



City of Bloomington Common Council

Legislative Packet

Containing legislative materials related to:

Wednesday, 12 March 2025

Special Legislative Session at 6:30pm



CITY OF BLOOMINGTON COMMON COUNCIL

AGENDA AND NOTICE:
SPECIAL LEGISLATIVE SESSION
Wednesday | 6:30 PM
12 March 2025

Council Chambers (#115), Showers Building, 401 N. Morton Street

The meeting may also be accessed at the following link:

<https://bloomington.zoom.us/j/81943063524?pwd=MnvaNGMzdjJFOEvHgiY77SvHmkDhzE.1>

1. ROLL CALL

2. AGENDA SUMMATION

3. REPORTS

- A. Councilmembers
- B. The Mayor and City Offices
 - a. Greenhouse Gas Report

4. LEGISLATION FOR SECOND READINGS AND RESOLUTIONS

- A. Resolution 2025-05 – To Initiate A Proposal to Amend Title 20 (Unified Development Ordinance) of the Bloomington Municipal Code in Order to Improve Sustainability and Implement Actions from City Plans Re: Preparation of a Proposal to Amend Chapter 20.04.110 (Incentives), 20.02.040 (Planned Unit Development District), 20.04.060 (Minimum Vehicle Parking Requirements), 20.02.030 (Use-Specific Standards), and 20.02.010 (Minimum lots sizes and widths in R2, R3, and R4 districts)
- B. Resolution 2025-06 – To Initiate A Proposal to Amend Title 20 (Unified Development Ordinance) of the Bloomington Municipal Code Re: Preparation of a Proposal to Amend Chapter 20.02 (Zoning Districts), 20.03 (Use Regulations), 20.04 (Development Standards and Incentives), 20.05 (Subdivision Standards), and 20.07 (Definitions)

5. PUBLIC COMMENT

6. COUNCIL SCHEDULE

7. ADJOURNMENT

*Members of the public may speak on matters of community concern not listed on the agenda the public comment opportunity. Speakers are allowed up to three minutes.

Auxiliary aids are available upon request with adequate notice. To request an accommodation or for inquiries about accessibility, please call (812) 349-3409 or e-mail council@bloomington.in.gov.

Posted: 07 March 2025

MEMO FROM COUNCIL OFFICE:

To: Members of the Common Council

From: Ash Kulak, Deputy Administrator / Deputy Attorney

Date: March 7, 2025

Re: Two resolutions ([Resolution 2025-05](#) and [Resolution 2025-06](#)) to initiate proposals to amend the text of the UDO

Relevant Materials

- [Resolution 2025-05](#)
- [Resolution 2025-06](#), with a sponsor memo from Councilmember Rosenbarger

Summary

This memo addresses two resolutions that would initiate proposals to amend the text of the city's Unified Development Ordinance ("UDO").

[Resolution 2025-05](#) addresses sustainability and development incentives by asking the Plan Commission to prepare a UDO text amendment that would:

1. Add a new electric-building or on-site renewable energy requirement for PUDs and development projects seeking to be eligible for the sustainable development incentives;
2. Align the deed-restricted income limitations for PUDs with those of the affordable housing incentives in Chapter 20.04, as may be amended by the proposal directed by [Resolution 2024-23](#);
3. Eliminate marking minimums; and
4. Reduce minimum lot widths, lot areas, and building setback requirements;

[Resolution 2025-06](#) addresses the "missing middle housing" gap by asking the Plan Commission to prepare a UDO text amendment that would:

1. Allow duplexes, triplexes, and fourplexes as permitted uses in residential zoning districts, remove use-specific standards and the separate utility requirement, as well as apply dimensional standards equally for duplexes, triplexes, and fourplexes;
2. Remove owner-occupancy and square footage limitation on ADUs, and allow more than one ADU per lot;
3. Change the definition of a single-family attached dwelling and amend use-specific standards to increase the maximum number of dwelling units allowed; and
4. Amend the use-specific standards of cottage developments to increase and generally improve the feasibility of cottage developments.

UDO Text Amendment Process

[Indiana Code \(IC\) 36-7-4-602\(b\)](#) allows either the Plan Commission or the Common Council to initiate this process to amend the text of the UDO. When the Council wishes to consider a text amendment, it may initiate the proposal via resolution and direct the Plan Commission to prepare it. This resolution directs the Plan Commission to prepare and

recommend UDO amendments in response to the resolution and within 90 days from its effective date.

Upon passage of these resolutions, the Plan Commission will begin the process of preparing the proposal and its recommendation, which entails drafting the text changes, providing required notices to property owners, and holding the required public hearing on the proposal. Once the Plan Commission determines its recommendation on the proposal, it will certify the proposal to the Council. At this point, the process normally followed by the Council for UDO text amendments will begin. Proposals to amend the text of the UDO are governed by state law under IC 36-7-4 in the "[600 Series – Zoning Ordinance](#)".

As a threshold matter, state law provides that the purpose of the local planning and zoning laws are "to encourage units to improve the health, safety, convenience, and welfare of their citizens and to plan for the future development of their communities to the end:

1. that highway systems be carefully planned;
2. that new communities grow only with adequate public way, utility, health, educational, and recreational facilities;
3. that the needs of agriculture, forestry, industry, and business be recognized in future growth;
4. that residential areas provide healthful surroundings for family life; and
5. that the growth of the community is commensurate with and promotive of the efficient and economical use of public funds."

Further, in considering UDO text amendments, both state and local codes require the legislative body to pay reasonable regard to:

1. the Comprehensive Plan (<https://bloomington.in.gov/planning/comprehensive-plan>);
2. current conditions and the character of current structures and uses in each district;
3. the most desirable use for which the land in each district is adapted;
4. the conservation of sensitive environmental features (a local criteria)
5. the conservation of property values throughout the jurisdiction; and
6. responsible development and growth.

[IC 36-7-4-607](#) provides the following procedure that applies to a proposal to amend or partially repeal the text of the UDO.

- After the Plan Commission determines its recommendation on a proposal, it certifies the proposal to the Council with either a favorable recommendation, an unfavorable recommendation, or no recommendation. The Council must consider the recommendation before acting on the proposal.
- At the first regular meeting of the Council after the proposal is certified (or at any subsequent meeting within 90 days after the proposal is certified), the Council may



City of Bloomington Indiana

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adopt, reject, or amend the proposal. The Council must post and give notice at least 48 hours in advance of its intention to consider the proposal at a meeting.

- If the Council fails to act on a proposal that received a positive recommendation within 90 days after certification, the proposal would take effect as if it had been adopted (as certified) 90 days after certification.
- Assuming the Council does act within the 90 days after a proposal is certified to it, the Council can adopt, reject or amend the proposal. If the Council amends or rejects a proposal, the Council must return that proposal to the Plan Commission along with a written statement of the reasons for the amendment or rejection. Doing so would start a 45-day period for the Plan Commission to consider the Council's amendment or rejection.
- If the Plan Commission approves of the Council's amendment(s) or fails to act within 45 days, the ordinance would stand as passed by the Council. If the Plan Commission disapproves of the amendment(s) or rejection, the Council's action on the original amendment or rejection stands only if confirmed by another vote of the Council within forty-five (45) days after the Plan Commission certifies its disapproval.

These detailed procedures may seem cumbersome, but are designed to ensure that there is a dialogue between the Plan Commission and the Council.

