Children’s Health), eight “assumptions of lead” procedures have been conducted, as a part of housing rehabilitation projects. There have been three new lead assessments under the Home Owner Rehab Program during this period. By virtue of the competence of Bloomington’s lead assessment program, two staff members serve on the State of Indiana Lead Elimination Program Housing Subcommittee.

However, lead is only one of the risk factors that accompany aging homes; these houses typically are in need of foundation repair, electrical and plumbing upgrades and energy

efficiency assistance as well. Many of the homes in the core neighborhoods are located in National Register districts or have been surveyed as eligible for the National Register and require that all work follow the Secretary of the Interior's Standards for rehabilitation.

The following housing inventory data is for the city of Bloomington from the 2000 Census. It shows nearly 40% of the existing housing was built before 1970. These properties require special consideration for lead issues. Sheila Evans from Bloomington Hospital have initiated new lead testing procedures for children in Monroe County. These cases are monitored more frequently than the state requirement to assure that the child will not become lead poisoned. Although the city has shown interest in federal lead grants, the applications are weighted towards larger communities.

Year Constructed	# of Houses	Percent of Total
1999 – March, 2000	554	.2.0%
1995 – 1998	3,067	10.8%
1990 – 1994	2,561	9.4%
1980 – 1989	4,501	15.9%
1970 – 1979	5,833	20.6%
1960 – 1969	4,799	16.9%
1940 – 1959	4,152	14.6%
1939 & earlier	2,792	9.8%

Affordability – Rental:

In 2007 as a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change produced an adjustment in the Fair Market Rent lower for the first time in many years. This change was implemented in 2006 and revised slightly in 2007 in order address the desperate lack of larger units for families. See Impediment #3 -- Newly established Fair Market Rent structure and lack of affordable rentals. This year the FMR were returned to 2007 levels (see update in Actions to Address Impediments)

According to the 2000 Census, the gross rents are as follows:

Gross Rents (2000)		
Less than \$200	572	3.4%
\$200 - \$299	627	3.7%
\$300 - \$499	5,023	29.5%
\$500 - \$749	6,790	39.8%
\$750 - \$999	2,347	13.8%
\$1,000 - \$1,499	1,054	6.2%
\$1,500 or more	277	1.6%
No cash rent	352	2.1%

However, the Gross Rent as a Percent of Household Income in 1999 show that 48.2% of households spend more than 35.0% of their gross income on their rent.

In June of 2009, the average rents in Bloomington are as follows:

One bedroom	\$599
Two bedroom	\$826
Three bedroom	\$1132

In the past year 300 new units have been added to Bloomington residential rental category. Most of these, particularly in the downtown area, are geared towards students.

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Potential homeowners continue to compete with investors for affordable homes in core neighborhoods, the same neighborhoods that are also prime rental areas for University students. These prime neighborhoods are close to employment centers and contribute to affordability by reducing the costs associated with commuting. Increasing the number of owner-occupants in these neighborhoods has been a primary goal of past programming. In Bloomington that figure (2007) is \$175,000, which would require a household income of \$57,425 with the assumptions stated in the chart below. The benchmark housing statistic provided by the 2000 Census is the median value for an owner-occupied home

Value for Owner-Occupied Housing Units (2000)

Less than \$30,000	41	0.5%
\$30,000 - \$34,999	40	0.5%
\$35,000 - \$39,999	0	0%
\$40,000 - \$49,999	107	1.3%
\$50,000 - \$59,999	179	2.3%
\$60,000 - \$69,999	287	3.6%
\$70,000 - \$79,999	426	5.4%
\$80,000 - \$89,999	635	8.0%
\$90,000 - \$99,999	744	9.4%
\$100,000 - \$124,999	1,455	18.3%
\$125,000 - \$149,999	1,484	18.7%
\$150,000 - \$174,999	723	9.1%
\$175,000 or more	1831	23.0%

Snapshot data collected from www.homefinder.org in July 2009, indicates that there are 406 residential units for sale within the City of Bloomington down slightly since last year when there were 468 during the same time period. Of those units, 67 of them are priced at or below \$100,000. Of the 67 below \$100,000, 53 of them are condos primarily in student complexes. Incoming students, frequently reside in condos purchased by their parents. The same snapshot data collected from www.homefinder.org on April 25, 2006,

showed 231 homes for sale priced at or below \$100,000. Last year, HAND's down payment and closing cost program assisted 5 households or 11 persons with acquiring homes. The department also supported owners in a new construction project (Evergreen) with gap funding that included down payment and closing cost subsidies. These represented an additional 2 units.

Cost of a Home	Minimum Income Needed
\$50,000	\$19,913.62
\$60,000	\$22,764.92
\$70,000	\$25,616.22
\$80,000	\$28,467.51
\$90,000	\$31,318.81
\$100,000	\$34,170.11

Assumptions:

Interest	7%
Term (months)	360
Maximum Housing Ratio	28%
Insurance (mos.)	66
Real Estate Taxes (mos.)	66

In addition to finding/acquiring appropriate available housing stock, other barriers to homeownership include understanding the home buying process, credit quality, employment stability, and funds for down payment and closing costs.

