

City of Bloomington Common Council

Informational Packet - Addendum

Containing materials related to:

Wednesday, 12 November 2025
Deliberation Session at 6:30pm

DELIBERATIVE SESSION 2: HOUSING ATTAINABILITY

David Hittle

Director, Planning and Transportation Department

November 12, 2025

HOUSING ATTAINABILITY

Consider potential Unified Development Ordinance (UDO) amendments and other housing policy changes to increase access to attainable housing in Bloomington.

HOUSING ATTAINABILITY

- Minimum and maximum lot dimensions
- Short-term rental regulations
- Cottage development regulations
- Modestly-scaled multi-units, such as duplexes, triplexes, fourplexes
- Accessory dwelling units
- Architectural standards

HOUSING ATTAINABILITY

- On-site parking requirements
- Impervious surface requirements
- Ground-floor commercial/residential flexibility
- Permit process improvements
- Pre-approved plans
- Lender/developer training
- Building codes



2018 Comprehensive Plan City of Bloomington



000006

BLOOMINGTON INDIANA



UNIFIED DEVELOPMENT ORDINANCE

CLARION

McBrideDALE
CLARION

Effective Date: April 18, 2020
Last Amended Date: June 6, 2024

OUTREACH

- Neighborhood Organizations
- Indiana University
- Monroe County Community School Corporation
- Advocacy groups
- Professional Associations
- Housing Stakeholders
- Employers
- Development community
- Peer Cities

PEER CITIES

- Pullman, WA
- Charlottesville, VA
- Athens, GA
- Ann Arbor, MI
- Iowa City, IA
- Corvallis, OR
- West Lafayette, IN
- Newark, DE
- Fayetteville, AR
- Urbana, IL
- State College, PA
- Manhattan, KS

COMPREHENSIVE PLAN



2018 Comprehensive Plan City of Bloomington



COMPREHENSIVE PLAN

“Some of Bloomington’s neighborhoods are relatively diverse, both economically and by housing type, whereas others are comprised almost entirely of single-family homes and limited in development by covenants. Most core neighborhoods are stable but are trending towards a lower percentage of new single-family homes...”

COMPREHENSIVE PLAN

“... With greater density in the city comes the challenge to preserve neighborhood character and the opportunity to strengthen neighborhoods by developing small commercial nodes as community gathering places. Existing core neighborhoods should not be the focus of the city’s increasing density.”

COMPREHENSIVE PLAN

“All of Bloomington’s neighborhoods must avoid monocultures that serve only a small range of household incomes and attract a limited segment of the market.”

COMPREHENSIVE PLAN

“Many communities have a *missing middle* for housing types where there are not many housing options beyond large multifamily units or detached single-family units. These options include duplex, triplex, courtyard apartments, bungalow courts, townhomes, multiplex, and live/work units. Bloomington is no different...”

COMPREHENSIVE PLAN

“... Such housing varieties used to be common in American cities, and they offer opportunities to further explore affordable housing options for Bloomington.”

COMPREHENSIVE PLAN

“Encourage opportunities for infill and redevelopment across Bloomington with consideration for increased residential densities, complementary design, and underutilized housing types such as accessory dwelling units, duplex, triplex, and fourplex buildings, courtyard apartments, bungalow courts, townhouses, row houses, and live/work spaces...”

COMPREHENSIVE PLAN

“... Avoid placing these high density forms in single family neighborhoods.”

COMPREHENSIVE PLAN

“Help meet current and projected regional housing needs of all economic and demographic groups by increasing Bloomington’s housing supply with infill development, re-use of non-residential developed land, and developments on vacant land if it is at least partially surrounded by existing development.”

COMPREHENSIVE PLAN

Climate Action Plan



Transportation and Land Use

Strategy TL 1-E:

Encourage density and increase housing options and affordability with the goal of increasing gross density by 3% of 2018 values.

Residential density in the City of Bloomington ranges from 700 people per square mile to over 19,300, with an average of approximately 3,600 people per square mile. When well-planned, increased density means shorter commutes, better "walkability" between home and a range of destinations, reinforced public transit corridor utilization, increased housing near jobs and community resources, and overall increased quality of life for residents.

How We'll Measure Progress:

Reported population per square mile of developed land

Co-Benefits of Strategy:

