

# City of Bloomington Common Council

## Legislative Packet – Addendum (Issued on Wednesday, 10 June 2020)

**Wednesday, 10 June 2020**

*Special Session*

*6:30 PM*

*Sustainable Development Committee*

*No earlier than 6:45 PM*

Revisions to Ordinance 20-11 and summary presentations from the Economic Stabilization & Recovery Working Group are contained herein.

*\*Please see the note on the [Agenda](#) addressing public meetings during the public health emergency\**

*For a schedule of upcoming meetings of the Council and the City's boards and commissions, please consult the City's [Calendar](#).*

Office of the Common Council  
P.O. Box 100  
401 North Morton Street  
Bloomington, Indiana 47402  
812.349.3409  
[council@bloomington.in.gov](mailto:council@bloomington.in.gov)  
<http://www.bloomington.in.gov/council>

**ORDINANCE 20-11**

**AN ORDINANCE RECOMMENDING THAT PORTIONS OF THE BLOOMINGTON MUNICIPAL CODE BE TEMPORARILY SUSPENDED DUE TO THE ONGOING PUBLIC HEALTH EMERGENCY**

- WHEREAS, the City of Bloomington, along with the rest of the country, remains in the midst of a public health emergency due to the COVID-19 pandemic; and
- WHEREAS, both state and federal governments have declared a disaster emergency for the COVID-19 pandemic; and
- WHEREAS, on March 16, 2020, Governor Holcomb issued Executive Order 20-04, which ordered food service establishments to close service to in-person patrons; and
- WHEREAS, on March 23, 2020, Governor Holcomb issued Executive Order 20-08, which ordered all non-essential businesses to close; and
- WHEREAS, businesses throughout Bloomington have suffered due to the ongoing pandemic and subsequent economic fallout from required closures; and
- WHEREAS, in accordance with *Ordinance 20-09 To Amend Title 2 of the Bloomington Municipal Code Entitled "Administration and Personnel" and to Grant Authority to Act in Accordance with Declared Disaster Emergencies - Re: Amending 2.22.030 Entitled "Employee Policies" and Complying with the State of Indiana's Declaration of Disaster Emergency under I.C. § 10-14-3-12* and the powers it may exercise under Home Rule, the City is taking several proactive measures to assist the Bloomington business community's recovery; and
- WHEREAS, among the measures being taken by the City to address the economic fallout felt by Bloomington's local business community is a plan to request that the Board of Public Works close portions of Kirkwood Avenue to vehicular traffic in order to expand seating capacity into the right-of-way so that local businesses may safely serve additional patrons; and
- WHEREAS, a temporary relaxation of the City's sign regulations and seating encroachment regulations would also assist the local business community with its ongoing recovery; and
- WHEREAS, the City possesses discretion to not enforce portions of its Municipal Code during these extraordinary times and would like to make clear to all affected persons and businesses which local regulations will not be enforced; and
- WHEREAS, for a temporary period of time, as described below, the City will be relaxing and/or waiving certain formalities related to sign regulations in order to facilitate a recovery for the local business community;

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

SECTION 1. Through September 30, 2020, the City of Bloomington Common Council hereby requests that the City exercise its discretion to temporarily waive certain formalities during the ongoing public health emergency with regard to the following sections of Title 20 of the Bloomington Municipal Code and as described below:

| <b>Standard</b>                             | <b>BMC Section / Administrative Change</b> | <b>Requested Temporary Waiver</b>   |
|---|--|---|
| Temporary Signs: Permits                    | Staff Adjustment of Permit Application     | Simplify the temporary sign permit form by eliminating the site plan attachment requirements.   |
| Temporary Signs: Number                     | 20.04.100(L)(6)(B) i.-iii.                 | Allow for a maximum of 2 additional temporary signs, for a total of 5 (currently 3 total are allowed)   |
| Temporary Signs: Size                       | 20.04.100(L)(6)(D)                         | Increase size allowance for each sign by 25%, to twenty total square feet   |
| Temporary Signs: Duration                   | 20.04.100(L)(6)(G)                         | Suspend the thirty-day limitation period so that temporary signs may be posted continuously until September 30, 2020  |
| Sandwich Board Signs: Number                | 20.04.100(L)(7)(A)                         | Allow multiple sandwich board signs to be placed within 6 feet of each other (currently they must be 8 feet apart)  |
| Sandwich Board Signs: Placement             | 20.04.100(L)(7)(C) i.                      | Allow sandwich board signs on sidewalks with minimum width of 6 feet (currently 7 feet), but in cases of smaller sidewalks require that sandwich board be placed parallel with building facade to allow maximum passage |
| Permit Fees – Temporary and Permanent Signs | Fee Schedule<br>20.06.040(c)(3)            | Waive permit application fees for temporary signs (\$75) and permanent signs (\$125)  |

