Working Hard, Falling Behind

A Report on Affordability

Bloomington Affordable Living Committee
November 2019

Affordable Living Committee

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CONTENTS

Everyone has the right to a standard of living adequate for the health and well-being of himself [/herself] and of his [/her] family, including food, clothing, housing and medical care and necessary social services . . . .

- *The United Nations, Universal Declaration of Human Rights, Article 25*

Introduction

Bloomington is a great place to live. It is home to a world-class university, a thriving arts scene, great greenspace, and a real sense of community. It's a great place to put down roots, to raise a family, and to retire. However, Bloomington is not a great place to live for everybody. Many residents struggle to find safe and affordable housing. Some can't afford to eat, let alone eat nutritious food. Many cannot afford quality child care. Many don't receive adequate medical care. Many more don't make adequate wages. For many members of the community, the choice is whether to pay the electricity bill or go to the doctor, not whether to go to a play or attend a concert on a Saturday night. Most of these people have a job, maybe two. Most of these people work hard to provide for themselves and their families. Yet, despite this hard work, they struggle to provide for the necessities of daily life – exigencies most of us take for granted. Necessities that most of us would consider a basic human right. Most of these people have an income that is above the Federal Poverty Level, yet below what they need to make ends meet. These are working poor members of our community that frequently are hidden from view. This report is one attempt to bring light to these community members and their needs.

About the Committee

The problem of an unaffordable Bloomington is not new. Over the last 25 years, the City has convened at least three task forces to look at the problem of affordable housing. Yet, in that time, population has grown and the housing supply has not kept up with the demand. Compounding the problem, housing prices have increased while wages have remained flat.

While the problem of affordable housing has been part of the community discussion for a long time, in 2015, Councilmembers Sandberg and Sturbaum started to hold occasional informal discussions with stakeholders and interested persons. Over time, more and more community members – experts and non-experts alike – expressed interest in the effort. As more people joined these conversations, it became clear that while the focus on affordable housing is necessary, alone it is not sufficient. Instead, the problem of affordability is broader. Affordable housing cannot be unhitched from the affordability of other necessities of daily life, such a food, health care, and child care. It can't be separated from issues of transportation. And it can't be separated from the need for equitable and just wages. A push or pull from one of these components influences all of these others.

For that reason, the focus of this self-selected group of concerned residents shifted to affordable living as a system of interdependent parts, rather than discrete components. While Mayor Hamilton launched an ambitious initiative to address affordable housing and

to address child care, the Committee decided to continue its work in an effort to lend additional voices to these sizable community challenges. In late 2016, Councilmembers Sandberg, Sturbaum, and Mayer formalized this heretofore informal effort by calling a special committee of the Council whose job is to develop a report. The Affordable Living Committee was the result. In 2017, the Committee worked to provide detailed feedback on the draft Comprehensive Plan (Appendix A) and spent much of that year researching, discussing and outlining ideas for a report. Due to the press of other business, the initiative was largely suspended in 2018, but revived in 2019. This report is the result.[1]

About Affordability: A Systems Vision

In many ways, the charge of this Committee was intractable. First of all, each component of affordable living – housing, transportation, food, health care, child care, and wages – is complex in and of itself, warranting protracted analyses of each. It is not uncommon for communities to contract with professionals for this type of analysis and our work is a volunteer-driven, sporadic effort. Secondly, affordability and poverty are tightly aligned with social inequities and solving for poverty includes solving for structural inequities, such as those associated with class, race, and gender. Lastly, issues of affordability do not neatly align with corporate boundaries; instead, they are cross- and multi-jurisdictional.

This report is not intended to be the authoritative word on affordability in Bloomington. Instead, it is intended to point out the need for a *systems* view of affordability – a vision that is bigger than just housing. It is our hope that as the community conversation about affordable housing continues to evolve, that it does so mindful of a comprehensive approach to the problem. One that includes, but is not limited to: wages, housing, child care, health care, and food.

While the report intends to make the conversation about affordability a wider one, there are ways in which the report does not go far enough. The report does not address the structural inequalities described above. While we include an appendix on affordable housing and the senior population, the report does not address affordability and other vulnerable populations, such as youth, those with a disability, and those formerly incarcerated. This report does not address issues of homelessness. These are all topics for further study and recommendation.

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[1] Pursuant to local code, this special committee will dissolve upon the submission of its report.

Poverty & Porosity: A Note on Jurisdictional Boundaries

This report focuses its lens most closely on City residents. This is a committee created by City Councilmembers to address City-related problems, so the geographic limitation is a function of jurisdiction: the City does not have control over unincorporated areas in the County, nor over County government. The City does not have any control over Indiana University or Ivy Tech or their policies.   However, as with most social problems, poverty and affordability do not know jurisdictional boundaries.

 For example, low vacancy rates in the City drive up housing costs and push workers into the county where lack of transportation and affordable, quality child care may impair their ability to get and keep a job. Furthermore, those pushed into the county are not afforded the same housing protections as those who live in the city as the county does not currently have a housing inspection program.

The committee heard the story of a family living in a dilapidated mobile home with only three walls in the winter. Students sleep in their cars because the cost of housing is too high. Students have started a food pantry to address food insecurity on the IU campus. While beyond the scope of this report, we hope that this report spurs a discussion to take a wider geographic view to include the City, the county, and IU.

About the Report

Each chapter of this Report follows a three-part structure: it outlines existing conditions, provides "affordability indicators" and makes recommendations for the short-, medium-, and long-term.

Existing Conditions

One of the big struggles of this group was identifying data specific to Bloomington, data that did not include county-level or Metropolitan Statistical Area metrics, and data that controls for the student population. In the end, a clean separation of data specific only to Bloomington proved beyond the scope of the Committee. Much vital data is stated in terms of the county or the MSA. Therefore, while we've tried to cite Bloomington-specific data where available, this report is a mix.

Affordability Indicators

Each chapter includes "affordability indicators." These are intended to be easily-assessed, standardized measurements tracked every three years to determine if Bloomington is becoming more or less affordable over time. While the indicators we cite are certainly not the only indicators of affordability, we've selected those we believe are responsible and readily available from existing sources.

Indicators are one way to determine whether affordability programs are working. While the Committee did not identify an entity or person charged with this regularized measurement, in the Housing chapter, the Committee recommends the establishment of a Housing Commission. Insofar as housing informs the other components of affordable living, we suggest that such a Commission would be the appropriate entity for tracking such measurement.

Recommendations

The recommendations in this report are largely intended to address what the City of Bloomington can do to address issues of affordability. However, the issue of affordability is clearly bigger than the city alone, so some recommendations call upon community partners for help. Recommendations are categorized by time in which the recommendations should be completed: short term (within a year); medium-term (2-5 years); and long-term (5+ years).

Voices

The recommendations of the report are intended to be grounded in documented need. Most need is documented through statistics. For that, we've consulted the usual sources, including census data, have used the City's scientific resident survey, and issued our own non-scientific survey (Appendix B). Each of these sources provided us with quantifiable data point.

Yet, in reducing need to statistics, it's also easy to forget the voices and the people behind that need. For that reason, we sought feedback from participants in the *Thriving Connections* program of the South Central Community Action program. *Thriving Connections* is a self-sufficiency program that cuts across class boundaries by bringing together low-income participants with those who are not low income, so that all participants might learn from each other. We learned so much from listening and learning about the real-lived experience of the people in our community struggling to afford housing, food, health care, and child care. We are very grateful to these participants for taking the time to talk to us and for being willing to share their stories. Their input is invaluable and has been reproduced throughout this report.

Maps

While geography of need alone does not give a complete representation of affordability in the community, it does help to illustrate where the highest concentrations of need may be, and where focused efforts should perhaps look first. In each of the chapters, maps are used to highlight proximity to resources like grocery stores and bus stops, as well as information related to rent burden, and insurance status.

General patterns emerge and, unsurprisingly, need correlates with areas in the city that have high concentrations of lower income residents. The household area median income (AMI) for Bloomington is $33,172, or about $15/hour full time. The map below shows that the lowest area median incomes (0-30% and 31-50% AMI) for Bloomington block groups is the area in and around the Indiana University campus. However, lower AMIs are also obvious to the northwest, and south between Hillside Dr. and Winslow Rd. These areas have an AMI of 51-80%, equivalent to a full-time hourly wage range of $7.90 and $12.70.
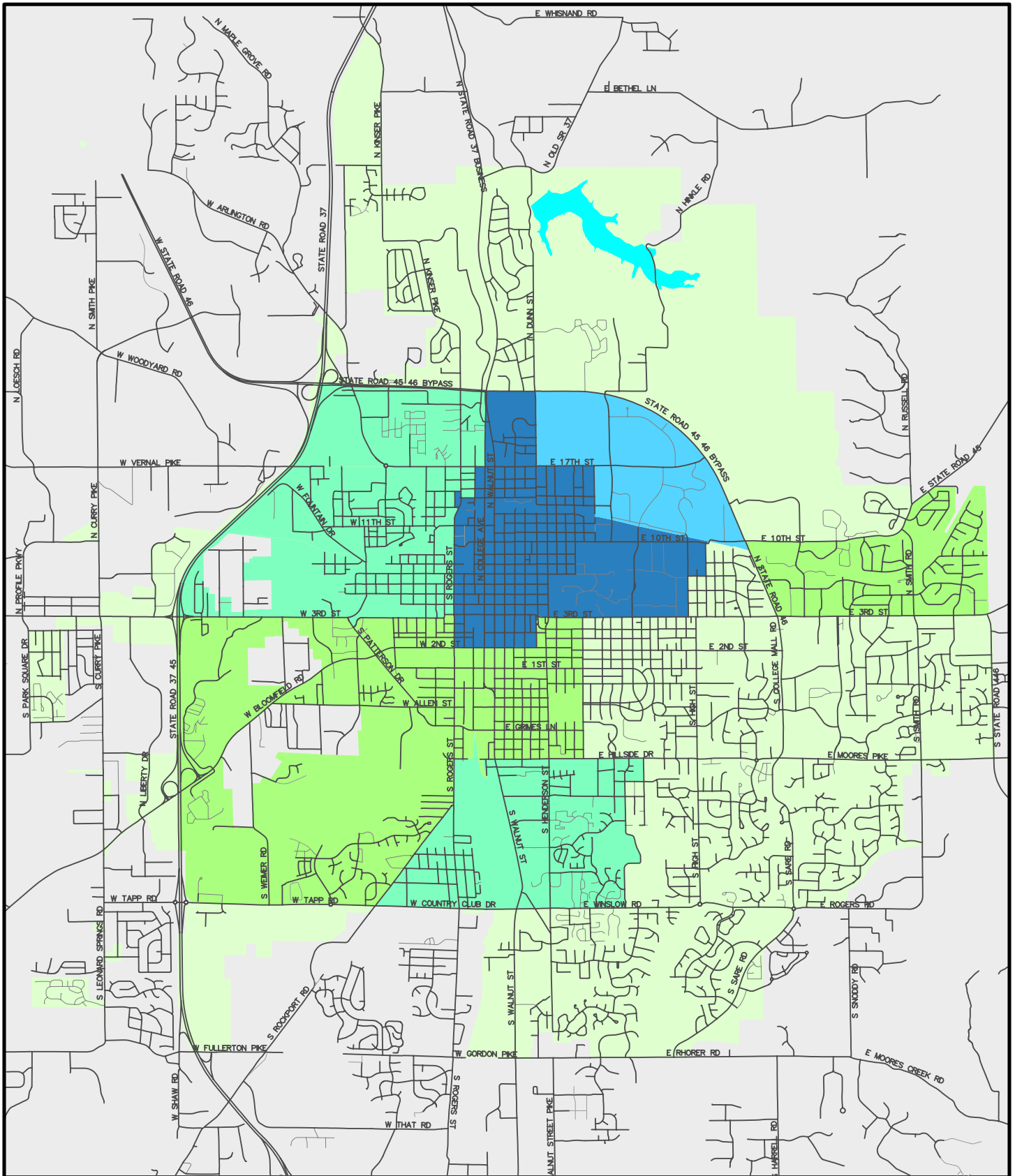
Low-Income Categories
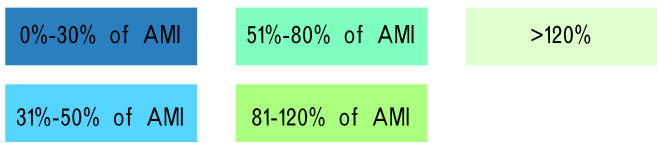
■ 0%-30% of AMI	■ 51%-80% of AMI	■ >120%
■ 31%-50% of AMI	■ 81-120% of AMI	

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N
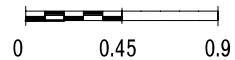
City of Bloomington
ITS Department

Geographic
Information System

Apr 5, 2019

For use as map information only, information is NOT warranted.

TaffsysLP

PRICED OUT: ON WAGES

> Jobs are not adequate to live off of, raise a family. I am 'over qualified' to work at Wendy's. I would scrub the bathrooms with a toothbrush to have that job. The floor manager would not even let me talk to the general manager. They were not interested."
>
> *- Thriving Connections participant*

While a big part of our shared story about affordable living implicates the cost of necessities – the cost of housing, food, child care, and health care – it's also about wages. Life becomes much more affordable when one's wages increase. While a close examination of local wages and tactics for raising those wages was beyond the purview of this Committee, any discussion about affordability absent a discussion of wages would be irresponsible.

As many have observed, wages in Bloomington have stagnated since the Great Recession, even in light of relatively low unemployment.[2] Since the economic downturn in 2008, real per capita personal income (PCPI) for the Bloomington MSA (inclusive of Monroe and Owen counties) was relatively flat from 2008 to 2014, starting at $33,125 in 2008 and ending at $32,647 in 2014.[3] However, in recent years, the PCPI for the Bloomington MSA has increased and was $39,658 for 2017. Despite this increase, the Bloomington MSA PCPI is lower than that of Indiana at $45,150, lower than that of the U.S. at $51,640, and lower than that of other MSAs ranking 12th of Indiana's 15 metropolitan areas. In 2017, the PCPI of Monroe County was $39,880 and ranked 59th (of 92 counties) in the state.[4] While the strong student presence depresses this figure, it is worth noting that ten years ago the per capita personal income for Monroe County ranked 44th in the state.

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[2] The average unemployment rate for the Bloomington MSA for 2018 was ~3.7%. In June 2010, the unemployment rate for the Bloomington MSA hit a high of 9.5%.

[3] Bureau of Economic Analysis, U.S. Department of Commerce. Metropolitan Area Table. Retrieved from https://www.bea.gov/system/files/2018-11/lapi1118msa_0.xlsx

[4] Bureau of Economic Analysis (2018). *BEAR Facts, Personal Income for Monroe.* Retrieved from: https://apps.bea.gov/regional/bearfacts/action.cfm

If inflation is taken into consideration, the real per capita personal income of Monroe County residents has not experienced much group in the last ten years. Unadjusted, those figures are as follows: 2007 - $30,163; 2008- $31,937; 2009 - $30,439; 2010 - $30,427; 2011 - $31,727; 2012 - $32,716; 2013 - $32,779; 2014 - $33,953; 2015 - $35,335; 2016 - $37,076; 2017-39,880. Source: Bureau of Economic Analysis, U.S. Department of Commerce. Retrieved from http://www.bea.gov/itable/

Even controlling for high- and low-income outliers, looked at through the lens of median household income, Bloomington income is lower than that of many comparative college towns. The below table tracks Bloomington's position relative to select other Indiana and comparator college communities.

PER CAPITA PERSONAL INCOME (MSAs)[5]		MEDIAN HOUSEHOLD INCOME[6]	
Muncie, IN	$35,762	West Lafayette, IN	$31,230
Lafayette-W. Lafayette, IN	$37,309	Muncie, IN	$32,372
College Station, TX	$37,704	Bloomington	$33,172
Athens, GA	$38,428	South Bend, IN	$37,441
Bloomington	$39,658	College Station, TX	$39,430
Lawrence, KS	$41,360	Lafayette, IN	$43,894
Champaign-Urbana, IL	$44,365	Champaign, IL	$44, 638
Columbia, MO	$44,797	Iowa City, IA:	$45,991
South Bend-Mishawaka, IN	$45,681	Columbia, MO	$47,236
Iowa City, IA	$50,164	Lawrence, KS	$49,297
Madison, WI	$56,289	Madison, WI	$59,387
Ann Arbor, MI	$56,348	Ann Arbor, MI	$61,247

But it's not just that wages have stagnated. It's that for many, wages are just too low to meet basic needs and too low to enjoy any reasonable quality of life.[7]

In Bloomington, median wages are higher than the minimum wage, but vary with occupation. According to the Bureau of Labor Statistics, the median hourly wage in the Bloomington Metropolitan Statistical Area (MSA) is $16.05.[8] However, when it comes to the community's two most populous professions – office/administrative support and food services – wages are lower. Office and administrative support includes about 8,790 workers or approximately 13% of the workforce. According to the Bureau of Labor Statistics, office and administrative support workers make a median hourly wage of $15.14. Food service is a growing sector in Bloomington and employs 8,260 people or about 12% of the workforce. Among all sectors, food services added the most jobs to the Bloomington

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[5] Bureau of Economic Analysis, U.S. Department of Commerce. Metropolitan Area Table. Retrieved from https://www.bea.gov/system/files/2018-11/lapi1118msa_0.xlsx
[6] U.S. Census, 2013-2017 American Community Survey 5-Year Estimates, Bloomington, IN.
[7] See, for example, Desmond, Matthew (February 21, 2019), Dollars on the Margin. The New York Times. https://www.nytimes.com/interactive/2019/02/21/magazine/minimum-wage-saving-lives.html
[8] Bureau of Labor Statistics (2017). May 2017 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, Bloomington, IN. Retrieved from: https://www.bls.gov/oes/2017/may/oes_14020.htm#43-0000. (May 2018 estimates were not available at the time of this writing.)

MSA in 2017 at 330 jobs.[9] The median hourly wage for a resident working in food service is $9.39/hour.[10] Sales and related occupations make up about 9% of the workforce with a median wage of $11.62/hour.

Food Services: A Fast-Growing Local Sector

Median Wage of Food Services Worker: $9.39

Wage Needed for the Self Sufficiency
of One Adult: $10.48

Wage Needed for the Self Sufficiency
of One Adult and a Preschooler: $20.44

Raising the Wage Floor: Local Preemption

While some communities have responded to the problem of low wages by raising the wage floor, in Indiana, communities are powerless to do so. In Indiana, pursuant to State law, the State's minimum wage is the same as the federal minimum wage: $7.25 and for tipped workers, the rate is $2.13/hour. A $7.25, 40 hours/week, 52 weeks/year position means $1,160 per month, or about $15,080 pre-tax annual income. These are poverty wages. According to the Indiana Institute for Working Families, there is not one county in Indiana in which the minimum wage provides sufficient income for families to meet basic needs.[11] Indeed, for a single adult to make ends meet in Monroe County, that adult must make $10.48/hour. Add children to the mix and the self-sufficiency wage becomes much higher.[12]

Despite the wide-spread recognition that the current minimum wage is not sufficient for any Hoosier, Indiana has pre-empted local government from passing any laws that would locate a higher local minimum wage. I.C. § 22-2-2-10.5.   Unlike many other states, in Indiana, the state has exclusive jurisdiction over the minimum wage and to date the

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[9] In addition to food services, administration and waste services added 181 jobs and manufacturing added 157 jobs. Conover, J. (2019) Bloomington Forecast 2019. Indiana Business Review. Retrieved from: http://www.ibrc.indiana.edu/ibr/2018/outlook/bloomington.html
[10] Bureau of Labor Statistics (2017). May 2017 Metropolitan and Nonmetropolitan Area Occupational Employment and Wage Estimates, Bloomington, IN. Retrieved from: https://www.bls.gov/oes/2017/may/oes_14020.htm#43-0000. (May 2018 estimates were not available at the time of this writing.)
[11] Indiana Institute for Working Families (2017). *Indiana Must Raise the Minimum Wage*. Retrieved from: https://www.google.com/url?sa=t&rct=j&q=&esrc=s&source=web&cd=16&cad=rja&uact=8&ved=2ahUKEwi sx43ajN_gAhWW_YMKHRdYCPUQFjAPegQIABAC&url=http%3A%2F%2Fwww.incap.org%2Fdocuments%2F 2017_SS_Wage_Factsheet.pdf&usg=AOvVaw0lGgHYwGKEDWJ0cy4VIB2M
[12] *Id.*

Indiana General Assembly has kept that wage floor pressed to the federal minimum. As a consequence, residents in Bloomington and all over the state are struggling to meet basic needs.

Indeed, Indiana makes it impossible for a person making minimum wage to be self-sufficient without relying on any type of government subsidy. Compounding the problem is that many minimum wage jobs do not offer full-time work, requiring workers to balance multiple jobs and schedules. In Monroe County, adults making the minimum wage of $7.25/hour would have to work the following hours to make ends meet:
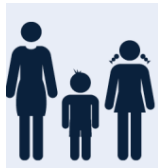
137 HOURS/WEEK
The hours a single parent with a preschooler and a school-aged child would have to work (averaged out, this provides about 4 hours of sleep/night, likely less given the needs of children)

77 HOURS, 48 MINUTES/WEEK
What two parents with a preschooler and a school-aged child would EACH have to work.[13]

> I just divorced and I am just barely making ends meet. I am away from my little boy because of the hours I have to work.
> *- ALC Survey Respondent*
>
> We really need to look at employment issues. We can get $10 an hour at White Castle and just $12.43 for a skilled positon. Is it worth the effort to better ourselves?
> *- Thriving Connections Participant*

[13] Indiana Institute for Working Families, *What it Really Takes to be Self-Sufficient in Monroe County, Indiana*, Self-Sufficiency Fact Sheet, http://www.incap.org/iiwf/self-sufficiency/documents/SSSCountyFactSheet_Monroe.pdf

What It Takes to Make Ends Meet in Bloomington

While Bloomington's median wages are above the poverty wages of the minimum wage, by most measures they are insufficient for most families to pay for the necessities of daily life. Recognizing the flaws of the federal poverty levels, a number of self-sufficiency models have been developed by economists for various organizations, including the Asset Limited Income Constrained, Employment Metric developed by the United Way, [14] the Family Budget Calculator by the Economic Policy Institute,[15] and the Self-Sufficiency Standard developed for the Indiana Institute for Working Families (IIWF).[16]

According to the IIWF, the income needed for a family to make ends meet without public or private assistance is significantly higher than the threshold set by the federal poverty line and significantly higher than that afforded by the minimum wage. In Monroe County, a single adult without children must earn $10.48/hour to be self-sufficient.[17] The self-sufficiency wage increases when children are part of the household. For example, in Monroe County, the self-sufficiency wage for a single adult with two school-aged children is $23.06. In Bloomington, single parent households with children are more numerous (12%) than married-couple households with children (10%).[18] Due to the presence of a large student population, the most common family type is a single adult household with no children at 62%. Married couples with no children comprise 14% of all Bloomington households.

VOICES

63% of respondents to the Affordable Living Survey indicated they had trouble making ends meet with what they earn.

62% of respondents indicated that they did not have enough in savings to cover one month's worth of expenses.

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[14] Indiana Association of United Ways, *Asset Limited Income Constrained: Study of Financial Hardship*, Indiana 2016 Update. Retrieved from:
https://static1.squarespace.com/static/554bbf97e4b0e66924e531ed/t/58761c50bf629a8deaddd4d2/1484135535395/2016+indiana-alice-report-update-with-appendices.pdf
[15] Economic Policy Institute, Family Budget Calculator. Retrieved from:
https://www.epi.org/resources/budget/
[16]Indiana Institute for Working Families, *The Self-Sufficiency Standard for Indiana 2016*. Retrieved from:
http://www.indianaselfsufficiencystandard.org/
[17] *Id*. Indiana Institute for Working Families, *The Self-Sufficiency Calculator*, Retrieved from:
http://www.indianaselfsufficiencystandard.org/calculator (2016 figures not adjusted for inflation).
[18] American Community Survey, 2015.

THE COST OF SELF SUFFICIENCY.

According to the Indiana Institute for Working Families, the Self-Sufficiency Standard is a measure of income needed to cover the basic needs of working families – housing, food, child care, health care, transportation, and miscellaneous items – without any government support. The measure takes into account the impact of taxes and tax credits. It also takes into account the amount of emergency savings required for a family to meet its needs during an emergency.   Notably, what follows is a "bare bones" budget, one intended to reflect only what it takes for a family to survive. It does not provide for any sort of leisure activities or "extras." [19]   Nor does it account for repayment of the significant debt oftentimes carried by low-income persons.

THE SELF SUFFICIENCY STANDARD FOR MONROE COUNTY, IN 2016

	Adult	Adult and Preschooler	Adult , Infant, and Preschooler	Adult, Preschooler, and School-age child	Adult , School-age child, and Teenager	Adult, Infant, Preschooler, and a School-age child	2 Adults , an Infant, and a Preschooler	2 Adults and a School-age child
MONTHLY COSTS								
Housing	$709	$913	$913	$913	$913	$1,241	$913	$913
Child Care	$0	$752	$1,638	$1,215	$463	$2,101	$1,638	$1,215
Food	$251	$381	$499	$575	$667	$677	$717	$790
Transportation	$241	$248	$248	$248	$248	$248	$472	$472
Health Care	$178	$463	$475	$488	$524	$500	$535	$548
Miscellaneous	$138	$276	$377	$344	$281	$477	$428	$394
Taxes	$327	$699	$993	$853	$546	$1,297	$1,041	$900
Earned Income Tax Credit (-)	$0	$0	$0	$0	($92)	$0	$0	$0
Child Care Tax Credit (-)	$0	($50)	($100)	($100)	($102)	($100)	($100)	($100)
Child Tax Credit (-)	$0	($83)	($167)	($167)	($167)	($250)	($167)	($167)
SELF-SUFFICIENCY WAGE								
Hourly Wage Needed	**$10.48**	**$20.44**	**$27.72**	**$24.83**	**$18.64**	**$35.18**	**$15.56 per adult**	**$14.10 per adult**
Monthly	$1,845	$3,598	$4,878	$4,370	$3,281	$6,192	$5,478	$4,964
Annual	$22,136	$43,173	$58,535	$52,441	$39,377	$74,305	$65,730	$59,571
Emergency Savings Fund (Monthly Contribution)	$52	$107	$194	$165	$189	$304	$85	$79

[19] Indiana Institute for Working Families (2016), *The Self Sufficiency Standard for Indiana 2016* (Monroe County). Retrieved from: http://indianaselfsufficiencystandard.org/. Standards for other family configurations can be calculated using IIWF's Self Sufficiency Calculator: http://www.indianaselfsufficiencystandard.org/calculator.

THE CLIFF EFFECT: *Falling off and scaling backward to get back on*

Public benefits serve as critical safety nets for individuals and families in need, providing struggling people with a roof over their head, food in their stomachs, care for their children, and health care. However, access to such benefits turns on income and frequently just a minor increase in income can trigger a loss of these key benefits. For example a raise of $.50/an hour can very well result in the financial loss of a benefit such as Supplemental Assistance Nutritional Program (SNAP, formerly "food stamps"), child care subsidies, or Hoosier Healthwise, a health care program for children and pregnant women. The consequence is that people are either 1) disincentivized to work or 2) work even harder, but are financially less well off. In neither scenario are persons realizing any sort of economic mobility and in neither scenario are people moving toward self-sufficiency. One
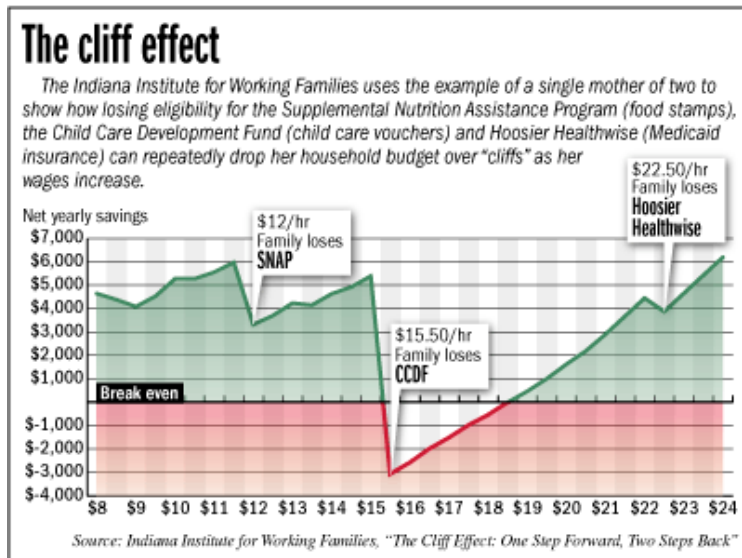
well-recognized way to address the Cliff Effect is to raise the gross income limits for such benefits; another is to provide for a gradual phase out of benefits, rather than pushing people off the economic cliff.[20] And while such policy recommendations are beyond the jurisdiction of local government, these policies clearly detrimentally affect local residents and are a real part of Bloomington's larger affordability problem.

Image Source: Dan Human, *Advocacy group waging war against welfare 'cliff effect.'* Indiana Business Journal, 2013.

> When I was making $9 an hour I ended up losing so many benefits. Before the job I had was getting $454 toward food and $590 toward rent. When I started working I lost $300 worth of food stamps and rent went up $300. When I went up to making $10.50 an hour, I lost everything except Section 8, and only received $150 a month for that. It gets to the point where you have to stop working. There is no incentive.
>
> There are fewer and fewer jobs that can still support a family. We are still on assistance and cannot get off it. If you work too much, they take away your benefits. It's called the "cliff effect"
> *- Thriving Connections participants*

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[20] *See*, Indiana Institute for Working Families (2012). *The Cliff Effect: One Step Forward, Two Steps Back: Policy Design as a Disincentive for Economic Mobility*. Retrieved from:
http://www.incap.org/documents/iiwf/2012/Cliff%20Effect.pdf

	CLIFF EFFECT THRESHOLDS IN INDIANA								
	Maximum Annual Household Income Levels for Social Supports[21]								
Household Size	**Food Stamp**	**Indiana Head Start**	**Hoosier Healthwise**	**Indiana LIHEAP***	**Medicaid Program**	**National School Lunch Program**	**Indiana Special Milk Program**	**WIC***	**SFSPC***
1	$16,237	$12,490	$31,225	$18,735	$16,612	$23,107	$16,237	$23,107	$23,107
2	$23,983	$16,910	$42,275	$25,365	$22,491	$31,284	$23,983	$31,284	$31,284
3	$27,729	$21,330	$53,325	$31,995	$28,369	$39,461	$27,729	$39,461	$39,461
4	$33,475	$25,750	$64,375	$38,625	$34,248	$47,638	$33,475	$47,638	$47,638
5	$39,221	$30,170	$75,425	$45,255	$40,127	$55,815	$39,221	$55,815	$55,815
6	$44,967	$34,590	$86,475	$51,885	$46,005	$63,992	$44,967	$63,992	$63,992
7	$50,713	$39,010	$97,525	$58,515	$51,884	$72,169	$50,713	$72,169	$72,169
8	$56,459	$43,430	$108,575	$65,145	$57,762	$80,346	$56,459	$80,346	$80,346

*Note: *LIHEAP*: Indiana Low-Income Home Energy Assistance Program

WIC: Indiana Special Supplemental Nutrition Program for Women, Infants, and Children (WIC)

SFSC: Indiana Summer Food Service Program for Children (SFSPC)

While a comprehensive proposal for wage growth is beyond the purview of this report, below are recommendations intended to help move the discussion forward.

RECOMMENDATIONS

Many local employers have worked to raise the wage floor for employees, including the City of Bloomington. The Mayor's Wage Growth Task Force offered six recommendations for economic development and increasing local wages. [22] These are good and laudable recommendations, but the City should continue to work to explore additional methods to raise the wage of Bloomington workers with the goal of self-sufficiency for all people in Bloomington.

1. **Advocate for a change to the State's Minimum Wage Law.**
   State law considerably impairs the ability of a municipality to protect workers in its communities. For that reason, the City should advocate for a change in state law to restore the power of local governments to provide for a higher minimum wage for workers. This might be done by way of Council resolution.

[21] Benefits.gov, https://www.benefits.gov/categories, accessed April 2019. Indiana-specific data were identified for each benefit category.

[22] Those recommendations include: Branding Bloomington, Creating an Innovation Culture, Creating Quarterly Business/Academic/Stakeholder Gatherings, Strengthening Early Childhood Education, Skills Gap Training, and Helping Smaller, Fast-Growing Companies Develop Competitive Benefits. *See*, Mayor's Wage Growth Task Force, November 2016, p. 12, Retrieved from: https://bloomington.in.gov/sites/default/files/2017-08/wage_growth_report.pdf

2. **Revise and Expand the Scope of the Local Living Wage**
   The City's Living Wage Ordinance (BMC 2.28) has done much to advance the quality of life for local workers by requiring that all entities contracting with, or receiving a benefit from the City, such as a grant or tax abatement, pay their employees a living wage. Currently, the City's Living Wage Ordinance requires that these employees be paid a wage well above the federal and State minimum wage. While the Living Wage is higher than the minimum wage, it is well below widely-accepted self-sufficiency wages as the same are identified by organizations such as the Indiana Institute for Working Families, the United Way, the Economic Policy Institute, and MIT to name a few.[23] In 2019, the City's Living Wage is $13.00, with up to $1.98 allowed for health insurance.   Although the City's Living Wage is enough for a single adult to be self-sufficient in Monroe County, it falls significantly short of the needs of any family configuration that includes children (again, a single parent with an infant and a preschooler must make $27.72/hour to make ends meet; two parents with an infant and a preschooler must each make $15.56/hour.)

