



City of Bloomington Common Council

Post-Meeting Packet

Containing materials related to:

Wednesday, 10 September 2025

Deliberation Session at 6:30pm

City of Bloomington Council
September 2025 Deliberative Session Housing
Group 1: Isabel Piedmont-Smith & Katie Gandhi

GROUP DEMOGRAPHICS

Renters - 4 total (include 1 person renting in downtown Bloomington, on the square)

Home-Owners - 5 (includes 1 person just outside city limits to the north)

Single-Family Dwellings - 5 (one person rents the bottom level to a friend)

Apartments/Condos - 4

Other (plex, ADU, unhoused, etc.) - 0

Housing is meeting needs? 9 – Everyone agreed that we are grateful for a place to live and we have found something that meets our basic needs and is within our budget! However, 8 of us do have wants & desires beyond our current situations (see below for more details).

Housing is NOT meeting needs: 0 – our basic needs are met. We suppose this depends on how we define needs!

YOUR HOUSING

If your housing is meeting your needs, please discuss what characteristics your housing has that you love:

- [Note that even if housing doesn't meet your needs, it doesn't mean there aren't some aspects that you love; often we have to choose which needs/wants to prioritize as we can't always have it all]
- My location downtown – I love walking many places and I enjoy the historic vibe
- My location near downtown – I enjoy walking to campus and to the mall **X3**
- My front porch
- Free parking **X2**
- I don't have to worry about finding a parking spot because there are plenty available **renter X2**
- An excellent, reliable landlord
- An apartment complex with people of various ages **X2**
- An apartment complex that had availabilities/openings for renting at non-student times – I moved here in November, so that's why I ended up there!
- Living with diverse group of people in my apartment complex **X2**
 - The diversity of my complex is surprising because the complex is located in a majority student neighborhood; I enjoy living in a student neighborhood and in a diverse complex!
 - The diversity in my complex is not surprising due to its location near 69; I'm so grateful I found an apartment in a student-dominated complex
- The doors in my complex all open to a common stairwell so you run into lots of folks and it creates a sense of community
- When I moved in to my apartment, it was 30% of my gross income; even though that's what it should be, I wanted the ability to save more; however, with recent salary increases, I am now able to save more.
- Sufficient windows/good natural lighting
- Bike rack on main floor, inside
- Having a tree view outside my windows – I'm grateful for city code requiring vegetative buffer between residential and non-residential uses and for city code preventing development on slopes and cutting of trees – these policies are likely the reason I have a wooded area out my backdoor between me and Twin Lake baseball field lights, which vastly improves quality of life and the birdwatching opportunities.
- An outdoor porch/patio space on my apartment – I don't understand how people live without them!

If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing:

- More space/bedrooms **X3**
 - limited funds
 - limited options
 - I am making the choice to live in a 1-bedroom apartment for now, rather than upgrade to a larger apartment, so that I can save as much as possible for a future house
- Ability to have a garden plot at my apartment complex – I am in a place in life where I prefer to rent; however, there are limited rentals that offer garden plots and they are not on the side of town I want to be on and I don't want to drive somewhere to garden!
- More consistency & diversity in my neighbors - in my downtown apartment, it seems like the property owners favor renting to students, however they can be unpredictable parties with vastly different schedules than my own which can be stressful - for now I choose to deal with this for the convenience of living downtown
- More secure bike parking – there is a great bike rack inside the apartment building on the main floor, but it's accessible to the public and someone cut my lock in the middle of the night last year
- Garage space/workshop space would be nice – It would require buying a house so I've decided to live without it and prioritize other needs
- Ability to transform my home into a condo – I don't believe it's permitted by code
- Not having to renew my lease a year in advance – this has been the norm here for many rentals, and it's pretty hard to plan life that way!
- More options for rentals in a reasonable time period – many of the rentals are rented years out in advance for students, which limits the amount of housing available for other folks at a given time
- A front porch – there are limited homes with front porches
- I want to own a home so have a sense of permanency, so that I don't fear owner selling home I'm leasing, forcing me to move – there's a limited number of homes to own within my budget
- More smaller home options...I don't need a large house, I want more simplicity – there are limited supply of smaller homes and many of those are above my budget
- A yard for my kids to play; I'd rather have this in the backyard rather than alleys and rear load garages – there is a limited supply of housing with yards within my budget
- Knowing that there will be options that will suit my future needs **X3**
 - my needs are met now but I know I'll eventually want to move into something else, but I'm afraid there won't be something in the future, in my budget, to suit my needs when I'm ready to move
 - more homeownership opportunities for single-person households
 - my needs are met now but I'm afraid that I'll eventually be priced out of my apartment or forced to take a roommate as the rent continues to increase

- More stable housing costs **X3**
 - Renter: my rent increased each year in the 2.5 years I've been here
 - Renter: my rent increases every year (up 20% in the last 3 years due to property taxes), and even though my complex has lower than average rent it currently has empty units, which increases the chance that my rent will increase more in the future
 - Homeowner: the value of the condo I previously owned increased 80% in 13 years, so I was forced to sell, and my current home has doubled in value in 10 years.
- Ability to adapt my current home and property to add additional units to both provide more housing and make it more economical for me, so that I don't have to leave my home (I have enough space to divide my home into 3 units AND put two tiny homes on the property) - city code doesn't allow for this and banks are not likely to give mortgages for tiny homes and an HOA would be too expensive
- I want to own a condo - the supply is so low, I had to settle for owning a SF home just so that I could be a homeowner
- I value communal living (I want to live that way and provide the opportunity for others to live that way) and I'm interested in combining cohousing models with building equity for me – traditional cohousing models, or models permitted by the city are limited to the sharing/renting rooms model and don't allow you to build equity

YOUR NEIGHBORHOOD

Does your neighborhood meet your needs?