Contacts

Council Office, council@bloomington.in.gov 812-349-3409

David Hittle, Planning Director, david.hittle@bloomington.in.gov, 812-349-3423

Jackie Scanlan, Development Services Manager, scanlanj@bloomington.in.gov, 812-349-3524

RESOLUTION 2025-05

TO INITIATE A PROPOSAL TO AMEND TITLE 20 (UNIFIED DEVELOPMENT ORDINANCE) OF THE BLOOMINGTON MUNICIPAL CODE IN ORDER TO IMPROVE SUSTAINABILITY AND IMPLEMENT ACTIONS FROM CITY PLANS

Re: Preparation of a Proposal to Amend Chapter 20.04.110 (Incentives), 20.02.040 (Planned Unit Development District), 20.04.060 (Minimum Vehicle Parking Requirements), 20.02.030 (Use-Specific Standards), and 20.02.010 (Minimum lots sizes and widths in R2, R3, and R4 districts)

- WHEREAS, the Common Council, by its Resolution 18-01, approved a new Comprehensive Plan for the City of Bloomington, which took effect on March 21, 2018; and
- WHEREAS, thereafter the Plan Commission initiated and prepared a proposal to repeal and replace Title 20 of the Bloomington Municipal Code, entitled "Unified Development Ordinance" ("UDO") in order to implement the vision for community development put forward in the Comprehensive Plan; and
- WHEREAS, on December 18, 2019, the Common Council passed Ordinance 19-24, to repeal and replace the UDO, and the Mayor signed and approved this ordinance; and
- WHEREAS, the Climate Action Plan calls for a decrease in the use of on-site fossil fuel combustion systems citywide through electrification (Goal EB-4) and specifically to "Explore the establishment of policies or ordinances supporting all electric buildings, such as an all electric requirement for buildings receiving PUD or Conditional Use Permit approvals;" and
- WHEREAS, on November 20, 2024, the Common Council passed Resolution 2024-23, to initiate a proposal to amend Title 20, Chapter 20.04.110 (Incentives) to make changes to the affordable housing incentive structure; and
- WHEREAS, decades of policies that require minimum parking space allotments for development projects have contributed significantly to urban sprawl, car dependency, and a lack of abundant and affordable housing, all of which further exacerbate local contributions to climate change and are broadly counter to the goals contained in the city's Comprehensive Plan and Climate Action Plan; and
- WHEREAS, the minimum lot widths and areas required by the UDO in several residential zones do not align well with the historic and existing form of the relevant zoning districts, and these requirements unduly restrict housing development, exacerbating housing availability and affordability challenges; and
- WHEREAS, the Common Council wishes to initiate a proposal to amend the UDO to increase sustainability and reduce greenhouse gas emissions in the built environment, specifically through building electrification, building energy efficiency, more efficient land use and reduced sprawl, and reduced vehicle miles traveled; and
- WHEREAS, pursuant to IC 36-7-4-602, the Common Council may initiate a proposal to amend or partially repeal the text of the UDO and require the Plan Commission to prepare it; and
- WHEREAS, in preparing and considering this proposal, the Plan Commission and Common Council shall pay reasonable regard to:
- a) the Comprehensive Plan;
 - b) current conditions and character of current structures and uses in each district;
 - c) the most desirable use for which land in each district is adapted;
 - d) the conservation of property values throughout the jurisdiction; and responsible development and growth;

NOW, THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF BLOOMINGTON, MONROE COUNTY, INDIANA, THAT:

SECTION 1. The Common Council directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the Unified Development Ordinance (UDO) section 20.04.110(d)(2) (sustainable development incentives) to add a new requirement for projects seeking to be eligible for the sustainable development incentives. This new requirement should express that projects brought by petitioners seeking to utilize the sustainable development incentives established in section 20.04.110(d)(3), via Option 1 or Option 2, must only include buildings that use either electricity or on-site renewable energy sources for all significant energy needs, including for space heating, water heating, and cooking.

SECTION 2. The Common Council directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.02.050(b) (Planned Unit Development (PUD) district) to add a new Qualifying Standard for proposed Planned Unit Developments (PUDs) requiring that the development is subject to the applicable standards established in section 20.04.110(d) (“Sustainable Development”).

SECTION 3. The Common Council directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.02.050(b)(3) to align the deed-restricted income limitations on dwelling units with section 20.04.110(c) (“Affordable Housing”).

SECTION 4. The Common Council directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.04.060 (Overlay Districts), and any other appropriate section, to eliminate minimum parking requirements in all zones and to make any additional parking-related text changes necessitated by this policy change.

SECTION 5. The Common Council further directs the Plan Commission to prepare a proposal to amend the text of the UDO to reduce minimum lot widths and minimum lot areas in zones R1, R2, R3 and R4 in order to better align these requirements with: (1) the dimensions of preexisting, lawfully nonconforming lots within Bloomington neighborhoods of the same zoning district, and (2) the requirements in recent PUDs where houses were built along the B-Line trail between Dodds St. and Allen St. and on S. Dunn St. between Grimes Ln. and Hillside Dr. Concurrently, based on reduced minimum lot widths and lot areas, the Plan Commission shall consider reductions in setbacks to those found in the aforementioned areas, seeking to better align setback requirements with the historic form and development patterns within the relevant zoning districts.

SECTION 6. Upon passage of this resolution, the Plan Commission shall review and recommend amendments to the Unified Development Ordinance to the Common Council in response to this resolution. Pursuant to Indiana Code 36-7-4-602, the Plan Commission is instructed to prepare and submit this amendment in the same manner as any other amendment to the Unified Development Ordinance. The Plan Commission is instructed to prepare and submit the amendment within 90 days from the effective date of this resolution, unless granted an additional extension of time, of specified duration, in which to prepare and submit the amendment.

SECTION 7. If any section, sentence or provision of this legislation, or the application thereof to any person or circumstances shall be declared invalid, such invalidity shall not affect any of the other sections, sentences, provisions, or applications of this legislation which can be given effect without the invalid provision or application, and to this end the provisions of this legislation are declared to be severable.

PASSED by the Common Council of the City of Bloomington, Monroe County, Indiana, upon this _____ day of _____, 2025.

HOPI STOSBERG, President
Bloomington Common Council

ATTEST:

NICOLE BOLDEN, Clerk
City of Bloomington

PRESENTED by me to the Mayor of the City of Bloomington, Monroe County, Indiana, upon
this _____ day of _____, 2025.

NICOLE BOLDEN, Clerk,
City of Bloomington

SIGNED and APPROVED by me upon this _____ day of _____, 2025.

KERRY THOMSON, Mayor
City of Bloomington

SYNOPSIS

This resolution, sponsored by Councilmember Flaherty, directs the Plan Commission to prepare amendments to the Unified Development Ordinance regarding sustainability incentives and planned unit development requirements for building electrification; the elimination of minimum parking requirement to facilitate housing development and reduce housing costs; and a reduction of minimum lot widths, lot areas, and building setback requirement to better align with Bloomington’s historic form and character.