   The City's Living Wage Ordinance was passed in 2005 and is due to be revisited. Such revisiting might include revision of both scope and indexing, so that the measure more closely tracks the requirements for local self-sufficiency.

3. **Continue and Increase Support for Labor**
   Organized labor is a key actor in strengthening the quality of life for local workers. Yet, membership in unions has dropped in lock step with the erosion of labor rights. The City should continue and grow its support for labor. This might take the form of highlighting issues of local labor concern by passing labor-supportive legislation, advocacy resolutions, and similar measures.   The City should also explore the creation of a labor commission, as advocated by some Councilmembers. Our mission is to advance labor standards through thoughtful community and business engagement, strategic enforcement and innovative policy development, with a commitment to race and social justice. Some of the topics such a Commission might

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[23] Indiana Institute for Working Families: Indiana Institute for Working Families; United Way, ALICE Report: https://static1.squarespace.com/static/554bbf97e4b0e66924e531ed/t/58761c50bf629a8deaddd4d2/1484135535395/2016+indiana-alice-report-update-with-appendices.pdf; the Economic Policy Institute's Family Budget Calculator: https://www.epi.org/resources/budget/?utm_source=Economic+Policy+Institute&utm_campaign=bafc23ef5f-EMAIL_CAMPAIGN_2018_03_08&utm_medium=email&utm_term=0_e7c5826c50-bafc23ef5f-59676369&mc_cid=bafc23ef5f&mc_eid=ab2e2b993d; and MIT's Living Wage Calculator: http://livingwage.mit.edu/counties/18105

address include matters of wage theft, advocate for paid sick time and fair chance employment.

4. **Support and Advocate for Efforts to Ameliorate the Cliff Effect.**
   At the State Level, the Indiana Institute for Working Families has made the following recommendations: 1) support a gradual phase out, rather than a "cliff," 2) use an average of six months' wages rather than a month to discern a reduction of benefits as this better controls for fluctuation in hours; 3) do not impose income taxes on families with poverty-level income. (Only a handful of states tax residents with income below the poverty level – Indiana is one of them.) [24]

Getting There: On Transportation

Infusing any discussion of affordable housing, affordable food, affordable child care, and affordable health care is both the access to and cost of transportation. According to The Center for Neighborhood Technology's H+T Index, households in Bloomington spend an average of 53% of their annual income on housing and transportation combined (housing accounts for 28% while transportation accounts for 25%).[25] While many analyses of affordable housing cluster housing and transportation together, because transportation is an issue that touches on all topics, we've chosen to separate it out here, understanding that it imbues not just housing, but food, health care, child care, and employment.

Indeed, transportation costs can be significant and tend to disproportionately burden lower-income persons. While housing prices may be lower outside the City limits, and even outside of Monroe County, those prices are oftentimes mitigated by the costs of transportation. As public transit is not readily available outside of the City limits, those who live outside the limits are largely dependent on automobiles and must manage the costs of car ownership, such a car payments, insurance, gas, and maintenance. On the other hand, those who live in the City must have access to reliable and readily-available public transportation. In some instances, residents must take two buses and spend approximately two hours in travel time to get from their house to key destinations, such as grocery stores.

[24] Indiana Institute for Working Families. (2012) *The Cliff Effect: One Step Forward, Two Steps Back. Policy Design as a Disincentive for Economic Mobility,* p. 10.
[25] Center for Neighborhood Technology, 2017 H+T Index, Bloomington Fact Sheet,
https://htaindex.cnt.org/fact-sheets/?lat=39.165325&lng=-86.52638569999999&focus=place&gid=7807#fs

In Bloomington, annual transportation costs are $10,520 with about $7,981 of that being the cost associated with automobile ownership,[26] and about $2,500 being associated with the cost of gas, repair, and maintenance. But consider that this is only an average; for a low-income family already paying 30% of their income towards the rent, adding $10,520 or more per year in transportation costs is catastrophic. When affordable housing is located in neighborhoods with unreliable or limited transportation options, it doesn't just increase low-income residents' expenses — it can negatively impact their incomes.

We know that Monroe County is a net importer of workers. Approximately 15,883 people (18% of total work force) live outside the county and commute in, and 6,114 people living in Monroe County commute out to other counties.[27] In part, this may be attributable to the lower cost of living on surrounding counties. For example, Lawrence County sends the most residents to Monroe County for work. In Lawrence County, a worker whose household is composed of a single parent and two children must make $17.80/hour to meet their household's cost of living. A Monroe County worker with the same family composition must make $24.83/hour.[28]

Increased affordability of housing in surrounding counties may be offset by more expensive commutes and increased cost of automobile maintenance. Furthermore, recent studies have documented that expensive commutes can be detrimental to economic mobility.[29] The following depicts the primary counties from which Monroe County workers are drawn and the counties into which Monroe County residents commute for work.

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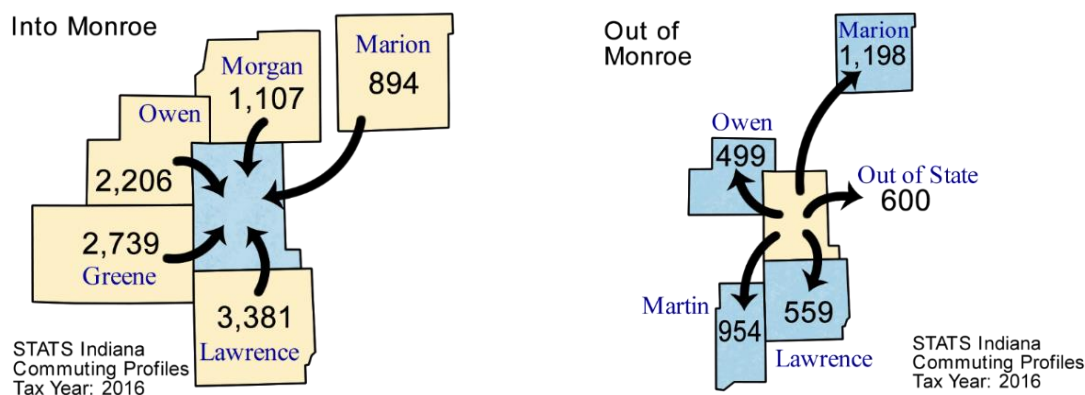
[26] According to the H+T index, ownership includes depreciation, finance charges, insurance, license, registration, and taxes.

[27] STATS Indiana, Annual Commuting Trends Profile, Monroe County (2016). Retrieved from: http://www.stats.indiana.edu/web/county/commuting/2016/Monroe.asp

[28] Indiana Institute for Working Families, *What it Really Takes to be Self-Sufficient in Monroe County, Indiana*, Self-Sufficiency Fact Sheet, http://www.incap.org/iiwf/self-sufficiency/documents/SSSCountyFactSheet_Monroe.pdf

[29] Chetty, R., Hendren, N., Kline, P., & Saez, E. (2014). Where is the Land of Opportunity? The Geography of Intergenerational Mobility in the United States. *Quarterly Journal of Economics* 129(4): 1553-1623.

Within Monroe County, the average commute time is 18.7 minutes and the vast majority of people – 72.5% – get to work by driving alone.[30] In Bloomington, the average commute time is 16.1 minutes and number of single-occupancy commuters is 63.4 percent.[31]

Distance from bus stops is most commonly used for determining transportation access. Generally, users will not walk more than ¼ mile to a stop. As the map below indicates, Bloomington Transit routes are accessible to most of the city. However, routes are most obviously lacking in the southeast neighborhoods in and northeast of Hyde Park, and those near Griffy Lake to the north. There are also a handful of small pockets that are along current routes, but are farther than ¼ mile from a stop. For most areas, this is namely because the neighborhood is along a major corridor serviced by the bus routes. For others, this is due to community resistance. For example, in the 1990s and early 2000s, a park and ride service was available in the S. Woodlawn Avenue corridor. This route was opposed by the surrounding neighborhood and service was ended.

While Bloomington Transit has done an impressive job of increasing ridership, it is has long been observed that existing route frequency and hours of service for Bloomington Transit are not adequate to serve the needs of low-income persons. For example, while BT provides Sunday bus service, the routes providing such services are IU campus and mall focused. Sunday service is not provided to low-income areas, the west side, and affordable outlets, such as Walmart. Currently, Bloomington Transit only provides Sunday service on two campus-focused routes – Routes 6 and 9. While Bloomington Transit has made great strides in increasing access, it is constrained by the amount of funding available to it. The need for Sunday service has been echoed in conversations with Thriving Connections participants and in responses to the City's burgeoning Transportation Plan.

[30] U.S. Census Bureau. American Community Survey, 2013-2017, 5-Year Estimate, Monroe County, Selected Economic Characteristics.
[31] U.S. Census Bureau. American Community Survey, 2013-2017, 5-Year Estimate, Bloomington, Selected Economic Characteristics.
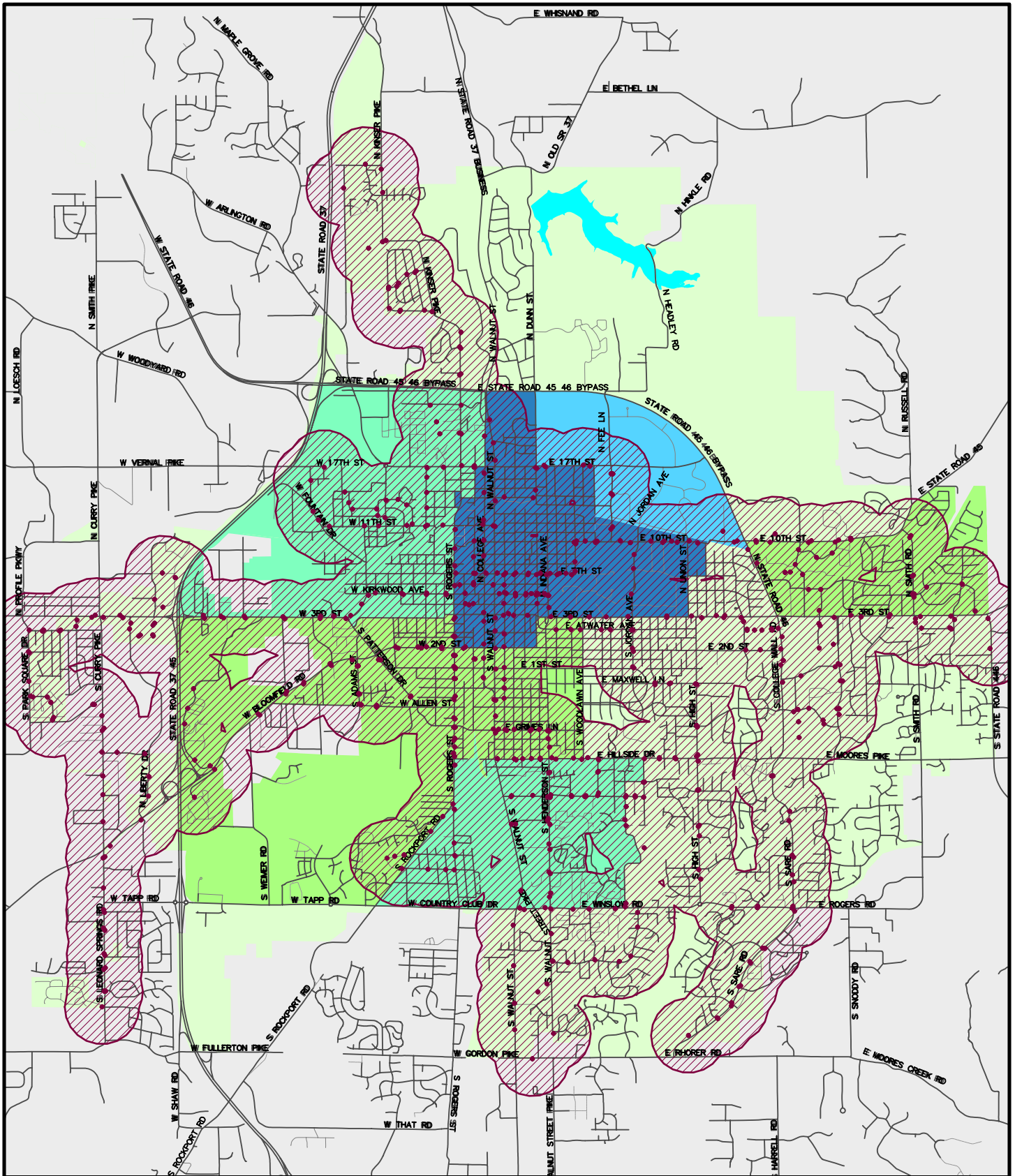
Low-Income Categories
with Bus Stop Locations and 1/4 Mile Buffer
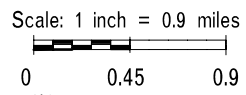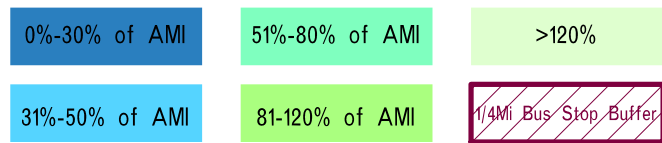
0%-30% of AMI	51%-80% of AMI	>120%
31%-50% of AMI	81%-120% of AMI	1/4Mi Bus Stop Buffer

Apr 5, 2019

For use as map information only, information is NOT warranted.

Scale: 1 inch = 0.9 miles

0   0.45   0.9

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TaffsysLP

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VOICES

Bloomington Transit should expand to operate until 10:00 pm and on Sunday. Right now, if you work late hours or on Sunday, it is real tough to find transportation. Cabs are too expensive, so many people wind up patching together solutions like paying someone to take you to work.

- *Thriving Connections Participant*

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In many cases, lack of transportation or funds for public transportation become one of the greatest barriers to our clients gaining employment and attending our services. In order to help ameliorate this barrier, Amethyst, like countless other agencies, obtains bus passes to give our clients. However, this is an expensive and unsustainable way to address the transportation needs of our clients when we have passes available. As a community, we can better serve low-income residents by providing a more sustainable, affordable alternative to bus access as well as increased hours for those work night and early morning shifts. In addition, the lack of Sunday public transportation denies many individuals the ability to work this day, as well as the opportunity to attend community or religious gatherings. While you move forward with plans for the city, I encourage you to take these needs into account and consider the many voices who may not have been represented in the planning meetings and online survey. Affordable, reliable, and accessible public transportation is critical to many in our community as they work to sustain employment, fulfill basic needs, gain access to social services, and engage in our community.

To begin with, we are granted a certain number of bus tickets for each case manager. This means that our residents are extremely limited to the number of bus tickets they are given, and we are not always around to provide them. Because of the high demand, we run out fairly quickly, and need to wait until we are given the next batch. If given the opportunity, I know many individuals who do not have the means to gain access to transportation easily would benefit from more affordable bus fares, or more frequent pass availability. This would not only encourage our residents to go out and do things independently, but it would also be a tremendous help for when case managers are unavailable to take them to doctor appointments, or other various places they may need to go.

- *Responses from two social services agencies to Wikimap comments solicited by Planning in development of the draft Transportation Plan*

A comprehensive analysis and assessment of all the transportation needs of low-income residents is beyond the scope of this report. However, through community discussions a few recommendations for improvement have emerged.

RECOMMENDATIONS

1. While Bloomington Transit is engaged in a transit optimization study, the City should explore ways that it might partner with BT to strengthen their efforts. This partnership might include direct financial contributions, and pooling expertise and other resources. The County should also join this effort to strengthen BT.

2. Additionally, both the City and the County should continue to help advocate for Senator Mark Stoops (Dist. 40) proposal to allow counties to impose an additional local income tax rate to fund the operations of a public transportation corporation and the operations of a rural transportation assistance program.

3. While Bloomington has the lowest ridership cost per customer of any major Indiana city, expanded Saturday night and Sunday service to all areas of the City would significantly assist a number of low-income residents who work late nights and on the weekend.

4. Bloomington Transit should work with community partners to explore expanding free bus passes to low-income residents.

CHAPTER 1: HOUSING

A roof over your head. A place to stay. These are common idioms in everyday language. Having a roof over one's head is just as basic to survival, as food and healthcare. However, unlike other necessities, housing tends to be the largest monthly cost for most households. That housing costs exceed the costs of other necessities is not unique to Bloomington, but typical throughout the country.

What is different about Bloomington and Monroe County is that it has disproportionately high costs of housing versus low wages.[1] Housing costs significantly higher than earnings means that Bloomington residents face higher housing costs with less to spend on food, less to spend on healthcare and needed medications, and less to put toward quality, consistent childcare.

To observe that Bloomington has an affordable housing problem is far from novel. The issue of affordable housing in Bloomington has been a topic of discussion for decades. Housing Task Forces have waxed and waned since the 1990s.   As demand increases and supply shrinks, the issue has emerged with renewed urgency in the last few years. The current Mayor has made this a top priority and a number of local reports have been issued to address the housing problem.[2]

This chapter adds to the growing local work on affordable housing by recommending strategies for the near and long term. As with any complex problem, no single strategy will address the need for more affordable housing. Instead, the approach must be multipronged and multijurisdictional. The recommendations that follow include:

- improving support for existing services,

- fortifying educational and financial resources for tenants and homeowners,

- establishing a city land bank to acquire, manage, and transfer properties to meet community needs, and

- suggested topics of focus for a proposed city Housing Commission.

EXISTING CONDITIONS

By most measures, Bloomington in an expensive place to live in Indiana. Rents are high and the average home sale price in Bloomington appears to be skyrocketing. High housing costs mean that low and even moderate income residents either struggle to afford life's

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[1]2019. Monroe County Quality of Place & Workforce Attraction Plan.
https://swcindianadotorg.files.wordpress.com/2019/03/monroe-county-quality-of-place-and-workforce-attraction-plan_final.pdf
[2] City of Bloomington Housing Notices and Reports can be found here:
https://bloomington.in.gov/housing/notices

necessities or they leave the community.[3] The following provides a sketch of current housing supply, demand, and projections of both.

Bloomington is primarily a rental market. Fully 66 percent of the community's housing stock is rental. Rents are driven by the student market, making housing oftentimes unaffordable to low- and moderate-income families. When it comes to determining whether or not housing is "affordable," a widely-used metric is whether or not one's monthly housing costs exceeds 30 percent or more of one's gross monthly income.[4] Households spending more than this 30 percent figure, are considered "cost burdened." Almost 60 percent of all renters in Monroe County are considered "cost-burdened," meaning that they pay more than 30% of their gross income to housing. Notably, this figure includes the cost of utilities.

Even excluding student households, almost half (47%) of the Bloomington renter households are cost burdened. As we know that students are not all similarly situated, and many struggle with affording housing, the real percentage is likely somewhere in-between.

Of the 60% that are cost burdened in Monroe County, 67% are considered "severely cost burdened," meaning they pay more than 50% of their gross monthly income to housing.[5] According to a survey by the Joint Center for Housing Studies, *severely burdened low-income households spend almost $650 less on non-housing expenses each month than households that are not severely burdened.*[6] This means that those residents who are severely cost burdened have significantly less to spend on non-housing necessities. Indeed, vulnerable populations are particularly harmed by severe cost burdens:

- Severely cost-burdened families with children spend $190 less on food than unburdened households.
- Severely cost-burdened older households spend 70% less each month on healthcare costs that otherwise similar households without burdens.[7]

Rent Matters: The Rental Landscape

While more than half of the city's residents live in rental housing, Bloomington has one of the highest average rents among Indiana cities. According to a 2018 report by CBRE, Bloomington's average rent in 2017 was $1,018/month with rents in the Downtown

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[3] Brosher, Barbara. 2019. What's Bloomington Doing to Address Affordable Housing? Indiana Public Media. https://indianapublicmedia.org/news/whats-bloomington-doing-to-address-affordable-housing.php

[4] This conventional approach using the 30 percent metric was introduced by the National Housing Act of 1937.

[5] HUD Comprehensive Housing Affordability Strategy query tool, using American Community Survey, 2009-2013, 5-Year Estimates.

[6] Reference is to the severely cost-burdened households in the bottom expenditure quartile. Joint Center for Housing Studies at Harvard University, "The State of the Nation's Housing,"2018.

[7] *Id*. Reference is to the severely cost-burdened households in the bottom expenditure quartile.

averaging $1,781.[8] This is higher than other college-driven communities in Indiana.[9] It's also higher than other communities in Indiana with considerably higher incomes.[10]

Shrinking Supply and Increased Demand

In part, high housing costs are a function of a strong student demand and inadequate supply. Presently, occupancy rates in Bloomington hover around 96 percent.[11] While Bloomington's population has grown since 2010, the number of total housing units available has remained flat – approximately 33,000. According to the 2018 Regional Opportunities Initiative Housing Study for Monroe County, only 10 manufactured homes were built from 2010 to 2015.[12] This corresponds with a general decrease in building, and a low lot supply for new homes. The report also notes the city has a shortage of approximately 9,957 units for households making less than $25,000, where an affordable rent would be around $400 or lower per month. Although this shortage includes students, this number also encompasses service workers and seniors. Note that an annual income of $25,000 is equivalent to a full-time positon paying $12 per hour.

Without significant efforts to provide more affordable housing, the gap is only expected to widen. By 2040, the population of Bloomington is expected to reach over 100,000 people. According to projections outlined in the City's 2018 Comprehensive Plan, an additional 12,225 units (both rental and owner occupied) will be needed to meet growing demand.[13] This translates into about 556 units per year. During this same period, approximately 2,610 housing units will require renovation.

**PROJECTED NEED
12,225 new units by 2040**

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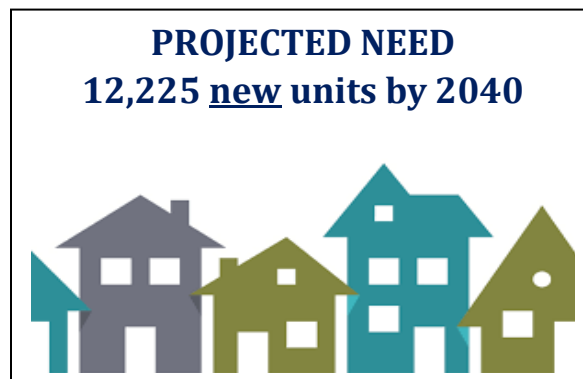
[8] CBRE. 2018. Bloomington Apartment Market Overview.

[9] For example, the average rent in the combined Lafayette/W. Lafayette area is $857/month; in Muncie the average is $775/month, and in South Bend it is $810/month

[10] See, for example: the average monthly rent for the Carmel area is $903/month.

[11] Ibid, 2017 estimate.

[12] *Indiana Uplands Regional Housing Study – Monroe County.* Regional Opportunities Initiative. 2019. https://regionalopportunityinc.org/housing/

[13] *2018 Comprehensive Plan*, City of Bloomington, p. 22. Please note that as this projection excludes institutional housing, such as dormitories and fraternities and sororities, a significant portion of Bloomington's student population is not included.

Yet, the problem is not one as simple as supply and demand. There is no shortage of housing for high-income residents. Even during a building boom in the 2000s, the demand for affordable housing has remained constant. Indeed, each year, since at least 2000, there have been **only 24 units of available, adequate, and affordable rental housing for every 100 extremely low-income households**.[14] In 2010-2014, this represented a gap of about 8,240 units of housing.[15] Extremely low income households are those making 0-30% of the Area Median Income. In Monroe County, that means that a household of four falling in this range earns no more than $23,850/year.

<div style="border:1px solid orange;">

Burdening the Community's Poorest

12,440: the number of extremely low-income households in Monroe County

- 2,473: the number of units currently available, adequate, and affordable

9,967: the number of units <u>currently</u> needed for extremely-low income households

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Homeownership

Bloomington's homeownership rate—30.5 percent—is the lowest of Indiana's major cities.[16] While this is partly a reflection of the large student population, it is also a function of high housing costs and low wages. Conversion of single family owned homes to rentals adds to the shortage of available homes and up-zoning these single family homes will increase incentive for conversion and escalate the cost of buying a starter home in Bloomington.

Home prices are rising while per capita personal income remains flat. In May 2017, the median sale price of a home in Monroe County was $185,000. In May 2018, the median sale price jumped to $217,500 – that's an increase of 17.6 percent.[17] The median household income, however, has not kept up – income increased only 7.7 percent between 2015 and 2017[18].

> Many of the properties that are affordable suffer from very poor insulation . . . As a consequence, while monthly rent may be low, the residents wind up paying an unsustainable sum for utilities and that busts the budget.
>
> *-Thriving Connections Ally, Housing and Transportation Focus Group*

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[14] Urban Institute Assisted Housing Initiative, Rental Housing Crisis Map. https://apps.urban.org/features/rental-housing-crisis-map/. Extremely low income households are those with incomes 0-30% of Area Median Income. For a family of 4, this figure is at $23,850.

[15] Ibid.

[16] 2016. Indiana Apartment Market Overview Brochure 2016. Tikijian Associates.

[17] The state-wide increase in the average sale of a home over this same time period was 5.7 percent. Indiana Association of Realtors.

[18] 2013-2017 American Community Survey 5-year Estimates https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_DP03&prodType=table

Homeownership offers a number of benefits.

- <u>Economic and Housing Stability</u>. Property ownership has broad power to help low- and middle-income residents realize long-term economic stability. Owning builds equity, an option not available with renting. Home equity creates additional stability for the owner or family. Homeowners also accumulate more wealth over time than renters. Indeed, nationwide, renters have significantly lower assets than homeowners by a margin of more than 36 to 1.[19] Significantly, property ownership and the ability to accumulate funds has widespread benefits for families and communities: families are able to establish a rainy day funds for emergencies, they have access to capital to start a business, neighborhoods with higher ownership rates see higher rates of civic engagement and greater economic vitality and their children perform better in school.
- <u>Community Building</u>. Homeownership builds community and fosters a sense of place. Homeowners tend to be more civically engaged and more likely to work with their neighbors to address issues of local concern. Homeownership fosters community ownership, which makes for a stronger community for all residents. Like homeownership, community ownership must fundamentally include broad representation of all community residents, and must include the voices of low-income residents. Fostering low-income home ownership is good for low-income residents and the community as a whole.

One of the largest barriers to homeownership can be saving enough money for a down payment. While there are programs to help residents with down payments, closing costs, emergency repair, rehabilitation, and modification for accessibility, the demand for these programs exceeds available resources currently committed to this goal.[20] Similarly, provided one can assemble sufficient funds for a down payment, the costs of maintaining and repairing a home for low-income individuals is not insignificant. Some affordable homes are family homes, passed down over time. While owners may not have to worry about a mortgage payment, they are still responsible for maintenance, repair, insurance, and taxes. Homeowner repair loans and grants can help these owners stay in their houses, which is cost effective and a great benefit to struggling homeowners.

> I would like you to know that I earn $11.81 per hour and I couldn't find any place affordable to live in Bloomington. So, I moved to Morgantown where I bought a house for $42,000. I pay $301 per month for a 15-year mortgage. There is nothing, and I mean absolutely nothing, close to this affordable in Bloomington. I still work in Bloomington, so, it's a 30-mile one-way commute. I don't like it. But, I had to do what I had to do.
>
> *- Survey Respondent,*
> *Affordable Living Survey*
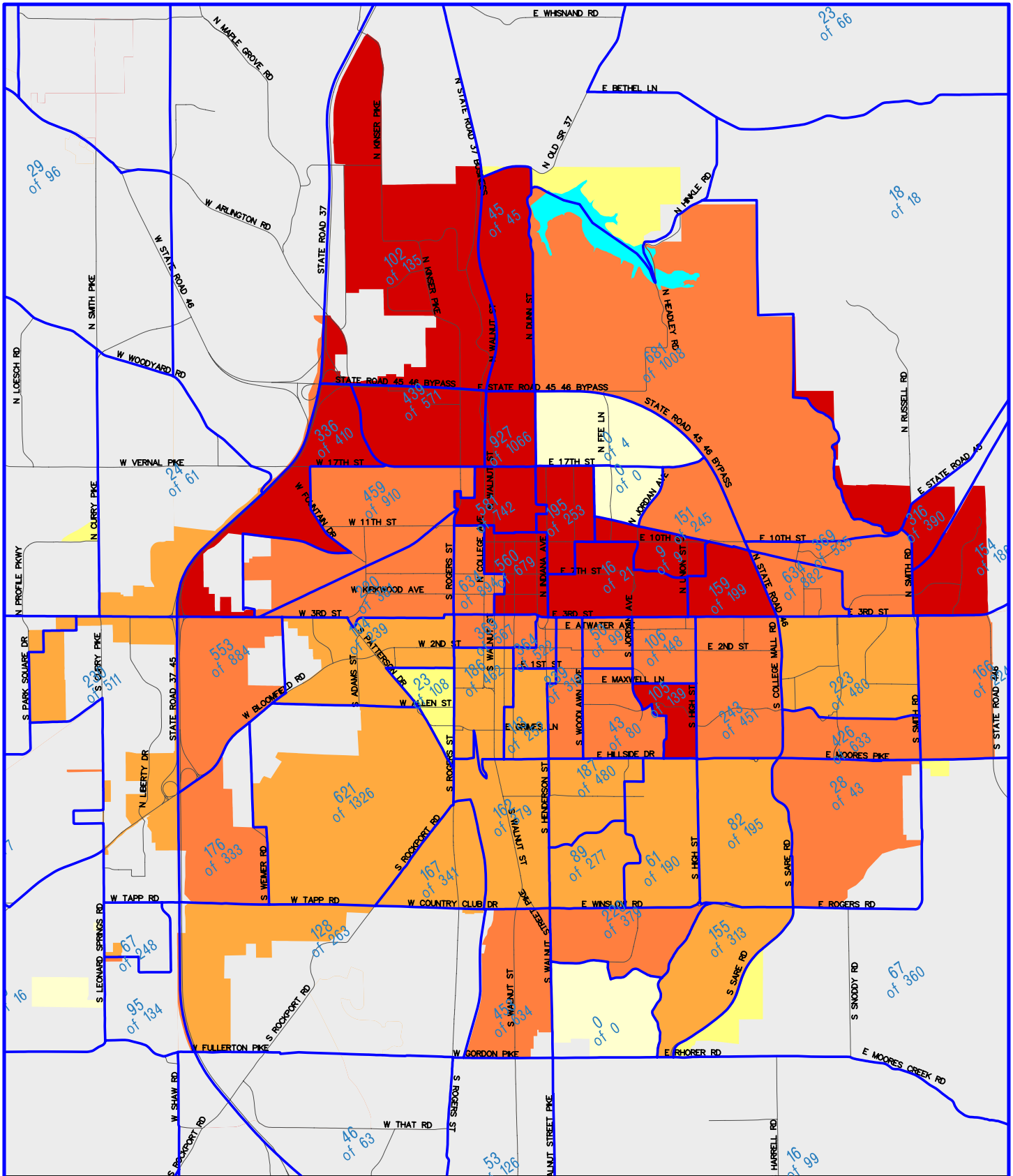
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[19] Annual Report, Habitat for Humanity - New York 2017
[20] City of Bloomington Housing and Neighborhood Development (HAND) Housing programs can be found here: https://bloomington.in.gov/housing/home-ownership

Homeowner's costs are relatively stable while rental costs constantly increase. This provides financial security as homeowners age. The community has seen rental properties return to ownership and as new rentals are built. We should continue to encourage the transition to ownership of the older and more affordable properties. Current funding for homeowner assistance has not been adequate and must be increased. Cooperating with non-profits who provide affordable ownership and property rehabilitation is encouraged.

THE GEOGRAPHY OF BURDEN

The people who are burdened by housing costs are not evenly distributed throughout the City, instead, burden is localized in distinct pockets. Homeowners who are the most cost-burdened are located in some of the poorest areas of the community. This is not a surprise. Indeed, a review of the homeowner severe cost-burdened map indicates that cost-burdened home-owners are primarily concentrated downtown and along the south and southeast sides of town. These areas are to be protected from rental conversion that will price buyers out of these naturally occurring affordable homeownership opportunities.

The severe cost burden map for renters depicts a different story. The percentage of rental households with severe cost burden is distributed throughout the community, primarily focused downtown and on campus. Due to high rents and low wages, there is not a part of the city immune to a significant percentage of cost burdened renters. Understandably, block groups with concentrated numbers of students have the highest percent of cost burdened renters. Many students do not have regular employment and rely on student loans for housing costs. Outside of the University area, however, there are many block groups with greater than 26% of rental households paying more than 50% of their gross income in rent. When comparing the two maps, it becomes apparent the block groups with fewer cost- burdened renters are also the neighborhoods which homeowners experience severe cost burden.

Rental Cost Burden Percentages

Percent of Rent Burdened (+30% Cost) Households Per Block Group

Legend:

| 0-10% | 26%-50% | 76%-100% |
| 11%-25% | 51%-75% | Block Groups |

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

Mar 13, 2019

For use as map information only, information is NOT warranted.