SECTION 2. Through September 30, 2020, the City of Bloomington Common Council requests that certain sidewalk seating and merchandising encroachment requirements contained in Title 12 of the Bloomington Municipal Code be suspended. This is part of an initiative which, where it may be necessary, is authorized and approved by the Common Council. The initiative would:

- (1) Allow the Kirkwood Community Association to submit a single seating and merchandising encroachment application on behalf of all of the business that will be expanding their seating during the time(s) when the Board of Public Works shuts down Kirkwood Avenue to allow expanded seating for local businesses;
- (2) Suspend fees charged for seating and merchandising encroachments within the right-of-way; and
- (3) Simplify and streamline the application process for Title 12 seating and merchandising encroachments in a manner consistent with the applicable portions of the Memo from the Administration, which is attached and made a part of this ordinance.

SECTION 3. The City Council notes that this ordinance only requests a suspension of the regulations herein described through September 30, 2020 and, further, requests that the Plan Commission be informed of this initiative. In the event, the declared disaster emergency for COVID-19 continues past September 30, 2020, the City Council, at its discretion, may take up a resolution to request that these formalities be waived for a longer period of time. In the event, the declared disaster emergency for the COVID-19 pandemic ends prior to September 30, 2020, the City Council, at its discretion, may take up a resolution to request that formalities regarding Title 12 be waived for a longer period of time. And, again, in the event the declared disaster emergency for the COVID-19 pandemic ends prior to September 30, 2020, this ordinance serves as an invitation for the Plan Commission to take steps to extend these temporary waivers or suspensions involving specified provisions of Title 20 (Unified Development Ordinance) based upon recommendations from the Planning and Transportation Department.

SECTION 4. If any section, sentence or provision of this ordinance, or the application thereof to any person or circumstance shall be declared invalid, such invalidity shall not affect any of the other sections, sentences, provisions, or applications of this ordinance which can be given effect without the invalid provision or application, and to this end the provisions of this ordinance are declared to be severable.

SECTION 5. This ordinance shall be in force and effect from and after its passage by the Common Council and approval of the Mayor.

PASSED by the Common Council of the City of Bloomington, Monroe County, Indiana, upon this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

\_\_\_\_\_  
STEPHEN VOLAN, 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 \_\_\_\_\_, 2020.

\_\_\_\_\_  
NICOLE BOLDEN, Clerk  
City of Bloomington

SIGNED and APPROVED by me upon this \_\_\_\_\_ day of \_\_\_\_\_, 2020.

\_\_\_\_\_  
JOHN HAMILTON, Mayor  
City of Bloomington

**SYNOPSIS**

This ordinance is a request from the Common Council to waive certain formalities contained in the Bloomington Municipal Code related to signs and sidewalk seating and merchandising encroachments. The ordinance allows temporary suspension of these formalities in order to assist the local business community with its recovery following ordered closures due to the COVID-19 pandemic. These temporary measures will last until September 30, 2020, but may be extended, as needed, beyond that date.

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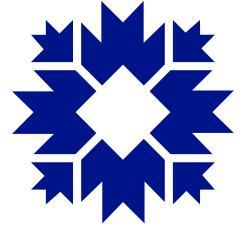
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# Economic Stabilization & Recovery