RESOLUTION 2025-06

TO INITIATE A PROPOSAL TO AMEND TITLE 20 (UNIFIED DEVELOPMENT ORDINANCE) OF THE BLOOMINGTON MUNICIPAL CODE
Re: Preparation of a Proposal to Amend Chapter 20.02 (Zoning Districts), 20.03 (Use Regulations), 20.04 (Development Standards and Incentives), 20.05 (Subdivision Standards), and 20.07 (Definitions)

- WHEREAS the Common Council, by its Resolution 18-01, approved a new Comprehensive Plan for the City of Bloomington, which took effect on March 21, 2018; and
- WHEREAS thereafter the Plan Commission initiated and prepared a proposal to repeal and replace Title 20 of the Bloomington Municipal Code, entitled "Unified Development Ordinance" ("UDO") in order to implement the vision for community development put forward in the Comprehensive Plan; and
- WHEREAS on December 18, 2019, the Common Council passed Ordinance 19-24, to repeal and replace the UDO, and the Mayor signed and approved this ordinance; and
- WHEREAS the Common Council recognizes that the City of Bloomington faces insufficient housing supply in Bloomington, increasing housing costs, and limited access to diverse and attainable housing options (described in the Comprehensive Plan and detailed in the Regional Opportunity Initiatives (ROI) Housing Study of 2019, the Bloomington Housing Study of 2020, and the ROI update of 2024); which places significant cost burdens on households, and prevents more people who work in Bloomington from living in our city; and
- WHEREAS according to the Urban Institute, “Reforming land use policies to allow dense, multifamily, and transit-oriented housing, as well as lower-cost housing, such as accessory dwelling units (ADUs) and manufactured housing, can enable developers to build more housing of all types, increasing the supply of both market-rate and affordable homes,” a finding that is supported by numerous other studies¹; and
- WHEREAS Revising zoning and land use policies to allow more diverse neighborhood scale or “missing middle” housing typologies is an important opportunity to increase supply, attainability, and sustainability; and
- WHEREAS Missing Middle Housing², including accessory dwelling units, duplexes, triplexes, fourplexes, cottage courts, and small-scale multifamily buildings, historically served as attainable housing options and “the facilitation of more missing middle housing in existing neighborhoods also generates environmental benefits” such as reducing per capita energy use and vehicle-miles traveled,³ which are goals of Bloomington’s Climate Action Plan; and
- WHEREAS The Common Council seeks to ensure amendments to the UDO align with best practices to promote clarity, fairness, and predictability for property owners, builders, staff, and local officials; and

¹ David C. Blount, Katie Elder, Samantha Fu, Kaela Girod, Jessica Perez, and Bill Pitkin, “Pursuing Housing Justice: Interventions for Impact,” The Urban Institute, May 24, 2023, <https://www.urban.org/apps/pursuing-housing-justice-interventions-impact>.

² “Dan Parolek of Opticos invented the term Missing Middle Housing in 2010 to describe the long-neglected middle of the housing spectrum, buildings ranging in size and density between a single-family detached home and a mid-rise apartment building.” Planetizen, “What is Missing Middle Housing?”, Planopedia, last accessed 2/24/25, <https://www.planetizen.com/definition/missing-middle-housing>.

³ David Garcia, Mohammad Alameldin, Ben Metcalf, and William Fulton, “Unlocking the Potential of Missing Middle Housing”, The Turner Center, December 7, 2022, <https://turnercenter.berkeley.edu/research-and-policy/unlocking-missing-middle/>.

WHEREAS pursuant to IC 36-7-4-602, the Common Council may initiate a proposal to amend or partially repeal the text of the UDO and require the Plan Commission to prepare it; and

WHEREAS the Common Council wishes to initiate a proposal to amend the UDO to allow more neighborhood scale development; and

WHEREAS in preparing and considering this proposal, the Plan Commission and Common Council shall pay reasonable regard to:

- a) the Comprehensive Plan;
- b) current conditions and character of current structures and uses in each district;
- c) the most desirable use for which land in each district is adapted;
- d) the conservation of property values throughout the jurisdiction; and responsible development and growth;

NOW, THEREFORE, BE IT RESOLVED BY THE COMMON COUNCIL OF THE CITY OF BLOOMINGTON, MONROE COUNTY, INDIANA, THAT:

SECTION 1. The Common Council directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the Unified Development Ordinance (UDO) Allowed Use Table (section 20.03.020) to allow duplexes, triplexes, and fourplexes as permitted uses in R1, R2, R3, and R4 zones.

SECTION 2. The Common Council further directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO to accomplish the following with regard to duplexes, triplexes, and fourplexes:

- a. Remove use-specific standards related to design for duplexes, triplexes, and fourplexes in all zones by amendment of UDO section 20.03.040 (Use-Specific Standards), 20.05.050 (Subdivision design standards), and any other appropriate section;
- b. Review and propose appropriate revisions, if any, to UDO section 20.04.020 (Dimensional standards), section 20.02.020 (Residential zoning districts), and any other appropriate section, such that the dimensional standards in zones R1, R2, R3, and R4 will apply equally to all principle use structures in these zones; and
- c. Remove the requirement in UDO section 20.03.030 (Use-Specific Standards) for individual units in duplexes, triplexes, and fourplexes to have separate utility meters.

SECTION 3. The Common Council further directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.03.030 (Use-Specific Standards), section 20.07.010 (Defined words), and any other appropriate section, to accomplish the following with regard to Accessory Dwelling Units (ADUs):

- a. Remove the requirement of owner-occupancy for ADUs;
- b. Allow two ADUs on one lot; and
- c. Remove the maximum square footage limitation on detached ADUs, and to propose a maximum building footprint for each detached ADU applicable to all zoning districts.

SECTION 4. The Common Council further directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.07.010 (Defined words) and section 20.03.030 (Use-Specific Standards) as follows:

- a. Change the definition of “Dwelling, single-family attached” to mean two or more attached dwellings designed for individual ownership, and occupied by one family. Each unit shall be connected to at least one dwelling unit through a shared building wall that extends from the ground floor to the roof and contains a separate entrance facing an adjacent street. Townhouses, and rowhouses are considered “Dwelling, single-family attached”, as long as there is no unit above another one within the wall extending from the ground floor to the roof to

separate units. This definition may include “Dwelling, manufactured home”, but shall not include “Dwelling, single-family (detached)”, “Dwelling, duplex”, “Dwelling, triplex”, “Dwelling, fourplex”, “Student Housing or Dormitory”, or “Dwelling, accessory unit”; and

- b. Amend the use specific standard for “Dwelling, single-family (attached)” in R2 and R3 to increase the maximum number of dwelling units allowed in a structure from two to four.

SECTION 5. The Common Council further directs the Plan Commission to prepare a proposal consistent with this resolution to amend the text of the UDO section 20.03.030 (“Use-Specific Standards.”) as follows:

- a. Amend the “Dwelling, cottage development” use-specific standard to remove the minimum and maximum project size;
- b. Amend the “Dwelling, cottage development” use-specific standard to increase the maximum dwelling units per acre; and
- c. Propose additional revisions as appropriate to improve the feasibility of “Dwelling, cottage development.”

SECTION 6. Upon passage of this resolution, the Plan Commission shall review and recommend amendments to the Unified Development Ordinance to the Common Council in response to this resolution. Pursuant to Indiana Code 36-7-4-602, the Plan Commission is instructed to prepare and submit this amendment in the same manner as any other amendment to the Unified Development Ordinance. The Plan Commission is instructed to prepare and submit the amendment within 90 days from the effective date of this resolution, unless granted an additional extension of time, of specified duration, in which to prepare and submit the amendment.