TaffsysLP

Road labels: E WHISNAND RD, E BETHEL LN, N MAPLE GROVE RD, N KINSER PKE, N STATE ROAD 37 BUSINESS, N OLD SR 37, N HINKLE RD, W ARLINGTON RD, STATE ROAD 37, N SMITH PIKE, W STATE ROAD 46, N LOESCH RD, W WOODYARD RD, N KINSER PIKE, N WALNUT ST, N DUNN ST, N HEADLEY RD, N RUSSELL RD, W VERNAL PIKE, N CURRY PIKE, STATE ROAD 45 46 BYPASS, E STATE ROAD 45 46 BYPASS, W 17TH ST, E 17TH ST, N FEE LN, STATE ROAD 45 46 BYPASS, E STATE ROAD 45, N PROFILE PKWY, W FOUNTAIN DR, W 11TH ST, S COLLEGE AVE, S WALNUT ST, N INDIANA AVE, E 10TH ST, E 10TH ST, N STATE ROAD 46, N SMITH RD, W KIRKWOOD AVE, S ROGERS ST, E 7TH ST, N JORDAN AVE, N INDIANA AVE, W 3RD ST, E 3RD ST, E 3RD ST, S CURRY PIKE, STATE ROAD 37 45, W 2ND ST, E ATWATER AVE, E 2ND ST, S COLLEGE MALL RD, S PARK SQUARE DR, W BLOOMFIELD RD, S ADAMS ST, W PATTERSON DR, W 1ST ST, E MAXWELL LN, S WALNUT ST, N LIBERTY DR, S WELMER RD, W ALLEN ST, E GRIMES LN, S WOODLAWN, E HILLSIDE DR, S HIGH ST, E MOORES PIKE, S ROCKPORT RD, S HENDERSON ST, E WINSLOW RD, S SARE RD, W TAPP RD, W TAPP RD, W COUNTRY CLUB DR, S WALNUT STREET PIKE, S SNODDY RD, S LEONARD SPRINGS RD, 128 of 263, W FULLERTON PIKE, S ROCKPORT RD, W GORDON PIKE, E RHORER RD, E MOORES CREEK RD, N SHAW RD, S ROCKPORT RD, W THAT RD, HARRELL RD

Block group values:
23 of 66, 29 of 96, 18 of 18, 45 of 45, 102 of 135, 681 of 1008, 336 of 410, 439 of 571, 927 of 1066, 0 of 4, 24 of 61, 459 of 910, 0 of 0, 316 of 390, 581 of 742, 495 of 253, 151 of 245, 184 of 189, 560 of 619, 994 of 16 of 21, 9 of 245, 634 of 882, 559 of 535, 159 of 199, 553 of 884, 106 of 148, 223 of 480, 166 of 446, 28 of 511, 186 of 462, 354 of 532, 829 of, 105 of 139, 243 of 451, 426 of 633, 23 of 108, 43 of 80, 28 of 43, 621 of 1326, 187 of 480, 176 of 333, 162 of 279, 89 of 277, 82 of 195, 67 of 248, 167 of 341, 61 of 190, 155 of 313, 67 of 360, 95 of 134, 16, 45 of 634, 0 of 0, 46 of 63, 53 of 126, 16 of 99

27

Severe Rental Cost Burden Percentages

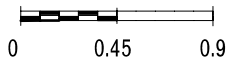Percent of Severe Rent Burdened (+50% Cost) Households Per Block Group

E WHISNAND RD

4 of 66

N MAPLE GROVE RD

E BETHEL LN

N KINSER PIKE

STATE ROAD 37

N OLD SR 37

N HINKLE RD

13 of 96

0 of 18

W ARLINGTON RD

W STATE ROAD 46

N KINSER PIKE

36 of 135

480 of 1008

N SMITH PIKE

N LOESCH RD

W WOODYARD RD

STATE ROAD 45 46 BYPASS

E STATE ROAD 45 46 BYPASS

STATE ROAD 45 46 BYPASS

N RUSSELL RD

E STATE ROAD 45

338 of 871

150 of 410

W VERNAL PIKE

W 17TH ST

656 of 1066

N FEE LN

N CURRY PIKE

N PROFILE PKWY

W FOUNTAIN DR

283 of 910

W 11TH ST

N WALNUT ST

E 17TH ST

0 of 4

N STATE ROAD 45 46 BYPASS

190 of 390

W KIRKWOOD AVE

57 of 89

477 of 619

80 of 253

E 10TH ST

E 10TH ST

116 of 245

9 of 21

334 of 882

269 of 535

39 of 18

N COLLEGE AVE

N ROGERS ST

N INDIANA AVE

E 7TH ST

16 of 21

N JORDAN AVE

N STATE ROAD

148 of 199

N SMITH RD

W 3RD ST

E 3RD ST

E 3RD ST

S PARK SQUARE DR

S CURRY PIKE

382 of 884

W 2ND ST

E ATWATER AVE

E 2ND ST

164 of 480

99 of

18 of 511

W BLOOMFIELD RD

S ADAMS ST

S PATTERSON DR

14 of 108

114 of 452

E MAXWELL LN

89 of 148

S COLLEGE MALL RD

252 of 633

S HIGH ST

184 of 451

64 of 139

STATE ROAD 37 45

W ALLEN ST

E GRIMES LN

S WOODLAWN

43 of 80

E MOORES PIKE

N LIBERTY DR

411 of 1326

S ROGERS RD

E HILLSIDE DR

109 of 480

28 of 43

N WELMER AVE

30 of 333

W TAPP RD

S HENDERSON ST

45 of 277

61 of 190

47 of 195

S SARE RD

S LEONARD SPRINGS RD

W TAPP RD

W COUNTRY CLUB DR

E WINSLOW RD

E ROGERS RD

125 of 341

S WALNUT ST

54 of 379

120 of 313

29 of 248

42 of 263

S SARE RD

16

57 of 134

W FULLERTON PIKE

S ROCKPORT RD

S WALNUT ST

29 of 634

0 of 0

E RHORER RD

S SNODDY RD

0 of 360

W GORDON PIKE

E MOORES CREEK RD

N SHAW RD

S ROCKPORT RD

W THAT RD

7 of 63

WALNUT STREET PIKE

HARRELL RD

16 of 99

27 of 126

Legend

| 0-10% | 26%-50% | 76%-100% |

| 11%-25% | 51%-75% | Block Groups |

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

Mar 14, 2019

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28

Homeowner Cost Burden Percentages

Percent of Homeowners Burdened (+30% Cost) Households Per Block Group

E WHISNAND RD

92 of 403

N MAPLE GROVE RD

E BETHEL LN

N KINSER PIKE

N STATE ROAD 37 BUSINESS

N OLD SR 37

N HINKLE RD

24 of 603

148 of 933

W ARLINGTON RD

STATE ROAD 37

30 of 604

97 of 555

N KINSER PIKE

N HEADLEY RD

N SMITH PIKE

N STATE ROAD 46

W WOODYARD RD

N LOESCH RD

N CURRY PIKE

W VERNAL PIKE

STATE ROAD 45 46 BYPASS

E STATE ROAD 45 46 BYPASS

10 of 181

N RUSSELL RD

22 of 128

109 of 377

N WALNUT ST

13 of 26

N DUNN ST

STATE ROAD 45 46 BYPASS

N FEE LN

E STATE ROAD 45

48 of 405

W 17TH ST

E 17TH ST

0 of 0

N JORDAN AVE

48 of 181

28 of 48

46 of 472

W FOUNTAIN DR

N WALNUT ST

20

N INDIANA AVE

E 10TH ST

E 10TH ST

N SMITH RD

W 11TH ST

S ROGERS ST

N COLLEGE AVE

19

0 of 140

E 7TH ST

N DUNN ST

0 of 3

35 of 206

N STATE ROAD 46

W KIRKWOOD AVE

0 of 3

E 3RD ST

E ATWATER AVE

51 of 301

E 3RD ST

134 of 446

W 3RD ST

S PATTERSON DR

W 2ND ST

N WALNUT ST

40

S JORDAN AVE

24 of 263

E 2ND ST

9 of 310

S COLLEGE MALL RD

0 of 290

S ADAMS ST

27 of 308

10 of 165

E 1ST ST

0 of 169

S HIGH ST

64 of 488

S SMITH RD

9 of 103

S CURRY PIKE

W ALLEN ST

E MAXWELL LN

18 of 221

S PARK SQUARE DR

N LIBERTY DR

W BLOOMFIELD RD

E GRIMES LN

S WOODLAWN AVE

33 of 328

E HILLSIDE DR

E MOORES PIKE

54 of 956

STATE ROAD 37 45

128 of 625

S ROGERS ST

49 of 229

119 of 650

S SARE RD

8 of 22

S WALNUT ST

59 of 433

73 of 588

S HIGH ST

S WEIMER RD

49 of 850

S HENDERSON ST

W TAPP RD

W TAPP RD

W COUNTRY CLUB DR

43 of 363

W WINSLOW RD

44 of 562

S LEONARD SPRINGS RD

35 of 242

120 of 916

40 of 485

S SARE RD

S SNODDY RD

54 of 440

59 of 386

S WALNUT ST

W FULLERTON PIKE

S ROCKPORT RD

W GORDON PIKE

20 of 167

129 of 618

E RHORER RD

E MOORES CREEK RD

S SHAW RD

S ROCKPORT RD

W THAT RD

S ROGERS ST

43 of 441

WALNUT STREET PIKE

109 of 612

HARRELL RD

212 of 1155

Legend

0-10%	26%-50%
11%-25%	51%-75%
76%-100%	Block Groups

Mar 14, 2019

For use as map information only, information is NOT warranted.

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

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City of Bloomington
ITS Department

Geographic
Information System

29

Homeowner Cost Severe Burden Percentages

Percent of Homeowners Severe Burdened (+50% Cost) Households Per Block Group

0-10%	26%-50%	76%-100%
11%-25%	51%-75%	Block Groups

City of Bloomington
ITS Department

Geographic
Information System

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

Mar 14, 2019

For use as map information only, information is NOT warranted.

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30
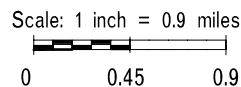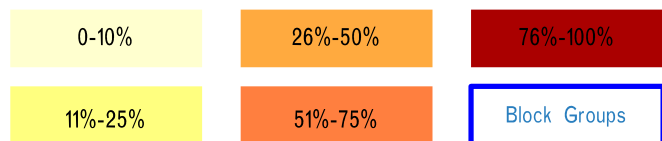
The "No-More-Than-30%" Magic Number

Most affordable housing needs assessments turn on whether a household pays more than 30% of their income for housing, including utilities.[1]   This is a metric and assumption set by the U.S. Department of Housing and Urban Development and is widely relied upon by other governmental entities, non-profits, and funders. However, increasingly, observers point out that this 30% magic number may be a flawed measure, one that does not account for the true cost of living, nor the context of housing.

Three primary criticisms are associated with the 30% metric.[2] First, critics have pointed out that many lower-income families may pay 30% of their income on housing, but still not be able to pay for food or childcare, for example. Studies support the proposition that the 30% threshold is too high and many at or under this threshold still have difficulty meeting essential needs.[3] Secondly, critics point out that simply comparing income to direct housing costs glosses over other key costs such as quality of neighborhood (e.g., quality of schools, crime rates, environmental hazards, etc.) and access to transportation.[4] Third, any measure of affordability that only accounts for measuring income against direct housing costs ignores the *condition* of housing. As housing occupied by lower-income families may suffer from more structural and physical defects, any savings in housing costs may be offset by costs associated with poor housing conditions.[5]

While we do not propose an alternative metric in this report, we have pointed out what it takes for a family to be self-sufficient. Oftentimes, paying 30% or less of one's income does not leave sufficient funds for healthy food, to visit the doctor, or for quality childcare. Indeed, in some circumstances, the cost of childcare may be higher than the cost of housing. Therefore, as the community continues its discussion about making local housing more affordable, it will be important to think critically about the widely-valorized 30% metric and to keep the fuller context of self-sufficiency in mind.

[1] O'Dell, W.O., Smith M. and White D. (2004), Weaknesses in Current Measures of Housing Needs, Housing and Society 31(1), 29-40.
[2] Pivo, G. (2013), *The Definition of Affordable Housing: Concerns and Related Evidence*, Working Paper.
[3] *See*, for example, Stone, ME (1993), Shelter Poverty: New Ideas on Housing Affordability, Temple University Press, Philadelphia, PA; Jewkes MD and Delgadillo, LM (2010), Weaknesses of Housing Affordability Indices Used by Practitioners, Journal of Financial Counseling and Planning 21(1), 43-51.
[4] Fisher, L.M., Pollakowski, H.O. and Zabel J. (2009), Amenity-Based Housing Affordability Indexes, Real Estate Economics 37 (4), 705-746.
[5] *See*, for example, O'Dell, W.O., Smith M. and White D (2004), *Weaknesses in Current Measures of Housing Needs, Housing and Society* 31(1), 29-40; Hamidi, S., Ewing, R and Renne, J. (2016) *How Affordable Is HUD Affordable Housing?*, Housing Policy Debate, 26(3), 437-455.

HOUSING WAGE: A WIDE GAP

Almost half of all housing units in Bloomington are rented. Renters typically have lower incomes than those who own their homes. Indeed, in Monroe County – *and selecting out the students* -- the majority of renter households are classified as extremely low income, very low income, or low income.[21]

In the Bloomington HUD Metro FMR Area, the fair market rent in 2018 for a two bedroom apartment was **$920/mo**.[22] In order to afford this level of rent and utilities, without spending more than 30% of income on housing, a household must earn **$36,800** annually. Assuming a 40-hour work week, 52 weeks/year, this level of income translates into an hourly housing wage of $17.69/hour. However, the actual average renter wage in Monroe County is $10.08/hour and the estimated renter household income is $24,193.

Wage Needed to Afford Housing: $17.69/hour

Actual Monroe County Renter Wage: $10.08/hour

Market Rent in Monroe County: $920/month

Rent Affordable to Monroe County Renter: $524/month

This makes the maximum affordable rent for renters $524 – 43% less than the fair-market rent for a two-bedroom apartment. Rents within this affordability window have dropped appreciably in the last decade. Since 2009, rentals between $800 and $1,499 increased, while rentals between $500 and $799 have decreased. [23]

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[21] See, Indiana Business Research Center, *Housing Affordability in Monroe County*, November 2016.
[22] National Low-Income Housing Coalition, Out of Reach 2018: Indiana. Retrieved from: http://nlihc.org/oor/indiana
[23] Based on American Community Survey 2009-2016, Single-Year Estimates.

Housing for People with Disabilities

Over 8,000 people in Bloomington have a disability.[24] Disabilities pose real challenges because they can limit one's ability to find employment that provides financial support to be independent. Housing that adequately meets accessibility needs of people with disabilities is often unaffordable. Non-senior adults with disabilities often rely on Supplemental Security Income (SSI), a federal income maintenance program to assist people with short and long term disabilities. There were 1,836 SSI recipients in Monroe County in 2017.[25] The 2017 monthly SSI payment for Indiana residents was $733, meaning that Bloomington residents with disabilities pay about 94 percent of their monthly Social Security Income to rent a *modest* one-bedroom apartment.[26] This leaves very little income to meet other needs, and puts people with disabilities at risk for being priced out of housing.

The Bloomington Council on Accessibility identified 388 accessible units in 2000. HAND's count in 2015 noted 455 units that meet accessibility standards in Monroe County.[27] In June 2016, 25 percent (178) of the people on the Bloomington Housing Authority's Housing Choice Voucher Waitlist had a disability. Accessible housing is clearly in demand. If people with disabilities cannot pay for housing and have few resources to rely on, they are at high risk for homelessness. According to the Indiana Housing and Community Development Authority 2017 Point-In-Time Count, of the 125 people who are homeless in Bloomington, 65 individuals are chronically homeless with a disability and 38 households are homeless.[28]

Housing for the Senior Population

The population of seniors ages 65 years and older in Monroe County and the city of Bloomington grew considerably (26.85% and 17.03, respectively) during the decade from 2000 to 2010. This cohort of seniors accounts for 16.51% of the total population growth in the city and out-paced the rate of growth of the total population (16.04%). The population ages 55 to 64 in Bloomington grew by 63.34%, indicating that the proportion of seniors will continue to grow. A detailed treatment of the needs of the senior population can be found in *Appendix D*.

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[24] (2017). Disability Characteristics for Bloomington city, Indiana. 2013-2017 American Community Survey 5-Year Estimates. U.S. Census Bureau.
[25] (2018). SSI Recipients by State and County 2017. Monroe County, Indiana. Social Security Administration. https://www.ssa.gov/policy/docs/statcomps/ssi_sc/
[26] (2017). Priced Out: The Housing Crisis for People with Disabilities. Technical Assistance Collaborative, Inc., Consortium for Citizens with Disabilities, Housing Task Force. http://www.tacinc.org/media/52012/Priced%20Out%20in%202014.pdf
[27] (2016). Community Needs Assessment: Bloomington, Indiana. *South Central Housing Opportunities.* 9
[28] Indiana Housing and Community Development Authority. 2017 Point in Time Count.

CURRENT ASSISTANCE PROGRAMS: A BRIEF REVIEW

A number of housing assistance programs exist at the federal, state and local levels. The following is a brief review of those programs.

- **HOME Program**. The HOME Investment Partnership Program is a federal program intended to improve the quality of existing housing stock in Indiana by providing subsidies in the form of grants and loans to selected applicants for the acquisition, rehabilitation and/or new construction of rental housing for low and moderate-income people.

  The City's Housing and Neighborhood Development Department (HAND) is responsible for overseeing the implementation of the HOME program in Bloomington. Programs offered by HAND under the HOME program include down payment and closing cost assistance for eligible homebuyers; rehabilitation assistance for eligible homeowners; and construction subsidies for developers developing affordable housing in the City limits.

- **CDBG: Community Development Block Grant.** The City of Bloomington receives an annual allocation of CDBG funds which is administered by the HAND Department. Fifteen percent of the funding received is used to serve social service agencies who provide different services within the community including housing. Funds are also used to provide assistance to homeowners to help rehab and maintain their home, provide home modifications to age in place, and do emergency home repairs.

- **City-Driven Pilots.[29]** The current administration has several pilot projects including accessory dwelling units (ADUs), tiny houses, cooperative housing, creation of a non-reverting housing fund; incentives such as tax abatements, Enterprise Zone Investment Deductions, tax increment financing; and various collaborations with for profit and non-profit developers, realtors, financial institutions, landowners and housing providers to identify areas for improvement and development.

- **Bloomington Housing Authority.** The Bloomington Housing Authority (BHA) gives priority to individuals who are experiencing homelessness as it serves residents with very low income. BHA operates three affordable housing communities (Crestmont, Reverend Butler and Walnut Woods Apartments) with 312 housing units now under the Rental Assistance Demonstration (RAD) program. Adopted by BHA in spring 2019, RAD is a voluntary, permanent conversion of public housing to the project-based vouchers subsidy program that keeps units affordable for the long-term. RAD additionally gives BHA increased flexibility to pursue funding for more timely, much needed, renovations to its 312 housing units. BHA also provides

[29]Developing and Implementing an Affordable Housing Strategy for Bloomington
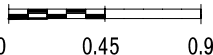https://bloomington.in.gov/housing/affordable

nearly 1,400 Housing Choice Vouchers (tenant-based Section 8), with a waiting list of about 1,200 families. The organization offers supportive services through the Family Self-Sufficiency (FSS) Program helping individuals develop skills and experience needed for employment, as well as the Step Up Program designed to help residents work toward self-sufficiency.

- **Support for Homeowners –HAND.** Bloomington's Housing and Neighborhood Development (HAND) Department runs several programs including the Owner-Occupied Rehabilitation Program, Emergency Home Repair and Home Modification for Accessible Living programs. These programs help homeowners with upkeep and modifications to help owners stay in their homes.

- **Monroe County Affordable Housing Advisory Commission.** In April 2018, The Monroe County Commissioners passed an ordinance establishing an Affordable Housing Advisory Commission charged with reviewing and providing recommendations on housing policies and proposals; assessing housing trends for current need; examining opportunities for housing finance, assistance, and attracting private developers; and working closely with the county Comprehensive plan on housing strategies.

- **CDFI Friendly Bloomington.** CDFI Friendly Bloomington is an independent non-profit designed to attract community development financial institutions (CDFIs) to invest in Bloomington. CDFIs are private financial institutions that specialize in markets and populations that often cannot qualify for traditional financing. The goals for CDFI Friendly City are to encourage and assist CDFIs to make new loans for projects and to businesses in Bloomington and Monroe County. Projects that might be possible through CDFI funding might be affordable and workforce housing, start-up assistance for early-stage businesses, and community facilities and services.

- **Solar Power.** An effort to reduce financial burden for low-income homeowners is through a reduction in energy costs. Indiana Solar for All (ISFA), an initiative of the local nonprofit Center for Sustainable Living, works with the City's Solarize Bloomington campaign to provide grants to lower-income residents for installation of solar-power systems. Residents with 80% or less AMI qualify for free or reduced-price solar panels, those over 80% AMI may purchase panels directly from the supplier. Costs of installation are defrayed by sweat equity in which all participants must help in installations aside from their own, and by helping to support the growth of the program.
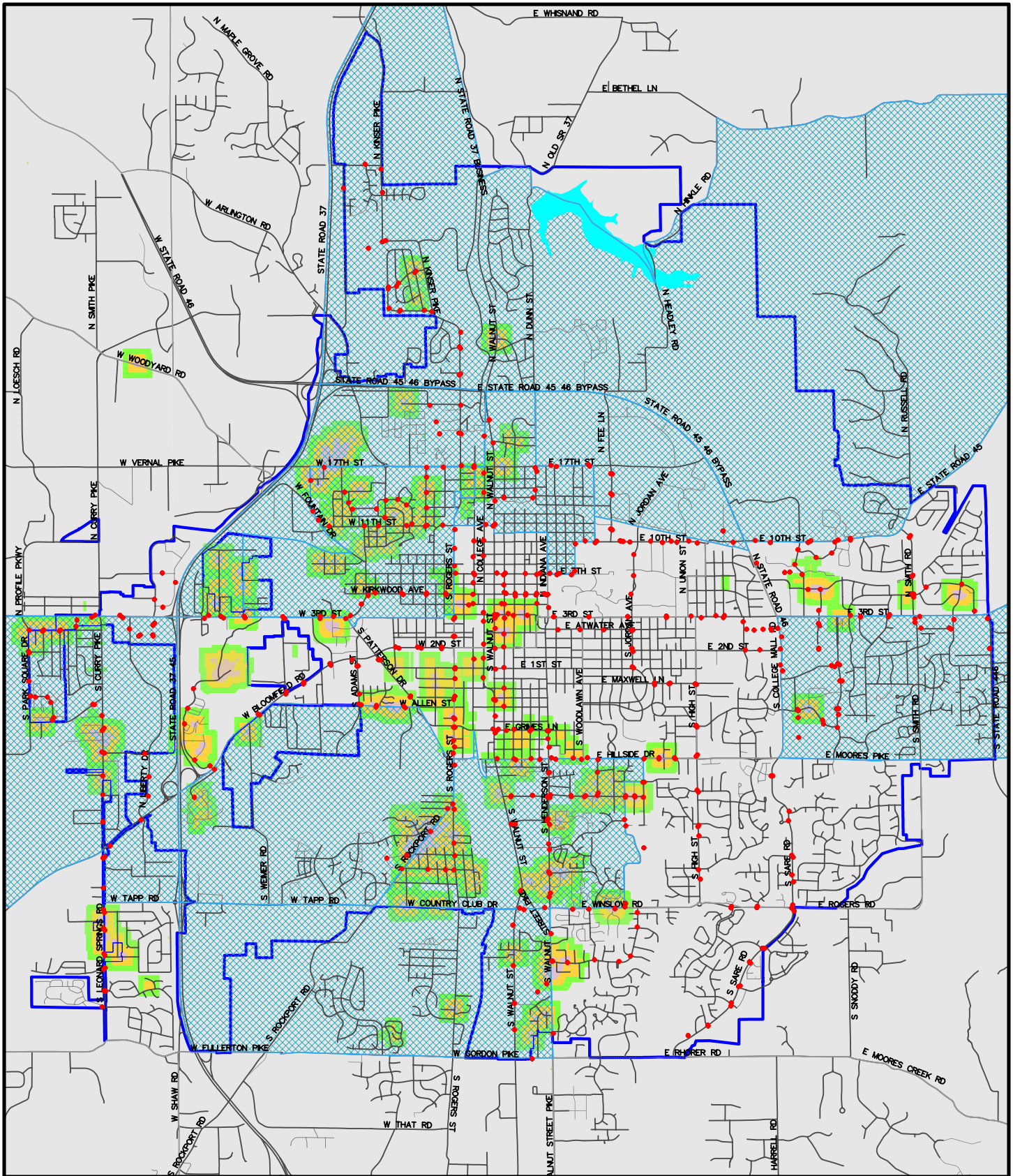
Location of Section 8 Vouchers
Relative to Bus Stops and Low-Automobile Access

Low Automobile
Access

Section 8 Voucher Concentrations

● Bloomington Transit Bus Stops

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

For use as map information only, information is NOT warranted.

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AFFORDABILITY INDICATORS: HOUSING

- **HI – 1: Housing Choice Voucher (Section 8) Waitlist**[30]
  Approximately 1,400 recipients of Housing Choice Vouchers and about 1,200 on waitlist

- **HI – 2: Percent of Home Ownership**[31]

  Housing Tenure
  35% owner occupied units
  66% renter occupied

- **HI – 3: Median Housing Costs to Area Median Income (AMI)**[32]

  Median Costs:
  $839 per month for rental units
  $1,224 Median Selected Monthly Owner Costs for housing units with a mortgage
  $428 Median Selected Monthly Owner Costs for housing units without a mortgage

  Median Income:
  Households: $ 33,172
  Families: $ 63,388

- **HI – 4: Number of Cost Burdened and Extremely Cost Burdened Households in Bloomington**[33]

  Owners
  Cost Burdened: 1,745 of 10,200 = 17%

  Severely Cost Burdened: 625 of 10,200 = 6%

  Renters
  Cost Burdened: 12,240 of 20,030 = 61%

  Severely Cost Burdened: 8,400 of 20,030= 42%

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[30] Indicator Source: Bloomington Housing Authority
[31] Indicator Source: American Community Survey, 2013-2017, 5-Year Estimates
[32] Indicator Sources: American Community Survey Selected Housing Characteristics, 2017 5-year estimates;
American Community Survey Median Income in the Past 12 Months 2017 5-year estimates.
[33] Indicator Source: HUD Comprehensive Housing Affordability Strategy Query Tool:
https://www.huduser.gov/portal/datasets/cp.html#2006-2015_data
(Using American Community Survey, 2011-2015, 5-Year Estimates)

RECOMMENDATIONS

SHORT-TERM (Within 1 year)

1: Engage in a Professional-level Housing Inventory and Market Analysis

Assessing housing affordability is complex and includes, but is not limited to a comprehensive inventory of the quantity, location, and condition of existing affordable housing stock. It also includes a market analysis. Such an inventory and analysis is beyond the purview of this volunteer-driven effort. Indeed, most communities facing affordable housing challenges contract with professional consultants to conduct these types of studies. This is particularly common in college-driven communities where a student-driven market puts pressure on supply. *See, e.g.*, Iowa City, IA, Ann Arbor, MI, Lawrence, KS, Chapel Hill, NC, and Austin, TX.[34] The City should hire an independent consultant to conduct a comprehensive housing study in the interest of providing a much more detailed analysis of the Bloomington market. Such study could better assess local housing needs and inform more targeted, and data-driven solutions.

Please note: At the time of the release of this report, RDG Planning & Design, a Nebraska-based consulting firm is beginning survey work to compile a local housing study. RDG recently included Monroe County in an 11-county housing study for the Regional Opportunities Initiative, and their current efforts are meant to drill deeper into the Bloomington data on rental and owner-occupied housing needs. While no hard date has been set for the results of the survey, RDG hopes to have findings to report by early 2020.

2: Establish a City of Bloomington Affordable Housing Advisory Commission.

The problem of providing Bloomington residents with safe and affordable housing will not be solved with the implementation of one or two policies. Instead, addressing the problem will require a multi-pronged, multi-jurisdictional effort to measure the issue over time, assess the efficacy of policy initiatives, and respond to changing needs in the community.

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[34] See: **Ann Arbor:** CZB (2016) *Housing Affordability and Economic Equity*. Retrieved from https://czb.org/wp-content/uploads/2017/08/report-ann-arbor.pdf
 Austin, Texas: BBC Research and Consulting (2014). *Comprehensive Housing Market Analysis*. Retrieved from https://austintexas.gov/sites/default/files/files/NHCD/2014_Comprehensive_Housing_Market_Analysis_-_Document_reduced_for_web.pdf
Chapel Hill, North Carolina: David Paul Rosen and Associates (2017). *Affordable Housing Gap and Economic Analysis*. Retrieved from https://www.townofchapelhill.org/home/showdocument?id=35844
Iowa City, Iowa: Mullin & Lonergan Associates, Inc. (2007). *Affordable Housing Market Analysis for the Iowa City Urbanized Area*, Retrieved from https://www.iowa-city.org/weblink/0/doc/1481137/Electronic.aspx
and Ralston, K. (2015) Update to the 2007 Affordable Housing Market Analysis for the Iowa City Urbanized Area, Retrieved from: https://www.iowa-city.org/weblink/0/doc/1481150/Electronic.aspx
Lawrence, Kansas: BBC Research Consulting & Analysis (2018*). Housing Market Analysis*, *Lawrence*. Retrieved from https://assets.lawrenceks.org/assets/boards/ahab/documents/housing%20study/2018-Lawrence-Housing-Market-Analysis-Final-Report.pdf

For that reason, the Affordable Living Committee endorses the establishment of a City of Bloomington Affordable Housing Advisory Commission as mentioned in the 2018 Bloomington Comprehensive Plan.[35]   Because we envision that this will be an active commission populated by busy industry experts, it is critical that any such commission be given adequate resources to conduct its work. The Commission should be given adequate funding to conduct studies and hire consultants as needed. As the Commission will need sustained staff support from the City's Housing and Neighborhood Development Department (HAND), HAND should be provided with additional funding to provide such support.

Following is suggested language for enabling legislation establishing such a commission. This language is only a suggestion; it is anticipated that the charge of the Commission will be revised after further conversation with stakeholders.[36]

City of Bloomington Affordable Housing Advisory Commission

Purpose

The purpose of the Affordable Housing Advisory Commission to acquire information on and study residents' housing needs and opportunities, make policy recommendations to the Mayor and City Council regarding issues affecting affordable housing and supportive services in the community. The Commission shall focus on the housing needs of extremely low-, very low-, low-, and moderate-income residents.

Definitions
"Extremely-Low Income" is defined as residents with 0 to 30% of Area Median Income.
"Very-Low Income" is defined as residents with 31% to 50% of Area Median Income.
"Low Income" is defined as residents with 0 to 80% of Area Median Income.
"Moderate Income" is defined as residents with 81% to 120% of Area Median Income.

Appointments and Residency
The Commission shall consist of 13 members. Five of the members shall be appointed by the Mayor and five shall be appointed by the Council. One of the Council appointees shall be a member of the Common Council. One member shall be appointed by the Monroe County Commissioners and this appointee may live outside the corporate boundaries of the City of Bloomington, but within Monroe County. One member shall be appointed by Indiana University. One member shall

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[35] *2018 Comprehensive Plan*, City of Bloomington, p. 64.
[36] For examples of city-driven housing commissions in peer communities, the following provides a representative sample: Housing Commission Models from Peer Cities/Other Cities (linked):
        Lawrence, Kansas; Morgantown, West Virginia; Madison, Wisconsin; Asheville, NC; Iowa City, IA

be appointed by the Bloomington Housing Authority.   Mayoral and Council appointees shall be drawn from the following: the non-profit housing sector, the legal sector, the banking sector, the real estate sector, the building community, the rental sector (including landlords and property managers), and current or former residents of extremely-, very-, low-, or moderate-income housing. Members of the Commission shall serve without compensation.

Terms
The initial terms of four mayoral and three citizen Council appointments shall expire on ___. The terms of the remaining appointees shall expire on __. Thereafter, the terms for all citizen appointments shall be for two years and expire on January 31.

Powers and Duties
1) To work with a consultant to develop a Bloomington Comprehensive Affordable Housing Analysis. Such analysis shall include:

- A Housing Market and Needs Analysis, is such analysis has not yet been completed or is not in process by the time the Commission is activated.
- An analysis of available financial resources and strategies for housing Development.
- Options for new revenue sources for affordable housing
- Policy Recommendations[37]

2) To work with HAND to develop an implementation plan for the Bloomington Comprehensive Affordable Housing Analysis.

3) To research and discuss housing trends and ideas and make recommendations to City leadership regarding housing policy and ordinances.

4) To encourage and strengthen collaborative planning and communications between public and private housing sectors.

5) To encourage and strengthen collaborative planning and communications among and between public entities, including, but not limited to: Monroe County, Indiana University, and the State of Indiana.

6) To actively publicize community housing policies and programs

7) To actively engage the public at all income levels in assessing needs and identifying strategies to meet those needs.

[37] The Town of Chapel Hill provides a very good model for this type of effort: http://www.townofchapelhill.org/town-hall/departments-services/housing-and-community/affordable-housing-policy/comprehensive-affordable-housing-analysis

8) To serve as a body to comprehensively review City-controlled funds disbursed by various City boards and commissions for the purpose of meeting the housing needs of extremely low-, very-low, low-, and moderate-income residents. In this regard, and unless applicable law provides otherwise, the Commission may serve as an advisor to disbursing bodies/entities on use of funds for affordable housing, but will not abrogate the role of the body or entity authorized to disburse funds.

9) To explore opportunities for a dedicated sources of funding for affordable housing development.