- General consensus: yes

What characteristics do you love about your neighborhood? What amenities do you use/appreciate?

- The multiuse pathway that extends for most of the 3.5 miles between my apartment near 69 and downtown – it makes biking to work much safer and quicker
- Lots of mature trees
- Safe places to walk **X3**
- The transit stop near my apartment
- Living downtown, it's so fun to get to know and interact with the shop owners/staff who are all basically your neighbors
- Trails and dog park near Griffy Lake
- Safe enough that there are lots of people walking around/kids playing even though there are no sidewalks
- There's a great, active neighborhood association, even though probably only 10% of the neighborhood participates
- Lots in walking distance
- Because of the multiuse path, I'm able to safely/easily cross the highway just west of my complex, to get to Aldi.

What do you wish your neighborhood had that it doesn't?

- There is a big vacant one-acre property nearby (Grandview Hills) and I wish it was a park
- More walkable to small businesses – would like a neighborhood pub nearby
- Sewer and sidewalks (I'm a non-resident just outside city limits to north, so I know that's not feasible)
- More of a mix of owner/rent
- A design/setup that promotes more interaction with others
- More native landscaping and preservation of vegetative buffers around natural water features and less mowing
- More childcare options closer to home so I could walk or bus there more efficiently and not have to drive just because childcare is across town
- More front porches – it creates a really nice environment/vibe
- More common gathering spaces
- More frequent bus time tables so that can go to fringe of city for shopping more easily/quickly

- Bus routes that don't have to route through downtown to get to other locations (a non-centralized, orbital approach to the bus system)
- More opportunities for zipcar/car sharing – would convince her to get rid of her car altogether
- A dog park closer to downtown Bloomington
- More trees, especially to shade sidewalks
- Underground power lines
- A community garden in walking distance
- Less random concrete pad space around

Is there another neighborhood you wish you could live in? What is preventing you from making that move?

- Would enjoy living downtown/nearer to downtown – not affordable
- Graham Building – it's not housing!
- Elm Heights – not affordable

Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there?

- Yes – 6
- No – 3

What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?

- Patios
- Yards
- Front porches
- Less garages sticking out in front of the home

ADUS

If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?

- Yes – 9
 - but financing them is hard
 - I don't want too much greenspace to be compromised just to provide more paved parking and housing

- Would like to be able to utilize more creative options for AirBnbs– for example, using a train car in backyard for housing
- No – 0

SHORT TERM RENTALS

What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?

- I wouldn't like to live near a party AirBnb personally – that's why we increase the price on the AirBnBs that we manage – that tends to help keeps parties away.
- Afraid of undesirable traffic AirBnbs might bring
- Ambivalent because I realize they'll sometimes be empty so the cons may balance out
- I like the small business opportunities that it offers for local families
- I personally always have to use AirBnbs when I travel, so I have glad that the concept exists, otherwise I wouldn't be able to travel
- I feel like because only about 10% of the neighborhood participates in neighborhood activities anyway, maybe we could handle quite a few AirBnbs in our neighborhood without quality of life/social nature of the neighborhood being too badly affected
- Would like there be to a guardrail on ownership – i.e. max 2 AirBnBs owned per family
- Property management has shown to not be very good with AirBnb properties – especially related to historic preservation
- There is a shortage of affordable short-term (<6 months) rental options (traditional rentals significantly increase the monthly price with contracts under 1 year) and AirBnbs help fill that gap.
- I don't like to encourage AirBnbs when there are so many people who want to purchase a home. However, if there also may be an excess of homes that the population can use – a mismatch between the size and price of homes available and the family size of folks looking for homes – if this is the case, then AirBnbs could also possibly be adapted to a cohousing model/rooming house model and provide more flexible/shorter rental options, or perhaps even rent-to-own.

Notetaking Guide for Small Group Facilitators

Group 2: Kate Rosenbarger

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Renters: _____ **3 (1 single family, 1 apartment, 1 duplex)** _____

Home-Owners: _____ **7 (1 condo)** _____

Single-Family Dwellings: _____ **7** _____

Apartments/Condos: _____ **2** _____

Other (plex, ADU, unhoused, etc.): _____ **1** _____

Housing is meeting needs: _____ **7** _____

Housing is NOT meeting needs: _____ **2** _____

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- **If your housing is meeting your needs, please discuss what characteristics your housing has that you love.**
 - Love historic homes
 - Live on bus line, car-less
 - neighborhood/neighbors
 - Large lot, working class, affordable
 - Yard
 - Small yard
 - Right size for 2 people
 - Green acres, small varied house styles
 - Walking/eating nearby and close to it all in apartment

- Native yard/no mowing

- **If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.**
 - Affordability or unsafe/costly renovation
 - People disliking poor people
 - Drugs, people defecating, naked, trapped w/housing costs
 - High fee in apartment if accidentally set off fire alarm, lots of random fees
 - Duplex is an abomination
 - House too small, but housing stock too small and too pricy
 - Landlord not being responsible

- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate?**
 - City should buy houses for families
 - 70% renters (like that)
 - Wider bike lanes
 - Restaurants
 - Park, sidewalks
 - Art galleries
 - B-Line, switchyard

- **What do you wish your neighborhood had that it doesn't?**
 - Larger affordable homes
 - Park (green acres)
 - Food options

- **Follow ups for facilitators: Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**
 - Price/cost of move prevents it
 - Sherwood Oaks-sidewalks and bus line

- Bryan park area b/c west side gets dumped on.
 - Would like to go to a neighborhood without crime
-
- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**
- Yes-Prospect Hill-plexes, renters, young professionals, seniors walking
 - No-larger homes, ethnic diversity, no income diversity, no young people, professors, professionals.
-
- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**
- Yes, but not w/current city code. Takes some people 2 years to get approval. Need by right and a quicker timeline.
 - Younger people would like in 1. Love being close to neighbors.
 - Would, but not right now b/c of crime and cost.
 - Resale issue-must be landlord, expensive property.
-
- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**
- Taking away housing stock, esp. 3-5 bedroom homes
 - Better host than landlord (they have more money to fix them up)
 - Need space for traveling nurses.
 - Nothing but positive experiences
 - Less community, same with second homes
 - Green Acres-not a problem, owners taking great care
 - Good option to have during emergency renovation

Notetaking Guide for Small Group Facilitators

Group 2: David Brantez

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Renters: _____ **3** _____

Home-Owners: _____ **6** _____

Single-Family Dwellings: _____ **6** _____

Apartments/Condos: _____ **1** _____

Other (plex, ADU, unhoused, etc.): _____ **1 (duplex)** _____

Housing is meeting needs: _____ **6** _____

Housing is NOT meeting needs: _____ **3** _____

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- **If your housing is meeting your needs, please discuss what characteristics your housing has that you love.**
 - Historic charm, small, variety, transit access to 3 bus lines, great neighborhood, amenities/restaurants, ¼ lot size, like small yard, like native plants

- **If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.**

- Building old, management company not great, low income discrimination, too small (high price to upgrade), roads unsafe, school far away, nearby drug use and offensive behaviors, crime fees and fine print in lease, safety concerns (esp. Fire safety)
- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate? What do you wish your neighborhood had that it doesn't?**
- B-line proximity, sidewalks, parks, MUP (?)
- Want more affordable larger homes, fewer airbnb's, food/grocery, better park maintenance
- Homeless population
- **Follow ups for facilitators: Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**
- Want to move to the SW side b/c parks and buses, or Bryan Park area (prices prevent move)
- Moved from Hyde Park area and having positive experience.
- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**
- Yes, plexes, single family homes, owners and renters-all positive attributes
- Homogenous single family homes, positive to neutral
- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**
- Want faster approvals

- Would want to live in one
- Would want to build, but uncertain about investing given current pricing.

- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**

- Airbnb-owner taking care of it
- Better hosts than landlords
- Need STR (?) for 6 weeks between rentals
- Issues with 2nd homes, seasonal rentals, hurts business
- Taking out housing stock
- Large houses out of stock for permanent residents
- Loss of neighbors
- Only on limited game days

Notetaking Guide for Small Group Facilitators

Group 3: Hopi Stosberg

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Renters: _____ **5** _____

Home-Owners: _____ **5** _____

Landlords/Property investors: **3**

Single-Family Dwellings: _____ **7** _____

Apartments/Condos: _____ **1** _____

Other (plex, ADU, unhoused, etc.): _____ **2 (dorms)** _____

Housing is meeting needs: _____ **8, 2 said 1/2, 1/2** _____

Housing is NOT meeting needs: _____ **1/2, 1/2** _____

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- **If your housing is meeting your needs, please discuss what characteristics your housing has that you love.**
 - One level
 - Basics (shower, bathroom, clean)
 - Enough space for family needs
 - Yard/garden space
 - On bus line
 - Close to downtown/centrally located
 - Walkable, bikeable

- Campus/work/school proximity
- No yard maintenance
- Close to mall/shopping/grocery
- Close to family

- **If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.**

- High prices compared to other areas of Indiana
- Concerns RE: substandard management of rental property
- Prices feel artificially elevated (supply/demand issue)
- Want more shops/restaurants/amenities/mixed use closer to housing
- Limited single level options for aging in place (hard to find-took 5 years to find a suitable house to age in place in)
- Would like more similar aged children in neighborhood
- Limited bus routing/frequency
- Yard is a nuisance
- Deer are a nuisance
- Far from amenities
-

- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate?**

- Wooded
- Walkable
- Friendly
- Bus stop(s)
- Walk to grocery
- Quiet
- Close to school
- Creek/yard
- Multi-use path for bike to school/work
- Safe, but not much to walk to

- **What do you wish your neighborhood had that it doesn't?**

- Same age peers/similar family groupings
- Coffee shops/restaurants
- More frequent buses/more routing options

- Mishmash of sidewalks makes pedestrian travel complex (some areas don't have sidewalks, sidewalks don't have a buffer between pedestrians and traffic, lack of bike infrastructure on Hillside leaves bike/pedestrians feeling unsafe)

- Follow ups for facilitators: **Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**
 - 1 participant/family indicated they wanted to buy a house and had not been able to find an attainable purchase option that suited their needs (including budget).
 - Discussion included several people feeling "lucky" they were able to either buy when they did or find something suitable during their homebuying experience.
 - Discussion included how hard it is to break into the market now in terms of building equity starting in the 20's with a smaller ownership opportunity and then sizing up as life dictates a need to house a larger family.

- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**
 - Single family neighborhood but borders an apartment complex. However, the complex feels very separate (divided by fencing) and it feels segregated and discriminatory. There was a hole in the fencing that allowed children to cut through to the park and this didn't bother them. In fact, they preferred the children to cut through instead of traveling a longer (and less safe) way around to access the park space.
 - Edge of campus, in dorm but near neighborhood with SFH's. Nice to not feel isolated on campus.
 - All SFH, has restrictive covenant that prohibits any other housing types. Feels like diversity is being kept away and would like to share nice neighborhood with more people and more family types.
 - Mixes use, SFH, midsize housing, plexes, small apartments, and neighborhood can support good transit options since there are mixed housing types and greater density. Considers this a positive.

- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**
 - No, yard not well suited (sloped)
 - None in the neighborhood b/c lots are small
 - Maybe-looking to buy and would like to eventually make space to support aging parents
 - Yard too small, but considering other options of subdividing housing to support aging parents.
 - Yes, would love to have that but obstacles to affordability and process of approval.

- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**
 - Appreciates that short term rentals are allowed in all zones in Bloomington (investors in this group challenged the short term rental data given) (investor comment)
 - Short term rentals are usually well maintained and can be an asset to a neighborhood (traditional long terms rentals may not be as cared for) (investor comment)
 - Flexibility of rental terms can be beneficial to owners (people can rent out their home occasionally for big events and help offset costs of housing) (non-investor comment)
 - There is an Airbnb in their neighborhood-not sure where. Consider it to be an amenity for neighbors to be able to have a nearby (but private) space for guests and visiting family. (non-investor comment)
 - A resident knows a neighbor who rents out their house sometimes, but also uses it as their primary residence. Conversation regarding how hard it is to tell from listings whether the residence is primarily owner occupied with occasional rental during busy weekends or if residence is only serving as short term rental.

Notetaking Guide for Small Group Facilitators

GROUP 3: Jamie Kreindler

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Total = 9 people in group

Renters: IIII (included 2 students) = 4 renters

Home-Owners: IIIII (included 2 landlords) = 5 home-owners

Single-Family Dwellings: IIIII II (2 renters, 5 home-owners) = 7 single-family dwellings

Apartments/Condos: II (2 students) = 2 apartments, no condos

Other (plex, ADU, unhoused, etc.): 0 other

Housing is meeting needs: IIIII III = 8 people stated housing is meeting their needs

Housing is NOT meeting needs: I (renter in single-family dwelling) = 1 person stated housing is not meeting their needs

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- **If your housing is meeting your needs, please discuss what characteristics your housing has that you love.**
 - *Housing amenities*
 - Has a shower, bathroom, fridge, etc.
 - Space for family with kids
 - 24/7 supportive living
 - Right size (not too big)
 - Yard/garden
 - Cost of dorms is relatively reasonable
 - Low-maintenance
 - Can age in-place, one-floor

- o *Transportation amenities*
 - Walkability
 - Near bus lines
 - Bike-friendly
 - o *Surrounding amenities*
 - Close to Indianapolis
 - Nearby campus resources
 - Great location
 - Sense of belonging
- **If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.**
 - o *Pricing*
 - Supply/demand issue
 - Cost is too high
 - Price per square footage is much higher in Bloomington compared to surrounding cities
 - o *Transportation*
 - Long bus rides
 - o *Landlords*
 - Problems with landlord
 - Mold
 - Doesn't like maintaining yard as a renter
 - Landlords can't get a guest parking pass from the City
 - o *Other problems*
 - Deer are a nuisance
 - Took a long time to find housing
 - Wish there were more kids in the neighborhood
 - Wish housing was closer to "stuff" (ie: shops, restaurants, coffee shops, mixed commercial and residential areas, etc.)
- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate? What do you wish your neighborhood had that it doesn't?**
 - o *Environmental characteristics*
 - Wooded
 - Near a creek
 - Quiet area
 - o *Connectivity*
 - Walkable
 - Nearby bus stops
 - Multi-use paths
 - o *People*
 - Friendly neighbors

- Close by to relatives
 - o *Amenities*
 - Nearby grocery stores
 - Close to schools
- Follow ups for facilitators: **Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**
 - o *Not meeting needs*
 - Wish neighborhood was closer to mixed-use amenities such as coffee shops, clothing stores, etc.
 - Wish there were more people close to their age as well as kids
 - Not enough bus routes
 - Lack of sidewalks/overall connectivity
 - Concerns about safety, speeding cars
- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**
 - o *Lack of diversity*
 - All single-family homes in neighborhood
 - HOA has restrictive covenants making it illegal to build non single-family homes
 - Single-family homes are next to apartment complexes; however, they are not well-connected due to barriers such as a fence in between the single and multi-family uses
 - Wish that nearby multi-family residents could benefit from better connectivity and amenities
 - Disliked the inequities
 - Benefits of dorms being in community with other students
 - o *Benefits of diversity*
 - Like having a mix of students and non-students
 - Like visiting friends who live off-campus
 - Dorms on the edge of campus are near other houses
 - Increased density and a mix of housing types could support more transit options in neighborhoods
- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**
 - o *Challenges with ADUs*
 - Too expensive
 - Small lots are not well suited for ADUs
 - Regulations are difficult to understand/navigate