SECTION 7. If any section, sentence or provision of this legislation, or the application thereof to any person or circumstances shall be declared invalid, such invalidity shall not affect any of the other sections, sentences, provisions, or applications of this legislation which can be given effect without the invalid provision or application, and to this end the provisions of this legislation are declared to be severable.

PASSED by the Common Council of the City of Bloomington, Monroe County, Indiana, upon this _____ day of _____, 2025.

HOPI STOSBERG, President
Bloomington Common Council

ATTEST:

NICOLE BOLDEN, Clerk
City of Bloomington

PRESENTED by me to the Mayor of the City of Bloomington, Monroe County, Indiana, upon this _____ day of _____, 2025.

NICOLE BOLDEN, Clerk,
City of Bloomington

SIGNED and APPROVED by me upon this _____ day of _____, 2025.

KERRY THOMSON, Mayor
City of Bloomington

SYNOPSIS

This resolution, sponsored by Councilmember Rosenbarger, directs the Plan Commission to prepare amendments to the Unified Development Ordinance to generally allow for more housing options across the City to fill the “missing middle housing” gap. The resolution specifically calls for UDO amendments that apply form-based regulations equally across housing type, expand uses and remove restrictions for plexes, remove some ADU requirements and increase ADU size, and expand cottage developments.

This resolution is being brought for the purpose of increasing our attainable and sustainable housing options for people. While the whereas clauses of the resolution summarize the needs and opportunities for change, the articles below offer more in-depth research and analysis of using missing middle housing options, also called neighborhood-scale development, to help alleviate the housing crisis. Further below are articles discussing how neighborhood segregation and school segregation are connected, with ideas for desegregating our neighborhoods and schools.

Why—and how—to support more neighborhood-scale development

1. ["Accelerating America's Transition from Single-Family Zoning"](#) by Lena Zeebuyth and Mallory Moore (2024) – This article outlines how promoting greater middle housing development can expedite the transition away from single-family zoning, addressing housing shortages and affordability.
2. ["Four 'Low-Hanging Fruit' Zoning Reforms"](#) by M. Nolan Gray (2022) – This article identifies four zoning reforms that cities and suburbs can implement to encourage more diverse and affordable housing options, including ending single-family zoning and abolishing minimum parking requirements.
3. ["What Is Zoning Reform and Why Do We Need It?"](#) on Planning.org (2023) – This article discusses various changes to zoning and building codes that can encourage more diverse housing projects, such as reducing minimum lot sizes and eliminating parking minimums, to improve housing affordability and neighborhood density.
4. ["Nine Reasons to End Exclusionary Zoning"](#) by Sightline Institute (2021) – This article outlines nine reasons to end exclusionary zoning, including its impact on home prices, wealth inequality, and neighborhood segregation, advocating for zoning reforms to promote more inclusive and affordable housing options.
5. ["Unlocking the Potential of Missing Middle Housing"](#) by the Turner Center for Housing Innovation (December 2022) – This brief examines the barriers facing developers of missing middle housing, focusing on regulatory, financing, and construction challenges. It also highlights the benefits of such housing for affordability and sustainability.
6. ["A Framework for Analyzing How Different Zoning Approaches Can Allow for More Housing"](#) by the Urban Institute (June 2021) – This article presents a framework for evaluating various zoning reforms, such as allowing up to four units on single-family parcels and enabling small-scale apartment buildings, to increase housing supply and affordability.
7. ["Small Apartment Buildings Can Help Address Housing Shortages, High Land Costs, and Gentrification"](#) by the Urban Institute (February 2025) – This piece explores how small-scale apartment buildings, often categorized as missing middle housing, can alleviate housing

shortages, especially in areas with high land costs, and discusses the challenges and potential of zoning reforms to encourage their development.

8. ["Unifying Upzoning with Affordable Housing Production Strategies"](#) by the Urban Institute (December 2023) – This report analyzes the potential of upzoning policies, including those promoting missing middle housing, to address housing shortages and affordability, emphasizing the need for integrated strategies that combine zoning reforms with affordable housing initiatives.
9. ["How Zoning Regulations Affect Affordable Housing"](#) – NAHB (2024) Explores how zoning and land use policies can either constrain or promote housing production, depending on their structure, and discusses their impact on housing affordability.
10. ["How Municipalities Can Address Housing Affordability Through Code and Zoning Reform"](#) – NAHB (2023) Discusses how code and zoning reforms can help increase the housing supply and address the nation's housing affordability crisis by allowing a greater variety of housing types.
11. ["The 'Missing' Affordable Housing Solution"](#) – This piece explains how Missing Middle Housing—a range of multiunit or clustered housing types compatible in scale with single-family homes—can meet the growing demand for walkable urban living and provide more housing choices at different price points.

Zoning laws, neighborhood segregation, and school segregation

1. ["Separate and Still Unequal: How Neighborhood Zoning Laws Keep U.S. Schools Segregated"](#) by Tiffany N. Hagins (2022) – This article examines how exclusionary zoning laws, such as single-family-only zones, prevent low-income families and families of color from accessing affordable housing in high-opportunity areas with strong schools, perpetuating educational inequities.
2. ["Apartheid by Another Name: How Zoning Regulations Perpetuate Segregation"](#) by M. Nolan Gray (2022) – This piece discusses the racist, classist, and segregationist underpinnings of zoning regulations, highlighting how these policies continue to enforce residential and school segregation.
3. ["Ending Separation through Zoning, Housing, Transportation, and School Integration"](#) by the National Civic League (2022) – This article explores how exclusionary zoning ordinances have contributed to pervasive racial segregation in American neighborhoods and schools, and discusses strategies for promoting integration.
4. ["Author Richard Kahlenberg Takes on 'Snob Zoning' and NIMBYism in His Book Excluded"](#) (2023) This article discusses Kahlenberg's examination of how exclusionary zoning laws limit housing opportunities for low-income families, highlighting personal stories of those affected.

Expanding Housing Opportunities in The City of Bloomington

- Presented by: Deborah L. Myerson, AICP
- Date: March 12, 2025



Impacts of Shortages in Local Housing Supply

- Limited housing options escalate housing costs.
- Many workers cannot afford to live in the city.
- Harder to recruit employees for new jobs with the high cost of housing
- Living further away creates longer commutes and more traffic congestion



Expand Options with More Neighborhood-Scale Housing

- Duplexes, triplexes, fourplexes
- Cottage courts, townhomes, ADUs
- More affordable, sustainable, and walkable than exclusively single-family homes.