Reduced Traffic
Congestion



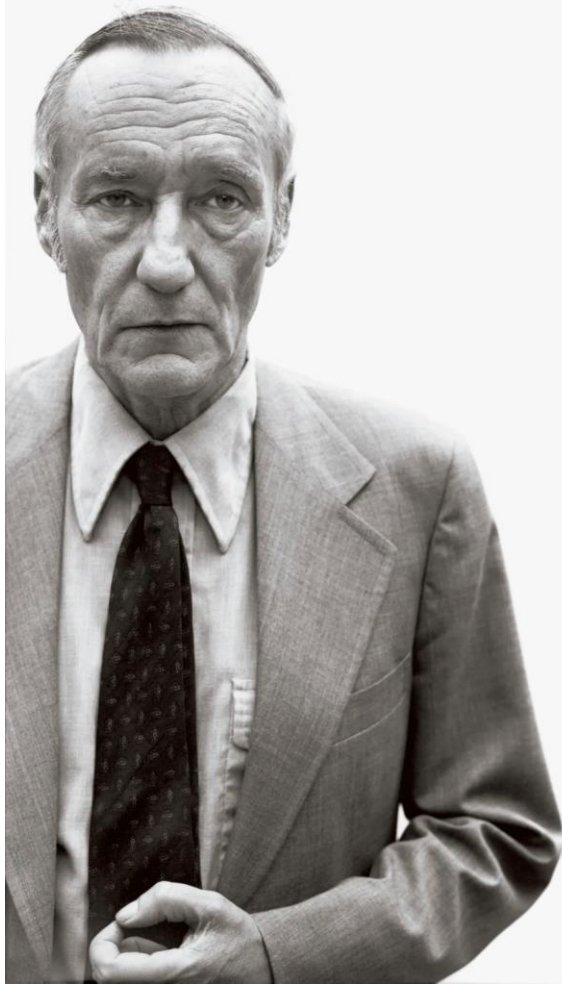
Reduced GHG
Emissions



COMPREHENSIVE PLAN

“Demographic shifts favor more urban, interconnected development with increased mobility and green amenities. Often, transforming an area depends upon changes in the highest and best use for the community as a whole. Sustainable development is by definition the best long-term investment of private and public funds.”

SMALL GROUPS, FIRST SESSION



When you stop
growing, you start
dying.

-William S. Burroughs

Two Simple Rules For Healthy Neighborhood Change

1. No neighborhood can be exempt from change.
2. No neighborhood should experience sudden, radical change.

-Strong Towns

If you are participating virtually, please use the QR code below or this [link](https://forms.gle/W1jHSgNFjv8FoyAS9) to access the Google Form and share your thoughts:
<https://forms.gle/W1jHSgNFjv8FoyAS9>



HOUSING ATTAINABILITY PRACTICES

Jamie Kreindler
Senior Zoning Planner

November 12, 2025



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UNIFIED DEVELOPMENT ORDINANCE (UDO)

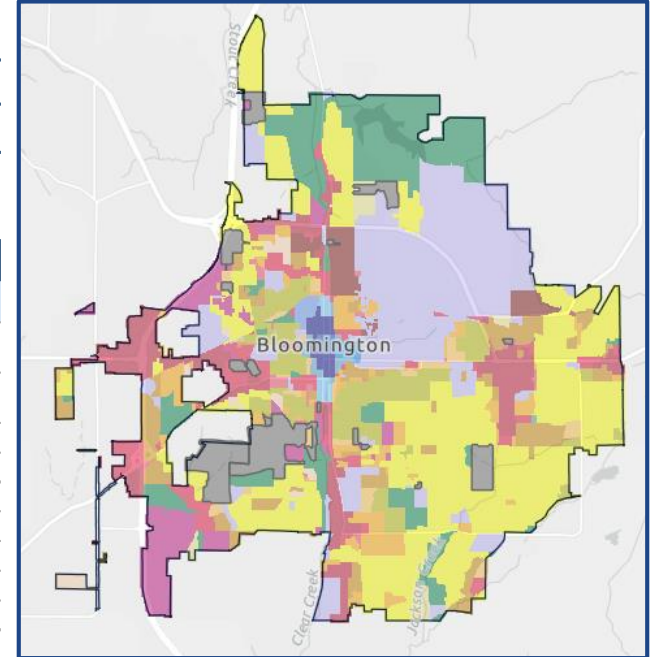
20.03.020 Allowed Use Table

Table 03-1: Allowed Use Table

P = permitted use, C = conditional use permit, A = accessory use, T = temporary use, Uses with an * = use-specific standards apply
Additional uses may be permitted, prohibited, or require conditional use approval in Downtown Character Overlays pursuant to Section 20.03.010(e).

Use	Residential							Mixed-Use								Non-Residential		Use-Specific Standards
	R1	R2	R3	R4	RM	RH	RMH	MS	MN	MM	MC	ME	MI	MD	MH	EM	PO	
RESIDENTIAL USES																		
Household Living																		
Dwelling, single-family (detached)	P	P	P	P	P*	P*	P	P	P	P*	P*	P*			P*			20.03.030(b)(1)
Dwelling, single-family (attached)		P*	P*	P*	P*	P*		P*	P*	P*				P*				20.03.030(b)(2)
Dwelling, duplex	C*	C*	C*	P*	P*	P*		P*	P*	P*	C*			P*				20.03.030(b)(3)
Dwelling, triplex				C*	P*	P*		P*	P*	P*	C*			P*				20.03.030(b)(4)
Dwelling, fourplex				C*	P*	P*		P*	P*	P*	P*			P*				20.03.030(b)(4)
Dwelling, multifamily				C*	P	P		P	P*	P*	P	P*	C	P*				20.03.030(b)(5)
Dwelling, live/work				C*	P*	P*			P*	P*	P*			P*				20.03.030(b)(6)
Dwelling, cottage development	C*	C*	C*	C*	C*	C*	C*		C*									20.03.030(b)(7)
Dwelling, mobile home							P*											20.03.030(b)(8)
Manufactured home park							P*											20.03.030(b)(9)

[Bloomington, Indiana Unified Development Ordinance](#)