10) To provide a biennial housing report to the Mayor and the Common Council. Such report shall include:

Current data on Bloomington and regional housing supply and trends;

Strategies for maintaining a broad range of housing choices for all households and income levels; and

Strategies for maintaining and increasing affordable owner-occupied and rental housing in Bloomington and the region

Staffing

The Commission shall be staffed by the City's Housing and Neighborhood Development Department.

3: City Council should adopt a non-binding resolution recognizing housing as a human right.

A resolution provides a formal recognition of housing as integral to life. Recognizing housing as a human right does not mean that the city must provide housing to every person, but rather is an affirmative commitment from the city to support affordable and inclusive housing for every person. The human right to housing consists of seven pillars: security of tenure; availability of services, materials, and infrastructure; affordability; accessibility; habitability; location; and cultural adequacy. This may occur though a devotion of resources to public housing and vouchers; creation of incentives for private development of affordable housing; legal protection from eviction or foreclosure; ensuring habitable conditions through housing codes and inspections; or other strategies targeted toward creation of an environment that prioritizes housing for everyone.[38, 39]

[38] Adapted from: National Law Center on Homelessness & Poverty, *"Simply Unacceptable": Homelessness and the Human Right to Housing in the United States 2011*. June 2011.
https://www.nlchp.org/Simply_Unacceptable
[39] See also: Madison/Dane County, Wisconsin; Minneapolis, Minnesota; Los Angeles, California; Washington, D.C.; New York City; and Cook County, Illinois.

4: Naturally-Occurring Affordable Housing (NOAH)

While part of solving the problem of lack of affordable housing is to build more housing, we know that we are not going to build our way out of the affordable housing problem. In addition to building, the City should look closely at the potential of Naturally Occurring Affordable Housing (NOAH). These are residential properties that are affordable without any sort of governmental subsidy. They can be either rental or owner-occupied. This approach is not only cost-effective, but greener as existing structures are being preserved, rather than new ones built.

One way to preserve this housing is to buy it before investors do so current units are not gentrified or modified displacing some of the community's most vulnerable: low-wage workers, the elderly, and persons with disabilities. The Housing Fund serving the Twin Cities in Minnesota is a good example of preventing this form of gentrification by purchasing and preserve 800 to 1,000 units of affordable housing.

Another powerful way we can protect this natural affordability is through the vigilant protection of single-family zoning. Local historic preservation can discourage the demolition or conversion of small affordable houses to unaffordable houses or rentals, thus maintaining both affordable ownership opportunities and affordable rentals as well.

5: Generate collaborative opportunities with health care institutions, nonprofits, and the city to support Housing First and related initiatives.

Non-governmental organizations have an advantage over the State and City in that they are eligible to apply for wider funding to build housing, and can do so with more flexibility. Due to the close link between health and shelter, Housing First views housing as healthcare, prioritizing people who are homeless and giving them housing and offering supportive services. For people who are homeless, having housing improves health and social status. Housing also improves use of primary care and outpatient services, reducing use of emergency services and incarceration.

The City and local housing programs should support Housing First programs such as Crawford Homes, as well as other models focused on keeping low-income families housed.

6: Explore further ways to incentivize affordable housing.

Inclusionary zoning is a land use tool that integrates affordable housing into a land use project, typically a multi-family development. Despite the success of inclusionary zoning in other communities, in 2017 the Indiana General Assembly passed a State law prohibiting municipalities from mandating inclusionary zoning.[40] While local government is prohibited from *requiring* such zoning, it may *incent* it. For that reason, the City should explore ways to maximize inclusionary zoning *incentives*. Such incentives should be considered as part of a

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[40] SB 558, Codified at I.C. § 36-1-24.2

broader policy on voluntary inclusionary zoning. This policy should take into consideration the economic tradeoff of such an incentive. Incentives should be evidenced-based and should not be unduly burdensome. While incentives including payment-in-lieu of affordable housing building requirements are helpful ways forward, the City should consider developing a comprehensive policy to make the City's use of these incentives more knowable to both developers and the public.

7: Tax Abatements

The Mayor and City Council have already established a strong record of requiring affordable units as part of any tax abatement proposal. This practice should continue, but with a focus on guaranteeing that affordable housing is provided for at all levels: workforce, low-income, very low income, and extremely low income.[41] In addition, when attaching affordability time frames to each abatement, the City should be mindful to ensure that different unit configurations (1-bedroom, 2-bedroom, and 3-bedroom units) are affordable in the long term.

8: Develop an Affordable Housing Map

The City should partner with community stakeholders to develop a map of affordable housing in Bloomington. The map would allow residents to easily identify the locations of potential housing options and assist community organization, like BHA, with their services.

For example, Austin, TX recently launched an interactive Affordable Housing Map of income-restricted affordable housing that is funded or incentivized by the City or the Austin Housing Finance Corporation. [42]

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[41] Recall, these categories are operationalized below.
[42] Link to the Austin, TX Affordable Housing Map:
http://austin.maps.arcgis.com/apps/webappviewer/index.html?id=3640fa60e1dd489b87fa34bbc4e7a88d

1: Provide more supportive housing services, caseworkers, and other social support services, and explore creation of a tenant resource center

City and local housing organizations should collaborate to explore opportunities for streamlining the application process for the housing programs available, as well as the creation of a centralized center for tenants to go for assistance with Section 8 vouchers, and other needs.

2: Explore and establish one-stop system to streamline applying to the several different housing programs available

Applicants and beneficiaries of housing benefits must travel to several different locations for various types of housing assistance available to them. It is difficult for many people who are working and have families to find the time and resources to travel to multiple locations. A centralized location applicants could go for multiple types of assistance, or system that optimizes the process for applying would reduce the time people spend on seeking assistance and allow them to use their time more efficiently.

3: Improve and expand rural transit, and transportation within city limits to access work sites and housing areas that have low accessibility without a car

The city should explore expanding bus service to areas of town where there are high concentrations of employment. Workers without cars depend heavily on public transportation, and where there is none, depend on friends and family members, pay for ride services, walk, or bike to work. Reliable bus transportation with a wide range of hours that takes them to places near their place of work would reduce financial burden on working people who are low-income and do not have cars, decrease absenteeism and tardiness, and help people remain employed.

4: Consider the creation of a Landlord Risk Mitigation Fund to engage and recruit landlords as a means to expand housing opportunities for low-income tenants

Also called Landlord Guarantees or Risk Reduction Funds, Landlord Risk Mitigation Funds offer an added protection for landlords renting to someone with limited income, a poor rental history, or a criminal history. The funds can cover potential excessive damages to the unit, rent, or legal fees beyond the security deposit for landlords who rent to these individuals, with limits for reimbursement typically capped in advance. The structure of these fund programs varies across the communities who have implemented them, however, there are a few commonalities. These initiatives are typically supported and funded through the city, county or through partnership between the city and county. Some initiatives are spearheaded by local non-profit organizations targeting homelessness and affordable housing, and involve a partnership between the organization and city or county for funding and administration. These programs are specifically targeted at landlords who

participate in housing programs for individuals experiencing chronic homelessness, veterans, or those receiving supportive housing services, such as Section 8.

5: Maximize opportunities for allocating project-based housing vouchers in multifamily developments in coordination with the Bloomington Housing Authority

Under the project-based voucher program of Section 8, the Housing Authority enters into an assistance contract with the property owner for specified units and for a specified term. The Housing Authority refers families from its waiting list to the project owner to fill vacancies. There is good potential to include units with project-based vouchers with new construction in the community. Currently, these are used only on a very limited basis with Middle Way House and Crawford Homes. The Bloomington Housing Authority can allocate up to 20% of their 1300+ tenant-based vouchers for project-based uses, and there is potential for application of project-based vouchers for use at locations such as Switchyard Apartments.

6: Expand programs to help low-income individuals maintain and stay in their homes, including but not limited programs providing emergency repair, owner-occupied rehabilitation, and home modifications for accessible living

Bloomington offers an Emergency Home Repair program improving safety and habitability for low-income owned homes and mobile homes. Community Development Block Grant funding is also available for owner-occupied rehabilitation. The City of Bloomington should apply for owner-occupied rehabilitation funding by CDBG in order to better help homeowners repair their homes.

Faced with health problems and aging, some low-income homeowners are unable to stay in their homes because they are not modified to accommodate different mobility needs. Programs like the IHCDA's Ramp Up Indiana program provide funding to not-for-profit organizations to support installation of exterior ramps. Bloomington area organizations should explore this and related funding to extend their services and help people stay in their homes.

> There is a lot of misinformation in both the mind of the public and in the mind of landlords about who is on Section 8. Many of the stereotypes of Section 8 recipients are that we are destructive, unlawful, unreliable etc. But, that's not us.
> *- Thriving Connections Participant*

In an effort to **de-mystify Section 8 recipients**, a few years ago TC participants developed a "Renter's Résumé" that they could hand out to prospective lessors. The Résumé outlined a Section 8 participant's rental history, including where they lived, for how long, and name of rental references. However, many of the rental properties TC participants approached were owned by out-of-town companies and TC participants had a hard time getting past property management to approach the appropriate person. A big barrier to the initiative was knowing who owned the property and how to access them.

7: Expand programs for low-income homebuyers including down payment and closing cost assistance, home buying classes and credit counseling

Homeownership is difficult for low-income families that are able to otherwise make monthly payments due to the large upfront costs of a down payment and other initial costs related to home-buying. The Indiana Housing and Community Development Authority offers several programs targeted at helping homebuyers, such as the Mortgage Credit Certificate, Next Home, Affordable Home, My Home, and Helping to Own programs. Additionally, the Federal Home Loan Bank of Indianapolis is a valuable resource whose work supports affordable housing in Indiana. There is a need to expand the reach of these programs so that people are aware of them, and for more funding so that more people are able to benefit from them.

8: Develop strategies for supporting low-income people with disabilities

Low-income people with disabilities have difficulties finding and retaining housing that meets their needs due to accessibility and poor/ no credit history. The city should work with guidelines from the Comprehensive Master Plan, and consider incorporating accessibility updates to the Unified Development Ordinance that encourage growth of universally designed housing (accessible housing) stock.

9: Implement Smart Technology in new construction

Most homes and apartments that are affordable for low-income families are not energy efficient. In addition to spending a large portion of their income on costs of housing, costs of utilities make up another large fraction of the costs of living in Bloomington. While there are programs available to assist with costs of utilities and to weatherize homes, larger cost savings are seen with planning details in the actual construction of affordable housing. Buildings built with green building materials, techniques, and appliances reduce energy consumption by 33 percent for low-income households. Affordable housing developers should consider green building techniques, materials, and appliances when constructing housing projects to maximize savings for future tenants.

10: Work on solutions to address the "Split Incentive" problem

For the most part, when renters assume the cost of their utility bills, landlords have less financial incentive to make their rentals more energy efficient. This is known as a "split incentive." Owners don't make efficiency investments because it's the renters who pay the energy bills. And renters don't make investments in property they don't own. The result is housing that wastes energy and costs more than it should. Since fully 66% of all housing units in Bloomington are renter-occupied, renters living in inefficient units will face considerable hardship if measures are not taken to make these units more efficient. Currently, the only local weatherization program available to low-income renters and landlords who rent to them is offered through South Central Community Action Programs (SCCAP) Weatherization Assistance Program.   Based on South Central Indiana Housing

Opportunities' research, some preliminary recommendations to address the problem of the split incentive include:

- Work with area stakeholders and social services providers to analyze data on the local weatherization program to assess effectiveness. Who is being served by the program? How many eligible properties are there in the City of Bloomington? Is it mostly tenants who participate? What are barriers for landlords?
- Use the results from the analysis to determine goals - both for the weatherization program and for additional city/county/state resources that may be needed.
- Currently, the City's programs for energy efficiency and home rehabilitation are devoted to owner-occupiers. The City should examine the potential to diversify its programs to benefit low-income renters.
- Coordinate with utility companies to promote and support energy efficiency upgrades in multifamily properties
- Research additional best practices to consider - a good resource is the [Energy Efficiency for All website](#)[43]

11: Explore opportunities to issue general obligation bonds in support of affordable housing initiatives

Some communities facing affordable housing concerns have issued General Obligation Bonds to address the concerns. For example, Austin, Texas issued a $6.7 million bond to help with Rental Housing Development Assistance. Paired with $25.5 million in state low-income housing tax credits, Austin anticipates creating new 444 multifamily, affordable housing units. As General Obligation Bonds are paid back by the taxpayers, examination of the issuance of such bonds should be closely examined against taxpayer burden and the City's current debt limit.

LONG-TERM (5+ years)

1: Work with community partners to develop land banks to acquire land and properties for affordable housing, including affordable housing home ownership

In 2016, the Indiana General Assembly passed a new statute, authorizing a county, consolidated city, or second class city to establish land banks. I.C. § 36-7-38. Land banks are public or community-owned entities created to acquire, manage, maintain, and repurpose problem properties to serve a community need. These needs include but are not limited to: redevelopment serving as a base for future growth, support of a comprehensive development plan or strategic plan for neighborhood revitalization, reducing blight, return

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[43] Boulder, CO is a good model for addressing the problem of the split incentive through its *SmartRegs* program. For more information, please see https://bouldercolorado.gov/plan-develop/smartregs.

to productive use, and affordable housing. While many purchases by land banks tend to be of vacant, abandoned, or foreclosed properties, it is important for the land bank to acquire a diverse mix of properties to generate enough revenue to be sustainable. Once acquired, the land bank holds properties, may repair them, involves the community in use decisions, and provides opportunities for purchase by affordable housing agencies and families who would otherwise not be able to easily acquire these properties.

There is a need in Bloomington for long-term affordable housing tools amid high costs of living, low wages, and high occupancy rates driving rental prices up. The land bank structure is one of many methods that can help address the challenges of developing and maintaining affordable housing. To determine if a land bank system is appropriate, the City of Bloomington should consider the presence of blight, derelict, or foreclosed property, the involvement and partnership possibilities from community partners such as local developers, non-profit developers, major institutional landowners, Monroe County, and other community groups involved with development in the City and affordable housing. Exploring these considerations will also help to determine whether it is the city that should take on this approach, if it is more appropriate at a county level, or if there are possibilities for some partnership between the two.   Please see *Appendix C* for more on land banking in other communities.

CHAPTER 2: FOOD

Food is basic to life. Without access to adequate and nutritious food, bodies and minds cannot flourish. When a community's residents do not have access to affordable healthy food, the welfare of the entire community is compromised. In Monroe County, we have over 20 grocery stores. While there are pockets of community that might be considered "food deserts," access to food in terms of proximity is generally not a problem for residents. What is a problem is access to affordable and healthy food. Indeed, when income is insufficient and the cost of housing, health care, transportation, and other expenses are high, food is often one of the first necessities neglected in a household's effort to make ends meet.

Though local hunger relief programs, along with state and federal relief programs, are critical to getting healthy food to residents, we can and must do more to reduce the number of food insecure residents.

EXISTING CONDITIONS

The following examines the state of food affordability and need in our community as well as the services currently available to help address this need. While we discuss and address the current food security support system, it is important to remember that the elements of this system are not necessarily effective standing alone. Food security is intimately linked with access to affordable housing, healthcare, and childcare, and all are closely linked with a living wage.

Need and Existing Conditions

Food (In)security

The United States Department of Agriculture (USDA) defines food security in a community as "access by **all** members **at all** times to enough food for an active, healthy life" and food insecurity as "the **limited or uncertain** availability of nutritionally adequate and safe foods or limited or uncertain ability to acquire acceptable food in socially acceptable ways

(emphasis added)."[1] Food insecure individuals or households are those that experience difficulty accessing adequate food at some point during the year due to lack of resources.

> When people do not have adequate transportation, it is easier to walk to the nearest neighborhood convenience store where the price is high, nutritional value is low, and the junk food is plentiful.
>
> *-- Thriving Connections Participant*

According to the Food Research & Action Center, people experiencing food insecurity are more vulnerable to making unhealthy diet choices due to limited time and financial resources, as well as limited access to healthy, affordable foods.[2] Additionally, low-income residents may live in areas without access to a large grocery store, making them captive to oftentimes limited, unhealthy, and expensive options provided by nearby convenience stores. Tracking and addressing food security is important because food security is an indication of the community's ability to adequately meet needs of individuals and families.

As with many other data points, finding food insecurity data specific to Bloomington is challenging, as most metrics measure need on the county, not municipal level. Feeding America provides the best measure of local need regarding food insecurity. Although its dataset examines Monroe County, we use these figures as an indication of need in Bloomington because the data are rigorous and can be tracked over time.

Overall, the food insecurity rate in Monroe County seems to be trending downward from near 18% since 2013. In 2016, 17.6% of the population of Monroe County faced food insecurity, in 2017, this number is now 16.8%.[3] The 2017 county data indicates that 66% of the 24,260 residents facing food insecurity were likely eligible to receive some sort of assistance, such as through the Supplemental Nutrition Assistance Program (SNAP), or Women, Infants, Children (WIC) due to their income levels.[4] The remaining 34% of residents potentially facing food insecurity fall above many federal and state cut-offs for income (typically >185% poverty), despite having difficulty accessing food. The Feeding America data also calculates that the average meal cost in Monroe County is $2.99, higher

[1] United States Department of Agriculture, Economic Research Service, *Measurement of Food Security in the United States* https://www.ers.usda.gov/topics/food-nutrition-assistance/food-security-in-the-us/measurement
[2] Food Research & Action Center, *Why Low-Income and Food-Insecure People are Vulnerable to Poor Nutrition and Obesity* http://frac.org/obesity-health/low-income-food-insecure-people-vulnerable-poor-nutrition-obesity
[3] Feeding America, Map the Meal Gap, 2016, 2017 data for Food Insecurity in Monroe County, published 2019. http://map.feedingamerica.org/county/2016/overall/indiana/county/monroe
[4] Feeding America, Map the Meal Gap, 2017 data for Food Insecurity in Monroe County, published 2019

than the state average of $2.62. Residents pay more on average per meal, despite having lower average incomes than the rest of the state.[5]

University students are often overlooked in food affordability discussions. A 2018 national study on insecurity among college students showed that 36% of students surveyed reported food insecurity at some point in the past 30 days, and 9% reported homelessness in the past year.[6] Founded in 2015 with the goal of serving students and the community's food needs, the Indiana University Crimson Cupboard is a food pantry located directly on the university's campus. The campus food pantry served 3,780 students and non-students in 2017.[7]

Free and Reduced School Lunches
Trends regarding free and reduced school lunches can be a useful measure in determining local food security. Over the last ten years, while eligibility for reduced lunches has decreased in the Monroe County Community School Corporation (MCCSC), eligibility for free lunches has increased. See the figure below.

Free & Reduced Price Eligibility in MCCSC
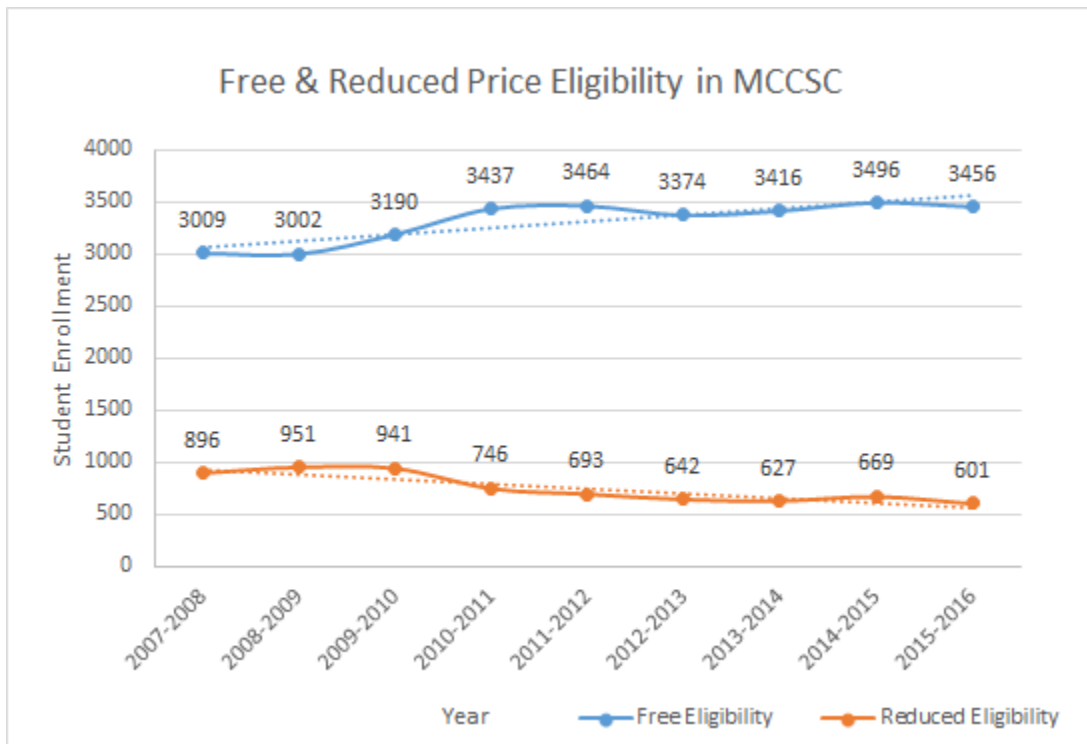
[5]Stats Indiana: Monroe County, Indiana, 2016.
http://www.stats.indiana.edu/profiles/profiles.asp?scope_choice=a&county_changer=18105
[6] Goldrick-Rab, S., Richardson, J., Schneider, J., Hernandez, A., Cady, C., 2018. Still Hungry and Homeless in College, Wisconsin Hope Lab.
[7] 2017, Crimson Cupboard, Indiana University.

Supplemental Nutrition Assistance Program (SNAP)

The Supplemental Nutrition Assistance Program (SNAP) is a federal program aimed at raising the nutritional levels of households with low or no income. The Food and Nutrition Service of the U.S. Department of Agriculture administers the program, with benefits in Indiana distributed by the Family and Social Services Administration (FSSA). Benefits are intended to supplement the purchase of eligible food items such as breads, cereals, fruits and vegetables, meats, fish and poultry, dairy products, and plants and seeds that produce food. SNAP benefits may not be used for hot foods, foods prepared to be eaten in the store, alcohol and tobacco products, vitamins and medicine, or non-food items.

The figure below shows the number of households in Monroe County receiving Supplemental Nutrition Assistance Program (SNAP, or food stamps) has decreased by about 1,500 households over the last five years. The sharper decrease of about 500 recipients seen in October 2015 could be due to the reinstatement of federal work requirements for SNAP eligibility on able-bodied adults without dependents. Benefits for these adults are currently limited to 3 months in a 36-month period, unless recipients meet a work requirement of at least 20 hours per week or equivalent in an employment training activity. This work requirement, paired with the maximum gross income limit of $1,307 per month (as of 2018), limits the number of food insecure adults who might otherwise qualify for assistance.

Number of Houseolds Issued Food Stamps in Monroe County over the Last Five Years

$y = -0.8876x + 42428$
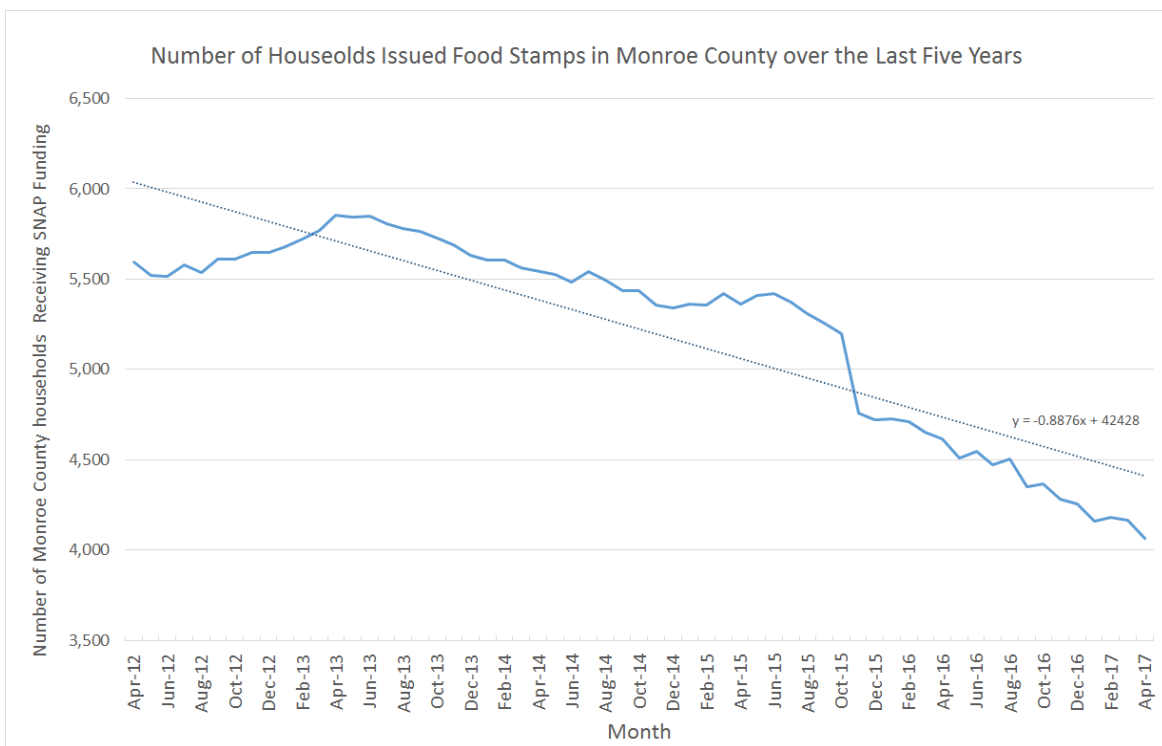
In spring 2018, the Indiana General Assembly passed the HB 1317 'Health Matters' bill. Among other changes, this bill opts Indiana out of the federal lifetime ban on SNAP for people who have served time for certain drug felonies.[8] Starting January 1, 2020 the bill lifts hardship on eligible households with individuals with drug convictions, and helps provide aid not only for those in need who have recently served time, but also for those who served many years ago.

Access to Affordable and Healthy Food

Food access is a major concern for food affordability. Food deserts exist where distance to healthy foods is greater than one mile away in urban areas, and greater than 10 miles in rural areas. Communities where food deserts exist are often low income, and residents are less likely to have a personal vehicle for transporting groceries. The map below is based on similar maps created by the Bloomington Food Policy Council[9] and Bloomington Parks & Recreation showing locations of various types of grocery stores and supermarkets in Bloomington. The highlighted circle areas indicate the area within ½ mile from food stores, and indicator of accessibility. While the central and east sides of town appear to have several store options, grocery store distribution is less dense on the west side, and especially the south side of the City.
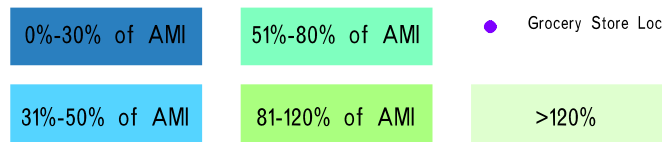
[8] 21 U.S. Code 862a(d) permits states to override the federal lifetime ban on SNAP for anyone with a drug conviction after August 8, 1996.
[9] Bloomington Food Policy Council, Bloomington City Food System, A First Look (2015).
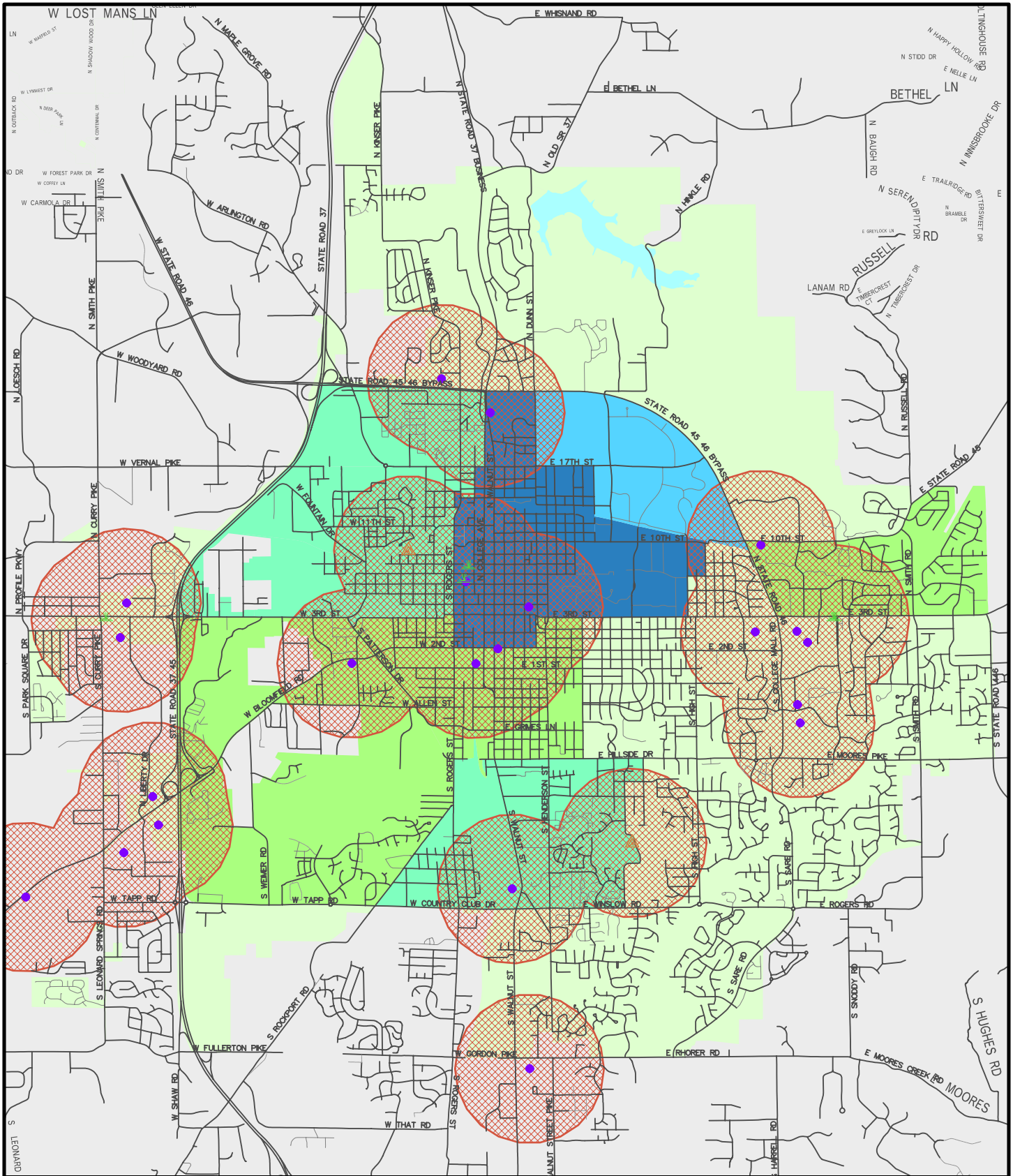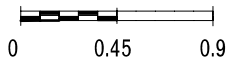
Food Access Map

1/2 Mile Buffer

0%-30% of AMI	51%-80% of AMI
31%-50% of AMI	81%-120% of AMI
	>120%

Farmers Market Locations

Community Garden/Orchard Locations

Grocery Store Locations

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

City of Bloomington
ITS Department

Geographic
Information System

Apr 9, 2019

For use as map information only, information is NOT warranted.

TaffsysLP

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The next map below is selected from the USDA Food Access Research Atlas tool[10], indicating two areas of food insecurity in the city. The site highlighted in green on the southwest side notes a possible area of concern where there is an overlap in low income neighborhoods and low access to supermarkets. The site in green on the northeast side of Bloomington is on Indiana University's campus. While most students who live in on-campus residence halls are required to purchase meal plans, this area of IU's campus near 10th St and the S.R 45 Bypass contains five apartment complexes where residents are free to cook for themselves or purchase the on-campus meal plans and food services. Many of the approximately 1,400 contract holders have cars, and others use mass transportation.[11] The complexes are served by the campus E Route and city service. The nearest larger grocery options are Target and the College Mall Kroger, both over 1.5 miles away and a 15-30 minute one-way bus ride.

Map of Food Deserts in Bloomington, IN. USDA Food Access Research Atlas 2015
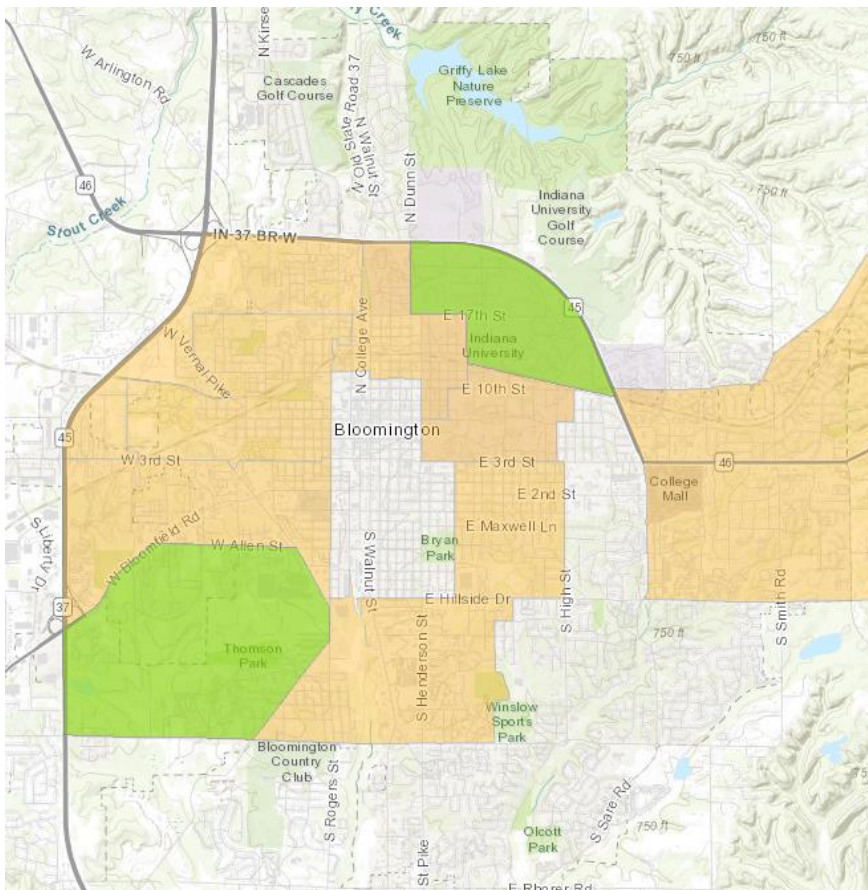
Spatial overview of food access in Bloomington. Orange indicates "low income census tracks where a significant number or share of residents is more than ½ mile away from the nearest supermarket".