Public Housing

There are 310 total units of conventional public housing located at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Some of the units, in each of the three complexes are earmarked for elderly. Bloomington's first public housing was constructed in the upper northwest quadrant of the city in the late 1960's. Two additional public housing complexes were built after the Crestmont facility, Reverend Butler in the 1970's and Walnut Woods in a south central neighborhood was built in 1980's. The Housing Authority concentrates on the provision of housing to low and very low income citizens. Currently all three public housing complexes are undergoing major renovation after securing funds from several sources. The BHA is also installing approximately \$850,000 in energy upgrades to all three public housing communities. That project was completed in the spring of 2008 and the BHA has been awarded \$88,783 in the 2008 CDBG funding cycle which will be used for exterior renovations and accessibility issues. In the last five years, the Bloomington Housing Authority has received over \$496,000 in CDBG funds. The BHA also received two Neighborhood Improvement Grants, one in 2007 for an information Kiosk \$11,942, and in 2008 the BHA received \$23,030 for a new tot lot and park. The BHA has also

received a Jack Hopkins Social Services Grant in 2008 to remodel the exterior of our Boys and Girls Club – Crestmont Station in the amount of \$12,481 and a Community Foundation Grant for \$450.00 to help pay for credit reports for families participating in the Family Self Sufficiency Program. In 2009 the BHA will renovate 13 units on Illinois Court and 4 efficiencies on Summit and Monroe Streets. They have completed 8 units that were adapted for accessibility.

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

The Housing Authority has 67 applicants on the Public Housing waiting list with the majority (44) waiting for two-bedroom units. During this program year, the Housing Authority has housed 23 homeless households.

Analysis of wait list for Public Housing units:

Bedroom type	Applicants
One (1) bedroom	11
Two (2) bedrooms	44
Three (3) bedrooms	8
Four (4) bedrooms	2
Five (5) bedrooms	2

There are 1268 active Section 8 vouchers. The wait list is scheduled to be purged in August and reopen in September and will be advertised in advance of the opening.

Several opportunities present themselves in the next fiscal year. The BHA will receive 35 VASH vouchers for homeless veterans. There will be a NOFA available for non-elderly disabled for which the BHA intends to apply. It is eligible for 128 units and the BHA will apply for 128. During this program year, the Housing Authority integrated the HUD definition of homelessness into their data base for the first time. The BHA housed eleven

(11) in Section 8 and three (3) in Public Housing. They cited the limited number of vacancies in Public Housing and limited vouchers in Section 8.

The current breakdown of Section 8 Households is as follows:

Efficiencies	19
1 bedroom	374
2 bedrooms	456
3 bedrooms	339
4 bedrooms	877
5 bedrooms	10
TOTAL	1268

The Bloomington Housing Authority, in its 2008 Plan, has prioritized assistance for families at or below 30% AMI, and committed to exceed HUD targeting requirements. Consistent with their mission to support those in the most urgent need of housing, they will employ admissions preferences aimed at families at 50% AMI who are employed. The BHA continues to upgrade and remodel Housing Authority units in order to maximize the number of occupied units. The 2008 Plan also targets improvement of maintenance policies in order to minimize the number of units that are off-line at any one time. In order to address the needs of special populations within the Housing Authority, special-purpose vouchers for the elderly and families with disabilities were initiated in 2007. They will also affirmatively market to races/ethnicities that have disproportionate needs as well as the disabled by coordinating with local non-profit agencies to identify needs in those populations. The Housing Authority and SCAAP administer the TBRA rental assistance program with HAND, through which they attempt to identify and serve those who cannot obtain public housing or who have lost public housing.

d) Employment Data

Although the Bloomington MSA ranks well ahead of its Indiana peers in terms of college education (52.2%) have at least some college and 29% have a bachelor degree or above, it is equivalent to its national peers that serve as homes to major universities. The unemployment rate, (7% June 2009), is low for the state. The largest employer in Bloomington is Indiana University. 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. Nonprofessional service jobs provide the lowest wages generally. The last ten years have seen the loss of many large-scale manufacturing employers, including Westinghouse, RCA/ Thomson, Otis Elevator and now, General Electric. The high paying jobs in these industries once insured the health of the local economy. Otis Elevator still retains engineering positions, but its manufacturing facilities have moved overseas. GE, which once employed more than 3,000 on its factory floor in Bloomington, was scheduled for complete shutdown this year. That was pushed back to 2010. Now, the 800 or so workers who remain will be making an energy-saving model

that the government wants to encourage, so the government incentives are provided to keep producing them. Closure has been pushed back indefinitely.

Last year Bloomington lost 60 jobs at Hallmark Greeting and Dial America closed their doors. PTS electronics laid off 75 workers in May of 2007. The good news that Author Solutions, a local self publication company, has seen dramatic growth. Another success is that of Envisage Technologies, a Bloomington-based high technology firm, which was awarded a contract to implement its Acadis Readiness Suite Automated Scheduling at the U.S. Army Fort Gordon and Signal Center. Growth in biomedicine and life sciences, with Cook and its subsidiaries and relative newcomer Baxter, are providing a countervailing force to the reduction of work in heavy manufacturing. As those more traditional industrial jobs have dried up, medical device and drug manufacture have grown. Growth measures for jobs in that sector are not exact because the Department of Labor classifies them under several categories, but categories that include them — chemical manufacturing and a miscellaneous class — both show substantial growth in this region, jumping from about 350 jobs to more than 1,700 over 16 years in chemical manufacturing and almost doubling from about 2,000 in 1993 to about 4,000 in late 2008 in the miscellaneous category.