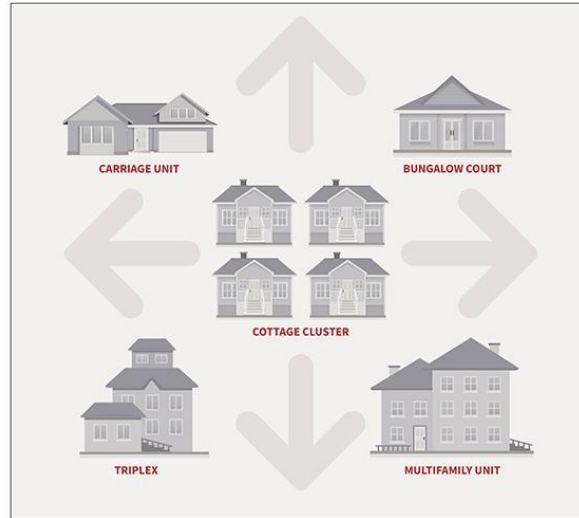
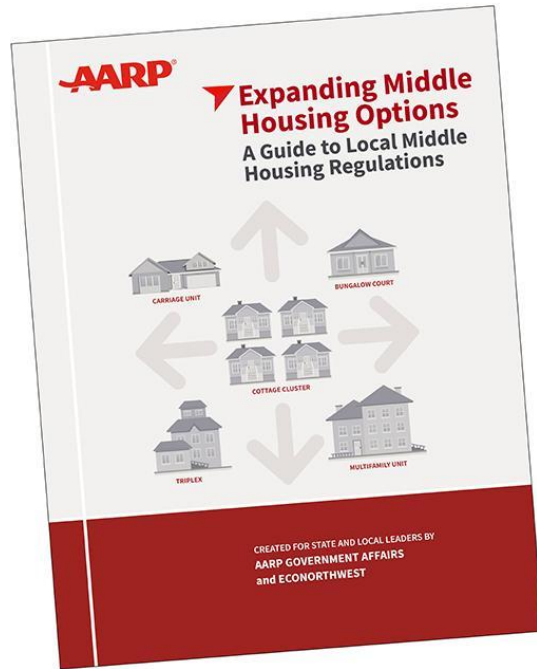
[City of Bloomington Zoning Map](#)

ZONING REFORM



[APA Planning Magazine: What Is Zoning Reform and Why Do We Need It?](#)

AMERICAN ASSOCIATION FOR RETIRED PERSONS (AARP)



STRONG
TOWNS

AARP: What's Good for Older Americans Is Good for All of Us

SOUTH BEND NEIGHBORHOOD INFILL



SOUTH BEND NEIGHBORHOOD INFILL

Pre-approved, ready-to build housing

HOPEWELL

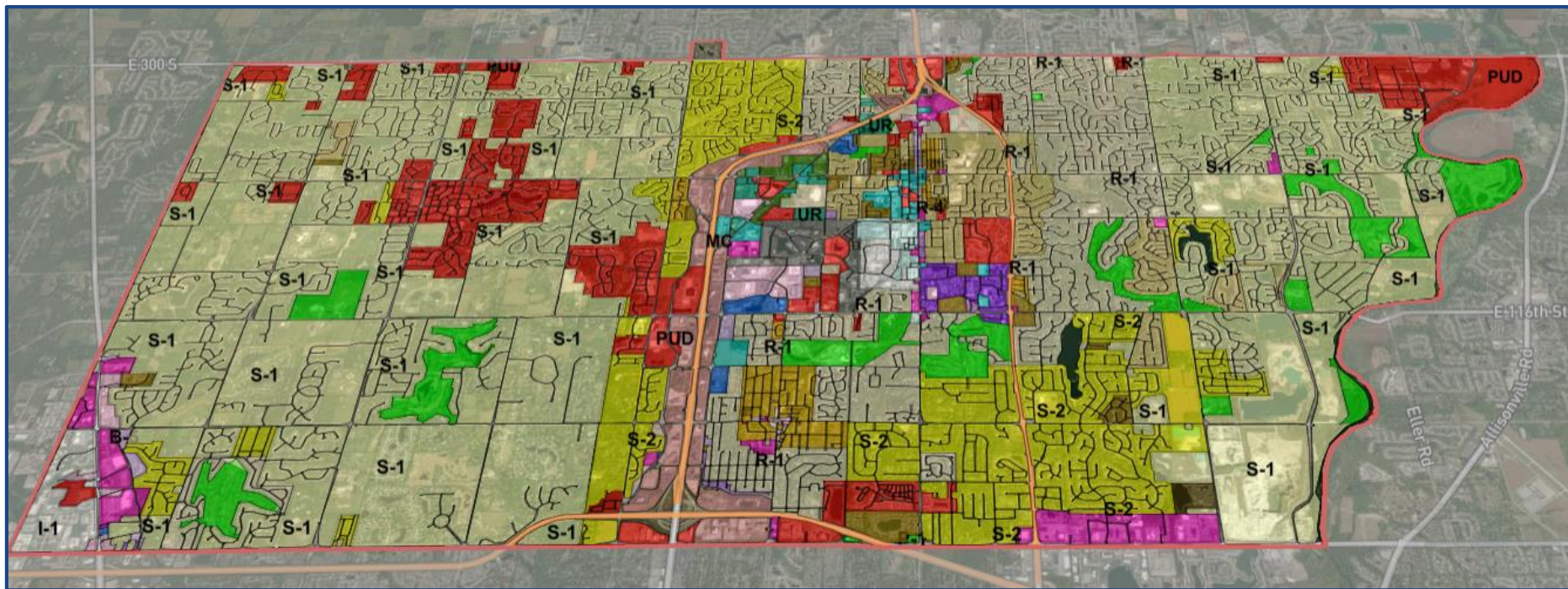
HOPEWELL HOME CATALOG

HOUSING OPTIONS MADE EASY



[Bloomington Hopewell](#)