*Status update: 06/10/2020*



Alex Crowley | Director, Economic & Sustainable Development  
*and*

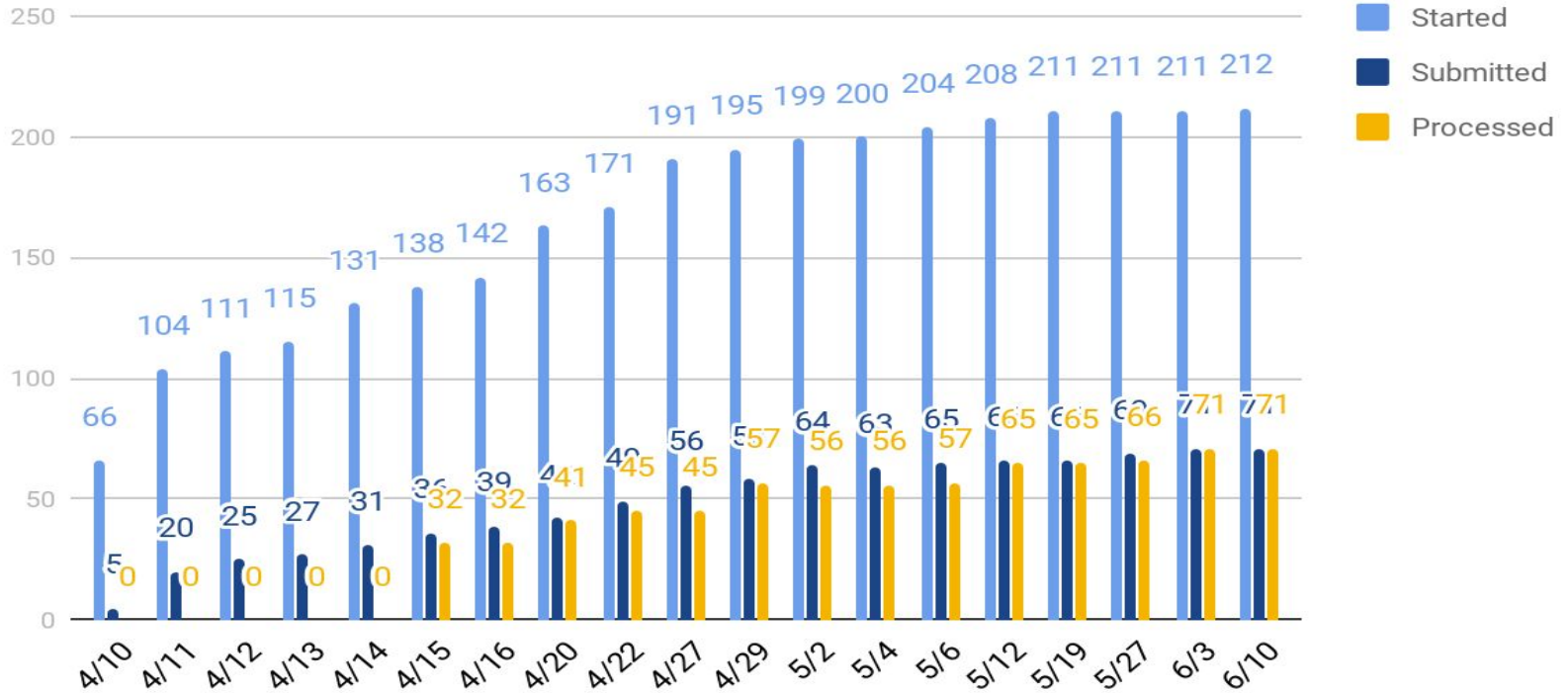
Special Report: Brian Payne | CDFI Friendly Bloomington