Benefits of More Neighborhood-Scale Housing

1. Affordability: More housing types = lower costs.

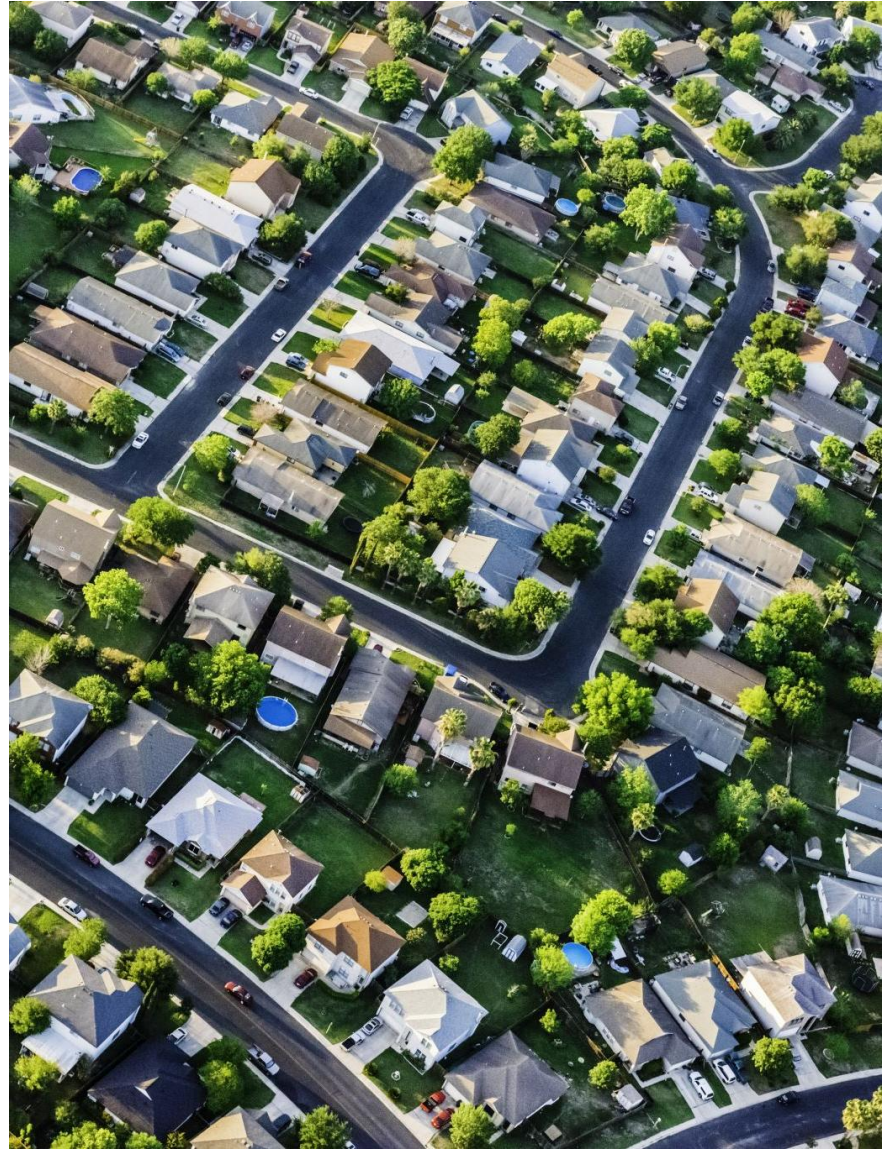
2. Sustainability:
Reduces car dependency & energy use.

3. Economic diversity:
More options for households all incomes



National Housing Trends

*Meeting Housing Needs in the
2020's*



State of the Nation's Housing 2024

Highlights

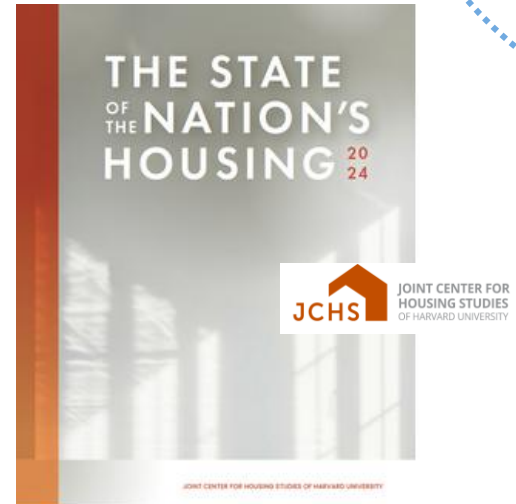
Home Prices
Continue to Rise as
For-Sale Inventory
Hits Lowest Level in
30 Years

Household Growth
Driven by Millennial
Homeowners and Gen
Z Renters

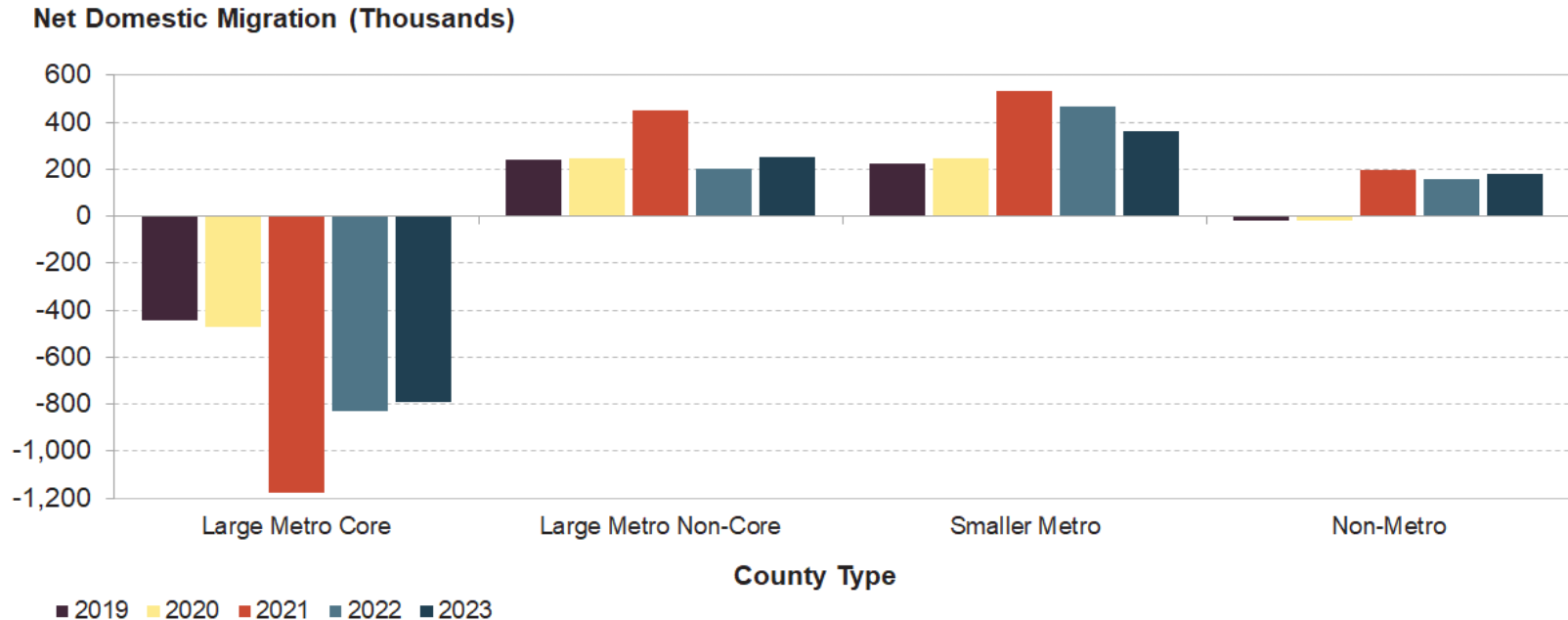
Cost of
Homeownership
Highest in More Than
30 Years

Number of Cost-
Burdened Renters
Hits a Record High, as
Number of Gen Z
Renters Doubles