DIGITAL TOOLS

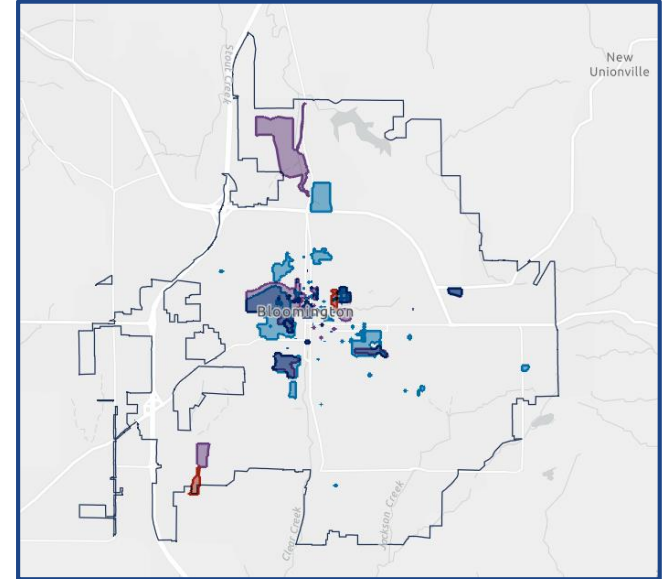


[City of Carmel 3D Zoning Map](#)

HISTORIC PRESERVATION



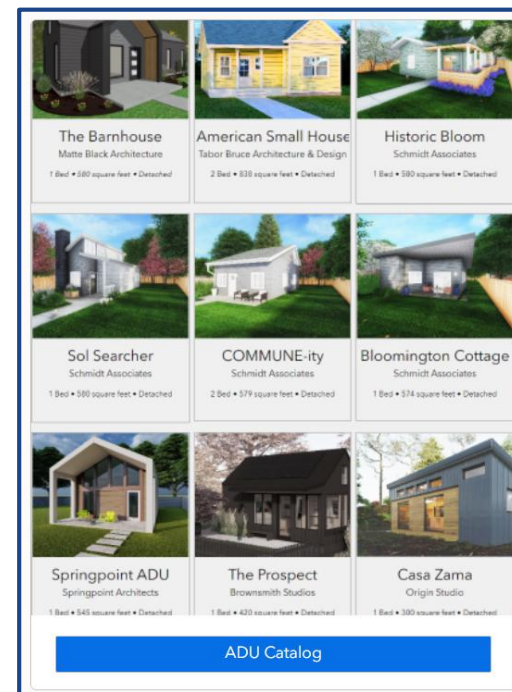
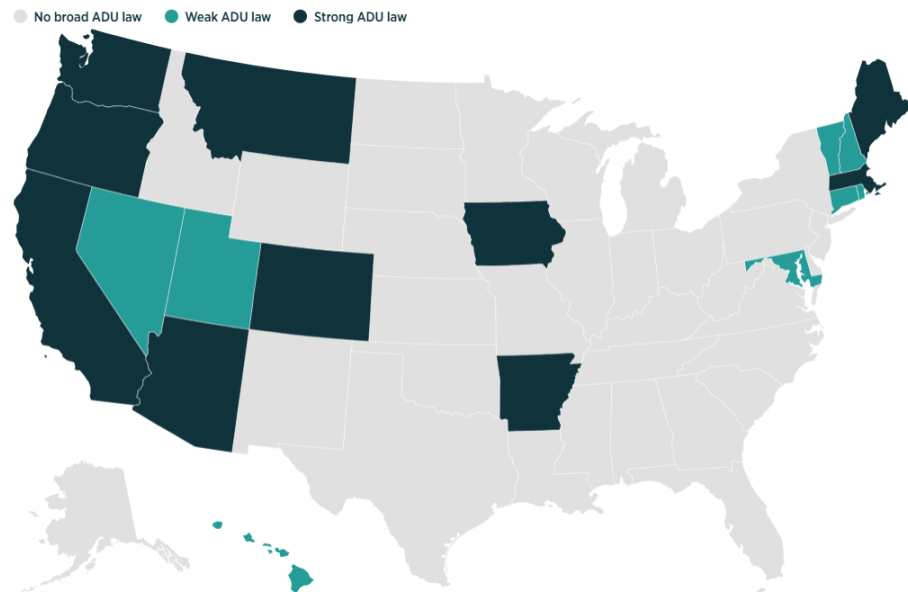
[Indiana Landmarks](#)



[Bloomington Historic Resources and Preservation Map](#)

ACCESSORY DWELLING UNITS (ADUs)

FIGURE 1. States by strong and weak ADU policy



[City of Bloomington ADU Resource](#)

THANK YOU.



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SMALL GROUPS, SECOND SESSION

If you are participating virtually, please use the QR code below or this [link](#) to access the Google Form and share your thoughts:

URL for the link here: <https://forms.gle/FShFqef3fXUbQD8W8>



WHAT WE'VE LEARNED...

- A greater diversity of housing options is generally desired among stakeholders thus far engaged.
- Where there's concern expressed about housing diversity, it's most often from neighborhood residents and leadership.

WHAT WE'VE LEARNED...

CONCERNS:

Off-campus student housing pressures will overwhelm (or is already overwhelming) neighborhoods.

- Loss of neighborhood character
 - New buildings don't fit contextually.
 - New buildings are architectural downgrades from what they're replacing.