Indiana University, with its links to the biological sciences and computer technology, also has been a strong catalyst, with many small technology and digital companies blossoming in Bloomington. IU President Michael McRobbie is pushing a research/business agenda hard. This summer, the university's business incubator will open its doors on the east side of campus, with a mission to develop commercial applications from IU lab to production to help grow the state's economy and the local job market. The building's first tenant already has been announced — a computer software company whose CEO is an Indian graduate of IU and whose company in India employs 4,000.

So the declines have been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. However the average wages earned in the dramatically growing life sciences sector are barely half of the \$76,201 earned as a national average. In fact many line workers in these health industries make only \$9.50 per hour at local facilities. Bloomington anticipates growth in the bio-medical fields supported by the strength of medical device giant Cook Enterprises, Baxter Pharmaceuticals, ProCure and nearby Boston Scientific. The city's economic development office established a certified technology park, hopefully augmenting the 33+ per cent growth seen in the Health Care and Social Service and Scientific and Technical Service sectors. However, Indiana University technology Center's move to the edge of town, may dilute the attraction of the downtown site.

In 2005 the health care and social service sector overtook manufacturing as the largest employment sector (Bloomington Economy June 2007). More people worked health care and social services jobs in Monroe County in 2005 than any other employment sector.. Manufacturing provided 7,192 jobs compared to the 7,589 in health care and social services in 2005. Monroe County lost significant jobs from its peak employment year of

1997, just before Thomson closed its television assembly plant. Then, the county's factory workers numbered almost 10,000. By late 2008, there were about 2,500 fewer manufacturing workers in Monroe County.

e) Transportation

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 44 buses and BT Access has 10 vans. Fares remain affordable at \$1.00 per ride with free transfers. Monthly and annual passes are also affordable at \$30 month or \$150 /semi -annual. Reduced Fares are \$.50 for special enrolled riders (those over 60, Medicare recipients, Social Security recipients and students enrolled in K-12). The 4th and Washington terminal is located downtown near the square (a destination for employment and shopping), the post office and the Shalom Community Center (a day center for the homeless). Passengers waiting for transfers at the terminal can be comfortable and dry inside the heated terminal building. A new downtown passenger transfer facility is currently in the design phase and will be completed in the fall of 2009. It will be located at 3rd Street and S. Walnut Street, only a block from the current site. This keeps public transit close to the hub of downtown social services coordination currently located at the Shalom Center. 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 rider's use. There is no extra fee for using the bike rack. Approximately 2.83 million riders rode the fixed route system in 2008, an all-time record.

Two of the 44 buses in the BT fleet are hybrid electric vehicles. BT plans to take delivery of an additional 4 hybrid electric buses in late 2009.

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 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. Approximately 31,500 passenger trips were made on BT Access in 2008.

The Indiana University Campus Bus System is open to the general public to ride free and provides transit 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.

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.

f) 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. Because of opportunities offered by the University, Bloomington attracts children of many cultures, religions and races. There are 10,000 students in the system, attending fourteen grade schools, three middle schools, an alternative high school, two comprehensive high schools, a new charter school, a “new tech” high school and an area career center.

The New Tech High School is in its second year, having successfully completed its initial year in 2008. New Tech integrates project-based learning with traditional skills and grades students on problem-solving and critical thinking abilities. Each student will have access to a computer.

“The Project School” will open this Fall at 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. This venue for grade school age children will have a capacity of 188 students and currently has a waiting list of 100 students. Opening was delayed a week because of renovations and a funding crisis occurred in May, but the school is now on track for opening. There is continued concern in the community that IPS will be funded through MCCSC tax dollars but have its own unelected government body.

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. Construction is underway for the New Fairview Elementary School. This Fall students will still be attending in the old building. At present 84% of its students qualify for either free or reduced cost lunch (in contrast to 25% cooperation-wide). Plans are going ahead for construction of a new school on the same block as the old building, which will be demolished. The goal is to serve 450 students at that location, an upgrade from the 2007 enrollment of 250. For the next school year, students will remain the old building as construction proceeds.

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 this area. 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. 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. Outmigration is still high with a loss of 42 students to other area grade schools.

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). The BUEA is administered by the HAND Department and in 2002 the BUEA created an annual grant for schools in its service area to help them meet their needs. To date they have provided over \$165,521 in additional subsidy to schools in the zone.

III Impediments Found

1. Hispanic community lacks Spanish language information about fair housing issues

After initiating a study of housing information available to the Hispanic community in 2006, HAND adopted the LEP (Limited English Proficiency) Plan in June of 2007. The study and resulting plan tracked how information is ordinarily provided to clients with limited English, and suggests a number of changes in policy, increased training and verification of language assistance contacts within the community. Several of the actions below are a result of this study.

Action (s) to Address Impediments

Spanish Language brochures now available include those for the Rental Occupancy Program, Tenants' Rights and Responsibilities, Fair Housing and Human Rights. We also have several human rights-related brochures, published by the Indiana Civil Rights Commission, in Spanish, including brochures on the state's fair housing task force, predatory lending and promoting fair housing.