The green shaded areas indicate the same information but for those one mile away from a supermarket.

[10] See *USDA Economic Research Service*'s Food Access Research Atlas for methodology and definitions regarding identifying low-income neighborhoods and low-access census tracts. https://www.ers.usda.gov/data-products/food-environment-atlas/documentation/
[11] Indiana University Unfurnished Apartment Assignments Office (2018).

While mapping food deserts is beneficial for identifying needs and gaps, it is important to note proximity to a grocery store is not necessarily an indicator that food is affordable or accessible for the schedules of nearby residents. When it is available, healthy options for food may be expensive or of lower quality.[12] Convenience stores may have produce and other foods, but variety can be limited and the costs of food is often much higher than at other outlets.

Mobile Food

While there are several local efforts to provide food to those who need it in the community through food pantries and other services, there is no similar mobile mechanism outside of the Community Kitchen and Area 10 for Aging programs for food insecure children and elderly. However, mobile programs are often intended to be temporary supports to the larger problems of affordability, creating a burden on the supporting organizations if the programs run for much longer than is expected. Mobile services operated in the long term are generally costly to the organizations that run them, risk creating a heavy reliance, and can be sorely missed if the program is implemented without other strategies for improving food access and affordability through policy or funding mechanisms.

Community Gardens

Community gardens are pieces of land serving to provide space for families and individuals to grow produce. These garden programs serve as a way for communities, especially those experiencing poverty, to save money on food and incorporate more nutritious foods into their diets. Community gardens also serve as a means of increasing physical activity, community-building, and education. While community gardens can be attractive for alleviating food insecurity, they do require knowledge, valuable time and support from the wider community to function well. Gardens have been launched by area organizations in low-income residential areas, such as Crestmont, but some have not typically seen long term success due to limited time and resources in combination with other factors, such as location of the gardens. Future attempts will need genuine interest and strategic collaboration with the community to gauge feasibility.

Accessing Grocery Stores and Local Hunger-Relief Programs

While there are numerous hunger-relief programs, accessing them without a car can be a problem. It is not uncommon for a resident to have to ride two or three buses to access a food pantry. For example, to get from Crestmont Apartments, one of the city's public housing developments, to Mother Hubbard's Cupboard, one must take 2 buses with a travel time of about 45 minutes each way to travel just two miles. Physical stores are also difficult

[12]Food Research & Action Center, *Why Low-Income and Food-Insecure People are Vulnerable to Poor Nutrition and Obesity* http://frac.org/obesity-health/low-income-food-insecure-people-vulnerable-poor-nutrition-obesity

to access. Round trip travel time for using the bus system to travel to grocery stores from Crestmont can range from one to two hours, in addition to time spent waiting at the bus stop and shopping in the store.

Even if housing is near a transit route and accessible, buying the week's groceries for a family and transporting them on public transportation is challenging given the additional time it takes away from other commitments. Ride services and sharing rides through friends are available options for transportation, but pose an added strain on limited budgets.

Current Hunger-Relief Programs and Local Organizations
Assistance programs focused on addressing food insecurity within Monroe County and the City of Bloomington include but are not limited to federal programs such as SNAP, School Nutrition Programs, Women, Infants, Children (WIC), and local programs at area organizations such as Community Kitchen, Mother Hubbard's Cupboard, Hoosier Hills Food Bank, and Area 10 on Aging, among many others. Most grocery stores do accept SNAP, however, it is not always clear which stores also accept WIC. This is an area for exploration which is something that the City, Bloomington Food Policy Council, and others can collaborate on in the future.

The Bloomington City Farmer's Market has a SNAP incentive program, "Double Market Bucks," which doubles SNAP benefits at the summer and winter markets. During the 2018 market season, 172 customers purchased Market Bucks, representing $26,238 in transactions. Most Double Market Bucks participants spent between $30 and $90 during the market season.[13]

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[13] City of Bloomington Parks and Recreation Department. 2019. Double Market Bucks 2018 Annual Report.

AFFORDABILITY INDICATORS: FOOD

To measure our community's progress in becoming a more affordable place to live, we should track access to affordable food. The following data points are suggested indicators of food access and affordability.

- **FI – 1: Food Insecurity Rate.[14]**

    Current rate: 16.8%
    Number of food-insecure people in Monroe County: 24,260
    Estimated program eligibility among food-insecure people:
    - 34% residents may not qualify for SNAP, WIC, or other income-based programs
    - 66% residents eligible to receive some assistance

- **FI – 2: Utilization of Emergency Food Programs**.[15]

    Current data: 2,371,203 pounds of food distributed to Monroe County food
                           pantries and distribution centers

- **FI – 3: Location of Food Deserts.**

    There are many ways to define food deserts and food store access for individuals and neighborhoods. Bloomington should use current USDA data alongside the city's data to identify and map food desert locations. Most measures and definitions consider some of the following indicators of access:
    - Accessibility to sources of healthy food, as measured by distance to a store or by the number of stores in an area.
    - Individual-level resources that may affect accessibility, such as household and family income or vehicle availability.
    - Neighborhood-level indicators of resources, such as the average income of the neighborhood and the availability of public transportation.

    Most common data used:
    Measured by percentage of households in a given area without a vehicle and more than .5 to 1 mile from a grocery store.

[14] Indicator Source: Feeding America, Monroe County 2017 data, published 2019.
[15] Indicator Source: Hoosier Hills Food Bank, Annual Report 2016

RECOMMENDATIONS

<u>SHORT-TERM (Within 1 year)</u>

1: Develop food systems map to represent food deserts, the current location of supermarkets, convenience stores, and local shops, as well as area demographics, health, and environmental indicators, and supplemental program availability

Mapping food deserts with other factors such as affordability and accessibility provides a systems analysis to food affordability and access in Bloomington. Identifying location and types of food available at food outlets in Bloomington such as supermarkets, small grocery and corner stores, farmers markets, and farm stands alongside demographic, health and environmental indicators and supplemental program availability will help to shape and guide policy and economic development decisions regarding affordability in the city.

Tracking these data points will help to observe changes over time, however there are some limitations to interpretation of maps. Maintaining the accuracy of store locations can be difficult, and proximity to food stores is not necessarily an indicator of where residents shop. Maps generated should be considered complements to further analysis of food accessibility and affordability in the city. Most of this data is available through the United States Department of Agriculture Food and Nutrition Service's Food Access Research Atlas, and through United States Census data.[16] Though the City of Baltimore, MD is considerably larger than Bloomington, its "Mapping Baltimore City's Food Environment: 2015 Report"[17] provides stellar examples that the City of Bloomington might emulate to map the data shown above.

2: Work with Community Partners to Improve Nutritional Education

While access to food is part of the picture, it's not the whole story. A recent study found that nutritional inequality has less to do with the supply of supermarkets in a neighborhood and more to do with the demand for healthier food by its residents.[18] The study found that locating supermarkets in areas considered food deserts does little to

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[16] 2015. United States Department of Agriculture, Economic Research Service, Food Access Research Atlas. https://www.ers.usda.gov/data-products/food-access-research-atlas/

[17] City of Baltimore, Maryland. (2015). *Mapping Baltimore City's Food Environment: 2015 Report.* http://mdfoodsystemmap.org/wp-content/uploads/2015/06/Baltimore-Food-Environment-Report-2015-1.pdf

[18] Alcott, H., Diamond, R., Dubé, 2018. The Geography of Poverty and Nutrition: Food Deserts and Food Choices Across the United States, NBER Working Paper.

address nutritional inequality. Specifically, the study found that exposing low-income households to the same availability and prices experienced by high-income households reduces nutritional inequality by only 9%, while the remaining 91% is driven by differences in demand.[19] Even where healthy affordable food is available in lower-income neighborhoods, residents do not always choose it. This due to contributing influences outside of education and income; individual and household diet depends on a number of factors including culture, taste, belonging and tradition, to name a few. In the interest of improving nutritional inequality in ways that remain cognizant of diversity and cultural norms, the City should work with, and support, a wide set of area partners to improve nutritional education and resources for low-income residents of all backgrounds.

3: Research the Pennsylvania Model Food Financing Initiative, and determine if a similar approach is an appropriate option for a city the size of Bloomington

Financing initiatives are one solution to incentivizing grocery and supermarket development, increasing the concentration of supermarkets per capita in low income and underserved areas. The Pennsylvania Fresh Food Financing Initiative is a partnership between several organizations in Pennsylvania that awarded funding to assist with initial development and startup costs for groceries and supermarkets.

An in-depth analysis of the current situation in Bloomington considering the links between health, income, and access to grocery locations, as well as an analysis of funding resources, current policy, and community fit is needed to determine if a similar model is suitable. Suggested partners for determining this fit include, but certainly are not limited to: City of Bloomington, Indiana University, the Monroe County Health Department, Bloomington Economic Development Corporation, Bloomington Food Policy Council, and community input.

4: Research the Healthy Corner Store Collaborative, and determine if a similar approach would work in Bloomington

Launched in areas including New Orleans and Oakland, Healthy Corner Store Collaboratives provide fresh fruits and vegetables to corner stores by connecting owners with produce suppliers to keep costs low.

The City of Bloomington recently submitted a Healthy Food Financing Initiative grant application to work with Bloomingfoods and corners stores to stock the latter with more fresh food. The City also should explore additional opportunities through collaboration

[19] *Id.*

with community partners such as the Food Policy Council and local fresh food vendors to consider the efficacy and feasibility of launching other initiatives that bring affordable, fresh produce to corner stores.[20]

5: Support community gardens in low-income communities

Nationally, successful community gardens are those initiated and organized by the communities that benefit from them. A support structure might be created to assist these beneficiary-driven projects through grants, supplies, technical assistance, and utilizing community volunteers recruited through the Bloomington Volunteer Network, the Bloomington Food Policy Council, and IU's Service Learning program, to name a few. This structure requires extensive initiative, resources, collaboration and input from the beneficiaries.

MEDIUM TERM (Within 2-5 years)

1: Explore and address cliff effect on SNAP, and other supplemental food program, eligible beneficiaries and those ineligible

Cliff effect and administrative burden imposed by the application process make access to SNAP and other financial support programs difficult for those who need the support. As a family's income increases, they rise above the official poverty level. As wage increases, eligibility drops for tax credits, childcare subsidies, health care coverage and food stamps. There is a large gap after assistance for families drops and the point at which their wage actually fully meets their needs. Although families may be working and earning more, they struggle to reach financial security. The County, City, and local organizations should work to evaluate where improvements can be made, both in terms of decreasing the administrative burden of applying and being eligible for existing aid, and the possibility of expanding aid and resources to the community members that are just beyond current guidelines for eligibility.

2: Modify the built environment and attract grocery stores to underserved communities

Bringing grocery stores to any new location is a challenging process. Two guides walk through guidelines and suggestions for attracting stores and exploring alternatives for

[20]The Food Trust. 2014. "The Healthy Corner Store Initiative."
http://thefoodtrust.org/uploads/media_items/healthy-corner-store-overview.original.pdf

improving access to stores. *Grocery Attraction Strategies*[21] produced by PolicyLink and the Local Initiatives Support Corporation, and *Neighborhood Groceries: New Access to Healthy Food in Low-Income Communities*[22] from the California Food Policy Advocates are two reports that recognize that improving access to stores and bringing grocery stores to an underserved area requires strong partnership between city governments and community based organizations, and the store operators.

The reports discuss meetings between community advocates or municipal officials and existing supermarket operators are helpful to identify benefits and challenges of operating in the community. Among other development support, this discussion assists in identifying struggling stores in the community and working with them to implement potential strategies available from the municipality and community organizations that may improve profitability while meeting the needs of the community. Surveys, pubic demographic and spending data from the US Census Bureau or other sources are useful to develop a case for attracting grocery stores to new locations. Once needs are identified, the local government should explore fit for financial incentives through grants, loans, and tax benefits other than those currently available. Developing mixed-use retail clusters where small food stores can thrive, including food access needs in planning, zoning, and development, streamlining of license and permit processes, and providing technical assistance for entrepreneurs and others who are interested in developing stores are all strategies that can be pursued to address need.

3: Implement Food Innovation Districts based on geographic need, particularly at sites of food deserts

Land use planning tools can seek to ameliorate the effects of food deserts, enhancing the health and affordability of neighborhoods. According to planning and implementation studies by the Northwest Michigan Council of Governments, the Michigan State University Center for Regional Food Systems, and Regional Food Solutions LLC, a food innovation district is "a geographic concentration of food-oriented businesses, services, and community activities that local governments support through planning and economic development initiatives in order to promote a positive business environment, spur regional food system development, and increase access to local food."[23] Services within food

[21] PolicyLink, LISC Bay Area, 2008. Grocery Store Attraction Strategies: A Resource Guide for Community Activists and Local Governments. http://www.policylink.org/sites/default/files/groceryattraction_final.pdf
[22] Bolen, E., Hecht, K. 2003. California Food Policy Advocates, Neighborhood Groceries: New Access to Healthy Food in Low-Income Communities. https://cfpa.net/GeneralNutrition/CFPAPublications/NeighborhoodGroceris-FullReport-2003.PDF
[23]Cantrell et al. 2012. Food Innovation Districts: An Economic Gardening Tool p.6, http://foodsystems.msu.edu/uploads/files/fid-guide.pdf

innovation districts often include markets, food business incubators, and facilities for common storage, packing and distribution.

Food innovation districts can be created as overlay zones, allowing the underlying land use categories to remain intact while enhancing cultural and economic activities specifically related to food. A Food Innovation District overlay creates a moderate incentive to concentrate food production and distribution activities; once the overlay is created it can be applied over multiple, traditional land use zones and districts; and, it does not require that food uses develop specifically within that zone, granting greater flexibility to underlying districts and zones.[24] Key partnerships should be developed with entities who already have a strong physical presence in the area, such as the new Boys and Girls Club facility and the Community Kitchen.

4: Explore expanded bus service, especially on routes to and from food sites and low-income neighborhoods, and expanded service hours

Public transportation is vital for people without a car. Devoting resources necessary to evaluating current needs, and adjusting or expanding bus routes and services to fit current and anticipated future community needs will improve access to food and other destinations around the city for residents who use alternative modes of transportation. The City and Bloomington Transit should regularly assess routes and opportunities for the equitable growth of service areas and need.

5: Explore and pilot alternative Mobile Food/Food Delivery Systems to expand food services to additional areas of need

Mobile markets are intended to be temporary solutions in areas where affordability and access to food locations are limited; however, they can create an unsustainable dependency in areas that are already strained if these markets are not accompanied by other initiatives and means of support. It is important, then, for any new mobile market to not be a standalone service, but rather to complement other initiatives building solutions for food affordability. To avoid creating a long-term reliance on mobile markets, collaborators and organizers should also work and give support in other areas addressing affordability and insecurity. It would be beneficial for departments and groups such as the Community and Family Resources Department, local non-profits, and other organizations addressing food insecurity to strengthen existing partnerships in order to identify strategies in addressing community need for a mobile market. If implemented, the organizing parties should collect data on use over time to determine reach and effectiveness of the program.

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[24]Ibid., http://foodsystems.msu.edu/uploads/files/fid-guide.pdf

CHAPTER 3: HEALTHCARE

Comprehensive, quality healthcare is a foundational element for a healthy community. Achieving this for Bloomington necessitates a multi-factor approach involving the community, the medical system and the individual.

At the broadest level, a community must address the social determinants of health, that is, the factors that both contribute to and exacerbate medical conditions. These include transportation, child care, safe, affordable and adequate housing, food access, and employment opportunities.

At the level of the healthcare system, it is critical that the full range of service be available, easily accessible, and affordable. A community must provide sufficient primary care practitioners, specialists, and acute and emergency care. Ideally, a community's healthcare system also includes auxiliary services such as preventive care, health education to address modifiable lifestyle contributors to health (smoking, nutrition, exercise), and care management, to name just a few.

> "A healthy community ensures the health and well-being of every individual. It has sufficient primary health care providers and other health services, and its citizens have the means and desire to access the appropriate services."
> - *United Way Service Community Assessment of Needs, 2012*

At the level of the individual, many challenges exist in understanding the many insurance options and the process of enrolling in a plan through Healthy IN Plan (the Indiana Medicaid alternative), federal Marketplace, private insurance, and insurance provided by employers if even available. Once enrolled, it can be confusing to understand premiums, deductibles, copays, and so forth. Navigating the healthcare system itself to find a local primary care provider stymies many people.

Brian Shockney, President Indiana University Health Bloomington Hospital, notes that 70% of IUHB Urgent Care Clinic patients have no primary care physician (PCP). Moreover, the IU Southern IN Physicians practices (SIP) do not have the capacity to add these people to their providers' panels. There is a shortage of primary care physicians in Monroe County and the wait time for an initial appointment is 6-8 months. Access to medical services for **<u>insured</u>** people living in poverty, such as people experiencing homelessness, is inadequate.

Further, IUHB will move to Bloomington's east side in 2020, taking the emergency department and outpatient specialists located in and around the hospital with them. As a result, evening and weekend emergency services and specialty care will be harder to access for people lacking in resources, or otherwise experiencing poverty, who are downtown and on the west and south sides.

Currently many dedicated organizations in the Bloomington community work to address health care needs. The community is home to a strong and vibrant nonprofit social service community that addresses the social determinants of health. The local hospital and nonprofit healthcare organizations strive to provide the full continuum of medical services, and many efforts are in place to offer the preventive and educational services to engage individuals to take responsibility for their health and well-being.

The intent of this report is to address the gaps that, despite our best efforts, remain significant barriers to meeting the health care needs of the community. It is important, at the outset, to reiterate the intersectionality of healthcare with the areas addressed in other chapters, as none of these issues exists independently of the other.

EXISTING CONDITIONS

Services and Current Initiatives

Partnerships and Advocacy

Organizations such as Building a Thriving and Compassionate Community (BTCC) and Action Communities for Health, Innovation, and EnVironmental changE (ACHIEVE) provide beneficial networks for leading dialogue and bringing the health community together for change. BTCC, founded in 2015, is a network of organizations and individuals collaborating to provide training, build relationships, and promote actionable change to address the root causes of social problems in Monroe County.   BTCC and twelve local cross-sector partner organizations were accepted as one of 50 finalists in the national Healthiest Cities and Counties Challenge (HCCC) in September of 2016.   The challenge, a partnership between the Aetna Foundation, the American Public Health Association, and the National Association of Counties, invited small and mid-size communities to build partnerships to improve population health This cross-sector team convened around a shared vision of health equity to make Monroe County the best place in the country to be a child, focusing on policy, practice, and environmental changes that promote safe, stable, nurturing relationships and environments.

ACHIEVE is another enthusiastic organization in Bloomington made up of leaders across five sectors: Schools, Worksites, Organizations, Healthcare, and Community-at-Large. Facilitated by the Monroe County YMCA and Bloomington Parks and Recreation, ACHIEVE inspires many organizations to work together to promote policies, practices, and collaborations to make the healthy choice the easy choice. From 2016 – 2018, ACHIEVE, along with IU Health Bloomington and the Monroe County Health Department, led a community health assessment to identify priority health needs within the community. After

gathering community input, multi-organizational community health improvement (CHIP) teams selected obesity/chronic disease, substance abuse, mental health, and basic needs as areas of focus.

When it comes to advocacy, Hoosiers for a Common Sense Health Plan (HCHP) is a strong voice in Bloomington and in Indiana. HCHP is a group of Indiana citizens who support a publicly-financed, privately-delivered (single payer) universal health plan at the state and national level. HCHP members are frequent contributors to local news on healthcare issues and are frequent visitors to Washington, D.C. to lobby on behalf of these issues.

Non-profits
Traditional outpatient medical practice in Bloomington are primarily centered in the Southern Indiana Physicians (SIP) network owned by IU Health system. Beyond traditional care, Bloomington is the home to many other local medical centers and clinics offering services specifically for uninsured or under insured people.
Some of these offer a sliding fee scale, another offers free services for patients who meet designated financial criteria, and others accept HIP and other insurances. For example, IU Health Community Health, a department of the Indiana University Health Bloomington Hospital, offers Positive Link, a program that provides a continuum of services to the community to address the health and well-being of those living with or at risk for HIV. Volunteers in Medicine Clinic of Monroe County is a free clinic offering the full range of primary care services, specialists, dental care, and medications at no charge.

Women's health resources are offered by the Monroe County Health Department's Futures Family Planning Clinic, Planned Parenthood, All Options Pregnancy Resource Center, as well as the hospital-owned IU Health Southern Indiana Physicians Women's Health clinic. Health care services for children are offered primarily by IU Health Riley Physicians.

Federally Qualified Healthcare Center (FQHC)
The Volunteer in Medicine Clinic of Monroe County (VIM) served as a free clinic for many years, but has been restricted to only serving uninsured individuals inside Monroe and Owen Counties. With the implementation of the Affordable Care Act and the expansion of the Healthy Indiana Plan, more people in poverty have health insurance, but many still may not be able to afford the full cost of their care. Recognizing the changing demographic needing medical care in the Bloomington community, VIM began steps to assess options with a consultant, and started the steps to becoming a Federally Qualified Healthcare Center (FQHC).

As of the release of this report, HealthNet, a not-for-profit providing primary care to the medically underserved in Indianapolis, signed an asset purchase agreement with VIM

poised to begin in December 2019. This transforms VIM into a family medicine clinic, expanding access to anyone regardless of income, age, geographic area, or insurance status. VIM will become The Bloomington Family Health and Dental Center, join the HealthNet network, and operate as an FQHC.

All FQHCs must meet criteria set by the federal Health Resources and Services Administration (HRSA). Centers must provide, either through onsite, or referral agreements, primary care, oral, and mental health, as well as substance abuse services. They also must offer services to all persons regardless of ability to pay or geographic origin, primarily serve a medically underserved area or population, provide comprehensive primary medical and dental services, offer urgent care and 24/7 on-call triage, and offer a sliding fee discount program to serve all patients.

The presence of a FQHC in Bloomington will provide tremendous services critical to the public safety net. Better access to providers will reduce waiting lists at the SIP offices and provide an alternative for people who use the Urgent Care clinic for their ongoing medical care. Medical services might expand to potentially include pediatric and OB/GYN care, community-based services to the homeless and low income neighborhoods (Crestmont, Walnut Grove Apartments, for example) and to remote areas with transportation difficulties. An FQHC will ensure that every resident of Bloomington and Monroe County has access to affordable, accessible, and compassionate healthcare and wellness-related education regardless of financial, cultural, or social barriers.

Gaps and Barriers to Healthcare Access

Bloomington is very fortunate to be able to rely on the expertise and energy of the above organizations. To list their accomplishments would necessitate a stand-alone chapter. Despite the progress that has been made, there is still room to improve.

Three primary barriers to healthcare access affecting residents of Bloomington include:
- Insufficient numbers of primary care providers to adequately serve the Bloomington community
- Overly complex insurance enrollment system and challenges to navigating the healthcare system
- Access to reliable transportation

Insufficient Number of Primary Care Providers

In spite of the Affordable Care Act and the implementation of Healthy IN Plan 2.0, an estimated 12% of Bloomington residents aged 18-64 are still uninsured.[1] This equates to over 10,000 people. Unfortunately, there is no data on the percentage of people that are "*under*insured," that is, having difficulty meeting their medical needs in spite of their insurance plan.

With a federal National Median Benchmark of 1.0 FTE primary care physician to 2,159 persons, it is clear that there are an insufficient number of primary care physicians in the service area to fully serve the population. From an internal study conducted by Volunteers in Medicine in 2018, it was concluded that an additional 4 to 6 primary care physicians are needed to adequately serve the population of Bloomington.[2]

Health Insurance Options: HIP, ACA, Employer-sponsored

The health insurance system can be overly complex. Currently, all U.S. citizens are eligible for some type of insurance. There are three primary ways of becoming insured in Bloomington: the Healthy IN Plan (the state's Medicaid program), the federal ACA Marketplace, and employer-sponsored insurance.

The Healthy IN Plan is designed for those Indiana residents living in households with incomes under 138% of the federal poverty level. One can enroll in HIP by going online; however, this is very challenging for people not accustomed to the computer or for those for whom English is not their primary language. In addition, one must often provide verification documents such as identification, a birth certificate, pay stubs or tax records - a barrier for many people, especially those experiencing homelessness.

The federal Marketplace offers subsidized insurance plans for people living in households with incomes between 138-400% federal poverty level.

Certified Healthcare Navigators are available to Bloomington residents to help with the HIP and Marketplace enrollment process, but many residents are unaware of the free service. Even with assistance, applications can be denied due to insufficient information. Some have their application approved, but discover that they have been assigned to a primary care provider a significant distance from Bloomington. These people, then, are often not aware

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[1] Model-based estimates for current lack of health insurance among adults aged 18-64 in 2016. 500 Cities Project: Local Data for Better Health
https://nccd.cdc.gov/500_Cities/rdPage.aspx?rdReport=DPH_500_Cities.InteractiveMap&islCategories=HLTHOUT&islMeasures=ARTHRITIS&islStates=18&rdRnd=23622

[2] Indiana Office of Medicaid Policy and Planning, Indiana Primary Care Association, and Myers and Stauffer, Indiana FQHC Cost Reporting Guidelines, 2000

that they can have their PCP changed to a local location, or have difficulty finding a provider that is accepting new patients, and rarely go to a primary care doctor. Instead, they go to the emergency room when a pressing medical issue arises – often not truly emergent.

The Center for Disease Control 500 Cities project has modeled the percentage uninsured in the City based on census data (See map on following page). Overall, about 13% of residents between the ages of 18 and 64 lack health insurance.[3] Some areas in the city have higher percent uninsured. For example, for most of the census tracts between 3rd street and the SR 45/46 Bypass, the rate of uninsured is between 15% and 18%. This map is consistent with the income and housing burden maps in other chapters that show the geography of need.

Transportation

Transportation continues to be a challenge for community members without cars. A 2013 study examining barriers to health care access nationally showed that individuals and families without a car may be twice as likely to miss an appointment as those who have a car, and that those with children reported transportation as a barrier in taking their children to a medical appointment.[4] To overcome this barrier to accessing health care some insurance providers offer full or partial coverage of services for transportation to and from medical appointments. There are also services through nonprofits such as Area 10 on Aging's Rural Transit service and Be Loved Transportation, Inc., as well as options for private transport.

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[3] 500 Cities Project: Local Data for Better Health. (2019) Bloomington, IN Model-based estimates for current lack of health insurance among adults aged 18-64 years – 2016. Centers for Disease Control. https://www.cdc.gov/500Cities/
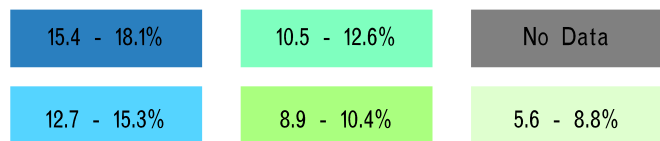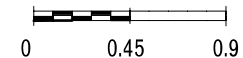[4] https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4265215/
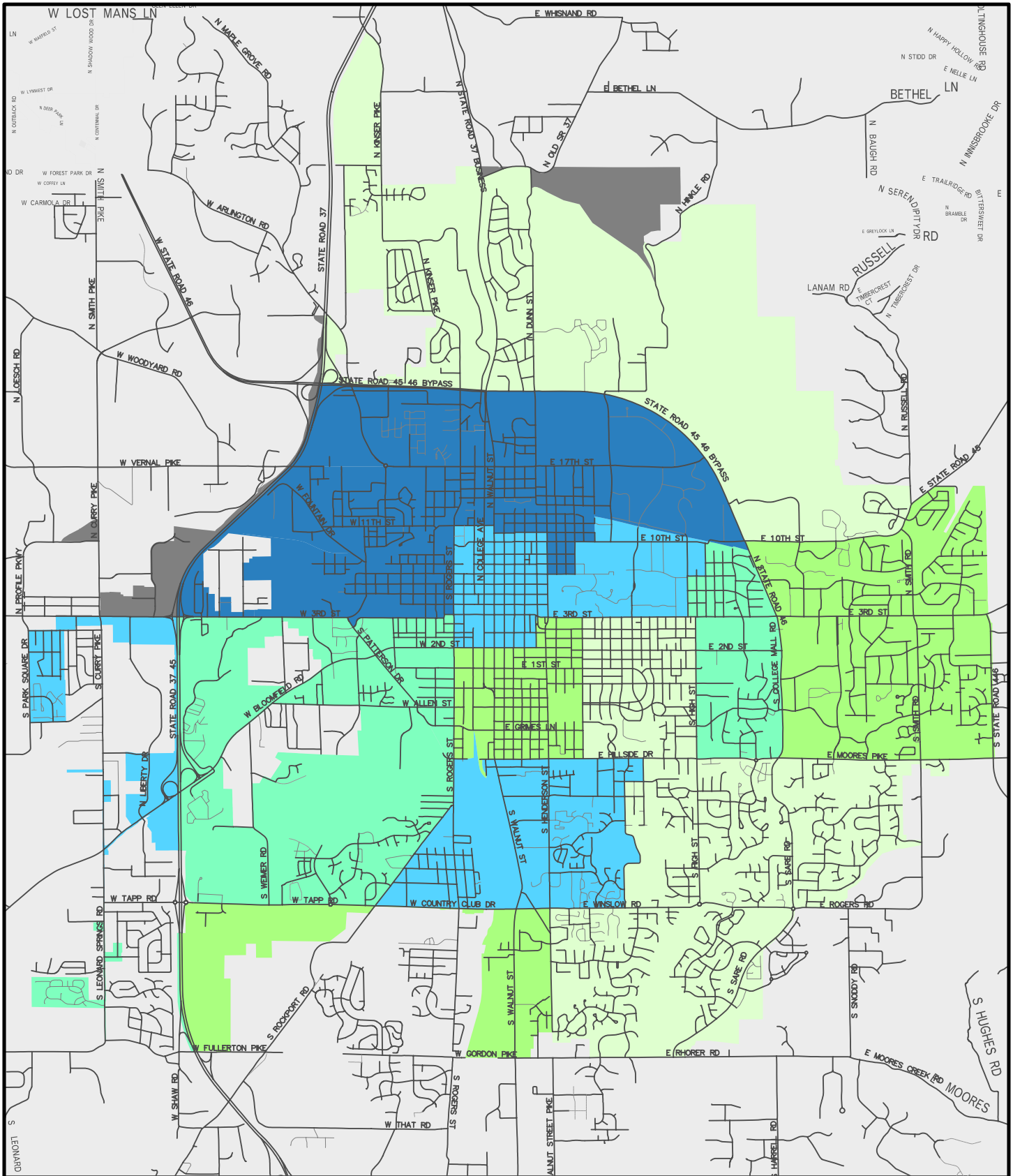
Percentages of Uninsured Persons Aged 18-64

Insurance Data from CDC 500 Cities Project

Legend:
- 15.4 - 18.1%
- 12.7 - 15.3%
- 10.5 - 12.6%
- 8.9 - 10.4%
- 5.6 - 8.8%
- No Data

City of Bloomington
ITS Department

Geographic
Information System

Scale: 1 inch = 0.9 miles

0   0.45   0.9

N

Apr 25, 2019

For use as map information only, information is NOT warranted.

TaffsysLP

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AFFORDABILITY INDICATORS: HEALTHCARE

HI – 1: <u>Accessibility - Number of Uninsured</u>[5]

    Lack of insurance in adults aged 18-64, City of Bloomington
<u>2018</u>: 12.5%
<u>2014</u>: 21.8%

HI – 2: <u>Affordability</u>[6]

This indicator measures the average size of deductibles, premiums, and out-of-pocket costs associated with programs available for individuals and families living under or up to 400% of the Federal Poverty Guidelines.   The price individuals and families pay is dependent on their household size and income (MAGI - modified adjusted gross income).   Below is a comparison of the basic Healthy Indiana Plan to a Marketplace plan that an individual would be eligible for after no longer qualifying for the HIP.

Examples:

Healthy Indiana Plan 2.0 Plus:

    Eligibility: 100-138% of Federal Poverty Guideline
    POWER account contributions - $1-28 (2% of monthly income)
    No deductible, No copay
    Vision and Dental Available for HIP Plus Members

Marketplace:

Premium Tax Credits are based on the second lowest Silver Plan available, together with an individual or family's Federal Poverty Rate. In Indiana, one is eligible for Premium Tax Credits if they are between 139% and 400% of the Federal Poverty Guidelines.

