Bloomington Common Council Deliberation Session Packet Addendum 2

Tuesday, November 10, 2026, at 6:30 p.m.
Council Chambers, City Hall, 401 North Morton Street, Bloomington, IN 47404

The meeting may also be accessed remotely via Zoom[1].

1. Deliberation Session Agenda - November 10, 2026
2. Housing Development Fund Application Scoring Rubric (Criteria and Evaluation Matrix). City of Bloomington Housing and Neighborhood Development Department (HAND).
3. “Bloomington Housing Development Fund Program Guidelines Outline.” HAND.
4. "Project-Address-Housing Development Fund" (Funded or In-Process Projects Table). HAND.

Bloomington City Council meetings can be watched on the following websites:

- Community Access Television Services (CATS)[2]
- City’s YouTube Channel[3]

Materials for this meeting[4] are available on Council’s website.

[1] https://bloomington.zoom.us/j/86328523461?pwd=Xd1IP6FK0poes4VjZucDOyqjML4Eoa.1
Meeting ID: 863 2852 3461 Passcode: 356804
[2] https://catstv.net/
[3] https://www.youtube.com/@citybloomington
[4] https://bloomington.in.gov/council/meetings/2026

Posted: November 10, 2026

City of Bloomington, Indiana Common Council

Deliberation Session Agenda

Tuesday, November 10, 2026, at 6:30 p.m.
Council Chambers (Room 115), City Hall
401 N. Morton Street, Bloomington, IN 47404

The meeting may also be accessed remotely via Zoom.[1]

1. City Council Roll Call and Welcome
2. Review of Findings from September 9 and October 21 Deliberation Sessions
3. Council Member Discussion on Housing Development Fund
4. Adjournment

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The City is committed to providing equal access to information. If you encounter difficulties accessing material in this packet, please contact the Bloomington Common Council Office at council@bloomington.in.gov or 812-349-3409 and provide your name, contact information, and a link to or description of the document or web page with which you are having problems.

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PROJECT NAME:

Scoring Criteria	Exceeds Need	Above Average	Average	Below Average	Does not meet need
Points	**5**	**4**	**3**	**2**	**0-1**
Community Need and Impact					
Assessment of market need/project need					
Affordability and Targeting					
Unit Number Scoring	*21 + Units*	*16-20 Units*	*11-15 Units*	*6-10 Units*	*0-5 Units*
Number of housing units that will be made available to low and moderate income households (Includes preservation efforts if project at risk)					
Displacement Scoring	*Does not displace residents 5 Points*		*Displaces residents 0 Points*		
Prevents the permanent displacement of low and moderate income tenants or residents (if applicable)					
Cost Scoring- for contribution	*$5,000- $15,000 per unit*	*$16,000- $30,000 per unit*	*$30,000-$45,000 per unit*	*$46,000-$60,000 per unit*	*$61,000 plus per unit*
Cost/unit ratio					
Ownership Model					
Ownership Scoring	*Owner Occupied Unit- 5 Points*		*Rental Unit- Non Student Centric- 3 Points*		*Rental Unit- Student*
Owner Occupied					
Targeted AMI					
AMI Scoring	*50% or Lower AMI*	*51-80% AMI*	*81-100% AMI*	*101-120% AMI*	*120% and Above AMI*
Targeted AMI					
Applicant Capacity					
Experience Scoring	*20+ Years*	*15-19 Years*	*10-14 Years*	*5-9 Years*	*Less than 5 years*
Developer Experience					
Management Experience					
Development Schedule					
Financial Structure					
Scoring Criteria	**Exceeds Need**	**Above Average**	**Average**	**Below Average**	**Does not meet need**
Points	**5**	**4**	**3**	**2**	**0-1**
Up-to-date Financial Statement					

Pro Forma and Operating Budget including Debt Coverage Ratio					
Scoring Criteria	**Exceeds Need**	**Above Average**	**Average**	**Below Average**	**Does not meet need**
Points	**5**	**4**	**3**	**2**	**0-1**
Construction/Rehabilitation project budget					
Construction Financing Sources					
Documentation of Developer's Contribution to Project/Owner equity contribution					
Leveraging of Funding sources with supporting documentation					
Funding leveraging ratio (extent to which funds are leveraged on a per unit basis)					
Availability of Permanent and Construction Financing					
Project Location					
Scoring Criteria	**Exceeds Need**	**Above Average**	**Average**	**Below Average**	**Does not meet need**
Points	**5**	**4**	**3**	**2**	**0-1**
Within 1 mile of grocery store					
Proximity to public transportation					
Proximity to other essential services					
Project Specifications/Site Plan					
Scoring Criteria	**Exceeds Need**	**Above Average**	**Average**	**Below Average**	**Does not meet need**
Points	**5**	**4**	**3**	**2**	**0-1**
Analysis of Location					
Site Control					
Zoning					
Planning & Transportation process status (if applicable)					
Compatible with Neighborhood					
Site Plan					