- Residents stated that there aren't any ADUs in their neighborhoods
- o *Possible benefits of ADUs*
 - Could be a good option for aging parents
- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**
 - o *Investor comments*
 - STRs have well-maintained exteriors, require inspections, and improve property values in the area
 - Emphasis on being good neighbors and having cooperative relations with their neighbors
 - Mentioned the economic benefits of STRs for property owners (ie: offsetting mortgage cost and other housing expenses, etc.)
 - STR market is increasingly competitive among investors
 - Like the current flexibility/freedom of Bloomington's STR regulations
 - Disputed the accuracy of the Airbnb market share statistics presented
 - Mentioned the positives of locals owning and operating STRs
 - o *Resident comments*
 - Not a lot of experiences with STRs in their neighborhoods
 - No negative experiences reported
 - Observed one house as a permanent STR down the street from them – possible option for guests visiting

Notetaking Guide for Small Group Facilitators

Group 4: Isak Asare & Joy Brown

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Renters: _____3_____

Home-Owners: _____9_____

Single-Family Dwellings: _____9_____

Apartments/Condos: _____1_____

Other (plex, ADU, unhoused, etc.): _____2 (one plex, one parent's house)_____

Housing is meeting needs: _____

Housing is NOT meeting needs: _____

How are other similar cities handling the housing crisis?

- Austin Texas
 - Smaller road frontage, deeper lots, 2 houses (called condos) per lot

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- If your housing is meeting your needs, please discuss what characteristics your housing has that you love.
- If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.

- Not enough affordable housing (single-family homes)
- Not enough parking, what affects property values? (historic, not historic) (not sure what is happening in his area because aren't announced ahead of time, effort is made, but not enough. He would've commented on it if he had known about it ahead of time—sidewalks, bump outs, parking—i.e. Parking spots were painted yellow because of visibility without letting them know. City does traffic study and makes a plan and implements it without gathering citizen feedback.
- Medians / protected bike lanes are not marked well so makes it difficult/not safe to turn when can't see them (Bloomington East).
- Moved here within five years, single-family homes are very expensive now compared to when he moved here. Fear of neighbor selling house and investor buying up property then building a 5 story apartment/duplex. As renter paying more than double of home-owner mortgage, doesn't think he can ever own a home here because of high prices.
- Property taxes have doubled since Covid and that's a big burden for home owners. Median home price far exceeds the median income growth.
- Live near two big encampments where murders have happened and has big safety concerns.
- Idea that you saturate the market, the housing price will go down, is a myth because they get sucked up by the market as we have a constant inflow of students
- **Dream housing market in Bloomington:**
 - Go back to being a small town—fewer people. Wants to live in a house, not an apartment.
 - Wants to limit how many houses per block can be sold to investors and rented out (Rental Caps)
 - Parking Permits for houses that don't have driveways near campus
 - More parking
 - Markets determine the housing built. If it is not profitable for people to build affordable housing, it won't be built.
 - Generally observes that people who own their property take better care of it and engage with their neighborhood.
 - Intergovernmental cooperation between Bloomington, Indiana University, and Ellettsville. IU not building student housing has put a lot of pressure on the Bloomington single-family neighborhood housing market.
 - Put in infrastructure to allow neighborhoods to develop. Encourage other industries with higher professional wages to increase median income. Bloomington has grown students and service industry.
 - Attract industry.
 - Streamline planning process for one full family residential. Paying interest on properties for two years before get approval to build it.
 - Government's job to provide the infrastructure which will lower the cost to build.

- Loosen zoning restrictions, not a free for all market, but denser housing located where it is in demand – duplexes and townhomes spread throughout more areas of the City. Apartment complexes built in areas that aren't ideal for the intended residents (students at Old K-mart—bad for walking to campus so puts more pressure on bus system. Ride 6 bus and 9 bus that are packed often. More capacity for the buses—makes it difficult to commute on time.
 - Encourage development / density close to the city center / amenities where it is walkable/bikeable. (Downtown)
 - Better public transportation (requires density)
 - Law that you have to be a Bloomington company to own a home and build a duplex. Maintain character of neighborhood.
 - Housing near amenities (food, corner stores, entertainment). Build more little city centers. In Mexico, can just walk outside and find a place to eat food.
 - Less restrictive zoning, invest in infrastructure, rent control, limit on properties owned by a single entity/individual.
 - Accessible loans.
 - Land trust / land bank.
 - More dense rental properties set up for families instead of students –room setup for a family instead of roommates.
 - Current UDO leads with land use instead of form. What about form based zoning – but have to be very careful to remove barriers in the process because it is already so difficult to build in Bloomington.
 - Yes to form based zoning.
 - How do we want our City to look like and feel like?
 - Need more housing in Bloomington. (2 not sure)
 - What type?
 - Starter homes (single-family)
 - Condominiums (denser owner-occupied housing)
 - E Wylie St - 2 houses in a lot one behind the other, but no parking required, increase pressure on parking on the street
 - How tall is too tall?
 - Context dependent – taller buildings downtown, duplexes and townhomes spread out in neighborhoods
 - What is affordable housing?
 - What percentage of AMI?
 - What is the character of a neighborhood?
 - Take examples from gaming technology. Not just renderings, but could actually show this is what a brownstone would look like at this location using virtual reality.
- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate? What do you wish your neighborhood had that it doesn't?**

- Follow ups for facilitators: **Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**

Can't find another 3 bed home for around \$1300 a month that he pays in rent right now.

- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**
- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**
- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**
 - Require rental permit for all airbnbs
 - Does building more hotels or different styles of hotels discourage airbnbs? Or does limiting airbnbs encourage more hotels to meet that visitor/hospitality need?
 - Should we be collecting data on occupancy (and vacancy) rates of current rental properties? How many properties/units are owner vs rental occupied? How much are they charging per unit?

- Yes and no, good to know that data, but one person thinks that's an infringement of private property rights

Notetaking Guide for Small Group Facilitators

Group 5: Andy Ruff & Anna Killion-Hanson

Introduce yourselves and let us know what kind of housing you currently have (rent/own, single family house/apartment/condo/duplex), and whether your current housing meets your families' needs (size, location, amenities).

- Rent- duplex. It doesn't meet needs- locations & price point trade off.
- Own- SFH. More than I need. Would love to downsize- golden handcuffs
- Own- SFH. Fixed up. Meets needs.
- Own- SFH. Walk to Kroger.
- Own- Rented for a while- very unaffordable any more. Happy with current house but regret things are so expensive now.
- Own- SFH. Happy with amenities and fills needs.
- Own- SFH. Walking distance to downtown. Meets needs. Would like to downsize but can't afford to move.
- Rent- Sorority house. Very accessible to all needs.
- Rent- townhouse. 2 roommates. Affordable but far away. Parking is an issue on campus. Older house- older components.
- Own. SFH. Rented basement apartment. Close to campus. Walk to downtown.

If your housing is meeting your needs, please discuss what characteristics your housing has that you love. If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.

- Would like to change location within Bloomington. Impacted by cost; would like to live downtown, but cost is prohibitive.
- Quiet, too far away from amenities. Outside City limits but would like to live in City. Kid-friendly.
- Close to downtown, quiet, room for a pond and other features. Able to be added due to cost when purchased.
- Nancy Heiller cabinetry. Fixed up how they like. Paid \$65k. Could get \$300k now.
- Older neighborhood. Would like to see younger faces. Some houses are not in good shape; assume they will be turned into rentals. Overwhelmed by the number of apartments in town. Wondering why single-family homes are not being built.
- Meeting needs due to location. Fits lifestyle. Small home era bedrooms are small. Queen sized bed, 3 feet on each side. Bigger home won't be affordable.

- Meets needs, affordable, able to be upgraded to make it what I want. Can walk to Kroger. Not a lot of stores around to walk. Got into house for \$70k. Rentals in neighborhood. Busy corner- college students come and go.
- Meets needs. 5-minute walk to campus, can get to all organizations and clubs.
- We all have our own bathroom. Distance is the biggest issue, which is what makes it affordable.
- Very pleased with amenities. House was not taken care of for decades. Resulted in house being torn down and building a duplex. Program in City that identifies older folks that need resources to fix house. In 70's lots of people jammed into houses. Diverse housing options. Should move forward in a thoughtful data driven transparent way.

Expanding Outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate? What do you wish your neighborhood had that it doesn't?

- Enjoy the community garden. Grocery stores are within walking distance. Lacks other retail destinations. Clothing, pharmacy. Not within reach. Diversity of housing duplexes, apartment complexes and single-family homes in one quadrant.
- Peace- farther out. Drawback is that it is car centric. Everyone has cars, pulls in garage and shuts door. Lacks community feel due to set up- big yards, big houses.
- Neighborhood grew up in. Zoning changes in smaller housing neighborhoods. No support for making a historic neighborhood because of rentals. Owners are leaving. Close to campus, close to grocery stores, could ride a bike.
- Conservation district, greenway, skateboarding, bikes, walkability. Know neighbors. Smaller houses and smaller lots. No cul-de-sacs. Affordable. Afraid of park. Drug deals, homeless.
- Really like quiet neighborhood. Have fenced in garden that we inherited. Wish more contact with neighbors.
- Best amenity is mix/balance of students, retired people, and families. Parents riding bikes with kids, jogging, delicate balance. Kids playing in yards, music student practicing. We pay for this. The taxes are high. Comes at a premium. Neighborhood parking permits. Negative issue is the deer.
- Small park nearby. Older neighborhood with lots of shade and trees. Mixed ages. Watch generations grow up. Block away from big road- noise comes with territory. Lots of school buses in area. Walk to Kroger. Smaller lots. Higher density neighborhoods. People had to live close to where they worked. Very neighborly. Airbnb's.
- Love being able to walk to class and see friends. Walking to grocery store is far away. Stalkers in area. Homelessness issue- aggressive behavior is causing us not wanting to walk to Kirkwood. Fear on campus.