    Current Statistic: 2018, Monroe County, IN, Individual, 35 yrs old, at 140% FPL or $18,000/yr.

2018 Healthcare Costs	Caresource Federal Simple Choice Bronze	Caresource Federal Simple Choice Silver 2	Ambetter Balanced Care 12 (2018)
Estimated Monthly Premium	$58.36	$91.23	$159.30
Deductible	$6,650	$250	$250
Out of Pocket maximum	$7,350	$1,250	$1,250
Emergency room Coinsurance	40% after deductible	5% after deductible	5% after deductible
Co-pays	$35-75	$3-10	$3-10

[5] Indicator Source: 500 Cities Project - Centers for Disease Control and Prevention, Indiana Community Health Needs Assessment Monroe Co. Fall 2016
[6] Indicator Source: Internal Revenue Services, Centers for Medicare & Medicaid Services

When considering whether the programs and services we have in place are affordable and thus effective at helping individuals and families move out of and stay out of poverty, we need to look for potential cliff effects. Those can be seen when there is a drastic shift in the ratio of benefits to income. As an example, one could compare the most an individual would pay for HIP2.0 with the lowest premium/deductible/out of pocket cost plan. Theoretically, an individual making $1,455/month would pay $28/month for Healthy Indiana Plan 2.0 and this would include vision and dental coverage. If they were making any more than $1,455, the most affordable option overall would carry a $91.23/month premium in addition to a $250 deductible and copays for doctors/specialists/prescriptions. On HIP2.0, the most the individual would pay is $336/year. The lowest out-of-pocket max for Marketplace is $1,250, more than a 350% jump. The consequence of this is that there are people who cannot afford to sign up, or who will turn down a raise in pay so that they can stay on a low income-based plan.

HI – 3: <u>Preventable Hospitalizations</u>

Source: Healthy Indiana Indicators[7]

Current Statistic:
    Monroe County:
-     28.1 Preventable Hospital Stays per 1,000 Medicare Enrollees, 2018
        Indiana-wide data: 56.7, 2018

What does this indicator measure?
This measure describes the hospital admission rate for ambulatory care-sensitive conditions (ACSC). ACSCs are conditions where appropriate ambulatory (primary or outpatient) care prevents or reduces the need for admission to the hospital. Preventable hospitalizations are a guide to measuring access to primary health care services. A trend up or down reflects access to primary care, adequate insurance, ability to pay, and availability of providers.

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[7] Indiana Indicators. (2018). Health Dashboard: Bloomington, IN. Preventable Hospitalizations per 1,000 Medicare Enrollees.

RECOMMENDATIONS

SHORT TERM (Within One Year)

1: Develop a user-friendly city website/online City community resource guide

Large barriers to obtaining health care include knowledge about the appropriate resources available, gathering the necessary documentation needed to apply, and navigating an enrollment application. A user-friendly website as a central location for information allows the community to more easily navigate and identify resources available for them to use. The City's Community and Family Resources Department current website has several resource guides connecting community members with organizations that address substance abuse, child care, healthcare, and other needs. Some, but not all, of these resources are available in Spanish. The City should regularly revisit the resources listed to evaluate accuracy of the information provided and usefulness for those who need the resources, including non-English speakers and those who do not have easy access to a computer.

2: Explore a systems approach to health care in Bloomington based on Centers for Medicaid and Medicare Service's[8] Accountable Health Communities model - Alignment Track[9]

A systems approach to health care focuses less on being reactive, and more on being proactive when addressing health concerns. Community Health Network in Indianapolis received a grant in spring 2017 from the Centers for Medicare & Medicaid Services (CMS) to address gaps in health-related social needs of housing instability, food insecurity, utility needs, interpersonal violence, and transportation.[10] Using the CMS Accountable Health Communities Model, Community Health Network will focus on improving and expanding its current clinical-community partnerships in screening for high risk beneficiaries, identifying the social needs impacting health, and guiding them to programs and resources in the community that help with these needs.

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[8] The Centers for Medicare & Medicaid Services (CMS) is part of the US Department of Health and Human Services. CMS oversees federal healthcare programs
[9] Centers for Medicare & Medicaid Services. (2019) Accountable Health Communities Model. https://innovation.cms.gov/initiatives/ahcm
[10] Cleveland, B., Community Health Network Foundation receives $2,560,494 from CMS to address unmet health-related social needs on the east side of Indianapolis. Community Health Network. April 10, 2017. https://www.ecommunity.com/news/2017/community-health-network-foundation-receives-2560494-cms-address-unmet-health-related

The 'Alignment Track' of the Accountable Health Communities Model encourages community partners to align services to best fit the needs of beneficiaries.[11] Monitoring Community's systems approach and emulating its successes will allow Bloomington to identify the service gaps in the community and develop an improved system for connecting services to those who need them.

3: Host guided conversations with policy makers regarding Health Systems

While the City does much to support healthcare services and connect people to them through grants and online resources, there are still health needs that are not being met. The City should host open guided conversations between local healthcare and social service providers and policymakers in order to better inform decision-making that addresses community need, ensuring previous efforts to do so are synthesized and not duplicated.

4: Review available resources for removing barriers to health care access

Certified Healthcare Navigators and Managed Care Entity (MCE) Community Liaisons provide a vital role in connecting community members to health resources available to them. The city and healthcare community should explore and act on ways to improve awareness for residents about the assistance that is available to them, and to expand the number of navigators.

MEDIUM and LONG-TERM (2+ years)

Our longer-term vision for healthcare is one in which healthcare is universal and publicly paid. This is a vision that has long been supported by the Council. In 1994, the Council passed Resolution 94-54, supporting single-payer universal health insurance. In 2006, the Council passed Resolution 06-16: Supporting Universal, Publicly-Paid Healthcare and in 2017, Resolution 17-33: Opposing Attacks on Health Benefits. These are State and federal policies. And while the realization of this long-term goal is beyond the City's jurisdiction, insofar as the Council is charged with protecting the health, welfare, and safety of the community, it is one for which the City should continue to advocate.

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[11] Centers for Medicare & Medicaid Services. Accountable Health Communities Model. Accessed January 2019. https://innovation.cms.gov/initiatives/ahcm/

CHAPTER 4: CHILD CARE

and HIGH QUALITY EARLY CHILDHOOD EDUCATION

Families with young children in Bloomington face great obstacles when it comes to affordable child care. Child care is not only expensive but unattainable for many residents. Facilities have limited space and are expensive to run. Quality of child care is also a concern. This chapter examines the need for not only access to affordable child care, but access to quality child care.

While early childhood education is important to the development of children regardless of family income, it is paramount for children growing up in poverty. Education needs to start as early as 0-3 years of age to reach the highest levels of effectiveness. Years of scientific study prove that the single most important period of brain development occurs before children reach age 5.

Early child care education was identified as a high priority for the City as articulated by the Mayor and reflected in HAND's Consolidated Plan 2015.[1] In 2017 the Council and Mayor allocated $100,000 in child care funding for 2018 to support local organizations and provide child care expansion grants. The funding provided supplies and materials, new employment and workforce development, and the creation of 48 new slots of full-time affordable child care.[2] While laudable, further investment is necessary as there are many who still do not have access to affordable quality child care. Investing in early childhood education is proven to stimulate economic growth and "offers one of the highest returns of public investment – more than $7 for every dollar spent"[3] or up to 16% return on investment.[4]

According to the Indiana Institute for Working Families, for families with children, the self-sufficiency wage is roughly 2 to 3 times higher than the federal poverty level. As seen in the below table, to meet the self-sufficiency budget a single parent with one preschooler and one school-age child the parent must earn $29.25 per hour for an annual income of $58,535. This makes child care unattainable for many families living at, below, and even above, the poverty level. It is notable that the cost of child care can exceed the cost of housing.

[1] Consolidated Plan 2015-2019. (2018). City of Bloomington Housing and Neighborhood Development Department. Retrieved from https://bloomington.in.gov/sites/default/files/2017-05/old_2015-2019_consolidated_plan.pdf

[2] Mentioned in both City of Bloomington Press Release (July 2018) City Funds Available to Extend Early Childhood Education to More Bloomington Families. Retrieved from https://bloomington.in.gov/news/2018/07/24/3612; and Mayor John Hamilton. (2017). Remarks for 2018 Budget Presentation to City Council. Retrieved from https://bloomington.in.gov/mayor/speeches/2017/08/15/2782

[3] Why Early Childhood Matters. (2018). *Indiana Early Learning Advisory Committee*. Retrieved from http://www.elacindiana.org/why-early-childhood-matters/

[4] Blakely, E.J., and Leigh, N.G. (2017) *Planning Local Economic Development: Theory and Practice*. SAGE, 350.

	Adult	Adult/ Preschooler	Adult /Preschooler/ School age	2 Adults /infant/ Preschooler
Monthly Costs				
Housing	$709	$913	$913	$913
Child care	$0	$752	$1,215	$1,638
Food	$251	$381	$575	$717
Transportation	$241	$248	$248	$472
Health Care	$178	$463	$488	$535
Misc.	$138	$276	$344	$428
Taxes	$327	$699	$853	$1,041
Earned-Income Tax credit	$0	$0	$0	$0
Child care Tax Credit	$0	($50)	($100)	($100)
Child Tax Credit	$0	($83)	($167)	($167)
Total Monthly Costs	$1,844	$3599	$4369	$5477
Self Sufficiency Wage				
Annual	$22,136	$43,173	$58,535	$65,730
Emergency Savings monthly contribution	$52	$107	$194	$85
2018 Poverty Level*	$12,140	$16,460	$20,780	$25,100

Self –Sufficiency Standard for Monroe County, 2016, p. 79, Table 53 in: The Self-Sufficiency Standard for Indiana 2016 , prepared by the Indiana Institute for Working Families.[5]
*2018 Federal Poverty Level data is based on number of individuals in family unit.[6]

Another significant barrier for affordable child care is the cost of care for providers. Due to the low ratio requirements of child to caregiver, it is not always financially feasible for providers to offer affordable child care for infants and toddlers. Child care facilities also face high staff turnover, low wages, and poor training.

> "While child care teachers earn an average of just $10.72 per hour, those working with infants and toddlers make, on average, $2.00 less per hour than those working exclusively with 3- through 5-year-olds. This "wage penalty" dissuades qualified infant and toddler teachers from entering and staying in the field and exacerbates economic stress for those who do. "[7]

[5] Pearce, D. (2016). The Self-Sufficiency Standard for Indiana 2016. Prepared for Indiana Institute for Working Families, A program of the Indiana Community Action Association (IN-CAA). University of Washington. Retrieved from http://www.incap.org/iiwf/self-sufficiency/2016-Self-sufficiency-report.pdf
[6] Federal Poverty Level. (n.d.) *HealthCare.gov*. Retrieved from https://www.healthcare.gov/glossary/federal-poverty-level-fpl/
[7] Jessen-Howard, S., Malik, R., Workman, S. & Hamm, K. (2018). Understanding Infant and Toddler Child Care Deserts. *Center for American Progress*. Retrieved from https://www.americanprogress.org/issues/early-childhood/reports/2018/10/31/460128/understanding-infant-toddler-child-care-deserts/?fbclid=IwAR0rbjEU6ADM_o5czEOJDeOCvu8ceFWbtXCa8147HCI-F7QD8jo1soUD-qg

EXISTING CONDITIONS

The primary source of data on child care in Indiana is collected at the county level which does not distinguish between children living in or outside the city limits. According to Indiana Early Learning Advisory Committee (ELAC), 7,756 children ages 0-5 reside in Monroe County[8] with approximately 45 % living within the City of Bloomington in 2018.

The average cost of high quality full-time child care in Monroe County for ages 0-5 is $9,799[9] a year which exceeds the State average by $981 per year[10] and is above the average cost of in-state university tuition ($9,410).[11] Households with younger children face even higher child care costs, as seen in the table below.[12] Child care costs of this magnitude are unaffordable for single parents and couples working low-wage jobs.

Annual Cost of High Quality Education in Monroe County

CHILD'S AGE	COSTS
Infant	$10,430 per year
Toddler	$10,178 per year
Preschool	$8,705 per year

Source: 2018 ELAC dashboard[13]

According to the ELAC Interactive Data Report, 25% of children in Monroe County are living at or under 100% of the Federal Poverty Limit (FPL). A single parent in Monroe County living in poverty pays almost two-thirds (61%) of their income for high quality care. This is higher than the state overall (54%).[14]

[8] Indiana Early Childhood Interactive Dashboard. (2018). *Indiana Early Learning Advisory Committee*. Retrieved from http://www.elacindiana.org/data/2018-elac-annual-report-interactive-dashboard/
[9] https://s3.amazonaws.com/iyi-website/data-book/2019+Data+book+/2019+INDIANA+KIDS+COUNT%C2%AE+DATA+BOOK.pdf
[10] 2018 Indiana Early Learning Advisory Committee Annual Report. (2018). *Indiana Early Learning Advisory Committee*. Retrieved from http://www.elacindiana.org/documents/elac-2018-annual-report.pdf
[11] New America and Care.com Unveil Index Measuring U.S. Child Care by Cost, Quality, and Availability. (2016) *New America*. Retrieved from https://www.newamerica.org/better-life-lab/press-releases/new-index-measuring-us-child-care/
[12] 2018 ELAC Dashboard Monroe County Profile. (2018). *Indiana Early Learning Advisory Committee.* Retrieved from www.elacindiana.org/documents/2018-monroe-county-profile.pdf
[13] Ibid.
[14] Indiana Early Childhood Interactive Dashboard. (2018). *Indiana Early Learning Advisory Committee*. Retrieved from http://www.elacindiana.org/data/2018-elac-annual-report-interactive-dashboard/

Quality Child Care

In addition to costs, quality of child care is also a concern. Quality of early childhood education can vary by facility. In Indiana, quality of childcare is assessed by "Paths to QUALITY™ (PTQ)", a statewide rating system for early care and education programs. It assists families in making informed decisions and provides benchmarks for early care and education providers improve their quality.[15] The 2018 Indiana Early Learning Advisory Committee (ELAC) reports 46 high quality early childhood programs in Monroe County as evidenced by their rating in Paths to QUALITY™.[16] The Paths to QUALITY™ system consists of four levels with Level 4 as the highest indicator of quality as providers at this level have achieved a National Accreditation.

According to the 2018 ELAC County Profile, of the 2,300 preschool aged children in need of child care in Monroe County, only 37% are currently enrolled in high quality child care. This leaves approximately 1,430 preschool-age children who are impacted by the deficit of high quality seats in our county.[17] Part of this gap in our county was caused by the recent closure of programs, including two IU Cooperative Programs and the YMCA Center for Children and Families.

Many families rely on informal child care, where the child is cared for by a neighbor or family member. While this may be more affordable for families, the level of education provided by informal child care is often substandard to licensed high quality child care providers. Families may also be unfamiliar with available options, including licensed home providers and voucher programs for licensed child care centers.

Child Care Deserts

A recent study by the Indiana Business Research Center to detect child care deserts in Indiana identified four levels of child care capacity: Child Care Hub, Moderate Capacity, Low Capacity and Child Care Desert. This data was calculated using information on the number of children per census track, percentage of working parents, and ratio of labor force to jobs. Child care deserts are a "census track that is home to at least 50 children under the age of 5 and has a ratio of children to child care spots greater than 3-to-1."[18] The following map identifies each level of capacity within the suburban areas of Monroe County. It is apparent from this map there are a number of areas within Bloomington which are low capacity or are child care deserts.

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[15] Indiana Family and Social Services Administration (FSSA); Paths to Quality
http://www.in.gov/fssa/2554.htm, Paths to Quality, http://childcareindiana.org/
[16] Indiana Early Learning Advisory Committee. 2018 Annual Report. Retrieved from
http://www.elacindiana.org/documents/elac-2018-annual-report.pdf
[17] ELAC County Profile, 2018
[18] Rogers, C.O. & Hotchkiss, B. (2019). Child care deserts. *InContext. Vol 20*(1). Retrieved from
http://www.incontext.indiana.edu/2019/jan-feb/article2.asp

Figure: Suburban Monroe County Census Tracks by Child Care Capacity
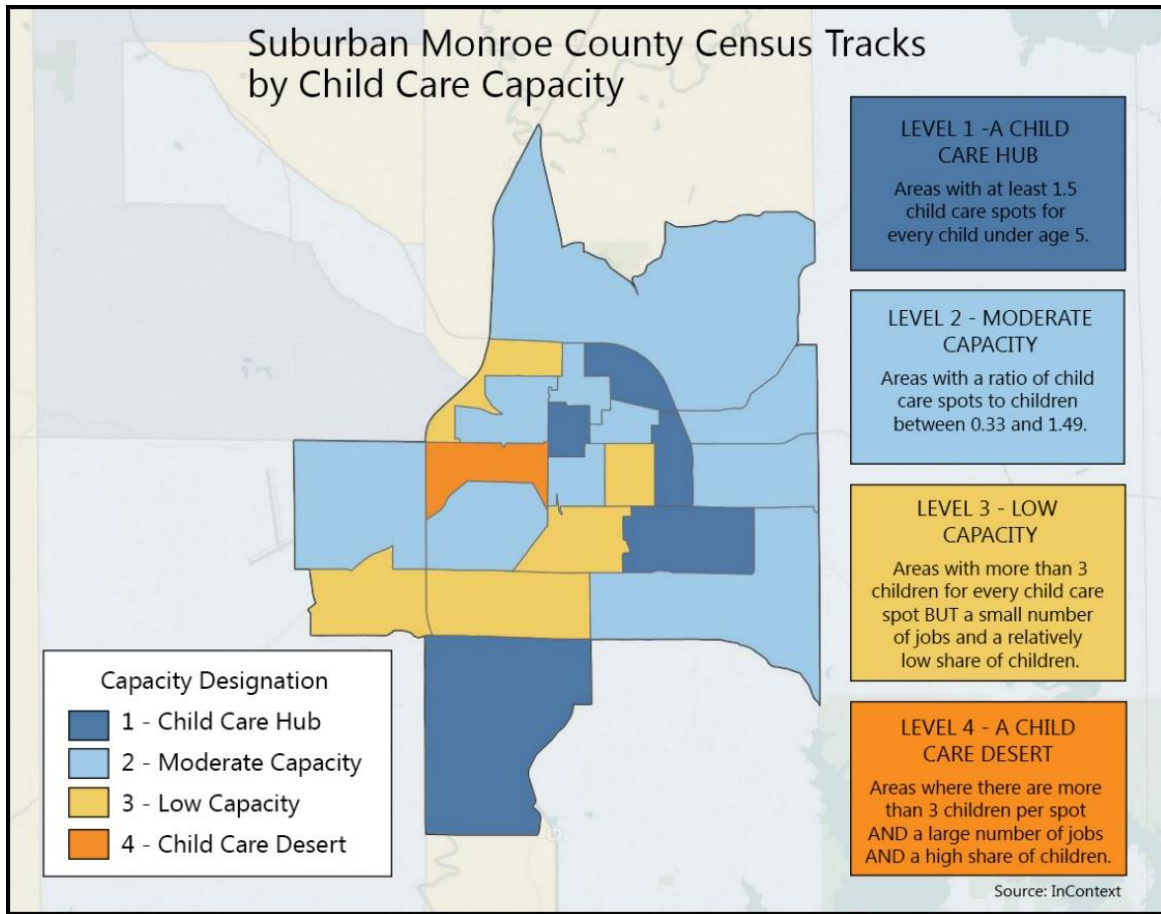
Source: Rogers, C.O. & Hotchkiss, B. (2019). Child care deserts. *InContext, Vol 20*(1).

Economics of Child Care

Lack of child care can also have a financial impact on businesses. The Community Foundation recently surveyed 18 local employers about how child care affects their workforce and business. Almost half of employers (44%) reported difficulty in recruiting and hiring employees due to child care needs. Two-thirds (61%) of employers reported having employees who were unable to focus at work due to issues related to child care. Most respondents (89%) reported having employees miss work due to child care issues. Employers identified that the most commonly reported child care issues for employees include: cost (89%), hours of operation not aligning with their work schedule (72%), and difficulty in finding high quality programs (50%). The majority of employers (94%) reported that child care was one of the top 10 community issues in Monroe County.[19] This data demonstrates that child care is not just an issue for families, but also affects our business leaders, workforce, and community at large.

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[19] Communications with Community Foundation representatives in December 2018.

A 2018 study published by the Indiana University Public Policy Institute (IU PPI), finds Indiana loses nearly $1.1 billion annually due to child care related absenteeism and turnover, and child care disruptions cost the state an additional $118.8 million in tax revenue every year.[20] The IU PPI report recommends giving tax credits to companies that donate to child care providers or scholarships- similar to what is already done with scholarships for K-12 - and creating additional early learning providers.

ASSISTANCE PROGRAMS

Support programs for families are necessary for those who cannot afford to pay market rate child care fees. There are some options available to Monroe County residents: these are summarized below. Waitlists can be lengthy and families must meet certain eligibility requirements in order to receive services.

Head Start and Early Head Start

South Central Community Action Program (SCCAP) offers Head Start and Early Head Start programs to Monroe County children and their families. Monroe County's Early Head Start is located in Ellettsville, and 11 Head Start programs located throughout the County. Early Head Start and Head Start have a limited number of available slots for children, 57 and 267 respectively. This is insufficient to meet community needs. For the 2018-2019 school year, the number of children on the waitlist for both Early Head Start and Head Start exceeded 150 children.

> Child care is unattainable for those without vouchers, even with vouchers transportation is an issue. Getting to and from the Head Start. *— One participant at Thriving Connections*

[20] Littlepage, L. (2018). Lost Opportunities: The Impact of Inadequate Child Care on Indiana's Workforce & Economy. *Indiana University Public Policy Institute, (18-C16)*.

Monroe County United Ministries[21]

Monroe County United Ministries (MCUM) serves child care to households of all income levels at two Level 3 early learning sites: Compass North and Compass Downtown. Priority is given to low-income families: Compass offers a sliding scale fee which is determined by family size and income. In total, Compass locations provide affordable early learning opportunities child care to 180 children aged 6 months to 6 years old.

Child care and Development Fund Vouchers

For families without access to free Head Start or low-cost MCUM Programs, the Child Care Development Fund (CCDF) Voucher Program, a federal program that helps low-income families obtain child care, provides families access to private child care centers. In order to obtain child care vouchers, however, parent(s) must be full-time employed or in school. The CCDF Program is administered through the Indiana Family and Social Services Administration (FSSA) in the Office of Early Childhood and Out-of-School Learning. CCDF funding is obtained through Monroe County's Resource and Referral Agency, Chances and Services for Youth (CASY) located in Terre Haute. CCDF intake coordinators are available weekly by appointment at the local Work One office. In 2017, 457 children in Monroe County received CCDF Vouchers and the monthly average of children on the waitlist was 115.

> Working with [the voucher program] for child care assistance was so difficult that if I did not have the help I would have never made it through the process. It is complicated with huge scheduling issues to meet them as they are from Terre Haute and only in Bloomington once a week.   You have to already have a job, and then two weeks later can apply. What you then find is that all of the good child care facilities are booked with long waiting lists. You have to have the right person to navigate you through this process.
>
> *– One participant at Thriving Connections*

Indiana University's Parent Cooperatives

In 2018, IU closed two parent co-op facilities that offered a rare affordable child care option for IU employees. Parents worked shifts as volunteer caregivers in order to receive reduced child care costs.[22] IU does offer year-round high-quality child care at three other facilities for their faculty, staff and students: Campus Children's Center, Campus View Child Care Center and Hoosier Courts Nursery School.[23]

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[21] MCUM Child care Program, http://mcum.org/programs/compass/
[22] Reschke, Michael "Child Care Coops Closing" *Hoosier Times*, Oct. 1, 2017. https://www.heraldtimesonline.com/news/local/iu-closing-child-care-co-ops/article_fbca231e-e076-5b80-83d1-8431c502580e.html
[23] Indiana University Bloomington, Early Childhood Education Services https://eces.indiana.edu/

Monroe County Community School Corporation (MCCSC) - Preschool

High quality early childhood education is available at 20 MCCSC preschool classrooms located in all MCCSC elementary schools. Additionally, MCCSC has two child care centers serving children ages 6 weeks – age 5 (Hoosier Hills Child Care Center, Level 3 and MCCSC Early Learning Center, Level 1). MCCSC classrooms operate on a school calendar which can pose problems for working families. Title 1 families who qualify for free/reduced lunch can received free pre-K for their 4-year-old. All MCCSC early childhood sites accept CCDF vouchers as well as On My Way Pre-K.

On My Way Pre-K (OMWPK)

Families at 127% FPL are eligible for free pre-K for their four-year-old children through the On My Way Pre-K program. Families must also be working or going to school or willing to enroll in a local class through a partnership with Ivy Tech Bloomington - HIRE or Indiana University – TEACH IT. Both classes are in partnership with Monroe Smart Start, a leadership initiative of the Community Foundation of Bloomington and Monroe County and the OMWPK County Lead. There are 33 high quality providers who accept OMWPK families and 72 families (and counting) have received OMWPK funding.

AFFORDABILITY INDICATORS: CHILD CARE

CI – 1: Licensed Child Care Providers in Monroe County[24] This indicator counts the number of child care facilities present in Monroe County which directly impacts the number of children able to be served.

> Current Statistic: 2019
> > Bloomington:
> > > Licensed Center: 28
>
> Current Statistic: 2017 data
> > Monroe County:
> > > Licensed Center: 24
> > > Licensed Home: 58
> > > Registered Ministry: 8

CI – 2: Capacity of licensed child care centers and homes[25] This indicator measures the capacity, or total slots available in Monroe County for child care. Gaps in care can be identified by comparing the total capacity to the number of children in Monroe County.

> Current Statistic: 2017 data
> > Monroe County: 2,399

CI – 3: Percentage of Children in need of early child care that are not enrolled in known child care program[26]

> Current Statistic:
> > 60% of children in Monroe County are in need of care due to parents working.
> > 68% of those children are enrolled in known program.
> > 32% of children in need are not enrolled in known program

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[24] Indicator Source: Indiana Family & Social Services Administration, https://www.in.gov/fssa/files/Indiana_Licensed_Child_Care_Center_Listing.pdf and The Annie E. Casey Foundation, KIDS COUNT Data Center

[25] Indicator Source: The Annie E. Casey Foundation, KIDS COUNT Data Center[25], https://datacenter.kidscount.org/data/tables/1159-capacity-of-licensed-child-care-centers-and-homes#detailed/5/2344/false/871,870,573,869,36,868,867,133,38,35/any/10369

[26] Indicator Source: 2018 ELAC Interactive Annual Report

CI – 4: Number of Children Receiving and Waitlisted for CCDF Vouchers[27]

Current Statistic: In 2017, 457 children received CCDF vouchers
Monthly average of 115 children on the CCDF voucher waitlist.[28]

CI – 5: Number of Children Waitlisted for Head Start[29]

Current Statistic:
Enrollment slots
Early Head Start: 57
Head Start: 80
Waitlist for 2018-2019 school year
Early Head Start: 80
Head Start: 76

CI – 6: Children Living at or Below Poverty Level[30]
Total number of children under 5 in Monroe County; and total number and percentages of children living below the poverty level. Children in poverty are at greater risks of not having access to quality child care. Understanding the number of children in poverty informs the demand for affordable child care.

Current Statistic: 2017 Monroe County Poverty Level Population under age 5
Total Children under 5: 6,351
Total Below Poverty Level: 1,726
Percent Below Poverty Level: 27.2%

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[27] Indicator Source: The Annie E. Casey Foundation, 2017. KIDS COUNT Data Center.
https://datacenter.kidscount.org/data/tables/1170-children-receiving-child-care-vouchers?loc=16&loct=5#detailed/5/2344/false/871,870,573,869,36,868,867,133,38,35/any/2547
[28] Indicator Source: The Annie E. Casey Foundation, 2017. KIDS COUNT Data Center.
https://datacenter.kidscount.org/data/line/1171-monthly-average-number-of-children-on-waiting-list-for-child-care-vouchers?loc=16&loct=5#5/2344/false/871,870,573,869,36,868,867,133,38,35/asc/any/2549
[29] Indicator Source: Indiana Youth Institute and direct contact with SCCAP
[30] Indicator Source: US Census 2013-2017 American Community Survey 5-year Estimate

RECOMMENDATIONS

SHORT-TERM (Within 1 year)

1: Educational Outreach

City staff can compile and disseminate information on licensed child care providers, local public and private resources, grants, and other funding opportunities to support low-income families by updating the City's Child Care Referral Guide.[31] The City can also provide material on programs which educate, engage, and support early child care education.

Support for United Way's two programs in Monroe County: Smart Start and Born-Learning Trails[32] and identify other organizations which provide educational materials to families with young children.

Embark in a city-wide campaign through mass mailings, marketing partnerships, and letters to the editor in support of high quality early childhood education and the role it plays in a child's formative years and beyond.

Partner with the Community Foundation to sponsor a viewing of No Small Matters, a documentary on preschool education in America, to engage local stakeholders about the role high quality early learning plays for the vitality of today and tomorrow's workforce.

2: The Mayor's child care initiative

The city can continue to provide financial support through grants to child care facilities to increase the number of affordable quality child care slots and support facilities with materials, educational programs, and hiring.

MEDIUM TERM (2 to 5 years)

1: Increase the number of high quality sites

Explore public-private partnerships with employers to identify need, locations, and funding sources for child care facilities in child care deserts and neighborhoods with low-access to care.

Identify properties and buildings that the City, private companies, non-profits, and utilities could make available at below market rate to non-profit child care providers to increase the number of PTQ facilities. In a 2018 press release the City identified the land adjacent to

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[31] Bloomington Community and Family Resources Department, Child Care & Referral Guide, 2015
https://bloomington.in.gov/sites/default/files/2017-07/2015%20Childcare%20Guide_web_0.pdf
[32] Monroe County United Way. https://www.monroeunitedway.org/

Switchyard Park, the IU Health Bloomington Hospital site (acquired in 2021) and near the Trades District as potential areas to develop affordable housing.[33] These areas can incorporate affordable child care options by expanding South Central Community Action Program (SCCAP) Early-Head Start program, MCUM, or new facilities.

2: Assess child care provider needs

A strong child care workforce is important to providing high quality care. In partnership with Monroe Smart Start, a survey of the current early childhood landscape will identify pressing workforce needs, staff educational levels, wages, staff incentives, and benefits, including options for health insurance and retirement plans.

3: Provide incentives or subsidies for teachers to obtain a Child Development Associate (CDA) certification training or associates degree

Increase available providers by partnering with Ivy Tech to promote their CDA program and early childhood associates degree program through incentives or subsidies, apprenticeship programs, on-the-job training, and/or induction programs.

4: Support for low-income parents

The city can provide support to SCCAP's Thriving Connections program or other similar programs that establish peer support programs which target low income families whose children do not currently have access to high quality child care.

Identify additional classroom locations to offer HIRE (a 10 week course that has been approved for OMWPK families) to meet the legislative work/school requirement.

LONG-TERM (5+ years)

1: Increase Access to free child care

Help SCAAP Early Head Start secure resources to expand Early Head Start in Bloomington.

2: Increase the number of family friendly companies that offer child care employee benefits

Increase the number of businesses and organizations who offer on-site child care or early childhood developmental center for their employees, and/or allows new parents to bring their children to work until they reach 6 months of age. Offer tax credit incentives to companies that donate to child care providers, offer scholarships, or create additional early learning providers.

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[33] Press-release: "City Task Force Shares Progress Toward Expanding Affordability" April 9, 2018
https://bloomington.in.gov/news/2018/08/09/3637

CONCLUSION

Affordability, like any social problem, is complex, systemic, and not bound neatly by jurisdictional boundaries. As recounted above, this report is not intended to be an exhaustive review of the issue, nor does it claim to offer a comprehensive suite of recommendations. Instead, this report is intended to make explicit the need for a systems view of affordability: it's not just about affordable housing, affordable food, affordable healthcare, and affordable childcare. It's about it all. And it's about raising the wage floor. It's moving toward not only greater self-sufficiency for more Bloomington residents, but also about guaranteeing that those residents are able to save for an emergency and that those residents have access to the quality of life that makes our community great.

APPENDIX A

Comments on the 2040 Comprehensive Plan

This section highlights the Affordable Living Committee's commentary and involvement in shaping the Comprehensive Plan released in 2018. The 2018 Comprehensive Plan has a vision horizon of 2040, and serves as the framework and direction for "City elected and appointed officials and staff to make decisions regarding the desired location and intensity of growth, development and redevelopment opportunities, transportation facilities, parks, and other public services." (2018 Comprehensive Plan, page 8)

What follows is the Memorandum that the Affordable Living Committee sent to the Planning and Transportation department regarding the draft 2040 Comprehensive Plan, as well as an abridged summary of the many in-text comments submitted during the planning and draft process in 2017.

CITY OF BLOOMINGTON
COMMON COUNCIL

AFFORDABLE LIVING COMMITTEE

p 812.349.3409
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401 N Morton St
Post Office Box 100
Bloomington IN 47402

Memorandum

To: Planning and Transportation
From: Affordable Living Committee
Date: 27 January 2017
Re: Comments on the Draft *City of Bloomington 2040 Comprehensive Plan*

_____

The Affordable Living Study Group was launched as an informal effort by City Councilmembers Susan Sandberg and Chris Sturbaum. Councilmember Mayer later joined the effort. The group began its work initially examining the issues associated with housing. However, the closer the group examined housing, the clearer it became that the issue of affordable housing is inextricably tied to all the other exigencies of daily living such as transportation, employment, food, child care, and health care. For that reason, the group expanded its purview to focus on "affordable living" in Bloomington. The group was established as a special Council Committee in November 2016 pursuant to BMC 2.04.240. The Committee's chief objectives are to understand affordable living needs through data and public input and to develop an action plan, a report that clearly spells out community need and maps out short-, medium-, and long-term goals.