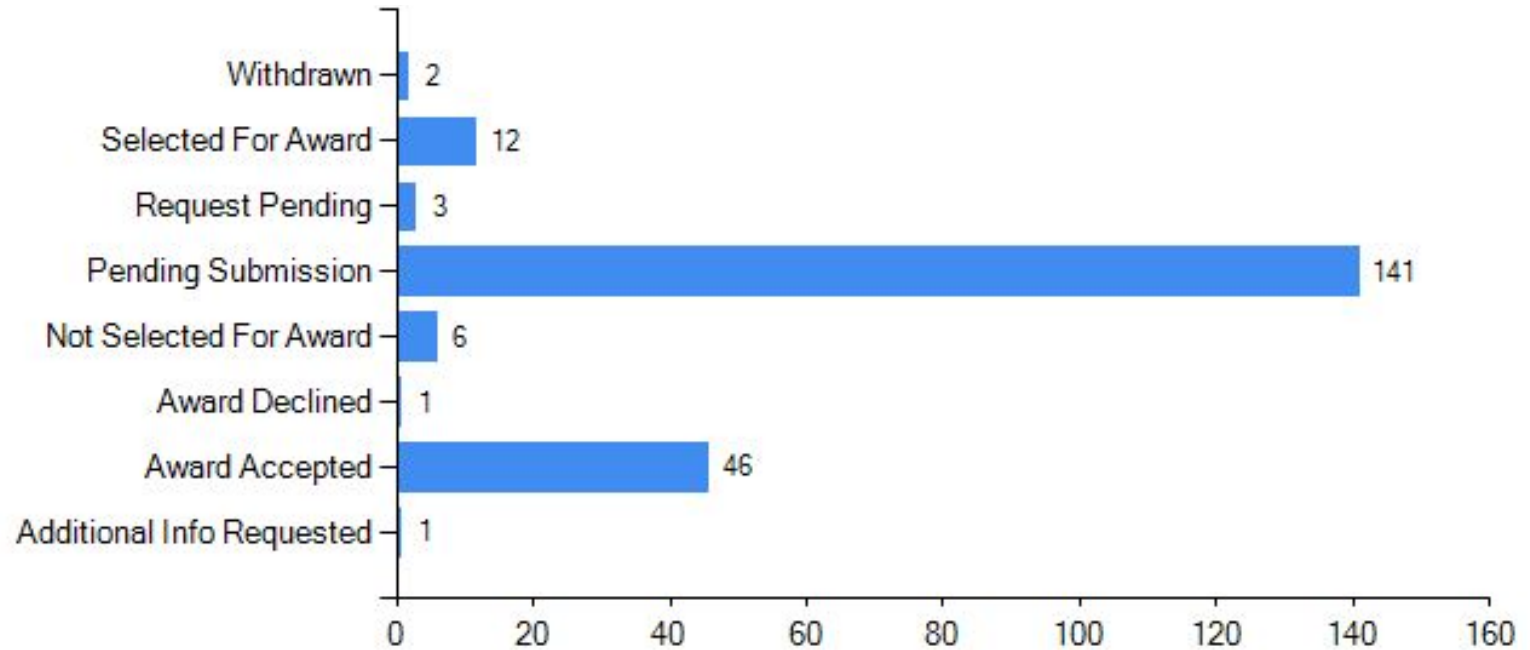


# Application Volumes

## Daily - Program to Date



# Current Status - Snapshot



# Funding Commitments

|                            | Approved/Pending Agreements | Funded             | Total              |
|----------------------------|-----------------------------|--------------------|--------------------|
| <b>Total Applications:</b> | <b>12</b>                   | <b>46</b>          | <b>58</b>          |
| <i>FAB</i>                 | <i>\$220,000</i>            | <i>\$939,600</i>   | <i>\$1,159,600</i> |
| <i>BUEA</i>                | <i>\$77,000</i>             | <i>\$247,170</i>   | <i>\$324,170</i>   |
| <b>Total Funding:</b>      | <b>\$297,000</b>            | <b>\$1,186,770</b> | <b>\$1,483,770</b> |
| <i>Av. Loan Amount</i>     | <i>\$24,750</i>             | <i>\$25,799</i>    | <i>\$25,582</i>    |





Rapid Response Fund - information & to apply:  
**[bloomington.in.gov/business](https://bloomington.in.gov/business)**

Contact:

**Alex Crowley**

**[crowleya@bloomington.in.gov](mailto:crowleya@bloomington.in.gov)**

**812.349.3477**



The logo features the text 'CDFI FRIENDLY BLOOMINGTON' centered within a white diamond shape. The diamond is set against a background of concentric, overlapping diamond shapes in light blue, yellow, and light red. A thin yellow horizontal line is positioned below the word 'FRIENDLY'.