- Townhouse complex- big. Low income housing. Big diversity. Not a lot of students. Prefer to live with more students. Crime in neighborhood. Is that why it's affordable? Close to Bryan Park loves the pool. Wooded area with patios love that.
- Love being close to campus, walking downtown. Lot of people doing loop around area. Front yard garden. Neighborhood park. Connect with people taking time to discuss the garden. Seeing some families turn over in older homes. Good vibe in neighborhood.

Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?

- Affordability.
- Rather be in City limits. Affordability. Interest rate keeping me.
- No other neighborhood.
- No other neighborhood.
- No choice. It's where we can afford. We have a good interest rate keeping me.
- No other neighborhood.
- Content. No desire to move
- Senior house on North Prow near Kirkwood.
- Would love to be in a neighborhood closer to campus. Heavily populated by students. Stadium, Downtown, near tailgates.
- Love where we are. Ranch. Aging in place. Doesn't miss stairs.

There are many housing typologies, from single family dwellings to large multifamily complexes with hundreds of units. Middle sized housing types include: paired homes, duplexes, small apartment and condo buildings, mobile homes, and cottage developments. Other types of housing include ADU's, short term rentals, dormitories, and rooming houses. Over time zoning regulations have created limitations on what types of housing typologies can be built, resulting in code that favors either SFH builds or large multifamily complexes.

Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex parks, trails, businesses, etc.) add to your neighborhood?

- No diversity of housing stock. Missed opportunity because lots are very large. Good area for ADU's.
- 2 markets in Bloomington- University & town. Town wants to own houses. University have more money can come and go. Turnover to rentals at a great rate. Carbon costs of new building. Not affordable. Small houses not getting built again. The ones that exist

are turning into rentals. What are the economics of the town? Feeding rental industry. ADU's are being built in neighborhood. Some duplexes.

- Gradually over time got denser. Not all of it was pristine. Leary of ADU's. Good and bad density. Nice house, bigger lot. Apartments are jammed in. Mobile home park.
- Mostly SFH. Hard to imagine any change. Aging out of homes, becoming rentals.
- Less than half are used as SFH but mostly SFH. Plexes. Much more nuanced. Very diverse housing. Diverse as any neighborhood.
- SFH. Smaller houses. Duplexes, few larger. Some rentals. Very long skinny lots. Alley access. Each neighborhood may lend itself to a certain type of density like ADU's. Tiny houses. Not objectionable. Need a variety of solutions for a variety of neighborhoods. Close to park, Blaine, downtown. Got it all.
- No diversity. Wish there was more engagement between townies and students.
- Secluded. Bryan Park nearby has so much more diversity. Not diverse at all.
- Amenities park, neighbors, welcome ADU's that are well thought out. Especially large lots. Feels same way about duplex. Well thought out with data- longer term needs being addressed. Need transparency with direction.

Accessory Dwelling Units are smaller structures that co-exist on a single property with another primary structure. They also may be commonly known as granny flats or in law apartments. They are not usually connected to the primary structures and can be hard to get loans for.

If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current SFH lot or b) live in one as a renter (or as an owner while you rent the primary residence)?

- Lived in a diversity of housing. Housing is an essential need. How we approach that- I would consider everything. People need to come at it as highest and best use-profitability. 60% of population are renters that are skewing our market. I would consider anything.
- Yes, A.
- Yes. Yes both.
- No. No.
- No. Lot isn't big enough.
- Yes, yes.
- Tiny houses would be best.
- No, no.
- Yes, protections that live in ADU. If house were neighbor and not have influence on living arrangements.
- Yes, a.

Short term rentals (like airbnb) have an increasing market share. Currently there may be as many as 1000 Airbnb's listed in Bloomington at any given time with around 80% of them being full house rentals.

What are your thoughts/experiences about the short term rentals that are in your neighborhood? In Bloomington in general?

- Taking important inventory. Not affordable.
- Agree
- Agree
- Ban them
- Opposed to them.
- Shame to see good housing sit empty so much. Not well maintained. Not regulated.
- As a student it is a good option for parent's weekend, or big events, great exciting to see family. I do think if living in Bloomington it disrupts the community- no connection when people come and go. Some parents are buying to rent out as airbnb.
- I don't support airbnb at all. Some value but not good for community. Making problem worse but if it's occupied most of the time no problem with that.
- Complicated. Freedom of property owners. Reasonable regulations to put a fence around- criteria to encourage more reasonable use. What is the answer? City, county, IU get together to solve housing. Come together to figure this out.

Notetaking Guide for Small Group Facilitators

Group 6: Sydney Zulich & Joe Patterson

- Group 6 had an even split of renters, home-owners and renters. Most of the group lived in single-family dwellings.

Housing Needs

Those who said that their housing met their needs cited walkability, community, access to public transportation, and benevolent landlords. Folks whose housing did not meet their needs pointed to a lack of affordable housing stock within walking distance from the downtown area. One resident pointed out that many are cash-poor after buying a home, and not often able to afford necessary renovations. We also discussed an aging inventory when reviewing available housing stock. Several individuals encountered situations in which they felt like they had to offer above asking price when buying a house in order to secure the deal.

Neighborhood Needs

Residents pointed to sidewalks, access to public transit, accessibility, and proximity to parks and wildlife as aspects of their neighborhood that they loved. Others cited lack of sidewalks, speeding in neighborhoods, low turn-visibility with street parking on smaller streets as issues within their neighborhood. Multiple people pointed out the dependency that our community has on cars.