WHAT WE'VE LEARNED...

CONCERNS:

- Local residential market can't compete with off-campus student housing market.
- Neighborhood's uniqueness, its "sense of self," erodes as more transitory students replace more long-term neighbors.
- Traffic, parking, student behavior.

711 E. Cottage Grove
July 2023



711 E. Cottage Grove
November 2025



711 E. Cottage Grove
2026



711 E. Cottage Grove
2026



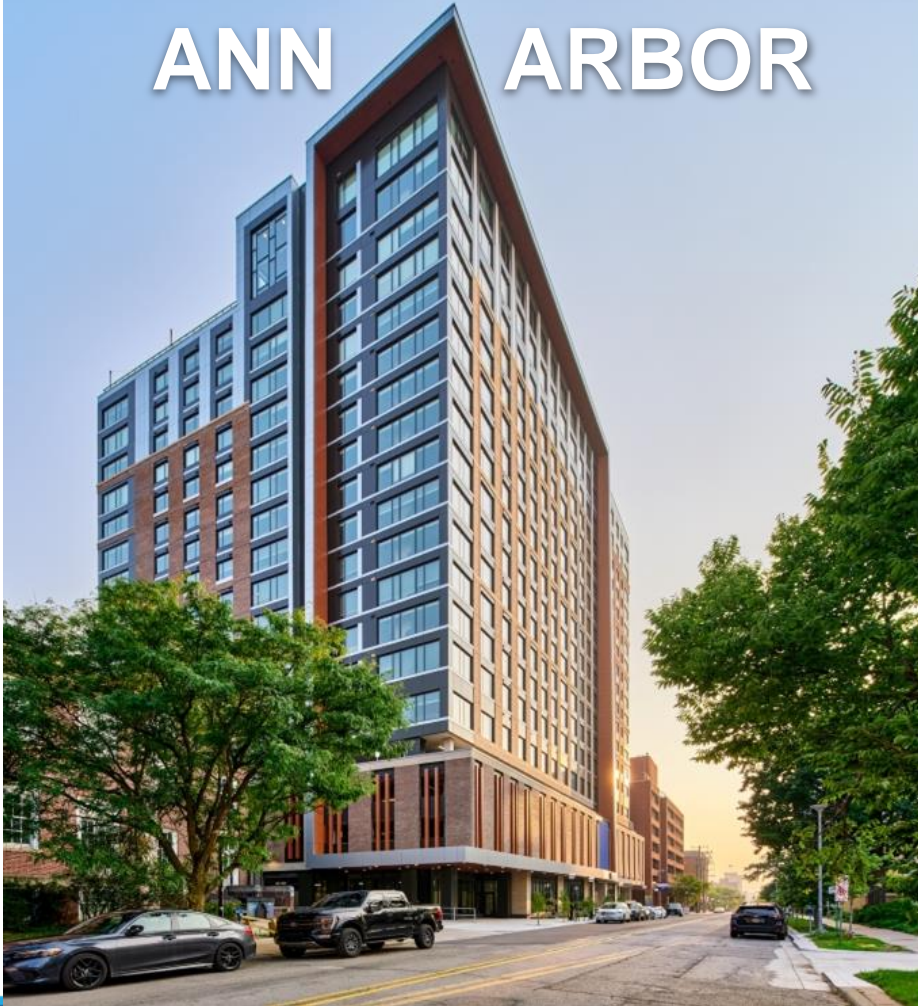
WHAT WE'VE LEARNED...

ALSO:

- Strong desire for improved walkability, particularly in post-war neighborhoods; but also limited definition of “walkability”
- Relative lack of awareness of ADU opportunities
- General awareness of subdivision covenants
- In post-war subdivisions, low-key fear of anything other than a single-family dwelling