**CDFI**  
**FRIENDLY**  
**BLOOMINGTON**

Helping CDFIs Deliver Flexible & Affordable Financing to  
Bloomington, Monroe County, and the Indiana Uplands



# WHAT ARE CDFIS?

**C**ommunity

**D**evelopment

**F**inancial

**I**nstitutions

# WHAT ARE CDFIS?

**Legal Financing Entity:** private financial institutions (non-governmental, but certified by US Treasury)

**Institution Types:** Loan funds, Venture funds, Banks, Credit unions

**Primary Mission:** 100% dedicated to delivering responsible, affordable lending to help low-income, low-wealth, and other disadvantaged people and communities

**Assistance:** provides development services and technical assistance in conjunction with its financing activities

**Target Market:** primarily serves one or more target markets and maintains accountability to its defined target market

**Model:** Profitable but not profit-maximizing, accountable to community and mission rather than shareholder

# WHAT DO CDFIS FUND?

**Focus:** Community Development

**For Communities:** public facilities, affordable housing, childcare, infrastructure

**For Consumers:** credit enhancement, mortgage assistance, auto loans

**For Small Business/Entrepreneurship:** small businesses, microenterprises, nonprofit organizations, commercial real estate, and affordable housing



# CDFI LENDING IN BLOOMINGTON

(2003 – 2017 Opportunity Finance Network data)

| Type                                  | Number of Projects | Loan Amount        |
|---------------------------------------|--------------------|--------------------|
| Small Business                        | 3                  | \$1,535,000        |
| Consumer                              | 2                  | \$542,500          |
| CRE Construction/Community Facilities | 3                  | \$2,173,750        |
| Home Purchase                         | 0                  | \$0                |
| MF Housing Construction               | 6                  | \$1,114,000        |
| Microenterprise                       | 2                  | \$11,666           |
| Other                                 | 0                  | \$0                |
| <b>Total</b>                          | <b>16</b>          | <b>\$5,376,916</b> |

# WHY CDFI FRIENDLY?

1,105 CDFIs in the country with an estimated \$186 billion in assets

Many places are inadequately served, especially communities < 250,000

Costs of starting a new CDFI are high, and most only serve 1-2 sectors

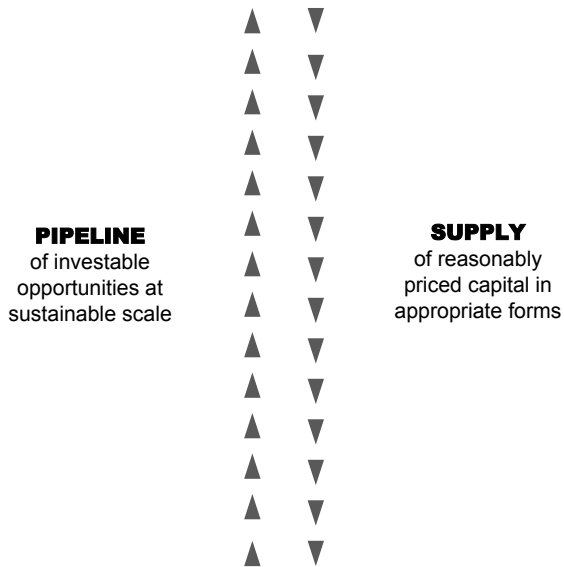
CDFIs are looking for new places to deploy their assets and knowledge

**CDFI Friendly concept seeks to attract regional and national CDFIs into an underserved region by organizing/promoting the market and providing access to a credit enhancement fund**

# FINANCIAL MARKETS

## INVESTORS

National banks, national foundations;  
National, State, & Local governments;  
Super-regional, regional, & local banks;  
Other investors



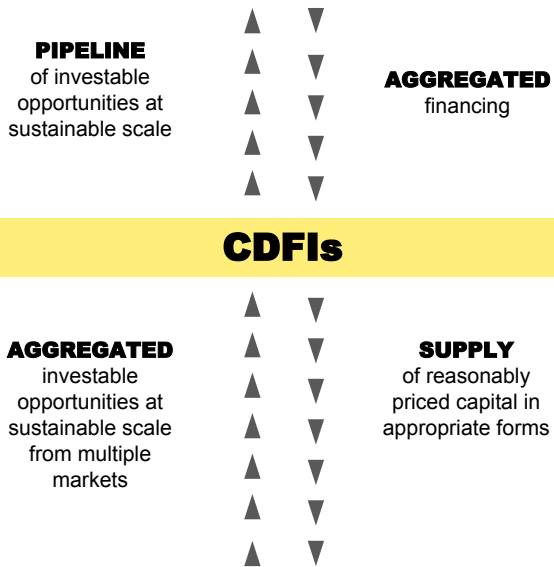
## USERS

Business, Real Estate Developments, Community Facilities, Affordable Housing, etc.