More States Embrace
Zoning Reform and
Homelessness Hits
Record High



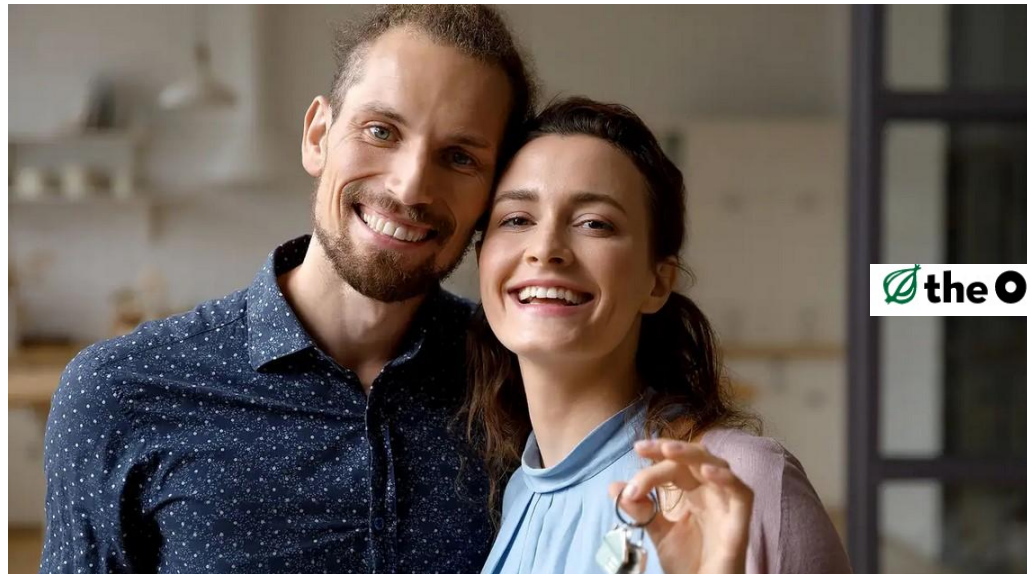
Smaller Markets and Rural Areas Continued Pandemic-Era Migration Gains



Notes: Large metro areas have at least 1 million residents. Core counties contain either the largest city in the metro or any principal city with at least 250,000 residents. Non-core counties are all other counties in large metro areas.

Source: JCHS tabulations of US Census Bureau, Population Estimates Program.

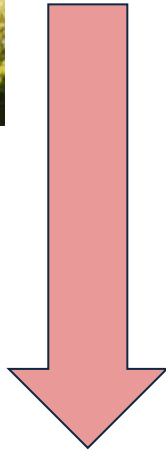
REPORT: More Young Americans Achieving Homeownership By Changing Locks On Airbnb



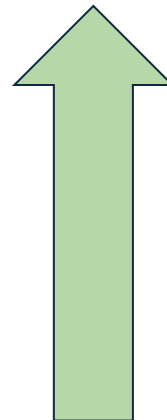
 the ONION®

Mismatch: Housing Supply & Demographic Changes

“Nuclear Family” Households

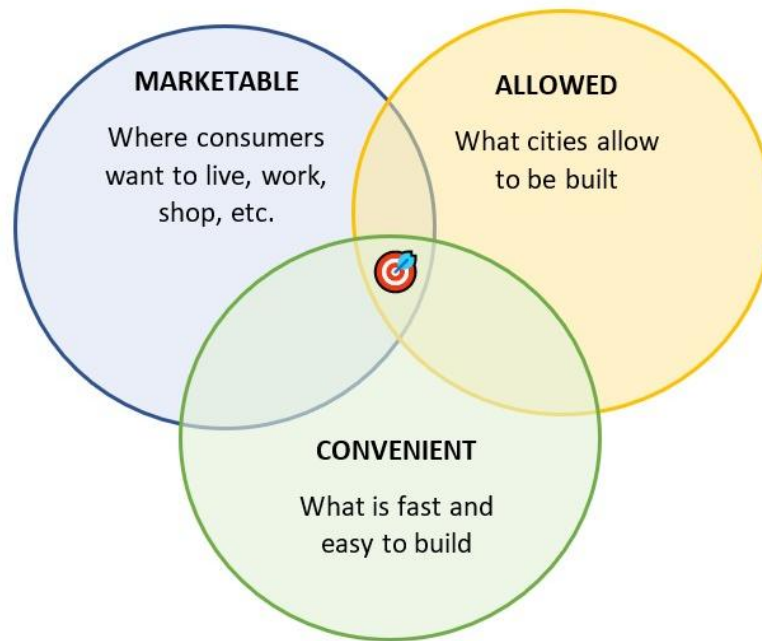


Multigenerational living & aging in place



What Gets Built?

Marketable, Allowed, and Convenient



Source: Matt Hoffman, AIA
Director of Urban Design
MBL Planning + Architecture

Opportunities with Amendments to the UDO

What is limiting housing production?



Current zoning restricts plexes in most areas.



Parking minimums & lot size rules increase development costs.