HAND staff is now trained to work with interpreters and, when they are not available, to work with I-speak cards. The Community and Family Resources Department also has support services for the Hispanic Community approximately 8% of the client visits catalogued were concerning housing related issues. These services include: rent negotiations with landlords, and conflict resolution. A translator from CAFR is available for HAND sponsored housing counseling as well.

For the first time, CAFR (Community and Family Resources) partnered with the HAND Homebuyers Club to offer its first class for Spanish speaking citizens. This was a short session which included general information but did not offer down payment assistance. About 8 families participated.

Time frame:

Audio Files for HAND Inspectors have already been created to explain the duties of rental inspectors to tenants who are illiterate, and a written translation of the same information is available on the laptop carried by every inspector. For the first time the Homebuyers Club was offered in Spanish.

2. The Bloomington Zoning ordinance restricts the number of unrelated adults living in a rental unit to three.

Indiana University's main campus is located in Bloomington and in order to discourage over-occupancy by students, a local ordinance was created to limit the number of unrelated adults living in areas zoned single family. Specifically, the

zoning ordinance states that in certain zones no more than three unrelated adults and their dependents can live in a single unit. In RM zones up to five unrelated adults may occupy a single house. While this may, on its face, appear as an impediment, to date, HAND has not uncovered many suspected violations that involve non-students.

Action(s) to Address Impediments

HAND closely monitors complaints in the sector, since the Department also performs rental inspections and handles complaints. During the period from May 31 2008-June 1 2009, staff is tracking 22 alleged over-occupancy cases within the city rental network. HAND continually examines whether the occupancy zoning provision acts as a fair housing impediment. No further action is required.

The city of Bloomington has completed a review and revision of its regulatory impediments to affordable housing. This occurred as a topic of discussion during the comprehensive planning process conducted by the Planning Department. In February of 2007 Bloomington adopted its Unified Development Ordinance (UDO). This document is the culmination of an inclusive public discussion process that started over 8 years ago with the Growth Policy Plan (GPP). Out of these extensive conversations, came a multi-faceted approach to encourage the development and sustainability of affordable housing in Bloomington. This is articulated in Section 20.05.009 AH-01 Affordable Housing Standards in the UDO.

One strategy is to reduce the development cost of housing by providing waivers to development standards for affordable housing construction. Instead of requiring variances and public hearings, a developer can automatically anticipate reduced standards for an affordable housing project:

- Required on site parking is automatically reduced to one space per dwelling unit when offsite parking is available
- Minimum lot area requirements may be reduced by 40%
- Minimum lot width may be reduced by 20%
- Side building setbacks may be reduced to 5 feet regardless of the number of stories
- Rear setbacks may be reduced to 15 feet

Another strategy targets development fees. The city endorsed an interdepartmental policy of waiving fees when they are associated with affordable housing construction:

- Fees for the BZA and Plan Commission
- BPW excavation of right-of-way permits
- Utility Service Board sewer hook-on fees.
- Within the UDO the City has stated a policy of supporting affordable housing by bearing the cost of sidewalks and street trees where deemed appropriate by the directors of Planning and Public Works.

In addition, Mayor Mark Kruzan announced in his “State of the City” address, that he is forming an Inclusionary Zoning Committee to be co-chaired by the directors of the Planning and Housing and Neighborhood Development departments. This committee

is being formed to look at the possibility of adding an inclusionary zoning requirement to the Unified Development Ordinance. This committee will begin work in the fall. This is one of two major agendas set by the mayor in his principal annual address to the city. This goal acknowledges the high proportion of student oriented and upper income rental units being built near the downtown and hopes to capitalize on the amount of construction still going on during the 2008-2009 economic downturn.

3. Newly established Fair Market Rent structure and lack of affordable rentals.

As a result of a decision made by the Federal Office of Management and Budget in 2005, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change caused a reduction of the Fair Market Rent for the first time in many years. There was a fear that lower FMR's would reduce the pool of units open to families because Bloomington area landlords would not think the reimbursement sufficient to use existing programming for low income clients.

Fair Market Rents 2006

0 BR	1 BR	2 BR	3 BR	4 BR
\$458	\$524	\$621	\$873	\$936

Fair Market Rents 2007

0 BR	1 BR	2 BR	3 BR	4 BR
\$473	\$548	\$668	\$949	\$981

Fair Market Rents 2008

0 BR	1 BR	2 BR	3 BR	4 BR
\$455	\$527	\$643	\$914	\$944

Fair Market Rents 2009

0 BR	1 BR	2 BR	3 BR	4 BR
\$473	\$548	\$668	\$949	\$981

In 2007, the FMR rates were adjusted again, and rents for some of the more needed units (2 and 3 bedroom) were raised to more reasonable levels. These Fair Market Rents were more competitive, hopefully encouraging the creation of more large (2 and 3 bedroom) units for families. In 2008 FMR's were adjusted downward again across the spectrum of units. Staff continues to monitor affordability. In the Bloomington real estate market, higher FMR's realistically tend to encourage landlord to participate in affordable housing provision.