# CDFI MARKETS

## INVESTORS

National banks, national foundations;  
National, State, & Local governments;  
Super-regional, regional, & local banks;  
Other investors



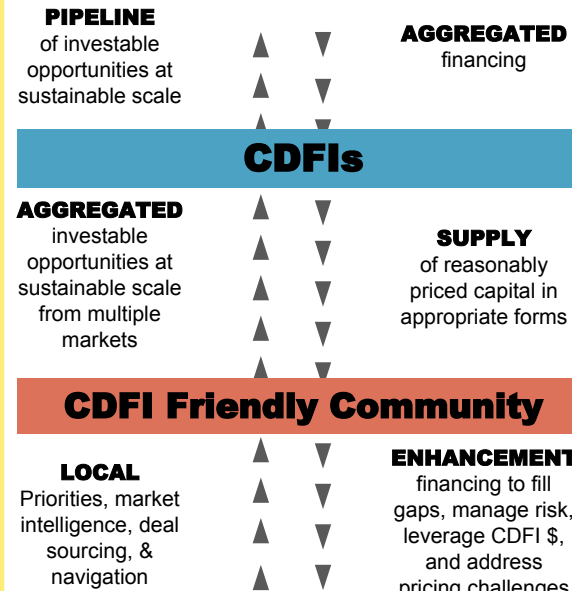
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# CDFI FRIENDLY MARKETS

## INVESTORS

National banks, national foundations;  
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Other investors



## USERS

Local Business, Real Estate Developments, Community Facilities, Affordable Housing, etc.

# ORGANIZATIONAL DETAILS

## CDFI FRIENDLY BLOOMINGTON

Independent 501(c)(3) Nonprofit

Serves Indiana Uplands region

Board of 6 members

3 permanent seats on board

- BUEA
- City of Bloomington
- Community Foundation

Operational funding from banks & competitive grants

1 Full-time Director

Fiscal sponsorship with Community Foundation

## CFB CAPITAL

Enhancement fund

Helps CDFIs manage risk

Owned and operated by CDFI Friendly Bloomington

Investment Committee approves expenditures

# KEY FUNCTIONS

- 1 Identification & Development** of prospective CDFI investment opportunities in region
- 2 Marketing** of prospective CDFI investment opportunities to CDFIs
- 3 Providing enhancement financing** via CFB Capital to complete investments in and around Bloomington
- 4** Working with potential borrowers and CDFIs to provide **technical assistance and coordination**

# CDFI FRIENDLY BLOOMINGTON

(2019-Present)

| Metric   | Impact              |
|--|---------------------|
| CDFI Capital Investment in Bloomington             | \$15,585,000        |
| Participating CDFIs                                | 4                   |
| New Affordable Housing Units Created               | 50                  |
| Affordable Housing Units Renovated                 | 116                 |
| Jobs created/retained                              | 10                  |
| Federal and State Incentives leveraged             | \$16,900,000        |
| <b>Total Investment in CDFI-supported projects</b> | <b>\$28,575,912</b> |

# ESR TEAM: RRF Front-End

**Evaluating emergency capital sources:** Analyze lending landscape in pandemic context, identify gaps affecting Bloomington

**Create Rapid Response Fund loan product:** Apply CDFI industry and organizational expertise to create a rapidly administrable loan product that targets Bloomington's specific needs during pandemic

**Provide and promote information about RRF and other funding opportunities** – track accurate PP, EIDL, and other federal stimulus programs, held one-stop info session for businesses and nonprofits on COVID-19 funding opportunities