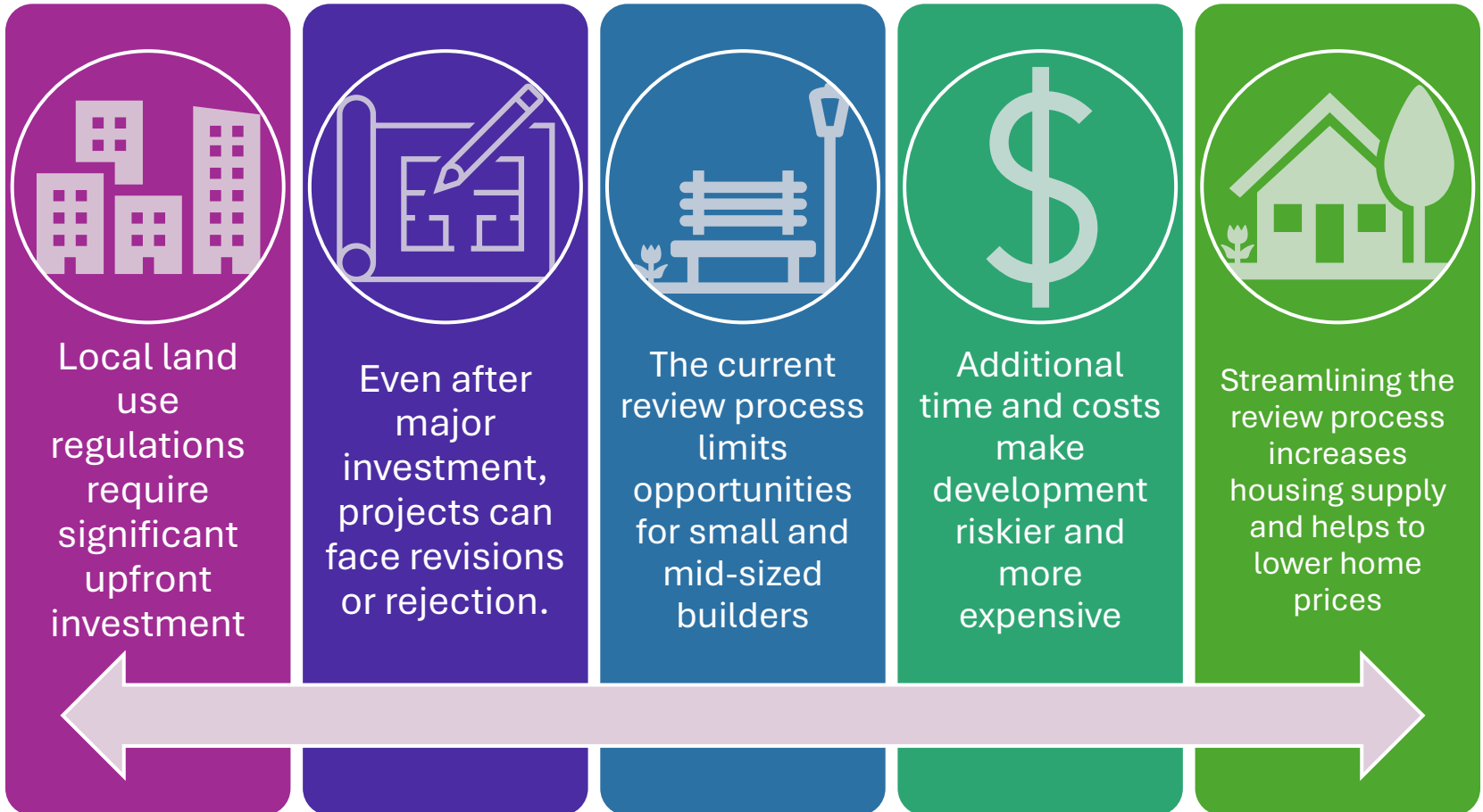


ADU restrictions such as owner-occupancy & size limits discourage housing options.



Solution: Reform these rules to align with the city's housing goals.

Make it Easier to Add to Bloomington's Housing Supply





Add to Sustainability with More Neighborhood- Scale Housing

- Bloomington's Climate Action Plan supports these goals:
- More density = Reduced vehicle miles traveled (VMT), lower emissions.
- Smaller homes & shared walls = 25-50% lower energy use.
- Efficient land use = Less strain on infrastructure & utilities.

F. - No persons of any race other than the Caucasian race shall use or occupy any building or any lot, except that this covenant shall not prevent occupancy by domestic servants of a different race domiciled with an owner or tenant.

Use Zoning Reform to Combat a History of Disparities

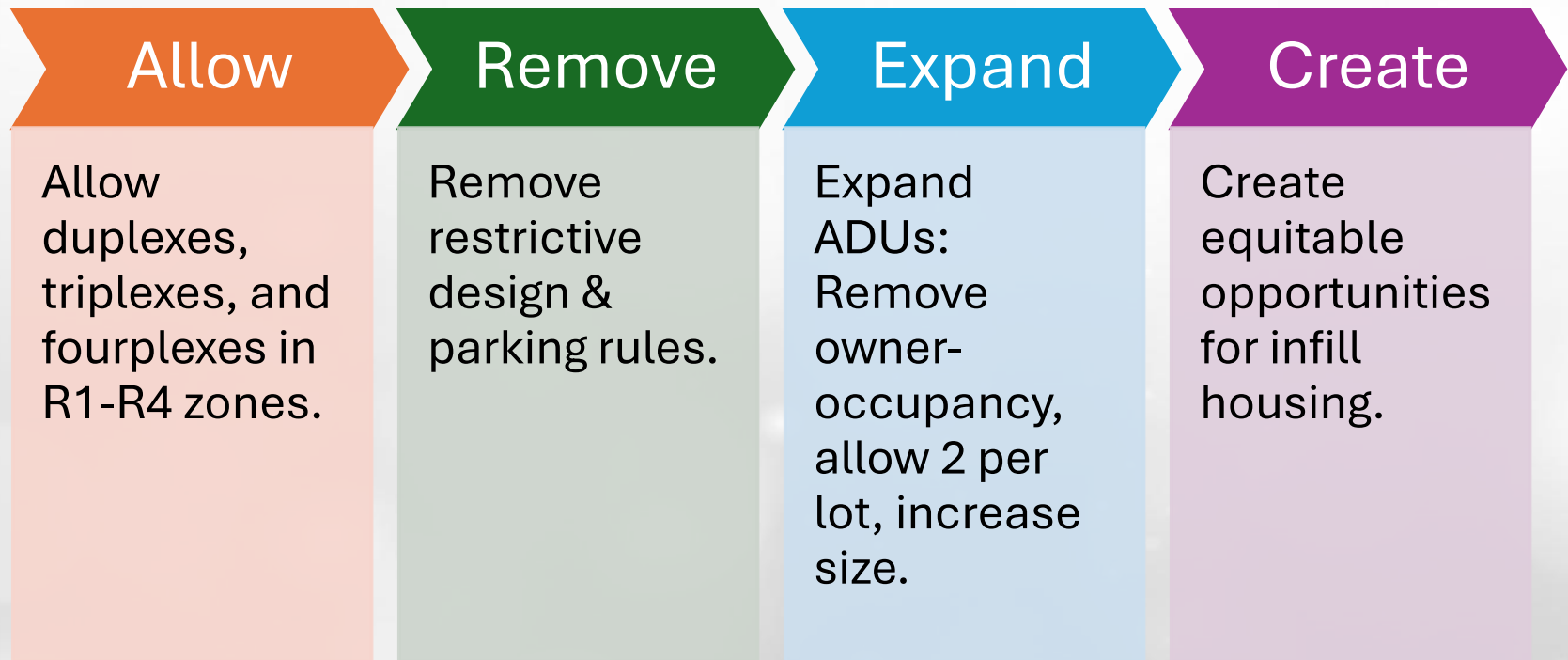
Exclusionary Zoning = Neighborhood Segregation

- Zoning has historically served to restrict access to certain neighborhoods based on income & race.
- It still limits affordable housing options, reinforcing racial & economic divides.

Segregated Housing = Segregated Schools

- School district boundaries mirror housing patterns, leading to unequal educational opportunities.
- Affluent, predominantly white neighborhoods have better-funded schools, while lower-income areas face resource disparities.

Opportunities for Legalizing More Housing



Housing Policy Innovations: *Examples from Around the Country*



What are some ways to tackle the country's housing shortage?





“

- **REFORM** zoning and other regulations to unleash housing production
- **CONNECT** resources that maximize the impact of housing investments
- **LEVERAGE** land, finance, and the adaptive reuse of outmoded buildings to create new opportunities for residential development.

”



Montgomery County Planning Dept.

Implement Zoning Reform

- **Montgomery County, MD: Attainable Housing Strategies plan** supports mixed-income neighborhoods by legalizing townhouses, courtyard apartments, and small multifamily buildings.
- **Raleigh, NC's 2021 Missing Middle Zoning Reforms** eliminated single-family zoning restrictions, allowing duplexes, townhomes, and cottage courts citywide.

REFORM



Make Infill Easy

Add accessory dwelling units

- **Arlington County, Virginia reduced restrictions** on lot sizes, setbacks, and parking requirements for ADUs to make it easier to build them.
- **Colorado offers financial support for ADUs** such as grants, low-interest loans, and tax incentives for homeowners who construct ADUs for long-term rental to low- and middle-income tenants.
- **Washington State streamlined the approval process for ADUs**, making it easier for homeowners to add these units to their properties.

REFORM



*Iowa City, Iowa:
Legalizing Duplexes
& Expanding ADUs
(2023)*

- **Duplexes & Attached Homes** – Now permitted in more residential areas with **reduced lot size requirements**.
- **Accessory Dwelling Units (ADUs)** – Expanded allowances to **increase affordability & housing options**.
- **Townhomes & Multi-Family** – Integrated into more zones, supporting **higher-density, mixed-use development**.
- **Simplified Approvals** – Streamlined review process for **multi-family & mixed-use housing**, reducing barriers to construction.