Bloomington rental market is primarily driven by students. HAND also has responsibilities to inspect all rentals, so it is an excellent source of accurate information. According to a survey of rents completed by Marcus & Millichap of Indianapolis the average rent in Bloomington has increased faster than comparable

cities in Indiana like Lafayette and vacancy hovers at around 6%. Locally, Class A rent is more than the average mortgage payment. As stated above, it is feared that landlords may find FMR rates too low to retain the number of units now offered through subsidy programs including participation in either the TBRA or Section 8 programs. If this disparity continues, it is possible that it will force more and more subsidized housing outside the city limits. If this happens, it will create other burdens on low-income families such as transportation to work from distant home sites and childcare and school issues as parents work farther away from their children's schools. Other local statistics highlight the disparity between income and rent. The Gross Rent as a Percent of Household Income in 1999 show that 48.2% of households spend more than 35.0% of their gross income on their rent.

Actions to Address Impediments

Provide assistance to low-income individuals in need of housing. HAND continues to provide TBRA assistance. The local waiting list for Section 8 is scheduled to be purged and open again in August. The HOME allocation for TBRA in 2008 is \$10,000. Next year HAND anticipates providing over \$45,000 to TBRA and another \$174,030 to subsidize the construction and maintenance of rental opportunities.

The HAND director attends at least one Apartment Owners Association meeting to advocate for creation and retention of subsidized units.

Timeline

The timeline for these actions is ongoing.

4. Environmental contamination in areas requiring revitalization.

The City of Bloomington struggles with contamination issues relating to its former industrial base. While heavy industry has largely been replaced with service and biotech companies, the by-products of past manufacturing processes, specifically PCB's, have been discovered in several residential areas. Among these, the Upper West Side, is the most suspect because of its history of scavenging activities. For many people, the business of salvaging capacitors for precious metals became a second income. Used capacitors, containing PCB's were cast aside, often in backyards. The cost of discovery, testing and remediation of these sites is a continuing impediment to the revitalization of this low income neighborhood and to the development of new housing projects.

Actions to Address Impediments

Areas targeted for redevelopment in the INTR plan were developed with affordable housing by SCAAP and Habitat for Humanity. Three addresses were completed in this fiscal year: 1034 W 14th, 1042 W. 4th and 420 North Hopewell. The goal of these projects was to obtain clearance on useable land in a residential neighborhood that abutted an abandoned car salvage site.

HAND partnered with both private and not-for-profit entities to ensure clearance on these sites. Activities that further the efforts of placing in service safe and useable land for new development including: Phase I studies, testing and remediation steps will be supported. In 2008-2009 HAND partnered with Habitat to develop two lots in an existing subdivision on the Upper West Side. This included both acquisition and construction costs. These two houses are nearing completion

Timeline

HAND has completed 8 housing units in the Upper West Side as a result of the INTR application using CDBG funding. Two additional single family units were started in this reporting period.

5. Transportation

During the Con Plan public participation process, many of those interviewed mentioned problems with finding transportation to needed services. In a review of the availability of local transportation, HAND compared Bloomington's relative provision of service to other similarly sized cities (see transportation section). It was found that 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. The key problem appears to be public awareness of the services available.

Actions to Address Impediments

HAND will analyze ways to better inform low to moderate income people about the choices in public transportation. All proposed affordable housing projects are reviewed for proximity to public transit and services. The city has made a large commitment to keep its Transit terminal downtown. It has progressed to the design phase of creating a new downtown terminal at 3rd and Walnut Streets. This location, close to Shalom Center, Middle Way House, and the Boy's Club maximizes its utility by these populations.

Timeline

The timeline for this activity is ongoing. The terminal will be constructed in Fall of 2009.

6. 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. There is also a 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. In eleven of the last federal funding cycles HAND has subsidized Housing Authority rehabilitation projects ten times. During the funding years 2001-2008, the BHA received \$493,579 for needed upgrades and remodeling. Other upgrades include the enhancement of a local park which contributes to the desirability of the surrounding neighborhood. In this project HAND contributed \$39,205 to improve the park from the Neighborhood Improvement Grants. In addition small and simple grants from HAND went to pay for a design charrette for the Housing Authority. The BHA hired an architectural firm to do a revitalization plan for the Housing Authority and its site. Each year a portion of the of the federal funding provided to the PJ goes to the plan to upgrade the public housing site. A HAND employee sits on the Resident Council as well as the Board of the Authority.

Actions to Address Impediments

HAND continues to teach R101 – Renting in Bloomington class at several venues including the Housing Authority and Martha’s House. classes on rental preparedness for prospective tenants, targeting those who have been evicted or have been unable to obtain affordable rental housing. Lessons include how to read a lease, budgeting, and repairs. This programming has been made available at the Housing Authority, Martha’s House and City Hall on a continuing basis. The classes are now held on consecutive weeks and a printed work book, “All About Renting: A Guide for Renting an Apartment” accompanies the presentations. Deposit assistance was provided to 11 individuals/families. Topics covered:

- Goal Setting and Personal Action Plans
- Managing Budgeting and Saving Money
- Finding an apartment that’s best for your and your needs
- Rental application process
- Rental lease
- Cost of moving into your apartment
- Problem solving skills for apartment dwellers
- Being a good neighbor

HAND is helping to fund exteriors upgrades to Housing Authority units, based upon goals articulated in the BHA Capital Improvements Plan. The addition of front porches to the attached units is designed to make the living units more attractive and community oriented. Additional accessibility issues are addressed in each unit.

Timeline

The timeline for this activity is ongoing.

Continue to fund Housing Authority rehabilitation.