As issues of affordable living are often directly shaped by land-use policies, we appreciate the opportunity to weigh in on the draft *2040 Comprehensive Plan*. Our comments are both general and particular. General comments and observations are recounted here, while more specific comments are provided in the attached in-line edits to the draft document itself. Please note that while we have reviewed and discussed the whole document, we felt that Chapter 5, "Housing and Neighborhoods" and Chapter 6, "Land Use and Design" are most immediately relevant to the issue of affordable living. For that reason, the feedback that follows is limited to those two chapters. Please further note that we are also recommending that food systems be addressed in both Chapters 5 and 6 and are suggesting text for consideration. As the suggested text regarding food systems in lengthy, we are attaching it to the end of our in-line comments.

We deeply appreciate the good work of City planners and understand that this process of community visioning has been a protracted one. We appreciate their diligence, expertise, and considered effort to solicit and hear community voices. Our feedback is offered in the spirit of strengthening the document's focus on making our community more economically accessible to more people.

GENERAL COMMENTS ON THE DOCUMENT AS A WHOLE

The Vision Statement
Our community comprehensive plan should necessarily be informed by our collective vision. After extensive public engagement as part of the *ImagineBloomington* process, that vision was adopted by the Common Council via *Resolution 13-01: To Adopt a New Vision Statement for Updating the Growth Policies Plan*. This community-drafted and community-endorsed vision contains 16 core principles, principles that should serve as a baseline for all comprehensive plan goals and programs that follow. Many of the core principles are of direct concern to the Affordable Living Committee, including, but not limited to: a commitment to equality; the embrace of *all* neighborhoods; investment in equitable job opportunities; a commitment to our local food system; and, a commitment to meeting the basic needs and ensuring the self-sufficiency of *all* residents. ***However, the current draft does not always make a clear connection between the draft's many goals and the original 16 core principles solemnized in the Vision Statement***.   Indeed, some of the core principles – such as "…supporting a vital local food system" – are almost entirely absent. Though much time has passed since the adoption of the Vision Statement, a closer fidelity to these principles respects the collective wisdom of the community, a wisdom that was thoughtfully discerned by volunteers and staff, and a wisdom that was formally approved through the Common Council's adoption of the Vision.

An Implementation Plan
Any community plan for its future should provide a clear roadmap for getting from here to there: for realizing our collective vision. It's a matter of accountability. In 2015, the American Planning Association (APA) outlined best practices for community comprehensive plans, one of those is "*accountable implementation*: ensur[ing] that responsibilities for carrying out the plan are clearly stated, along with metrics for evaluating progress in achieving desired outcomes" [emphasis added].[1] (Please see *Appendix A* for further comments on APA's best practices).

The 2002 Growth Policies Plan may provide useful guidance going forward. The 2002 plan included a robust implementation plan with an implementation strategy devoted to each of the document's seven guiding principles. Each strategy includes implementation measures, lead agency responsible for implementation, timing, and next steps. Adding an implementation plan to the 2040 Comprehensive Plan would provide us with clear, accountable guidance and would make it easier to compare our revised plan with our 2002 plan, giving us a clear and transparent history of where we have been, where we need to catch-up with previous public commitments, where we need to revise those commitments, and where we are going.

[1] Godschalk, David R. and David C. Rouse. 2015. PAS Report 578: Sustaining Places: Best Practices for Comprehensive Plans. *American Planning Association: Planning Advisory Services*. Chicago, p.2.

Looking Backward: An Examination of Past Practice
Relatedly, the draft might be strengthened by a closer look at policies that have already been implemented in the interest of particular goals and why those policies have been variously successful or unsuccessful. Without some reflection and analysis of what has worked or not worked in the past, our progress toward our shared vision is compromised.

Make Challenges Explicit
The draft does a good job of spelling out the City's successes, but does not explicate challenges and goals for key elements of affordability, especially when it comes to infrastructure improvements and developer incentives.

Developer Incentives
In the interest of moving our vision for greater affordability forward, it would be useful for this vision document to map a comprehensive list of all available incentives the City might offer to developers to encourage greater affordability in both rentals and owner-occupied homes. Such a toolbox might include ways to make existing incentives, such as tax abatements, EZIDs, and the Housing Trust Fund more robust. It might also include an examination of ways to streamline and make the development process more predictable; for example, some cities have created a "development dashboard:" a page on the City's website that clearly outlines standards and steps in the development petition process, along with a list of current development applications and where they stand in the petition process. Such a tool would allow the development process to be more transparent and accessible, both for the development community and for residents affected by new projects. Another area of review might include re-examining the current rule on the number of unrelated individuals who can live together, an admittedly complex and controversial topic, but one nevertheless worth examination.

Articulation with the UDO
Further, the document could be more helpful for citizens and staff if the Goals and Policies directly referred to needed amendments of the City's zoning ordinance – the Unified Development Ordinance. Notably, the 2002 GPP mentions possible zoning ordinance changes approximately 24 times. A short, concluding chapter – consisting of tables that clarify the relationships between metrics, goals, policies, and UDO amendments, as well as the people and processes that will measure and implement them – is all that is needed.

Metrics
As has been observed by others commenting on the draft, we echo the concern that the current draft incorporates very few empirical metrics. And where metrics are mentioned, they do not always clearly relate back to the goals and policies of the chapters. Similarly, outcomes and indicators are weak; they are not data-driven and the policy recommendations do not always map back onto the indicators. Assuming meaningful outcomes and indicators are identified, these should be transparently monitored. Toward that end, data sources should be cited. In light of an already resource-constrained Planning and Transportation Department, the monitoring role might be put to a group of citizen scientists and City commissions. In this plan, we are particularly interested baseline data related to poverty as well as concrete land use policies that might be implemented to address poverty in our community.

Cite Sources

There are a lot of data and assertions tossed around with no sources cited. A few examples on page 73 illustrate the problem:

- A chart tracking "New Housing Units Authorized" – What is the source of this information?
- The assertion: "Therefore, walkability or livability preference has increased significantly as a factor in housing choice for residential neighborhoods." What is the source for these "national trends"?

But it's not just examples above, it's ubiquitous - numerous claims with minimal evidence to know the origin or to help an engaged reader track down additional information.

Case Studies

The detail provided by the case studies is very thin, and their significance for our own Comprehensive Plan is unclear. A deeper dive into these studies, how they are working in practice, and how they might be applied in Bloomington would be instructive.

Homelessness

This vision document is largely silent on one of our community's biggest concerns, the growing population of our neighbors experiencing homelessness. This is a conspicuous absence that should be addressed moving forward, with draft revisions. Specifically, the Plan should include a review of existing programs as well as gaps in services, including mental health and addictions treatment.

Interlocal Coordination and Cooperation

Issues of affordability don't know corporate boundaries and the land use policies and practices of Monroe County and IU heavily influence what affordability looks like in Bloomington. For that reason, just as issues of coordination and cooperation among City of Bloomington, Monroe County, and IU planning efforts figured prominently in the development of the 2002 GPP, so too should such cooperative efforts figure into the development of this document.

Annual Review
The current draft advises that the community's Comprehensive Plan should be reviewed annually. That is both very ambitious and a bit unclear. As the draft plan includes very few concrete goals, policies, and metrics – with no implementation plan yet articulated – what would an annual review look like? How would annual progress be tracked? By what measure would the need to re-assess the plan be discerned?

Organizational

- Goals should be front-loaded at the beginning of each chapter.

- Both a glossary and an index would make the document easier to navigate.

- Many of the current graphs are unintelligible throughout the document. For example, in Exhibit 1A on p. 12, it is difficult to discern actual population figures -- take 1960: was the population 30,000 or 45,000?. (Note also the numerical typos in this table).
- The photos throughout the document suggest a certain community profile: namely, that of a young, hip, and not necessarily economically-constrained community. This is not an accurate depiction of Bloomington's identity. The document should strive to incorporate more representative photos of income, gender, race, ethnic, as well as age and ability diversity.

We are deeply grateful for the extra time and consideration that Planners and the Plan Commission are giving to this very influential community policy document. Your receptiveness to feedback is greatly appreciated and your ongoing updates to the draft are commendable. The time you are giving to this is an incredible gift to the Bloomington community and your work will leave a lasting legacy of your care and commitment for our town. Thank you for your consideration.

APPENDIX A

Authentic Participation and Community Comprehensive Plans
A Review of Guidance from the American Planning Association

Citizenship has for too long been confined to voting and consumption of public services. A more collaborative and functional model – and indeed, the only one suitable for the critical challenges confronting America's communities – emphasizes horizontal, two-way relationships among the various participants in the community-governance process.

~ Elinor Ostrom

The 2002 GPP went through a 4-year process of drafting and revision, passing through the hands of 4 different planning consultancy firms. Though ImagineBloomington was an admirable process and its ultimate Vision Statement seems to reflect our community's self-identified priorities – as conceived between 2011 and 2013 – some upgrades, since that time, have been needed. Noting the impact this two year gap has had on the public engagement process, it is advised that the feedback received on the current CMP draft – from citizens, City Commissions, the Plan Commission, and this City Council Committee – be taken with exceptional diligence.

Further, it is advised that the Planning Department take the most robust aspects of ImagineBloomington's public engagement process, upgrade this process to meet the standards of American Planning Association [APA] best practices, and continuously maintain this upgraded public engagement process in regard to *all* future planning activities and decisions that affect the lives of citizens. To ensure accountable commitment to maintaining quality, ongoing, and authentic participation, it is advised that such protocols, programs, and processes of the Planning Department be detailed in the CMP, itself. To that end, please consider the following:

In January 2015, the American Planning Association [APA] published a research report outlining national standards and best practices for comprehensive plans. APA researchers identified a "framework of related components: (1) six principles, (2) two processes, and (3) two attributes" each of which "is implemented through a set of best practices" (Godschalk and Rouse 2015 p.2).

In regard to ongoing public engagement processes and those related to the CMP, it is advised that Planning officials take special care to implement the following process, identified by the APA as a national standard:

> **7. Authentic Participation**: Ensure that the planning process actively involves all segments of the community in analyzing issues, generating visions, developing plans, and monitoring outcomes. [emphasis added] (Ibid p.3).

From the lens of Affordable Living, it is imperative that an authentic and substantive outreach effort is designed, widely advertised, and repeatedly deployed, with special consideration for meeting our most economically and socially vulnerable neighbors in the circumstances and places where they are. Though this requires additional programming efforts, this is widely acknowledged as being necessary to

overcome perceptions (and unwitting practices) of marginalization. According to the APA best practice report:

"*In the past, public participation processes did not necessarily reach all segments of the community and may have been viewed by public agencies more as a requirement to meet (for example, by conducting public hearings) than as an opportunity to garner meaningful input. This means that authentic participation processes may have to overcome the perception that what participants say will not be respected*" [emphasis added] (Ibid p.19).

City plans and land use developments have far-reaching impacts on the lives of all Bloomington citizens, especially those who lack the economic, social, or physical latitude to choose where they live, work, learn, and play. For the City of Bloomington to substantively take these peoples' life circumstances into consideration, it is necessary to make special accommodations to consult with them and solicit their concerns, innovations, and requests. This is in keeping with APA's Authentic Participation standard, specifically Best Practice "**7.2 Seek diverse participation in the planning process**" and "**7.3 Promote leadership development in disadvantaged communities through the planning process**" (Ibid p.48).

Though the Planning Department deserves recognition for the extra hours spent on CMP town-hall meetings, City Commission meetings, and meetings with local organizations, there are some extra steps that must continually be taken to ensure the Authentic Participation of our economically and socially vulnerable neighbors:

1. Additional Times for Public Engagement:
As an organization, the daily business affairs of the City of Bloomington operate (approximately) on a typical business-day cycle of 8am-5pm (with plenty of exceptions, of course); nonetheless, many people struggling to afford living in Bloomington must work irregular shifts (late nights and early mornings), often across multiple jobs. Additionally, people vary in their physical abilities to function – or substantively participate – at different times of day. Though it may cost additional time, our civic duty obligates us to reach these people. To do so, it is advised to schedule public engagement programs in the morning, afternoon, and evening. For example, the town-hall meetings on the CMP draft were both scheduled in the early evening, inherently excluding neighbors whose shifts overlap with that time of day; it would be a substantial improvement to schedule a town-hall planning meeting in the late-morning, for every such meeting that is scheduled in the evening. Though the CMP town-halls are an illustrative example, it is advised that this practice be adopted in the regular schedule of planning hearings and public planning consultations. "*Especially important is reaching out to groups that might not always have a voice in community governance...*" [emphasis added] (Ibid).

2. Additional Venues for Public Engagement:
The bulk of the public engagement meetings listed on the City of Bloomingotn's CMP web page (https://bloomington.in.gov/cmp) are located at City Hall. Though the Monroe County Convention Center and Monroe County Public Library are both publicly accessible locations that were also used to host CMP public engagement meetings, it is advised to bring public engagement programs to the locations of social service agencies, assisted-living communities, schools, and faith communities, where many economically and socially vulnerable citizens are likely to be. Even when centrally located and public-transit-accessible facilities are chosen for public engagement programs, many people who are busy balancing jobs, providing family care, navigating social service agencies, and maintaining a home are still excluded from Authentic Participation. "*Authentic participation programs go beyond the minimum legal requirements to*

connect with citizens through innovative communication and outreach channels, such as creative use of the Internet and interactive workshops in locations where people work and live" [emphasis added] (Ibid p.19).

3. Enhanced Public Education Empowering Authentic Public Participation:
APA's Authentic Participation process includes best practice "**7.5 Provide ongoing and understandable information for all participants**" (Ibid). The eight display boards, derived from the content of the 7/15/2016 draft of the CMP, were able to introduce some of the main ideas from chapters of the CMP; however, the information in these displays lacked substantive context pertaining to the legal purpose of a comprehensive plan, general concepts of the planning process, or the tangible effects of implementing the comprehensive plan. Though it would have been difficult to provide comprehensive context at the public meetings and town halls, themselves, the absence of adequate contextualization is a broader area in which improvement can be made. "*Information available in multiple, easily accessible formats and languages is key to communicating with all constituents, including non-English speakers. Such communication may involve translating professional terms into more common lay vocabulary*" [emphasis added] (Ibid p.48).

Neither the CMP web page nor the Planning Department web page contain any educational material on the planning process, either in regard to routine plan implementations or to significant processes like the development of a CMP. Though there are some instructions for development petitions, permits, and even some links to current plans, these are not particularly useful for citizens who are new to the planning process and the language specific to the planning discipline. A simple fix would be to post information on the planning process, accessible to a variety of abilities and levels of expertise.

For instance, the Planning Department page could host links specific to planning in Indiana communities: [A] the *Indiana Citizen Planner's Guide,* [B] Purdue Extension's *Citizen Participation in Land Use Planning,* [C] *Zoning – What Does It Mean to Your Community*, [D] *Plan Commission Public Hearings: A Citizen's Guide*, [E] *Plan Commission Public Hearings: A Plan Commissioner's Guide,* [F] *How Good is Your Comprehensive Plan?*, [G] *What Is the Plan Commission and How Does It Work?*, [H] *Smart Growth and Protection of Natural Resources in Indiana*, [I] *Sustainable Land Use: Impact on Climate Change and Health*, [J] *The Relationship Between Land Use Decisions and Impacts on Our Water and Natural Resources*, and, most important for this analysis [K] *The Comprehensive Plan*, [L] *The Law Behind Planning and Zoning in Indiana*, and [M] *The ABC's of P&Z – A Planning & Zoning Glossary* [see **Educational Resources** listed below].

The Planning Department could also post a list of research papers, journal articles, technical reports, and other publications that are locked behind APA and other professional organization paywalls, allowing members of the public to access them at the Planning Department office and by other means that fall within educational "fair use" provisions to federal copyright law. Access to [N] *Sustaining Places: Best Practices for Comprehensive Plans* – the APA publication on comprehensive plan standards and best practices, cited throughout these recommendations – is a prime example of educational material relevant to the public interest and public benefit. Other useful resources would be APA's [O] *Planning Made Easy*, their [P] *Citizen's Guide to Planning*, [Q] *Youth Participation in Community Planning*, and Island Press' [R] *Community Planning: An Introduction to the Comprehensive Plan*, among many, many others. What's more, summarized digests of key findings, laws, new standards, and best practices could be made available for public distribution. Further, a list of recommended reading that could be found at the Monroe County Public Library would provide greater depth for exceptionally interested citizens.

Lastly, the Planning Department could create – from these materials, others not mentioned, as well as professional training and experience – a series of short presentation, pamphlets, guidebooks, and interactive programs that could provide substantive and comprehensive yet accessible education on the planning process as it has historically evolved in Bloomington, Indiana. Partnerships with IU Departments – like the School of Education and the School of Public and Environmental Affairs – could reduce resource-strain and staff-workload, as these educational materials could be the result of final class projects or created over the course of an internship. Partnerships with neighborhood associations, area nonprofits, area businesses, faith communities, and the MCCSC could produce accessible information, tailored to the needs of the demographics particular to those organizations. Purdue Extension Cooperative Services and the Indiana Planning Association could assist with similar materials or even the development of a continuing education program on municipal planning, similar to City of Bloomington's Citizens' Academy and Leadership Bloomington-Monroe County.

4. Enhanced Methods of Participation:
Though the Planning Department deserves recognition for its excellent strides in the initial run of the ImagineBloomington engagement process, ongoing Planning engagement programs could further incorporate ***participatory planning methods*** that could help relieve some of the staff-hour burden generated by the planning process while eliciting authentic participation. Such methods have been advocated in the professional planning literature since the 1970s and even the World Bank and UN-Habitat have adopted – and advocate for – participatory planning methods as a best-practice in community planning (Smith 1973; Thornley 1977; Wilcox 1994; Fisher 2001; Hassendorfer et al. 2016).

Again, the ImagineBloomington process was a good example of the Planning Department's forward thinking, in this regard and we have some suggestions that could further expand the participatory process as well as save the department some time and money. For example, the foam-board displays of truncated information from each chapter are good visual aids and allow the content to be approachable for people with a variety of abilities; however, the sticky-note and paper approach to collecting feedback seems like it would require a good deal of staff-hours for aggregating and reformatting the input. We are grateful for the dedication and meticulous attention summoned for this process; however, it seems possible that ***new technologies could help streamline this process and relieve staff-hours spent on note collection and aggregation***. This is in keeping with APA's Authentic Participation best practice "**7.6 Use a variety of communication channels to inform and involve the community**," which details: "*Communications channels that can be used throughout the planning process include traditional media, social media, and Internet-based platforms. Different constituencies may prefer to engage through different channels*" [emphasis added] (Godschalk and Rouse 2015 p.48).

The Planning Department has already begun to make this digital transition in its deployment of the UserVoice platform, so we only have two suggestions that may help make things easier for staff: (1) more extensive public promotion and public education about the UserVoice platform – and how to use it – could be made, in the hopes that more people feel comfortable participating through this time-saving and accessible method; and, (2) monies budgeted for the platform could be put to alternative uses in CMP development, if the City opted to use ***Free\Libre and Open Source Software (FLOSS)*** to accomplish the same purpose. FLOSS applications like Loomio, first used for this purpose in Wellington, New Zealand and Provo, Utah, as well as DemocracyOS, first used for this purpose in the cities of Wunstorf and Seelze, Germany may be reasonable alternatives (Loomio 2014; Loomio 2016; McKenzie 2015; Kistner 2015; Nitsche 2015).

At this time and continuing into the future, if the Planning Department is not granted funds sufficient for the exercise of methods, processes, and technologies needed to implement APA's national standard of "Authentic Participation," then the **City Commissions could be engaged to assist** with these processes. The City Commissions are very capable public bodies; though many are underutilized, the City could greatly benefit from their help, especially when facing any staff time- or budget-pinch.

5. Cost Considerations of Authentic Public Participation:
It is clear that implementing APA's national standards and best practices will increase costs in a number of ways. The additional time needed to educate and engage the public in Authentic Participation is likely to conflict with political imperatives that emphasize the urgency of immediate action. The additional material and staff-hour resources needed to design and deploy continuously open channels of interactive citizen feedback are likely to conflict with budgetary imperatives that stress the implementation of the minimal legal (and public relations) requirements. Yet, the greatest potential cost is the erosion of our participatory, democratic political culture. Our friends and neighbors who struggle to afford living in Bloomington are already at a risk of being unheard by us, the civil servants who are duty-bound to seek the public good that benefits them, also; so, it is incumbent upon us to deliberately and creatively seek to include them.

Our democratic culture is increasingly threatened by startlingly forces: the increased polarization of political worldviews, a decline in the civility of public discourse, the rise of "post fact" political debate, the resurrection of ethnic nationalism, a resurgence of racism, and the rapid expansion of income inequality, to name a few. The sheer size and inertia of political dynamics on the national stage can seem overwhelming and – for those among us facing the harsh, material realities of an impending retrenchment of social services and safety nets – abjectly disempowering. The preservation and cultivation of local democratic culture and participatory civic life has become an imperative, not only as a solemn hope for the restoration of liberty, equality, and civility but also as the honorable fulfillment of a sacred promise: the most cherished agreement in the self-governing society, that we are – all of us – created equal and, by that fact, deserving of mutual respect and equal treatment under our laws, regardless of wealth or circumstance. For those among us struggling to afford living in Bloomington:

> *Public participation in planning is a mainstay of democratic governance and decision making. By actively involving the whole community in making and implementing plans, the government fulfills its responsibilities to keep all citizens informed and to offer them the opportunity to influence those actions that affect them* [emphasis added]
>
> (Godschalk and Rouse 2015 p.19)

Educational Resources:

[A] Indiana Planning Association. 2003. Indiana Citizen Planners Guide. Retrieved from: http://rebar.ecn.purdue.edu/ltap1/resources/Publications/Indiana%20Citizen%20Planner's%20Guide.pdf and http://www.indianaplanning.org/?page_id=1221

[B] Slack, Val. 1999. Citizen Participation in Land Use Planning. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-226/ID-226.html

[C] Slack, Val. 2000. Zoning – What Does It Mean to Your Community? Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-233.pdf

[D] Hutcheson, Scott. 1999. Plan Commission Public Hearings: A Citizen's Guide. Purdue University Cooperative Extension Service: https://www.extension.purdue.edu/extmedia/ID/ID-224.pdf

[E] Hutcheson, Scott. 1999. Plan Commission Public Hearings: A Plan Commissioner's Guide. Purdue University Cooperative Extension Service: https://www.extension.purdue.edu/extmedia/ID/ID232.pdf

[F] Slack, Val. 1999. How Good Is Your Comprehensive Plan? Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-227/ID-227.html

[G] Slack, Val. 2000. What Is the Plan Commission and How Does It Work? Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-235.pdf

[H] McCormick, Bob. 2009. Smart Growth and Protection of Natural Resources in Indiana. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/FNR/FNR-409-W.pdf

[I] McCormick, Bob. 2015. Sustainable Land Use: Impact on Climate Change and Health. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/FNR/FNR-415-W.pdf

[J] Miller, Brian. 2002. The Relationship Between Land Use Decisions and Impacts on Our Water and Natural Resources. Purdue University Cooperative Extension Service. Retrieved from: https://ag.purdue.edu/extension/scep/Planning%20with%20POWER/Landuse-ImpactsonWater.pdf

[K] Slack, Val. 2000. The Comprehensive Plan. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-234.pdf

[L] Richardson, Jesse. 2002. The Law Behind Planning and Zoning. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-268.pdf

[M] Slack, Val. 1999. The ABC's of P&Z – A Planning and Zoning Glossary. Purdue University Cooperative Extension Service. Retrieved from: https://www.extension.purdue.edu/extmedia/ID/ID-228/ID-228.html

[N] Godschalk, David R. and David C. Rouse. 2015. PAS Report 578: Sustaining Places: Best Practices for Comprehensive Plans. *American Planning Association: Planning Advisory Services*. Chicago. Retrieved from: https://www.planning.org/publications/report/9026901/

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[P] Duerksen, Christopher, C. Gregory Dale, and Donald Elliott. 2009. The Citizen's Guide to Planning. APA Planners Press. Chicago. Retrieved from: https://www.planning.org/publications/book/9026735/

[Q] Mullahey, Ramona, Yve Susskind, and Barry Checkoway. 1999. PAS Report 486: Youth Participation in Community Planning. *American Planning Association: Planning Advisory Services.* Chicago. Retrieved from: https://www.planning.org/publications/report/9117595/

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http://partnerships.org.uk/guide/guide1.pdf

General Comments on Chapter 5, "Housing and Transportation"

- There should be some baseline assessment of both the current housing stock and needed housing stock to satisfy the demand for affordable housing -- this analysis should include workforce, affordable, and low-income housing.

- This chapter should identify properties appropriate for development and map ways that the City might retain or obtain site control of such properties.

- We should strive for mixed income neighborhoods throughout the city.

- Incentives should be implemented to promote income diversity along the B-Line "String of Pearls," including the Switchyard Park.

- The draft includes only one mention of "homelessness" (p. 64). The consideration of housing for members of our community experiencing homelessness should be substantially more robust.

- The document should examine more closely the possibility of both a land bank and incentivizing a community land trust.

- The Plan should address cooperative housing and the sharing culture more broadly. The present draft is silent on this.

- The City should examine the benefits of establishing a Housing Commission, whose charge would be, in part, to monitor Bloomington's housing situation and work with the Mayor, the City Council and other community stakeholders in devising policy solutions concerning the continuum of affordable housing.

- The City has long supported low income homeowners in need of assistance to maintain and thereby stay in their homes. This keeps existing affordable housing safe and maintained for the future. These programs should continue. The City of Bloomington has also supported homeownership programs through Habitat and Bloomington Restorations. Funding to assist these non-profits build and restore affordable homes for qualifying citizens is a way to help them be self sufficient.

Food Systems: Suggested Additions to Chapter 5, "Housing and Neighborhoods"

Neighborhoods:

As we will see in Chapter 6 – Land Use: Food Security, several of Bloomington's neighborhoods – including Crestmont, Reverend Butler, Walnut Woods, Maple Heights, and Broadview – are situated in a *food desert*, which is often defined by the USDA as "a low-income census tract where either a substantial number or share of residents has low access to a supermarket or large grocery store" [USDA 2016]. *Food deserts* are an indirect measure of unaffordability, given that they are technically defined by households with low-incomes that are distant from adequate food, making access to that food less affordable for residents.

Although there are land use planning tools that can create regulatory frameworks with incentives for boosting the food economy – and, hence, food access – there are also a number of standalone measures that can ameliorate the effects of *food deserts* in individual neighborhoods, like the promotion of home produce gardening, neighborhood community gardens, neighborhood produce stands, and weekly neighborhood growers markets.

In light of Bloomington's urban deer situation, many homeowners desire high fences that can keep deer away from their produce gardens. However, existing ordinances limit the height of home fences, in order to preserve lines of sight and to discourage a walled-off, fortress-home aesthetic. In order to meet the needs of produce growers and non-gardening neighbors, alike, the City of Bloomington will partner with local food organizations and gardening associations to develop a guidebook of best practices for designing and installing attractive animal-nuisance barriers. The barriers allowed in the guidebook will have aesthetic architectural features while incorporating dimensions and spacing arrangements that have a significant track-record of repelling animals that may be a nuisance in the garden. Households and property owners that desire an attractive animal-nuisance barrier but are unable to afford them can apply for subsidy from public-private partnerships between the City and local food organizations, environmental organizations, and landscaping businesses.

Given the increase in municipal water rates and microclimate fluctuations brought by the onset of climate change, the City of Bloomington will work with local food organizations, environmental organizations, landscaping businesses, neighborhood associations, and property owners to develop a guidebook of best practices for designing and installing attractive and functional home rain catchment systems. Households and property owners that desire rain catchment systems but are unable to afford them can apply for subsidy from public-private partnerships between the City and local food organizations, environmental organizations, and landscaping businesses.

Since Bloomington soils may have been exposed to PCBs and heavy metals, the City of Bloomington will develop partnerships with local food and environmental organizations to create collaborative cost-sharing programs that can allow them to offer subsidized soil testing, to ensure the quality and safety of home grown produce.

Given the large population of rental units in Residential neighborhoods, many neighbors do not have access to soil or are prohibited from cultivating the soil on their rental property. To ensure access to produce growing opportunities, the City of Bloomington will develop partnerships with local food organizations and rental property owners to negotiate fair standards for tenant cultivation of soil or in-unit potted or hydroponic gardening. In some instances, the City of Bloomington will negotiate limited tax abatements and fee waivers for rental property owners that encourage and facilitate their tenants' cultivation of produce. Further, the City of Bloomington will work with all relevant Parks agencies and organizations, as well as neighborhood associations, to develop new community gardens in neighborhood green spaces and appropriate portions of municipal parks.

In order to increase the accessibility and affordability of nutritious produce, the City of Bloomington will draft ordinances that promote and reasonably regulate the development of neighborhood produce stands and weekly neighborhood growers' markets. While providing additional income for home and neighborhood produce growers,

neighborhood produce stands and weekly neighborhood growers' markets encourage neighbors to socialize, boost access to nutritious food, and reduce the cost of food access, making Bloomington more resilient and more affordable. Community Supported Agriculture producers will be allowed at neighborhood growers' markets, at the invitation of residents. Neighborhood growers' market areas will be seated in designated municipal greenspace, parks, and parking lots, subject to constraints. Regulatory frameworks governing neighborhood produce stands and growers' markets will be developed in the forthcoming Unified Development Ordinance and the City of Bloomington will work with appropriate local organizations and agencies to develop a guidebook of best practices.

Chapter 5: Housing and Neighborhoods - Goals, Policies, and Programs:
Goal 5.7 Enhance Neighborhood Food Security by Encouraging Neighborhood Produce Growing

Policy 5.7.1 Mandate the use of attractive animal-nuisance barriers with aesthetic architectural features.

Program 5.7.1.1 City of Bloomington will partner with appropriate local organizations and businesses to develop a guidebook of best practices for attractive and functional animal-nuisance barriers.

Policy 5.7.2 Preserve the right of households to catch and retain rainwater by documenting this right in the UDO.

Program 5.7.2.1 City of Bloomington will partner with appropriate local organizations and businesses to develop a guidebook of best practices for attractive and functional rain-catchment systems.

Policy 5.7.3 City of Bloomington will establish chemical and mineral thresholds of acceptable soil quality for produce growing, based on leading research in the fields of soil science, ecology, and biology.

Program 5.7.3.1 City of Bloomington will partner with appropriate local organizations to create a public-private partnership for the collaborative subsidization of commercial, public, and residential soil testing.

Policy 5.7.4 City of Bloomington will develop and deploy appropriate land use planning instruments that incentivize neighborhood gardening for homeowners, rental property owners, commercial property owners, and tenants. [See Chapter 6 – Land Use: Food Security – Food Innovation District Overlay].

Program 5.7.4.1 City of Bloomington will partner with appropriate organizations and rental property owners to negotiate incentives for rental property owners that encourage and facilitate the cultivation of produce on their properties.

Program 5.7.4.2 City of Bloomington will partner with appropriate parks agencies and organizations, as well as neighborhood associations to collaboratively designate new community gardens in municipal parks and green spaces.

Policy 5.7.5 City of Bloomington will promote and reasonably regulate the development of neighborhood produce stands.

Policy 5.7.6 City of Bloomington will promote and reasonably regulate the development of neighborhood growers' markets.

Program 5.7.6.1 City of Bloomington will work with neighborhood growers and local CSA's to encourage collaborative partnerships in the development of neighborhood growers' markets.

General Comments on Chapter 6, "Land Use and Design"

- Necessities of daily life (pharmacies, groceries, healthcare, and childcare, for example) are closely linked with social justice -- these amenities should be mapped. This would give us a better idea of where the gaps are located. For example, an example of an extant gap is the lack of an *affordable* grocery store along 11th Street.

- When discussing "mixed use" development, it would be helpful to document some sort of baseline: what percentage of Bloomington's built environment is currently mixed use?

- The Comprehensive Plan should refer to, and take into account, IU's Master Plan.

- Increase housing options in the neighborhoods including cooperative housing, Accessory Dwelling Units (ADU), through the conditional use process.

- We should actively think about the area north of the B-line trail. Some low-income neighborhoods are suffering from poor physical infrastructure in the area along with inadequate access to the trail.

- Neighborhoods are largely lost in this plan; so too are Neighborhood Activity Centers NACs. Broader and more numerous than the proposed Urban Village Districts (UVD), NACs should be added back into the Plan, along with the UVDs.

- Despite the City's long-articulated commitment to urban agriculture, the Land Use Chapter is largely silent on this. It should be added in. Programs might include the use of vacant land; examining impediments to urban agriculture, such as restrictions on fence height; impediments to the commercial agricultural use of land now precluded from such use; and, the encouragement of rooftop gardens.
  These are just a handful of examples. Land use that is responsibly devoted to such urban agricultural efforts makes healthy food more affordable to residents and fosters greater self sufficiency.