# ESR TEAM: RRF Back-End

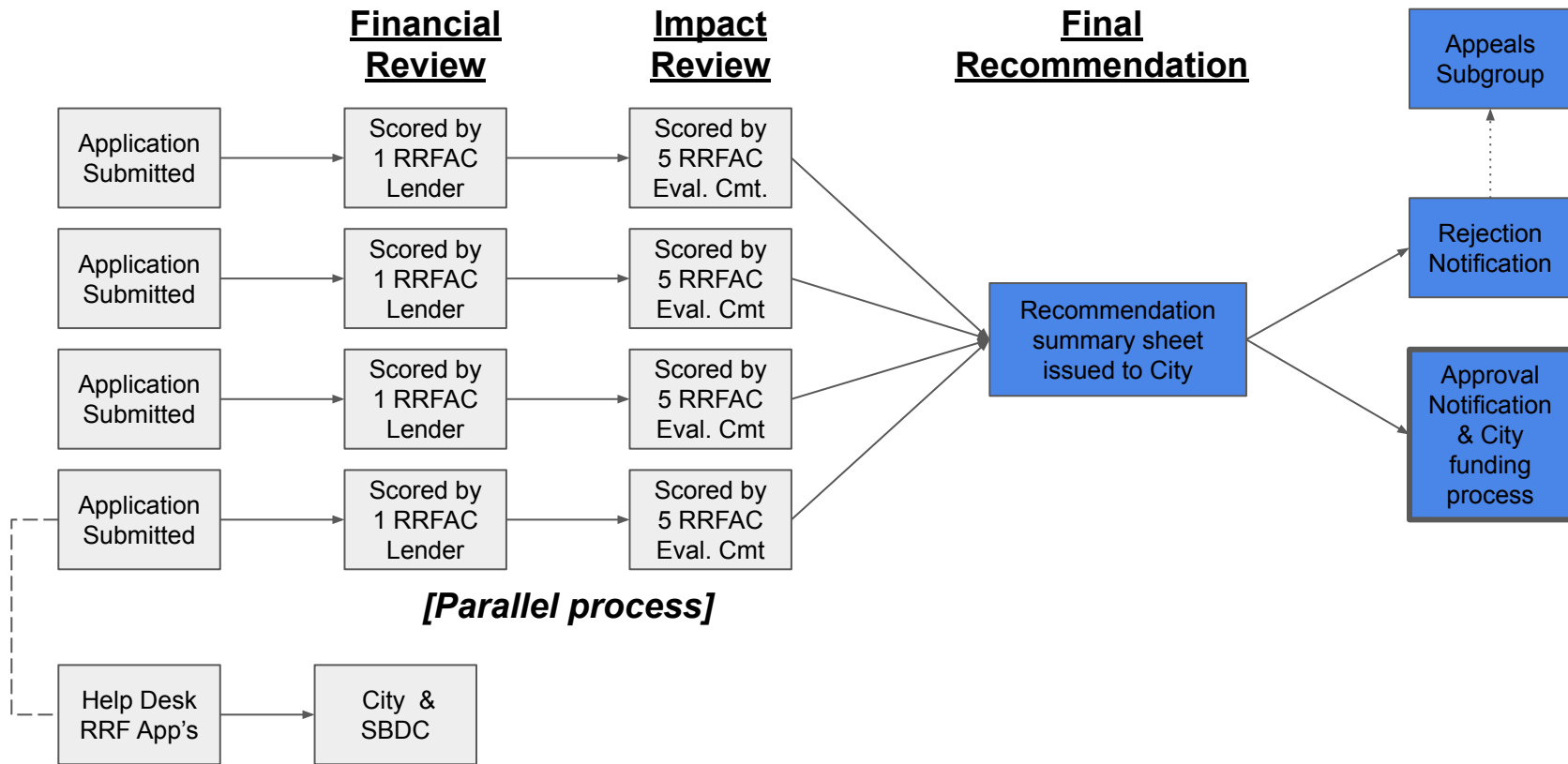
**Build RRF application platform** – Community Foundation generously allowed us to leverage their online grantmaking platform very cheaply, enabling CFB to create loan program and application which provides 24/7 access to online intake, review, and data collection

**Administer review process by RRF Advisory Commission** - Train, oversee, and assist reviewers; compile data; facilitate appeals process - for applicants the City designates as close cases

**Offer CFB assistance to ineligible or rejected RRF applicants** - Applicants unable to receive RRF loans are contacted by CDFI Friendly and offered our services



# Application Review Process





# CONTACT US

## **BRIAN PAYNE**

Executive Director  
CDFI Friendly Bloomington  
CDFIfriendlybtown.org

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[CDFIfriendly@cfbmc.org](mailto:CDFIfriendly@cfbmc.org) | (651) 500-9968