Timeline

\$88,783 in CDBG Funds were used to rehabilitate fifteen rental units and to better serve persons with disabilities. Funding was also obtained in the current CDBG cycle.

IV Housing Data

g) Fair Housing Complaint Data

In 2007, The Human Rights Commission investigated and prepared 3 complaints. Volunteer members of the commission investigate these complaints to decide if there is probable cause to believe that illegal discrimination has occurred. One complaint alleged housing discrimination based on familial status and the finding was no probable cause since the landlord could prove that he did rent to families with children. One renter alleged racial discrimination in treatment, the issue was resolved through mediation. The third complaint was discrimination based on disability which was referred to the Indiana Civil Rights Commission.

No probable cause was found to believe discrimination occurred in two of the cases. No findings were appealed as of this writing. One complaint was deemed outside the jurisdiction and referred.

2007 was the first full year that the gender identity amendment to the Bloomington Human Rights Ordinance has been in effect. The amendment prohibits discrimination on the basis of gender identity to the extent provided by law. There was a single call related to gender discrimination last year. A new brochure and guidelines on the topic have been well received by other commissions. To date, we have not had any complaints filed pursuant to the amendment. Other inquiries related to disabilities (4), accessibility (2) and gender/ethnicity/race (3)

h) Home Mortgage Disclosure Act (HMDA) Data

Many local lenders partner with the City of Bloomington Housing and Neighborhood Development Department to offer a wide variety of housing assistance programs. HAND reviewed both its internal and external (HMDA) data to determine if banks were an impediment to fair housing.

The majority of the banks in Indiana are rated Satisfactory and this is true for the more active lenders in Bloomington as well. Financial Institutions who partner with HAND have also received a rating of Satisfactory, including Bloomfield State Bank, Monroe Bank, United Commerce Bank, and Fifth-Third Bank. Indiana University Credit Union

participates with HAND on a number of levels, but as a credit union does not receive a rating.

Median Income data was again reconfigured from 2006 and these summaries are taken from the Aggregate Tables.. A review of HMDA data (5/22/2008) for the Bloomington MSA (which includes Green and Owen Counties) The following show conventional loan data only.

Census Tracts Under 80% MSA Median Income:

	2006	5/2008	
Originated:	757	191	
Approved not accepted:	101	16	
Denied:	333	41	20%
Withdrawn:	121	20	
Closed for Incompleteness:	43	4	

Census Tracts 80-120% MSA Median Income:

	2006	5/2008	
Originated:	672	1377	
Approved not accepted:	83	126	
Denied:	171	249	20%
Withdrawn:	64	144	
Closed for Incompleteness:	21	38	

Census Tracts Over 120% MSA Median Income:

	2006	5/2008	
Originated:	1163	648	
Approved not accepted:	102	55	
Denied:	144	68	10%
Withdrawn:	99	54	
Closed for Incompleteness:	27	15	

Applications in the income range below 80% were dramatically fewer this year than in the past, reflecting concerns about the viability of the borrower in this range. In the middle range, the total number of applications were almost twice 2006 figures. The denial rate was the same in both groups. Real Estate activity has slowed substantially among those who most afford to purchase in the past (over 120% of median). In terms of the denial rate, it increases as income goes down. Just 10% of all applications are denied for those in the highest income bracket.

During this reporting period HMDA statistics say that 14 of the 40 African American applications received were denied.

Rates by Race (updated 2008)

2008 HMDA information

Race	# of Applications	# of Loans Originated	% of Total Originated	# of Loans Denied	% of Total Denied
White	4377	1952	40.00%	1364	30%
Others, including Hispanic	148	78	52.%	38	25.6%
Race not available	574	176	30.6%	199	34.4%

As noted previously, Bloomington has a relatively small minority population and as they are distributed throughout the community, there are no areas of minority concentration. The number of applications received by white applicants is more than 13 times the total number of applications received by all minorities combined. It is interesting to note that the origination percentage is still higher for non-whites and the denial rate is lower as it was in the previous year.

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.

Barbara McKinney, in her role as the City’s American’s with Disabilities Act compliance officer, assures that the City meets its requirements under ADA. She frequently attends on-site discussions concerning ADA compliance in order to coordinate interdepartmental goals and requirements. She also works with Employee Services to make sure the city complies with fair employment laws.

In 2008 HAND funded Abilities Unlimited with \$90,000 and completed 16 HMAL projects. It funded the remodeling of 15 accessible units for the Housing Authority

VI Identification of Impediments to Fair Housing Choice

Public Sector Zoning and site selection

The city of Bloomington has recently completed a review and revision of its regulatory impediments to affordable housing. This occurred as a topic of discussion during the comprehensive planning process conducted by the Planning Department. In February of 2007 Bloomington adopted its Unified Development Ordinance (UDO). This document was the culmination of an inclusive public discussion process that started over 8 years

ago with the Growth Policy Plan (GPP). Out of these extensive conversations, came a multi-faceted approach to encourage the development and sustainability of affordable housing in Bloomington. This is articulated in Section 20.05.009 AH-01 Affordable Housing Standards in the UDO.