Diversity of Housing Types and ADUs

The consensus of Group 6 was that the housing stock seems to be fairly homogenous in specific areas, and that it would be helpful to diversify the housing stock in more areas. One resident suggested that fractioning out lot sizes might contribute to an increase in housing stock. Many agreed that allowing more opportunities for different types of ADUs would help increase population density and affordability. To add more ADUs would free up larger housing with folks using ADUs to downsize. Allowing ADUs to be split off and sold would make the financing easier, and incentivize more folks, who may not want to be a landlord, to pursue ADUs. Hopefully, this would add more middleground housing back onto the market. One issue with ADUs is the lack of precedent that local appraisers have for assessing property value. Building that data will be difficult.

Short-Term Rentals

Many of our group spoke favorably about owner-occupied short-term rentals, but agreed that more oversight is needed. Most of the current airbnb stock that is available in Bloomington seems to be owned by LLCs and companies that operate outside of Bloomington.

Notetaking Guide for Small Group Facilitators

Group 7: Matt Flaherty & Gabriel Holbrow

Group Demographics: During introductions please put hash marks by the appropriate spaces based on how participants choose to introduce themselves and their housing types.

Renters: _____ **2** _____

Home-Owners: _____ **14** _____

Single-Family Dwellings: _____ **14** _____

Apartments/Condos: _____ **2** _____

Other (plex, ADU, unhoused, etc.): _____

Housing is meeting needs: _____ **13** _____

Housing is NOT meeting needs: _____ **3 (3 too big, 1 too small, underhoused)** _____

Please do your best to note themes when members of your group are discussing the questions below (for more information on the questions, please refer to the facilitator guide).

- **If your housing is meeting your needs, please discuss what characteristics your housing has that you love.**

(Most people's minds went to neighborhood when thinking about what they love about their housing)

- Love my neighborhood
- Addition of multi-use pats on 17th St. (Crestmont) has dramatically improved neighborhood cohesion/active transportation/transit/walkability
- Praise for traffic calming
- Proximity to school
- Community/vision of apartment and shared amenities
- Universal design/demographic mix in neighborhood

- **If your housing is not meeting your needs, please share what you need and what is preventing you from acquiring that housing.**

- Concerned about neighborhood-seems to be in decline
- Lack of affordability for right-sizing home (people needing to upsize and downsize)
- Home too big (3), home too small (2)
- Section 8 voucher can be a barrier (whether properties accept it)
- Connectivity (can't ride bike outside of neighborhood-especially kids)
- No good walk/bike connectivity to parks/amenities nearby

- **Expanding outward from your specific housing to your neighborhood, what characteristics do you love about your neighborhood? What amenities do you use/appreciate?**

- Likes a lack of trees/sidewalks in neighborhood
- Appreciation of mix of housing types nearby
- Near Boys & Girls Club, community spaces
- Grocery, schools, trails
- Sewer service
- Fewer rentals (likes this thanks to increased student rentals now built elsewhere)

- **What do you wish your neighborhood had that it doesn't?**

- Lack of places to buy food/eat a meal
- Parks need better maintenance
- Fewer impacts from unhoused population
- A park
- Greater perception of safety

- **Follow ups for facilitators: Does your neighborhood meet your needs? If not, is there another neighborhood you wish you could live in? What is preventing you from making that move?**

- No park-wishes could move to Bryan park area, but too expensive
- No availability of appropriate housing in decent neighborhood

- Would like to move to a mixed use neighborhood with diversity of housing types and nearby amenities (many nods of agreement), but there is a lack of housing/neighborhood options like this
- Didn't initially feel like the neighborhood met their needs, but have come to value the space
- Want to move to missing middle, but can't find any especially that is also walkable or mixed use.

- **Does your neighborhood have a diversity of housing types? How does this add or detract from your experience living there? What other amenities (outside of housing units, ex. Parks, trails, businesses, etc.) add to your neighborhood?**

- Yes, single family homes, paired, townhomes, larger apartments-there is a perception of increased traffic
- Yes, diversity of types, a lot of people in large single family homes but no other options
- Human scale design, modest homes with good bike transportation network access
- Care facilities nearby
- Related-challenges related to June/July lease cycles

- **If ADU's were more affordable and feasible, would it be desirable for you now or in the foreseeable future to either A) build one on your current single-family home lot or B) live in one as a renter (or as an owner while you rent the primary residence)?**

- Considered building ADU, chose not to in part based on privacy
- Utility hook ups as perceived barrier, desire to consider modular home options
- What about reducing lot size to allow small home not as ADU, but as a separate legal lot (broad support)
- Yes-6
- No-6
- Ownership requirement:
 - No, but concerns about slum lords, college town rentals, etc.
 - Yes (7-8), but concerns about being able to resell home and that ownership may be the wrong regulatory tool

- **What are your thoughts/experiences about the short-term rentals that are in your neighborhood? In Bloomington, generally?**
 - Sees value of 1-2 month rentals while people look for housing
 - Thinks airbnb's fill a need given nature of town
 - Concerns about this displacing local residents and would-be residents
 - What about regulation and inspection? Maybe this isn't needed due to marketplace/ratings aspect
 - Data question-full time/part time airbnb's?

Housing Types Survey for Remote Participation



Reflection Survey
Thank you for being here tonight!