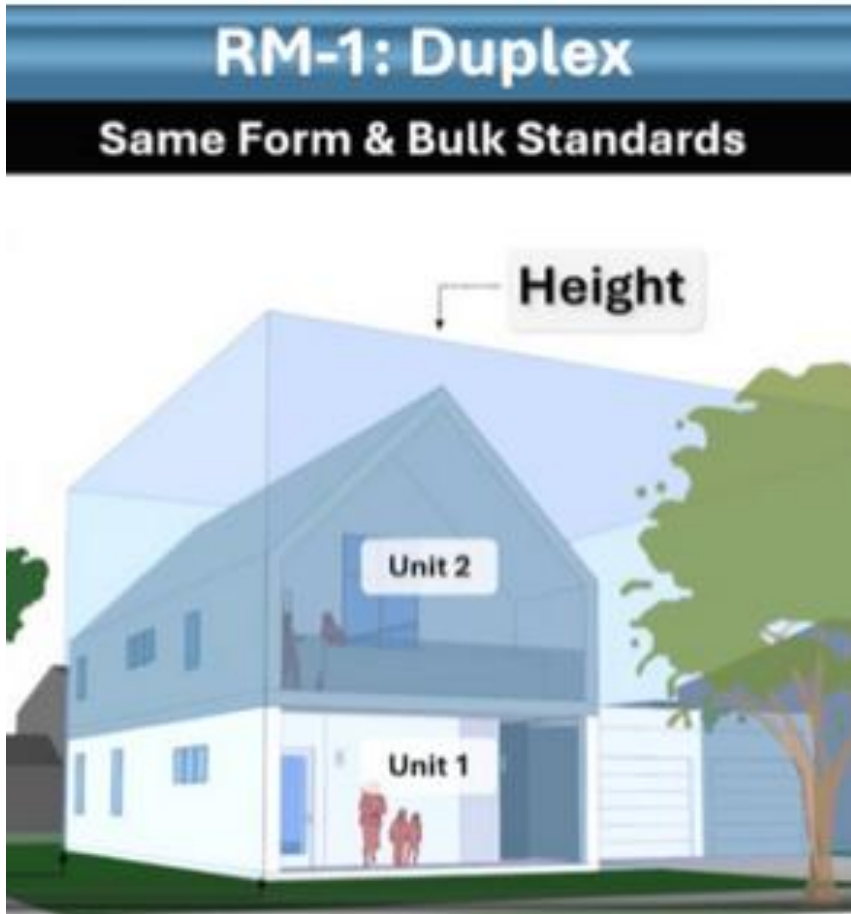
Julianne Yoon

Ann Arbor, Michigan: Allowing More Housing Types (2023)

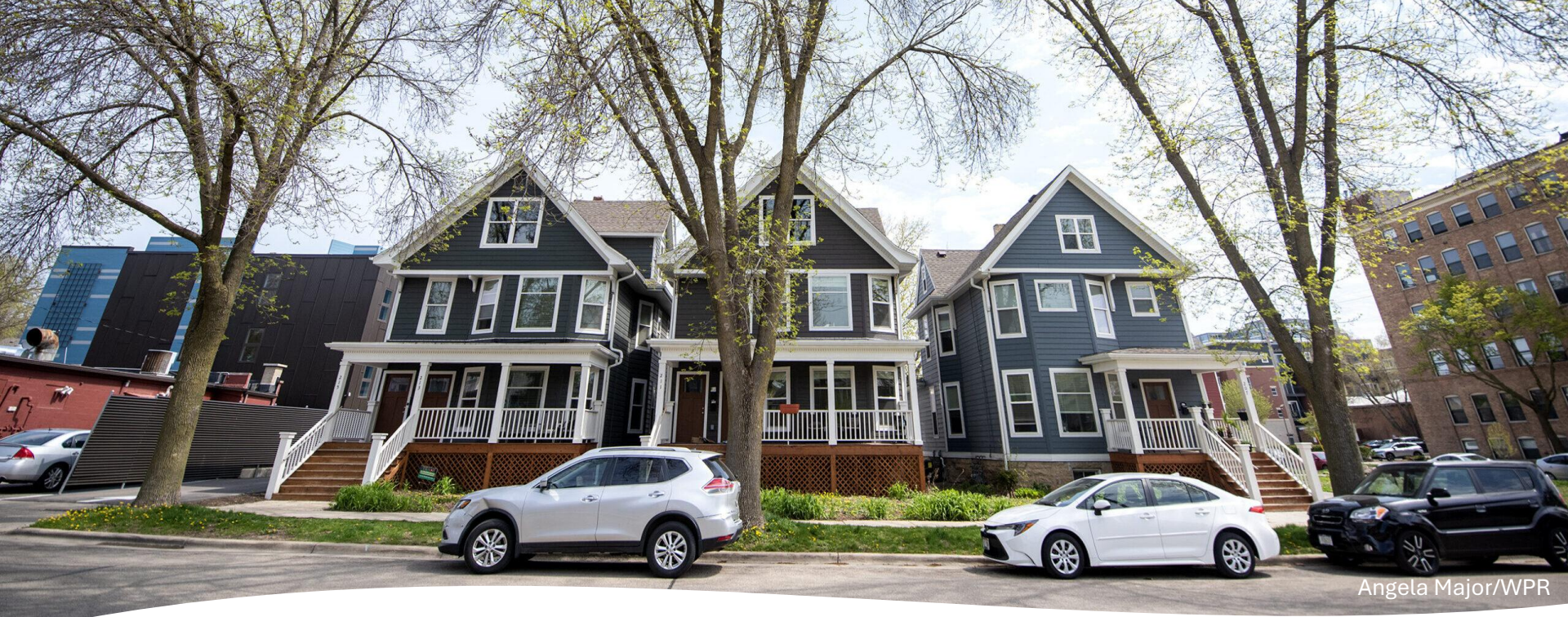
In 2023, the Ann Arbor City Council implemented these zoning reforms to diversify housing options:

- **Accessory Dwelling Units (ADUs)** – Eliminated minimum lot size requirements and restrictions on detached ADUs.
- **Increased Housing Density** – Removed Floor-Area Ratio (FAR) limits in key zoning districts to allow more housing units per lot
- **Height & Density Adjustments** – Relaxed zoning standards in urban districts to support more options for neighborhood-scale housing.

Boulder, Colorado: Simplifying Approvals (2022)



- **By-Right Development:** Duplexes and triplexes are now permitted by-right on larger single-family lots, simplifying the approval process and encouraging the development of these housing types.
- **Transit-Oriented Development:** The reforms encourage higher-density housing near bus routes, promoting sustainable, walkable neighborhoods.
- **Reduced Parking Requirements:** Ongoing efforts are focused on reducing parking minimums to lower development costs and promote alternative transportation options, thereby supporting the feasibility of duplex and triplex projects



Madison, Wisconsin: Supporting Infill Housing (2025)

- **Zoning Reform** – Allowed duplexes and triplexes in more residential areas
- **Reduced Parking Minimums** – Established a Transit-Oriented Development (TOD) Overlay District, eliminating parking requirements near transit corridors.
- **Small Cap TIF Program** – Created Tax Increment Financing (TIF) incentives to support small-scale infill housing projects.
- **Encouraging Multi-Unit Housing** – Policies streamlined approvals and lowered development costs, leading to increased production of affordable housing.

Questions or Comments