One strategy is to reduce the development cost of housing by providing waivers to development standards for affordable housing construction. Instead of requiring variances and public hearings, a developer can automatically anticipate reduced standards for an affordable housing project:

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- Minimum lot area requirements may be reduced by 40%
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- Side building setbacks may be reduced to 5 feet regardless of the number of stories
- Rear setbacks may be reduced to 15 feet

Another strategy targets development fees. The city endorsed an interdepartmental policy of waiving fees when they are associated with affordable housing construction:

- Fees for the BZA and Plan Commission
- BPW excavation of right-of-way permits
- Utility Service Board sewer hook-on fees.
- Within the UDO the City has stated a policy of supporting affordable housing by bearing the cost of sidewalks and street trees where deemed appropriate by the directors of Planning and Public Works.

Bloomington has long supported infill strategies that maximize the use of existing infrastructure and social services. On several occasions over the last 5 years, the Planning and Housing and Neighborhood Development Departments have cooperated on land development issues near downtown. These projects resulted in affordable subsidized housing designed to be compatible with the existing residential character. From the Policy 3 of the GPP: "...Develop a program that provides incentives (i.e. tax abatements or purchase/rehab assistance) for rehabilitating older housing stock in established neighborhoods for affordable housing."

This year the Department began another partnership with Habitat for Humanity to build 2 houses on vacant lots in the Upper West Side on 12th Street. The program conveyed the land to Habitat which then built single family owner occupied homes in an area close to transportation and schools. Utility hook on fees were waived for these projects.

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

Summary of past year accessibility projects

Barbara McKinney worked with City officials on a new section of the City's website called "Accessible Bloomington." This section provides one-stop shopping on a variety of accessibility-related issues. The goal is to make businesses aware of ADA requirements before they build or remodel; thereby decreasing costs by avoiding expensive retrofits later. Cost appears to reduce the number of modifications made by businesses. McKinney also met on-site with several different contractors to assess different ways of addressing

During the past year Housing and Neighborhood Development Department provided modifications to create accessible homes through a number of programs. Through the HMAL program, 16 clients were served during the time period with at total cost of \$90,000. Improvements and modifications included totally remodeled for wheel chair access in the bathrooms, including the shower, grab-bars for accessibility, and/or modifications for entry access such as a wheelchair ramp. The average client cost was \$7,500 from CDBG funding, which is a modest investment to allow someone to remain in their home and avoid institutionalization. Of the total number of HMAL projects provided in the CAPER report, the program served 8 individuals (0-30% AMI), 8 individuals (31-50% AMI) 3 individuals (51-60% AMI) and 6 individuals (61-80% AMI). All clients were white.

In 2007, HAND also supported the acquisition of 3 buildings with 8 units of housing for persons with disabilities , a program administered by Options for Better Living. A total of \$61,373 in CDBG funds was provided for this purpose.

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. None of the projects from this program year required modification for accessibility and one needed modification for a hearing impairment.

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. The City of Bloomington does outreach activities that include providing Fair Housing brochures at the Property Maintenance Workshop that was held on March, 2007, at events where HAND members are guest speakers for groups such as the Bloomington Board of Realtors or the Southern Indiana Mortgage Bankers Association, and a workshop called "Helping Hand" that promoted departmental programs including affordable housing and counseling programs. HAND participated in the 'Green Build' House Tour in April of 2008, to market the Evergreen project. This does not include outreach undertaken by the Bloomington Human Rights Commission outlined in other areas of this report.

Summary of Public Input

[This information is repeated from last year and it is the most recent formal assessment of public input by the department] The Consolidated Plan was submitted in April of 2005 as a part of this substantial recent work has taken place within the community to gather input and opinion about federal and local programs. Data from the Consolidated Plan Focus Groups and Key Informants sessions included observations about Fair Housing. The Department completed two focus groups (affordable housing and social service topics) in July of 2009 anticipating the creation of a new Consolidated Plan in 2010. The following responses were collated from over 100 interviews.

What are the Challenges facing the community?

- Create an ordinance that would add low income to the current discrimination ordinance.
- Language barrier looking for housing, no information is in Spanish that tells them where to go. When something breaks they don't know how to complain Need the following in Spanish:
 - How to get housing
 - Contract information
 - Emergency need/ repairs
 - What documentation is required to get a place to live?
- Over-occupancy ordinance- sharing because they don't know the rules and it is less expensive to live

What are your impressions of local obstacles to Fair Housing

- Fair Market Rent way over HUD rent limit so Section 8 is too low for those landlords
- Landlords have stereotypes in their heads about Section 8 tenants
- Eliminate stigma of affordable housing

What works well in our community?

- HAND helps the Not-For-Profit and understands the issues. Relationships with the Not-For-Profit is a very positive thing. Bloomington is in pretty good shape, NIMBY is less of an issue here.
- Ad Hoc partnership between HAND and Planning. Board and Commissions have been pretty flexible for zoning- not as flexible for infrastructure. More cooperation from utilities

These observations are gleaned from a survey circulated in January 2004 as a part of the Consolidated Plan citizen participation process. The respondents were community leaders in a broad array of roles: business leaders, agency heads, and elected officials.

Special Needs Housing:

Question 15: "The housing and related needs of people who are homeless are adequately served in this community."

63% of the respondents either disagreed or strongly disagreed. Only 17% either agreed or strongly agreed.

Question 16: “The housing and related needs of people with disabilities are adequately served in this community.”

11% strongly disagreed, 44% disagreed, 23% neither agreed or disagreed, 21% agreed, and 1% strongly agreed.