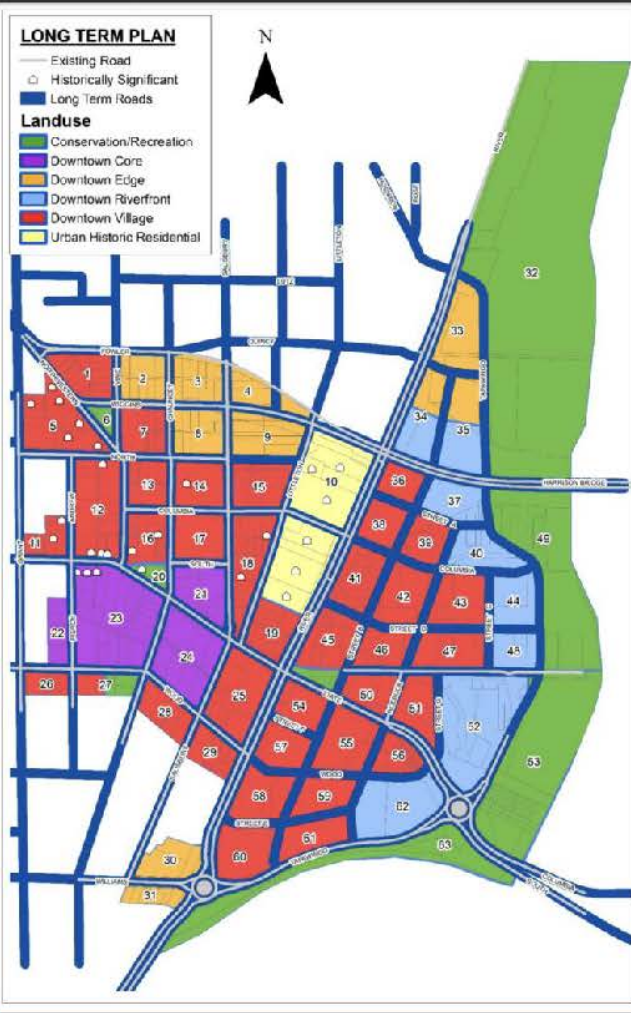
OFF-CAMPUS STUDENT HOUSING

ANN ARBOR



WEST LAFAYETTE





The Rive
Bloomington
4 bed, 4 bath
\$1199/person
Fall 2025



The Verve
W. Lafayette
4 bed, 4 bath
\$1460/person
Fall 2025





State College, PA

STUDENT HOME:

Any living arrangement within a one-family dwelling or two-family dwelling by persons who are unrelated by blood, marriage or legal adoption and are attending undergraduate or graduate programs offered by colleges or universities...

In R-1 residence districts, new student homes are not permitted within 720 feet of an existing one; in R-2 districts, the limit is 675 feet. This is a primary "zoning tool" used to help protect single-family neighborhoods from becoming exclusively student housing.

Charlottesville, VA

Overhauled zoning ordinance in 2024, creating three “gentle-density” districts of varying intensity:

RA (allows 3 units, 6 if affordable)

RB (allows 6 units, 12 if affordable)

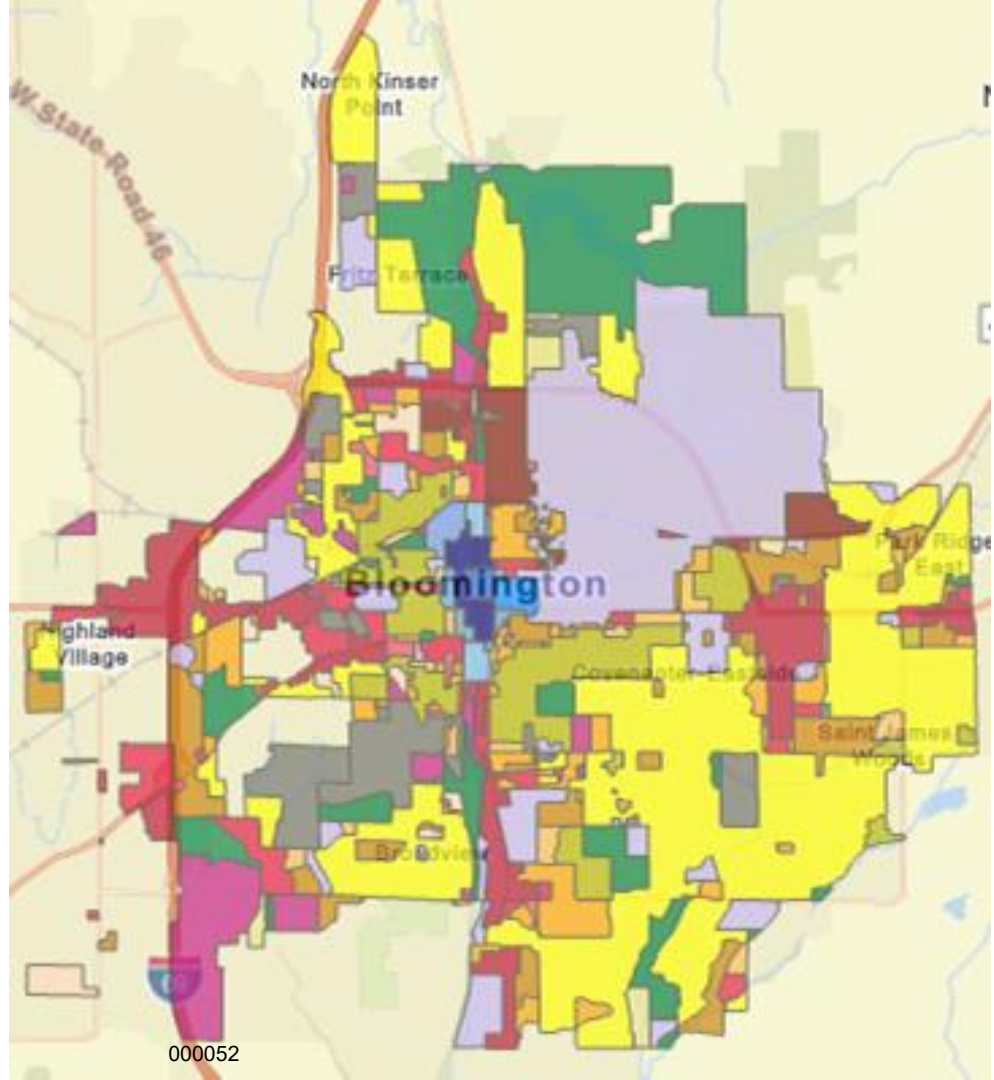
RC (allows 8 units, 12 if affordable)

These districts replaced formerly SFD-only districts, and adjoin UVA campus.

Suit followed.