**City of Bloomington, Indiana**  
**RRF Loan Program - Funded Loans (ongoing)**

6/10/2020

| <b>Borrower</b>                                 | <b>FAB</b>       | <b>BUEA</b>      | <b>Total</b>       |         |
|---|------------------|------------------|--------------------|---------|
| A.E.A Design & Apparel                          | \$3,600          |                  | \$3,600            |         |
| Back Door Bloomington LLC DBA The Back Door     | \$50,000         |                  | \$50,000           |         |
| Baked of Bloomington                            | \$50,000         |                  | \$50,000           |         |
| Balance Lifestyle Services                      |                  | \$6,000          | \$6,000            |         |
| Big Brothers Big Sisters                        |                  | \$25,000         | \$25,000           | Revised |
| Big Time Trading                                |                  | \$25,000         | \$25,000           |         |
| Bloomingtontea                                  | \$15,000         |                  | \$15,000           |         |
| Bloomington Massage & Bodyworks                 |                  | \$20,000         | \$20,000           |         |
| Bloomington Pets Alive                          |                  | \$10,000         | \$10,000           |         |
| Bloomington Playwrights Project                 | \$20,000         |                  | \$20,000           |         |
| Bloomington Salt Cave                           | \$10,000         |                  | \$10,000           |         |
| Bloomington Stitchery                           | \$7,000          |                  | \$7,000            |         |
| Cardinal Stage Company                          | \$50,000         |                  | \$50,000           |         |
| Cherry Canary Vintage                           | \$12,500         |                  | \$12,500           |         |
| Dat's Cajun Food & Btown Gyros                  | \$16,000         |                  | \$16,000           |         |
| DK Sweets                                       | \$18,000         |                  | \$18,000           |         |
| FARM Bloomington                                | \$50,000         |                  | \$50,000           |         |
| Fraternal Order of Eagles                       | \$7,000          |                  | \$7,000            |         |
| Gaian Hands                                     |                  | \$7,000          | \$7,000            |         |
| Gather  | \$18,000         |                  | \$18,000           |         |
| inBloom Eats & Juice                            | \$15,000         |                  | \$15,000           |         |
| K&P Global DBA O'Child Children Boutique        | \$15,000         |                  | \$15,000           |         |
| Landlocked Music                                | \$10,000         |                  | \$10,000           |         |
| Lash Envy                                       |                  | \$5,170          | \$5,170            |         |
| Lotus Pilates                                   | \$16,500         |                  | \$16,500           |         |
| MJSB LLC. DBA: B-Town Diner                     | \$32,000         |                  | \$32,000           |         |
| Nick's English Hut INC                          | \$50,000         |                  | \$50,000           |         |
| PALS  |                  | \$25,000         | \$25,000           |         |
| Penguin Enterprises LLC dba The Chocolate Moose | \$40,000         |                  | \$40,000           |         |
| Razor's Image                                   | \$15,000         |                  | \$15,000           |         |
| Sew Secret Tailoring                            |                  | \$5,000          | \$5,000            |         |
| Soapy Soap                                      | \$50,000         |                  | \$50,000           |         |
| Spiral Bodies                                   |                  | \$19,000         | \$19,000           |         |
| That's the Rub                                  | \$50,000         |                  | \$50,000           |         |
| The Art Venue                                   | \$14,000         |                  | \$14,000           |         |
| The Atlas Ballroom                              | \$50,000         |                  | \$50,000           |         |
| The Ritz Hair Studio                            | \$15,000         |                  | \$15,000           |         |
| Tonya's Touch                                   |                  | \$50,000         | \$50,000           |         |
| Trojan Horse                                    | \$50,000         |                  | \$50,000           |         |
| UnderConsideration                              | \$25,000         |                  | \$25,000           |         |
| Unveiled  | \$25,000         |                  | \$25,000           |         |
| Uptown Café                                     | \$50,000         |                  | \$50,000           |         |
| Vanished Aesthetic                              |                  | \$50,000         | \$50,000           |         |
| Vibe Yoga                                       | \$50,000         |                  | \$50,000           |         |
| Wild Orchid Fitness & Dance                     | \$10,000         |                  | \$10,000           |         |
| WonderLab                                       | \$30,000         |                  | \$30,000           |         |
| <b>Sub-Total</b>                                | <b>\$939,600</b> | <b>\$247,170</b> | <b>\$1,186,770</b> |         |
| <i>Count:</i>                                   |                  |                  | 46                 |         |
| <i>Average Loan:</i>                            |                  |                  | \$25,799           |         |