Design and Efficiency					
Scoring Criteria	**Exceeds Need**	**Above Average**	**Average**	**Below Average**	**Does not meet need**
Points	**5**	**4**	**3**	**2**	**0-1**
Utilization of innovative, cost effective design techniques and building materials that reduce construction, rehabilitation, or operating costs					
Proposed design materials for the project, sustainability, any green features, or other unique features proposed for the units and/or the site.					
Past Funding Partnership					
Partner Scoring	*Previous Partner-in good standing= 5 Points*		*Previous Partner-not in good standing= -5 Points*		
Past Funding Partnership					

BLOOMINGTON HOUSING DEVELOPMENT FUND
PROGRAM GUIDELINES OUTLINE

Introduction

The Bloomington Housing Development Fund (HDF) is an affordable housing fund established by the City of Bloomington to increase the supply of decent, affordable housing for Bloomington residents who earn 120 % or less of the area median income and whose monthly rental housing costs shall not be less than 20% of their monthly income. The HDF provides low cost loans and grants for the development of affordable housing. The fund is administered by the Department of Housing and Neighborhood Development of the City of Bloomington.

Eligible Applicants

Developers, for-profit and not-for-profit organizations, local units of government, public housing authorities, individuals or partnerships between any of these are eligible.

Types of Eligible Activities Financed by the HDF

Land and/or structure acquisition, new construction, rehabilitation of existing structures, down payment and closing cost assistance and leverage of other public/private funds are eligible activities.

Threshold Criteria

Each proposed project must meet six (6) basic threshold criteria to be considered for funding. Projects not meeting all six criteria may not be considered. They are:

1. The project is financially viable, meaning that affordability is maintained and operations and reserves are funded over time using standards and assumptions acceptable to the HDF Administrator.

2. There is a demonstrated need for the type of housing provided.

3. The project will improve overall affordability in the city.

4. Housing must be located within the corporate limits of the City of Bloomington.

5. All units funded must serve households with incomes at or below 120% of area median income.

6. Application must be complete, meeting all criteria.

Types of Financing Provided by HDF

1. Mortgage Loans up to 80% of the property's loan value to ratio, typically 15 years or less.
2. Bridge Loans with loan terms typically 2 years or less.
3. Special Conditional Loans which are loans that may be forgiven if certain circumstances occur.
4. Grants
5. Line of Credit

Application Funding Criteria

1. Community Need and Impact – the number and type of affordable housing units, the input of the community relating to the proposed development, and the type of units proposed (including whether serving populations with special needs, such as elderly, disabled, homeless, etc).
2. Affordability and Targeting – the level of affordability and the ratio of affordable units to the overall number of units proposed and what type of services and amenities the development proposes.
3. Applicant Capacity and Project Plan and Design – the extent to which the project design accounts for innovative design which includes green building features and greenspace and blends in esthetically with surrounding buildings' architectural features. The project's access to needed services, i.e. bus line, groceries, etc.
4. Financial Structure – construction cost per unit, financial strength of the project, project development cost, type of funding request (loan vs. grant), readiness to proceed
5. Other Factors that may be considered – consistency with Comprehensive Master Plan and Unified Development Ordinance. The level of city funding through various city programs being requested in relation to the overall cost of the project.
6. For Rental Workforce Housing – Monthly rent as a percentage of the income shall be at 20% or above.