Question 17: “The housing and related needs of people with developmental disabilities are adequately served in this community.”

7% strongly disagreed, 34% disagreed, 30% neither agreed or disagreed, 28% agreed, and 1% strongly agreed.

Question 18: “The housing and related needs of people with severe and persistent mental illnesses are adequately served in this community.”

45% either disagreed or strongly disagreed. 35% neither agreed or disagreed. 19% either agreed or strongly agreed.

Question 19: “The housing and related needs of the elderly are adequately served in this community.”

4% strongly disagreed, 41% disagreed, 27% neither agreed or disagreed, 25% agreed and 3% strongly agreed.

Question 20: “The housing and related needs of people with HIV/AIDS are adequately served in this community.”

4% strongly disagreed, 21% disagreed, 66% neither agreed or disagreed, 7% agreed and 1% strongly agreed.

Question 21: What is most needed in your community to meet the needs of persons who are homeless?

Fair Housing:

Question 25: Is discrimination in housing a problem in this community based on (check all that apply):

Type of discrimination	No. of Responses	% of Total
Family size or type	22	32%
Disability	18	26%
I don't feel there is discrimination	7	10%

Race/ethnicity	7	10%
National origin	6	8%
Don't know	3	4%
Sex	2	3%
Financial	1	1%
I hope not	1	1%
Non-college students	1	1%
Past background	1	1%
Religion	1	1%
Sexual orientation	1	1%

Question 26: Are the following barriers to housing choice in your community (check all that apply)?

Barrier	No. of Responses	% of Total
Public transportation	26	23%
Cost of housing	24	21%
Lack of accessibility requirements for physically disabled	21	19%
Distance to employment	17	15%
Lack of knowledge about fair housing	16	14%
Age restricted housing	4	4%
Housing discrimination	4	4%
Lack of knowledge of fair housing regulation among landlords	1	1%

Question 27: Are the following lending activities a problem in your community?

Problem	No. of Responses	% of Total
Lenders charging excessively high rates for mortgages, refinancing and mobile home loans	10	15%
Lenders repeatedly inducing borrowers to refinance loans and charging high transaction fees	6	9%
Lenders selling sub-prime products to prime borrowers	3	4%
Lenders linking unnecessary products (ie. credit life insurance) to loans	10	15%
Lenders charging prepayment penalties	5	7%
Lack of knowledge about predatory lending practices	34	50%

Question 28: “Large families can obtain desirable housing in any area of my community.”

21% strongly disagree, 50% disagree, 21% neither agree or disagree, 8% agree, and 0% strongly agree.

Question 29: “The elderly can obtain desirable housing in any area of my community.”

6% strongly disagree, 47% disagree, 28% neither agree or disagree, 15% agree, and 4% strongly agree.

Question 30: “Persons with disabilities can obtain desirable housing in any area of my community.”

10% strongly disagree, 39% disagree, 39% neither agree or disagree, 10% agree, 3% strongly agree.

Question 31: “The people in my community know that discrimination is prohibited in the sale and rental of housing, mortgage lending and advertising.”

11% either disagree or strongly disagree. 31% neither agree or disagree, 42% agree and 15% strongly agree.

Question 32: “The people in my community know whom to contact when facing housing discrimination.”

10% strongly disagree, 39% disagree, 28% neither agree or disagree, 17% agree and 7% strongly agree.

Most Important Housing Issues:

Affordability	37
Affordable rents	8
Public transportation access	8
Maintenance of student housing	6
Affordable financing (down payment)	5
Emergency housing for individuals/families	5
Accessibility	4
Having enough savings & credit history (education regarding . . .)	3
Irresponsible landlords	3
Safe, affordable housing	3
Sprawl, over-construction	3
Suitable family rentals being used for student rentals because of rent rates	3
Housing code inspectors poorly trained/poor enforcement	2
Housing conditions	2
Loss of single family to student rentals	2
Older homes that are falling apart or consumed by cockroaches	2
Predatory lending	2
Transitional housing	2
Access to services and support	1
Adequacy	1
Affordable assisted living for elderly and disabled	1
City Depts. give out different information	1
Condos do not have the same bldg. codes/fire prevention standards	1
Eastside/Westside contrast	1
Education	1

VIII Conclusions and Recommendations

This list of impediments to fair housing was developed during the Consolidated Plan process and in discussion with the Council on Community Accessibility and Barbara McKinney from the Bloomington Human Rights Commission. The limitations addressed above include housing information for non-English speaking residents, availability of affordable housing units, environmental concerns, transportation, and perception of affordable housing.

HAND monitors its outreach efforts on a twice monthly basis to revise and identify the needs of the community. In the defense of fair housing, it disburses information and provides for the remediation of conditions that inhibit accessibility in our community. The many community events which HAND sponsors or attends always include education about housing issues. Some of these events are realtor and banking workshops, National Night Out, Code workshops, Rental 101, Radio messages, and home improvement seminars.

HAND now has two certified default councilors and is a regional advocate of victims of predatory lending. It was a founding member of the local 'Don't Borrow Trouble' organization. Its commitment to expert one-on-one counseling is an evolution of the housing counseling it has provided since 1993.

HAND continues to review fair housing issues as they arise and, in partnership with others, continues to evolve new responses. In 2008, it anticipates commencing survey activities towards the development of a new Consolidated Plan.