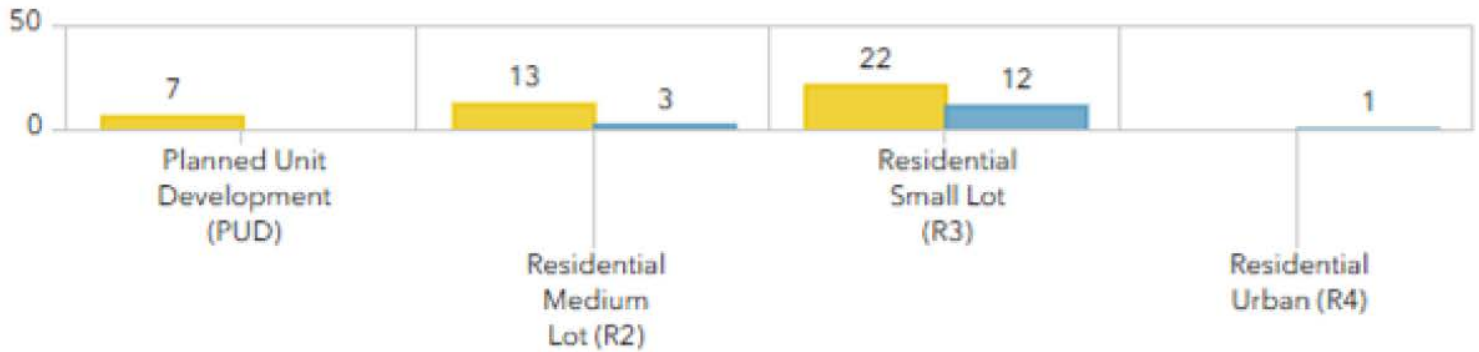
ZONING MAP



ADU and Plex Permit Approvals



ADUs/Plex by Zone

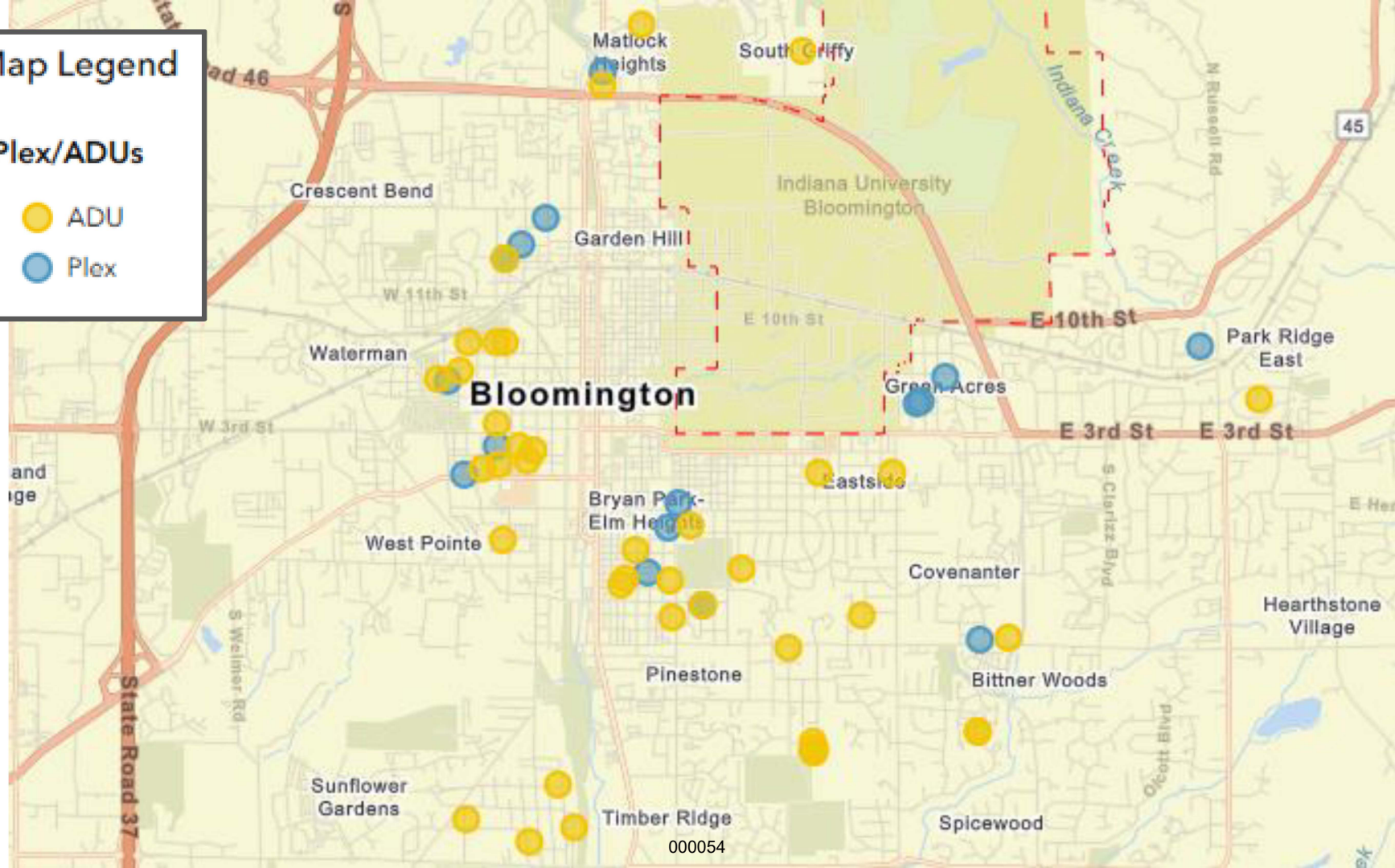


Map Legend

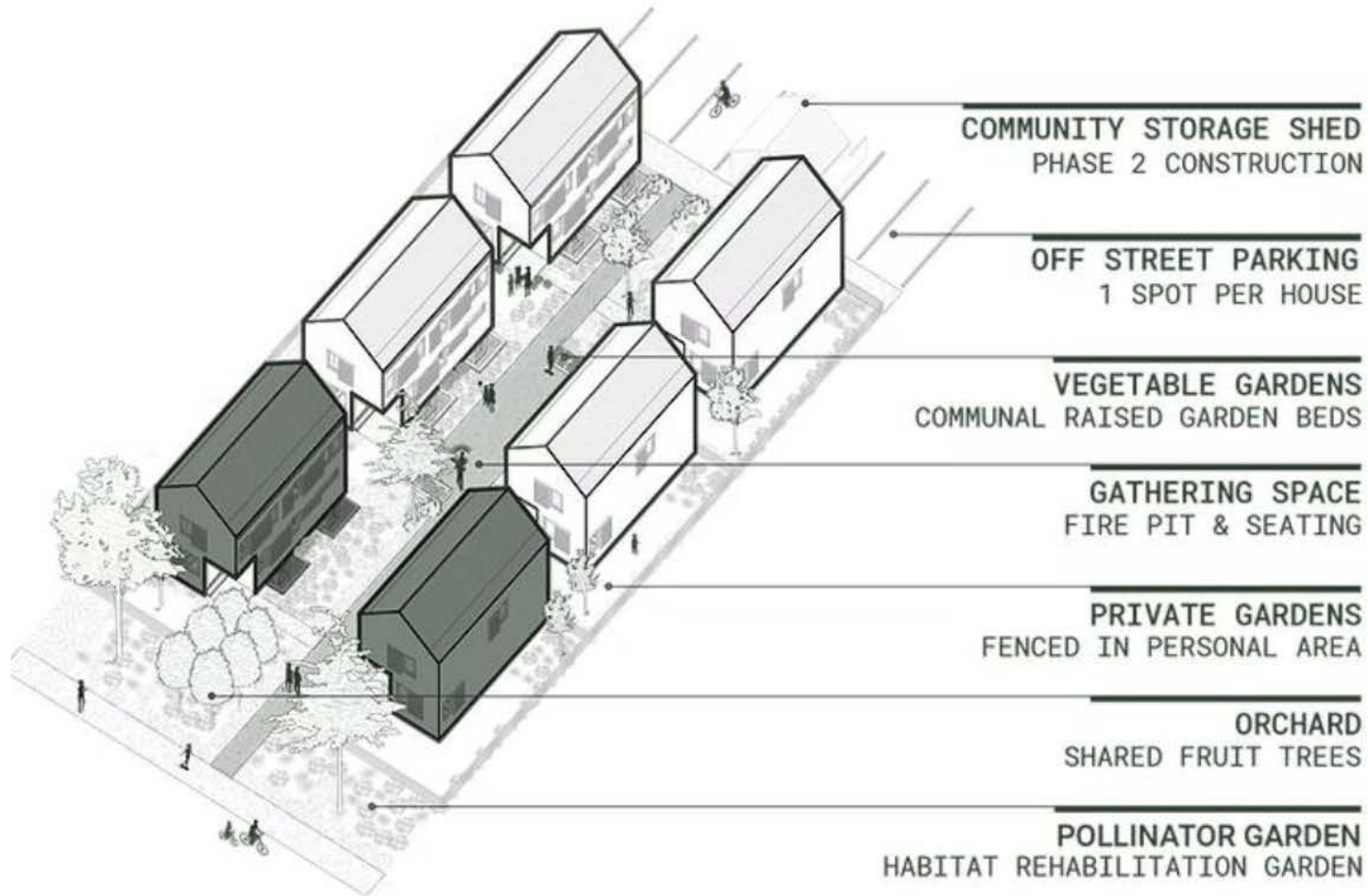
Plex/ADUs

ADU

Plex



COTTAGE COURTS







LOT DIMENSIONS



Residential Housing Infrastructure Assistance Program

Be it enacted by the General Assembly of the State of Indiana:

SECTION 1. IC 5-1.2-15.5-14, AS AMENDED BY P.L.90-2024, SECTION 3, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE JULY 1, 2025]: Sec. 14. (a) The authority shall develop and use a priority ranking system in making loans from the fund.

(b) The ranking system must prioritize making loans for eligible projects to participants that **have adopted and implemented a majority of the following policies for residential housing:**

(1) Have:

- (A) invested in a housing study within the last five (5) years;
- (B) had a housing study performed by a region's local economic development organization; or
- (C) demonstrated the need for housing inventory as indicated by the Indiana state housing dashboard.

(2) Have voluntarily revised unified development ordinances, zoning regulations, or other land development rules to allow for:

- (A) higher density development **of duplexes, triplexes, and fourplexes in areas designated for single family homes;**
- (B) construction of other housing types including accessory dwelling units and manufactured and modular housing;
- (C) adaptive reuse of commercial buildings for residential use **such as allowing multifamily development in retail, office,**

SMALL GROUPS, SECOND SESSION

- 1: Off-campus housing, attainability
- 2: Balancing neighborhood character and preservation with growth
- 3: Incentivizing small, local developers and/or disincentivizing large, outside investment into housing market
- 4: Ensuring housing attainability for future Bloomingtonians

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