Project	Address	Housing Development Fund	
Union @ Crescent	1101 N Crescent	$500,000.00	Grant required 116 units at the Property shall be used as the principal residence of a HOUSING DEVELOPMENT FUND-eligible resident. Eligible residency shall be verified at least annually by requiring the resident/occupant to submit affidavits declaring they meet the eligible income guidelines. Loan amount was used to refinance existing debt on property.
Bloomington Cooperative	404 W. Kirkwood	$159,000.00	Used solely to assist with the refinance of the property located at 404 W. Kirkwood Avenue as described in the Housing Development Fund Application
1100 West 10th	1100 West 10th	$6,000.00	
Bloomington Cooperative - PO 2021-4253	921 W. 9th	$120,000.00	Acquisition and rehabilitation of the housing located at 921 West 9th Street. The property will have covenant restrictions of 99 years to lease to low income households.
Down Payment & Closing Cost- Shared Equity	2626 S. Bryan Street	$36,052.47	Down Payment & Closing Cost- Shared Equity
Down Payment & Closing Cost- Shared Equity	338 S. Fairview	$27,402.80	Down Payment & Closing Cost- Shared Equity
Down Payment & Closing Cost- Shared Equity	1125 E Buckingham	51,886.00	Down Payment & Closing Cost- Shared Equity
Down Payment & Closing Cost- Shared Equity	3141 N Kinser Pike	$55,513.00	Down Payment & Closing Cost- Shared Equity
BHA-RAD	1308 W. 11th Street and 894 E. Miller	$215,000.00	Finance physical rehabilitation of affordable rental apartments
SCHIO	1901 S. Rogers	$35,421.00	Funds from the HOUSING DEVELOPMENT FUND shall be used for pre-construction and to construct eight (8) units of affordable housing on the Property
Habitat for Humanity	Osage Place	$199,990.00	Infrastructure to support the development of affordable homeownership lots at Osage Place
809 W 9th	809 W 9th	$10,573.62	Down Payment & Closing Cost Assistance
Bloomington Cooperative po 2022-10275	410 W Kirkwood	$166,000.00	funds will support the construction of 11 units of affordable housing at 410 W. Kirkwood Avenue, as well as help expand the administrative functions of Bloomington Cooperative Living (BCL).
Down Payment & Closing Cost Assistance	1405 S Grant	$10,000.00	Down Payment & Closing Cost Assistance
Down Payment & Closing Cost Assistance	2311 S Rogers	$10,000.00	Down Payment & Closing Cost Assistance
Down Payment & Closing Cost Assistance	2010 S Bernard	$10,000.00	Down Payment & Closing Cost Assistance
Down Payment & Closing Cost Assistance	2002 Bernard	$10,000.00	Down Payment & Closing Cost Assistance
Down Payment & Closing Cost- Shared Equity	2025 S Bernard	$50,000.00	Down Payment & Closing Cost- Shared Equity
Down Payment & Closing Cost- Shared Equity	926 N Oolitic	**$51,038.00**	Down Payment & Closing Cost- Shared Equity
Avalon Community Land Trust	1500 W 8th St	$140,000.00	Construction of affordable housing (80% AMI or less) using a group-equity cooperative rental housing model that will provide 7 bedrooms located at 1500 W. 8th Street.
522 W. Davis LLC	522 W. Davis LLC	$95,000.00	Purchase of property to preserve 6 apartment units of affordable rental housing that have VASH subsidy to assist low-income veterans. (60% AMI and below)
Middle Way House	Middle Way House- The Rise	$100,000.00	Renovations to rehab the Rise and provide operating funds for affordable housing for 80% AMI or less
TBRA	Heading Home Streets to Stability-	$300,000.00	A maximum amount of $5,000 rental assistance shall be available to eligible tenants. • Income eligible at 80% AMI and below.
Caritas	1410 W Kirwood	$80,000.00	Construction of an 8-unit apartment complex that targets rental households at 80% or less of Area Median Income located at 1420 W. Kirkwood Avenue, Bloomington IN 47404.
Bloomington Housing Authority/Landlord MItigation Fund		$250,000.00	The Landlord Risk Mitigation Fund will provide incentives to landlords to lease rental units to households by providing landlords with up to Two Thousand Dollars ($2,000) per household to decrease landlord risks of financial loss for lost rent beyond the security deposit for lost rent and tenant damages to the rental unit. Tenants will be provided renter education and ongoing tenant support.
Bloomington Housing Authority/ Housing Stability Services		$50,000.00	Funds will be used for direct payments to landlords and utility companies on behalf of households at risk of losing their housing. This includes assistance with past-due rent and utility bills to help residents retain their current housing and avoid eviction or service disconnection. To support long-term housing retention, BHA will pair this financial assistance with case management and renter education services. Staff will work closely with participants to identify barriers to housing stability, connect them with community resources, and build skills in budgeting, communication with landlords, and understanding tenant rights and responsibilities.
Hilltop Village	1201 W. Allen LLC	$270,348.00	Preservation of affordable complex set to sell for redevelopment without intervention