Food Systems: Suggested Additions to Chapter 6, "Land Use and Design"

Chapter Overview
Food Security *[after Historic Preservation and Sustainability; before Future Land Use Map and Designations]*
As noted in the Chapter 5 – Housing & Neighborhoods: Neighborhoods, several Bloomington sectors fall within *food deserts*, which are an indicator of unaffordability. "A food desert is a low-income census tract where either a substantial number or share of residents has low access to a supermarket or large grocery store" [USDA 2016]. " 'Food deserts' are typically characterized by low median household incomes, relatively low access to personal vehicles and/or public transit, and relatively larger populations of Black and Hispanic households and single-parent households" [Walker et al 2010]. When people with low incomes are distant from nutritious food, extra time and money is required for travel to acquire it, making it less affordable to be food secure.
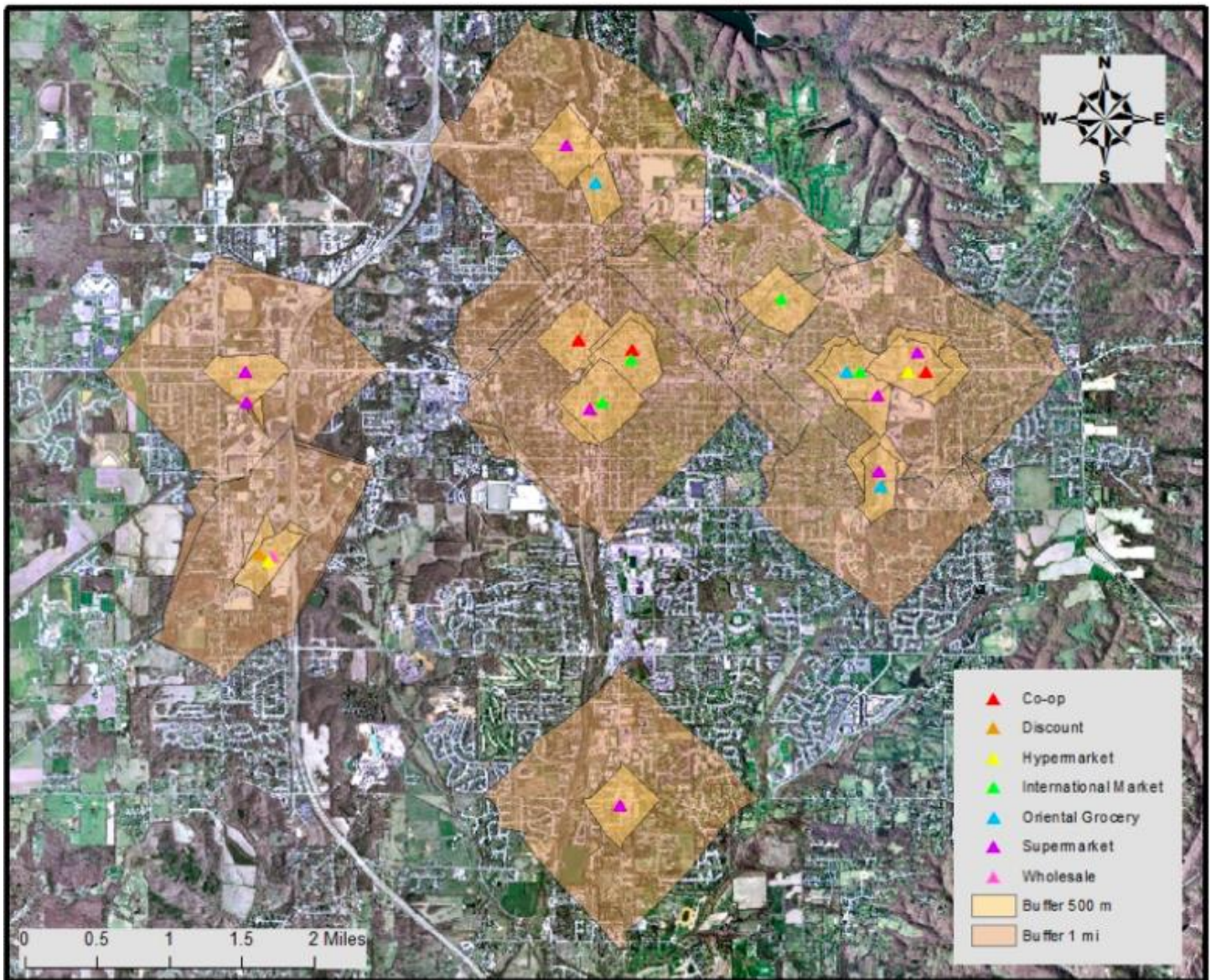
According to USDA's Food Access Research Atlas, substantial portions of the City of Bloomington qualify as food deserts. https://www.ers.usda.gov/data-products/food-access-research-atlas/go-to-the-atlas/
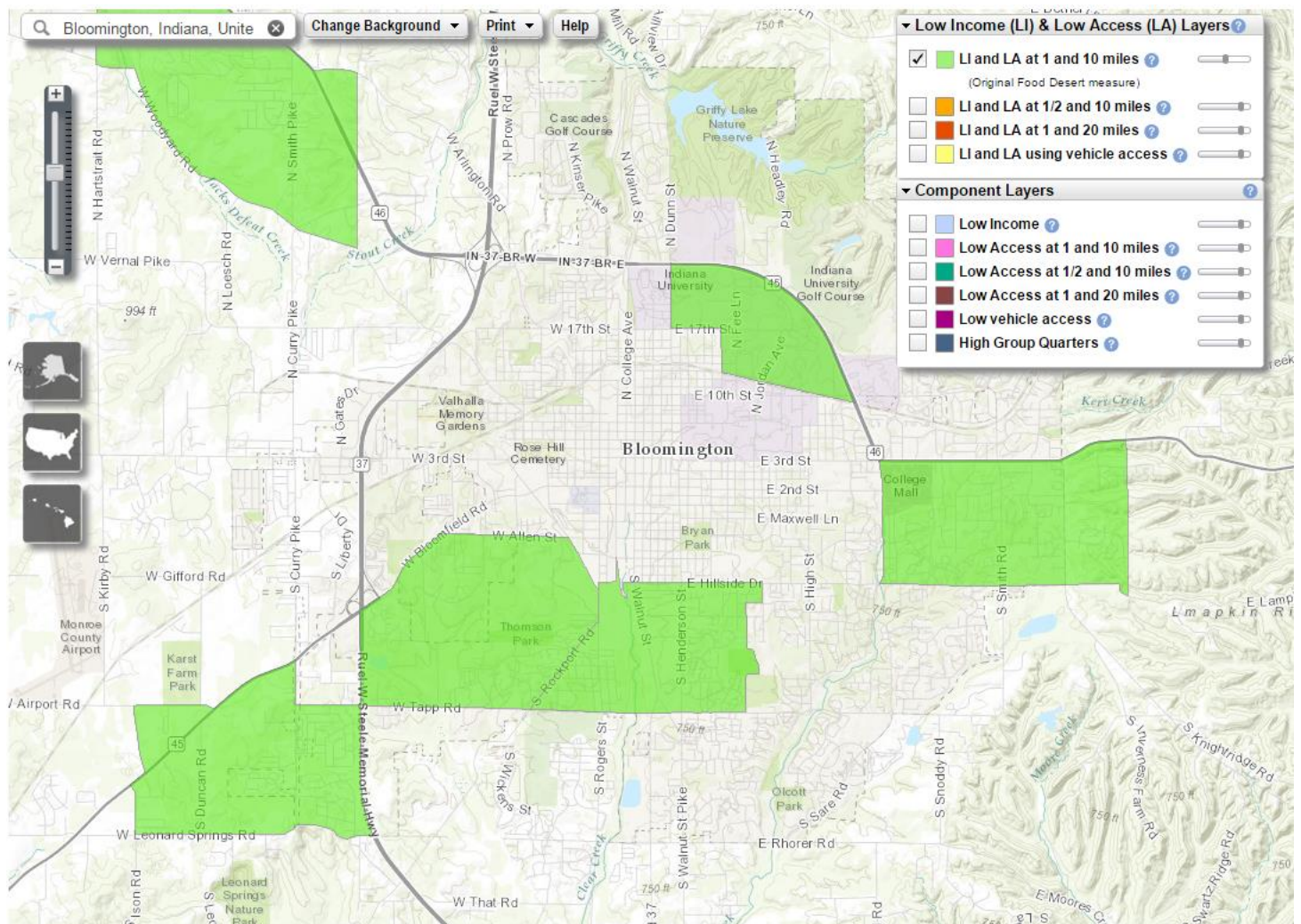
According to a 2015 study, several Bloomington neighborhoods were identified as food deserts. "A total of ninety households were surveyed within the Crestmont, Reverend Butler, Walnut Woods, Maple Heights, and Broadview neighborhoods…76.7% (n=69) either claim to experience food insecurity, to not have enough money to buy the food they want or feel they need, or to use food stamps and/or other food assistance programs. More individuals were suspected of experiencing food insecurity, yet did not volunteer information in this regard". http://bloomingtonfpc.org/sites/default/files/documents/BloomingtonCityFoodSystemAFirstLook.pdf

Food Access in Bloomington, Indiana

Land Use Classifications:
Future Land Use Designations

Food Innovation District

Though the number and size of *food deserts* is concerning, there are land use planning tools that can seek to ameliorate the effects of food deserts, enhancing the health and affordability of neighborhoods. According to planning research and implementation studies by the Northwest Michigan Council of Governments, the Michigan State University Center for Regional Food Systems, and Regional Food Solutions LLC, a *food innovation district* is "a geographic concentration of food-oriented businesses, services, and community activities that local governments support through planning and economic development initiatives in order to promote a positive business environment, spur regional food system development, and increase access to local food" (Cantrell et al 2012 p.2).

Food innovation districts can be created as overlay zones, allowing the underlying land use categories to remain intact while enhancing cultural and economic activities specifically related to food. A *food innovation district* overlay creates a moderate incentive to concentrate food production and distribution activities; once the overlay is created it can be applied over multiple, traditional land use zones and districts; and, even though overlay grants greater flexibility to underlying districts and zones it does not require that food uses develop only in that zone (Cantrell et al 2012 p.80).

Table 2: Zoning District Uses and Overlay Additions

Zoning district	Uses permitted under existing zoning	Uses added by overlay district
Industrial	Wholesaling Processing Manufacturing Storage facilities Distribution Research and development	Retail Personal service Business service Restaurants Entertainment Community garden Community kitchen Farmers market Multi-family residential
Commercial	Retail Personal service Business service Restaurants Entertainment Government	Minor agricultural or food processing Community garden Community kitchen Farmers market Multi-family residential
Residential	Hotels, motels, cabins, bed-and-breakfasts Single-family residential Two-family residential Multi-family residential Schools Accessory uses	Community garden Community kitchen Community garden Farmers market Home occupations or cottage industries

Chapter 6: Land Use - Goals, Policies, and Programs:
Goal 6.7 Enhance Community Food Security through Food Innovation District Overlays

Policy 6.7.1 City of Bloomington will develop and implement Food Innovation District Overlays that can be deployed in all Bloomington Food Deserts, as well as any zone in which urban agriculture and the stimulation of the food economy may be appropriate and desired by area residents, business owners, and other property owners.

Program 6.7.1.1 City of Bloomington will work with local, regional, and national food systems and planning experts to develop a Food Innovation District Overlay regulatory framework that is appropriate to the economic, cultural, tourism, and food security needs of Bloomington.

Resources:
From the U.S. Department of Agriculture:
"A food desert is a low-income census tract where either a substantial number or share of residents has low access to a supermarket or large grocery store. "Low income" tracts are defined as those where at least 20 percent of the people have income at or below the federal poverty levels for family size, or where median family income for the tract is at or below 80 percent of the surrounding area's median family income. Tracts qualify as "low access" tracts if at least 500 persons or 33 percent of their population live more than a mile from a supermarket or large grocery

store (for rural census tracts, the distance is more than 10 miles)" [Source: USDA. 2016. Food Desert Locator. Release No. 0191.11. Retrieved from: https://www.fns.usda.gov/tags/food-desert-locator]

From the Bloomington Food Policy Council:
" 'Food deserts' are typically characterized by low median household incomes, relatively low access to personal vehicles and/or public transit, and relatively larger populations of Black and Hispanic households and single-parent households (Walker et al 2010). Within Bloomington, several neighborhoods in the South and Northwest were found to demonstrate all of these characteristics…A total of ninety households were surveyed within the Crestmont, Reverend Butler, Walnut Woods, Maple Heights, and Broadview neighborhoods…In total, 76.7% (n=69) either claim to experience food insecurity, to not have enough money to buy the food they want or feel they need, or to use food stamps and/or other food assistance programs. More individuals were suspected of experiencing food insecurity, yet did not volunteer information in this regard…Although] 40% [of survey respondents] claimed to shop at the Saturday farmers' market at least occasionally…the location is not necessarily convenient, the hours of operation often conflict with personal schedules, and there are many products not offered at the market, mandating several trips to acquire all necessary foods" (Bloomington Food Policy Council 2015 p.25-29).

References:
Bloomington Food Policy Council. 2015. Bloomington City Food System – A First Look. BFPC Assessment Working Group. Retrieved from:
http://bloomingtonfpc.org/sites/default/files/documents/BloomingtonCityFoodSystemAFirstLook.pdf

Cantrell, Patty, Kathryn Colasanti, Laure Goddeeris, Sarah Lucas, Matt McCauley, Michigan State University Urban Planning Practicum 2012. Food Innovation Districts: An Economic Gardening Tool. Northwest Michigan Council of Governments. March 2013. Available at: www.nwm.org/food-innovation-districts

USDA. 2016. Food Desert Locator. Release No. 0191.11. Retrieved from: https://www.fns.usda.gov/tags/food-desert-locator Accessed Jan. 8th 2016.

Walker, R.E., Keane, C.R., Burke, J.G. 2010. Disparities and access to healthy food in the United States; A review of food deserts literature. Health & Place 16(5): 876884.

APPENDIX B

Affordable Living Committee -- Survey for Individuals
Is Bloomington affordable? Let us know what you think!

The Affordable Living Committee is a Committee of the Bloomington City Council and we want to make Bloomington more affordable. For that reason, we are trying to better understand the needs of Bloomington residents when it comes to housing, food, healthcare, childcare, and employment. Please take few minutes to answer the following questions.

Please give us your honest opinion. All responses are anonymous.

YOUR OPINION MATTERS. THANK YOU!

Affordable Living Committee -- Survey for Individuals
Food and Healthcare

1. In general, do you have difficulty affording food?

◯ Yes

◯ No

2. Do you have difficulty getting healthy and fresh food? If so, check all that apply.

☐ Transportation is a problem

☐ Healthy food is too expensive

☐ I do not have access to healthy food choices

☐ I do not have difficulty getting healthy and fresh food

Other (please explain)

[   ]

3. Do you use any of the following programs to obtain food? Check all that apply.

- [ ] Community Kitchen
- [ ] Backpack Buddies
- [ ] Meals-On-Wheels
- [ ] Mother Hubbard's Cupboard
- [ ] Food Pantry/Food Bank
- [ ] WIC (Women, Infants, and Children)
- [ ] SNAP (food stamps)

4. Do you have health insurance?

- [ ] Yes
- [ ] No

If yes, check all sources that apply

- [ ] Medicare
- [ ] Medicaid
- [ ] Healthy Indiana Plan (HIP)
- [ ] Hoosier Healthwise
- [ ] Affordable Care Act (ACA)
- [ ] Private Insurance
- [ ] Employer Insurance

Other (please explain)

[   ]

5. Do you have access to the following? Check all that apply.

- [ ] Physician/Doctor
- [ ] Dentist
- [ ] Counseling
- [ ] Addiction Services

6. Do you use services provided by Volunteers in Medicine?

◯ Yes

◯ No

7. How many times have you or someone in your household used the Emergency Room (ER) or emergency services (such as an ambulance) in the last year?

◯ 0 times

◯ 1-5 times

◯ 6-9 times

◯ 10 or more times

8. Do you have difficulty accessing health care when you need it due to any of the reasons? Check all that apply.

☐ Transportation

☐ Expense

☐ Inconvenient office hours of my doctor

☐ Figuring out medical services/health care is just too complicated

9. Do you have difficulty accessing the dentist when you need to due to any of the reasons? Check all that apply.

☐ Transportation

☐ Expense

☐ Inconvenient office hours of my dentist

☐ Figuring out dental services is just too complicated

Affordable Living Committee -- Survey for Individuals

Housing and Transportation

10. Which of the following statements apply to you? Check all that apply.

☐ I do not have housing at this time.

☐ Housing is not a problem for me.

☐ I can't come up with the deposits and fees to get a new place, so I'm stuck.

11. I have housing but it's not a good situation because of the following reasons. Check all that apply.

☐ I am living with people who I do not want to live with.

☐ My housing situation is unsafe.

☐ I have a terrible landlord.

☐ Things where I live are rundown and broken.

12. It is hard to find a safe and accessible place to live because of the following. Check all that apply.

☐ It's hard to find a place that accepts Housing Choice Vouchers.

☐ I cannot get a Housing Choice Voucher.

☐ The waitlist for housing is too long.

☐ I have a disability.

☐ I cannot afford any of the available options.

☐ I, or someone in my household, has something on our record that keeps us from getting into housing, such as bad credit, a felony conviction, a previous eviction, or a bad renting history.

13. What are your sources of transportation? Check all that apply.

☐ Personal automobile

☐ Carpool

☐ Walk or bike

☐ Taxis

☐ Bloomington Transit

☐ BT Access

☐ Rural Transit

☐ Medical Transit

☐ Get a ride with someone

☐ I do not have access to transportation.

14. Do you have difficulty getting transportation to and from any of the following places? Check all that apply.

☐ Work

☐ Childcare

☐ School

☐ Grocery store

☐ Social services

☐ Medical services

☐ Community events, the library, or parks

☐ I do not have a problem getting transportation

15. My main problems with getting transportation are the following. Check all that apply.

☐ I can't afford it

☐ I have safety concerns

☐ My vehicle is not reliable

☐ I have a disability

☐ The frequency of bus routes

Other (please explain)

_____

16. How well does your current transportation meet your needs?

◯ Good

◯ Bad

◯ Unsure

Childcare and Employment

17. Which of these childcare statements apply to you? Check all that apply.

- [ ] I have difficulty finding affordable childcare for my child.
- [ ] I have difficulty finding childcare during my work hours.
- [ ] I have difficulty finding affordable after-school programs.
- [ ] I have childcare, but it is not a good situation
- [ ] I have neighbors, friends, or family members that assist me with childcare needs.
- [ ] I use social services or government agencies to help with my childcare needs.
- [ ] None of the above.

18. Which of these employment statements apply to you? Check all that apply.

- [ ] I struggle to make ends meet with what I earn.
- [ ] I have to work more than one job to make ends meet.
- [ ] My wages and what I receive in government assistance is enough for me to make ends meet.

19. Is getting or keeping a job is difficult for you? If so, check all that apply.

- [ ] I don't have access to childcare
- [ ] I don't have access to transportation
- [ ] I don't have the necessary work skills, level of education, or experience

Other (please explain)

[   ]

20. I have participated in job training offered through WorkOne.

- ( ) Yes
- ( ) No

21. Are you unable to participate in job training? If so, check all that apply.

- [ ] It's too costly
- [ ] I don't have time
- [ ] I don't know how to get job training

Other (please explain)

[   ]

22. Do you have good access to a computer and the internet for job searches?

◯ Yes

◯ No

23. Do you have problems getting loans at a reasonable interest rate?

◯ Yes

◯ No

◯ Don't know

24. With what I have in savings I could pay for everything I need for a month if I lost my job.

◯ Yes

◯ No

◯ Don't know

25. I am age 65 or older and must work one or more jobs to cover my expenses.

◯ Yes

◯ No

◯ Don't know

Affordable Living Committee -- Survey for Individuals

Demographics

What is your age?

◯ 18-24

◯ 25-34

◯ 35-44

◯ 45-54

◯ 55-64

◯ 65+

With what gender do you most closely identify?

○ Male

○ Female

○ Prefer not to answer

Other (please explain)

[ ]

What is your ethnicity? (Mark all that apply.)

☐ Native American

☐ Asian

☐ Hispanic or Latino

☐ African American

☐ White

☐ Prefer not to answer

Other (please explain)

[ ]

Do you have a disability?

○ Yes

○ No

Do you rent or own?

○ Rent

○ Own

○ Live with parents/family

○ Other

How many people are in your household?

Adults (Specify number) [ ]

Children (Specify number) [ ]

What is your annual household income?

○ $0-$19,999

○ $20,000- $34,999

○ $35,000-$49,999

○ $50,000-$74,999

○ $75,000 +

What are your sources of household income? (Check all that apply.)

☐ full-time job(s)

☐ part-time job(s)

☐ Social Security Disability (SSDI)

☐ Supplemental Security Income (SSI)

☐ Social Security

☐ Odd jobs

☐ Pension or other retirement funds

Other (please explain)

_____

Are you a student? If so, are you:

○ A full time student

○ A part-time student

○ I am not a student

What is your highest level of education?

○ Some high school

○ High school diploma/GED

○ Some college

○ Technical school

○ Bachelor's degree

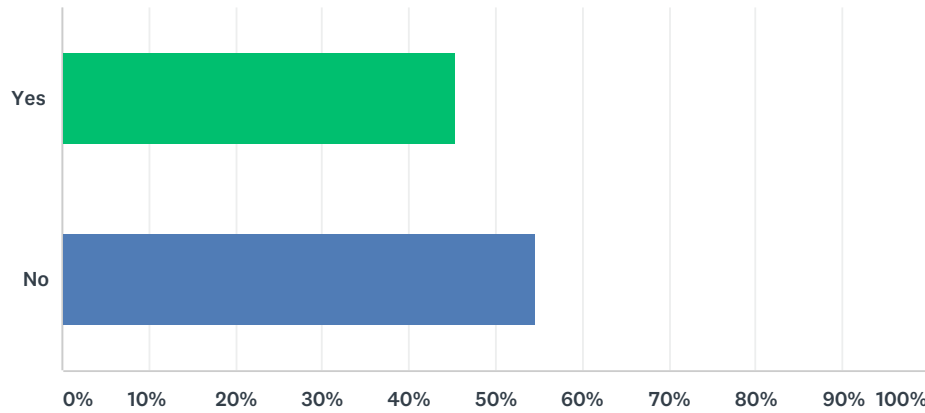○ Master's degree

○ PhD

What is your zipcode?

Other Things You Think We Should Know

Is there anything you think we should know? If so, please tell us below.

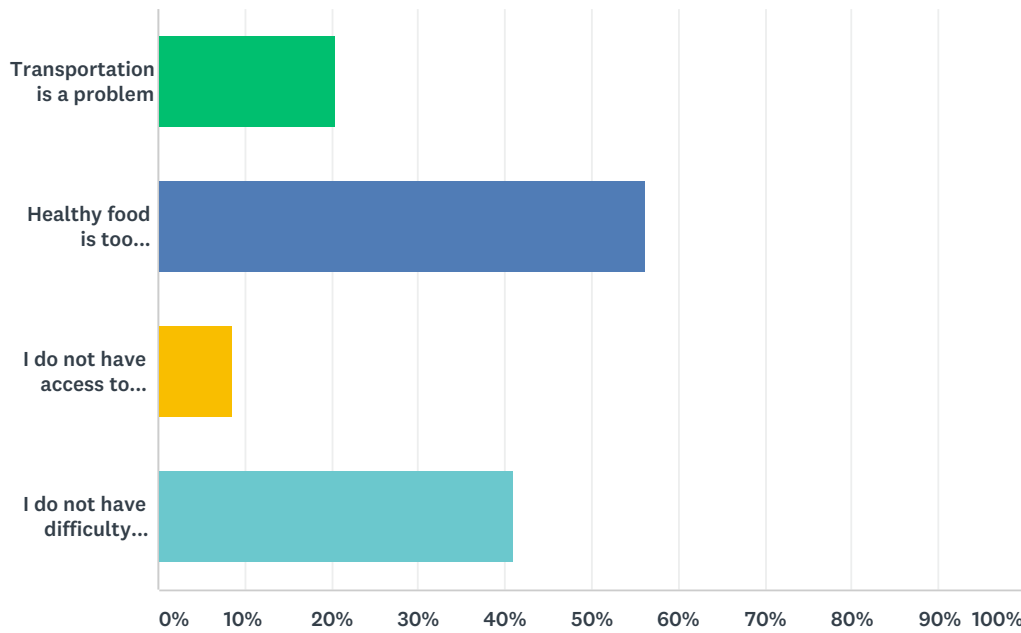# Q1 1. In general, do you have difficulty affording food?

Answered: 154   Skipped: 3

ANSWER CHOICES	RESPONSES	
Yes	45.45%	70
No	54.55%	84
TOTAL		154

Q2 2. Do you have difficulty getting healthy and fresh food? If so, check all that apply.

Answered: 151   Skipped: 6

ANSWER CHOICES	RESPONSES	
Transportation is a problem	20.53%	31
Healthy food is too expensive	56.29%	85
I do not have access to healthy food choices	8.61%	13
I do not have difficulty getting healthy and fresh food	41.06%	62
Total Respondents: 151		

#	OTHER (PLEASE EXPLAIN)	DATE
1	There is a way if you or I aren't lazy	5/16/2017 11:27 AM
2	there aren't enough places that offer fresh fruit and veggies and the places that have them run out after a little while	5/16/2017 11:00 AM
3	shoes are expensive for me walking everywhere	5/16/2017 10:52 AM
4	Genetically Modifieed Foods sre not labeled. The ingreedient lists are so small that I can't read them.	5/10/2017 7:57 PM
5	Don't make enough money to buy a lot of food	3/23/2017 8:14 AM
6	Not enough time/energy to prepare balanced and nutritious meals	3/22/2017 9:27 PM
7	Healthy food is expensive but worth the extra money for health reasons	3/22/2017 3:45 PM

Q3 3. Do you use any of the following programs to obtain food? Check all that apply.

Answered: 67   Skipped: 90
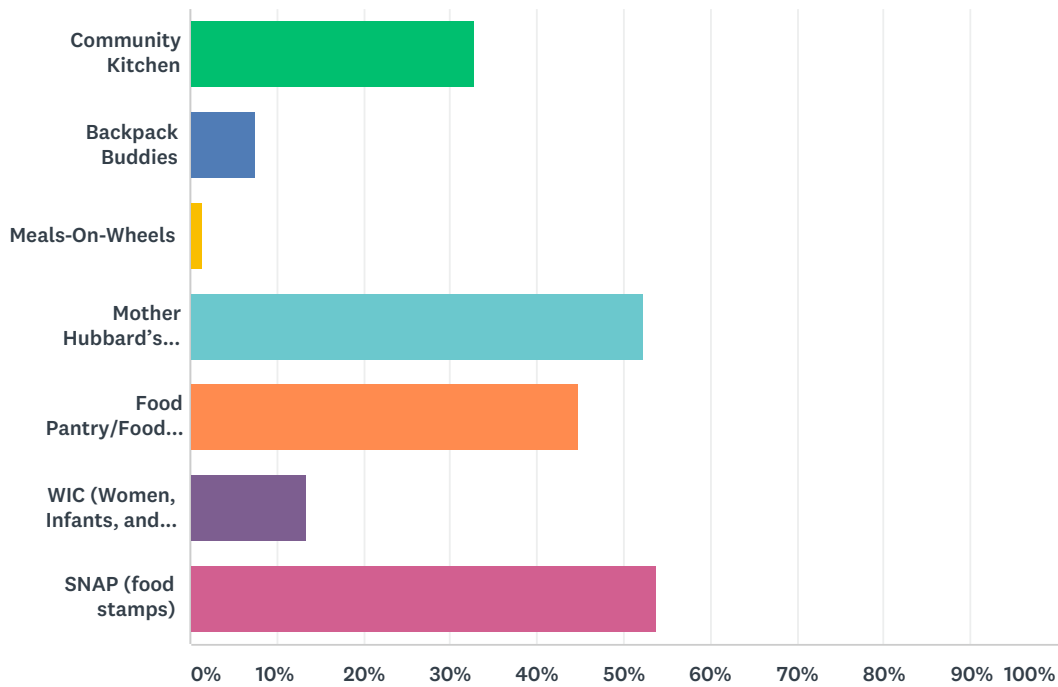
ANSWER CHOICES	RESPONSES	
Community Kitchen	32.84%	22
Backpack Buddies	7.46%	5
Meals-On-Wheels	1.49%	1
Mother Hubbard's Cupboard	52.24%	35
Food Pantry/Food Bank	44.78%	30
WIC (Women, Infants, and Children)	13.43%	9
SNAP (food stamps)	53.73%	36
Total Respondents: 67		

Q4 4. Do you have health insurance?

Answered: 152   Skipped: 5
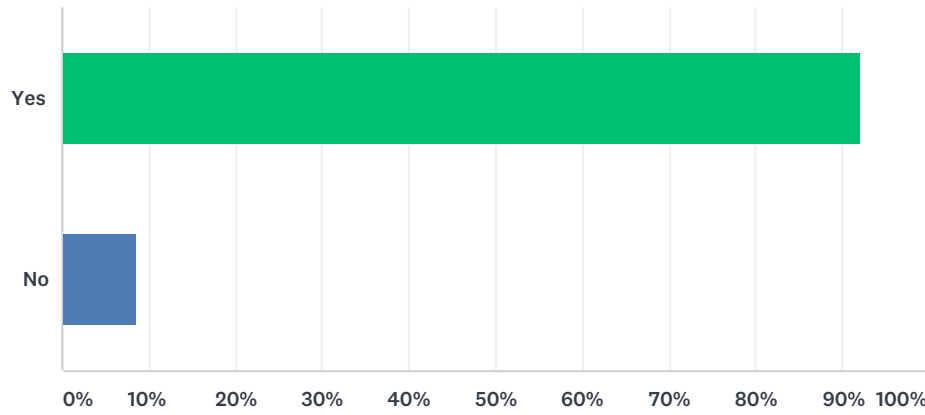
ANSWER CHOICES	RESPONSES	
Yes	92.11%	140
No	8.55%	13
Total Respondents: 152		

Q5 If yes, check all sources that apply

Answered: 134   Skipped: 23
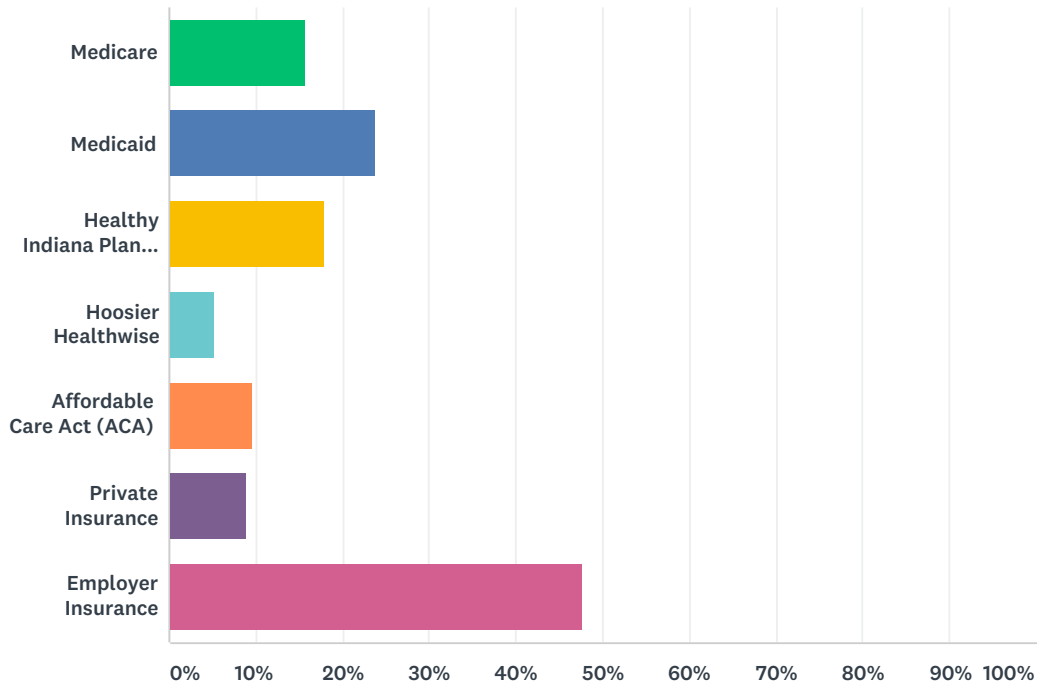
ANSWER CHOICES	RESPONSES	
Medicare	15.67%	21
Medicaid	23.88%	32
Healthy Indiana Plan (HIP)	17.91%	24
Hoosier Healthwise	5.22%	7
Affordable Care Act (ACA)	9.70%	13
Private Insurance	8.96%	12
Employer Insurance	47.76%	64
Total Respondents: 134		

#	OTHER (PLEASE EXPLAIN)	DATE
1	Tricare	4/4/2017 10:34 AM
2	On my parent's insurance (I'm 24)	3/29/2017 12:51 PM
3	but I can't afford to cover my son	3/29/2017 7:49 AM
4	Medicare Advantage	3/27/2017 12:43 PM
5	market place	3/25/2017 10:06 AM
6	spouse medicare me private. but still cant afford all medications and dr visits	3/24/2017 8:47 AM
7	My parent's insurance for myself also.	3/23/2017 4:18 PM
8	Insurance through parent	3/23/2017 11:44 AM
9	Bluecross/Blueshield	3/22/2017 9:27 PM

| 10 | I have employer insurance, spouse has obama care | 3/22/2017 3:36 PM |

Q6 5. Do you have access to the following? Check all that apply.

Answered: 142   Skipped: 15
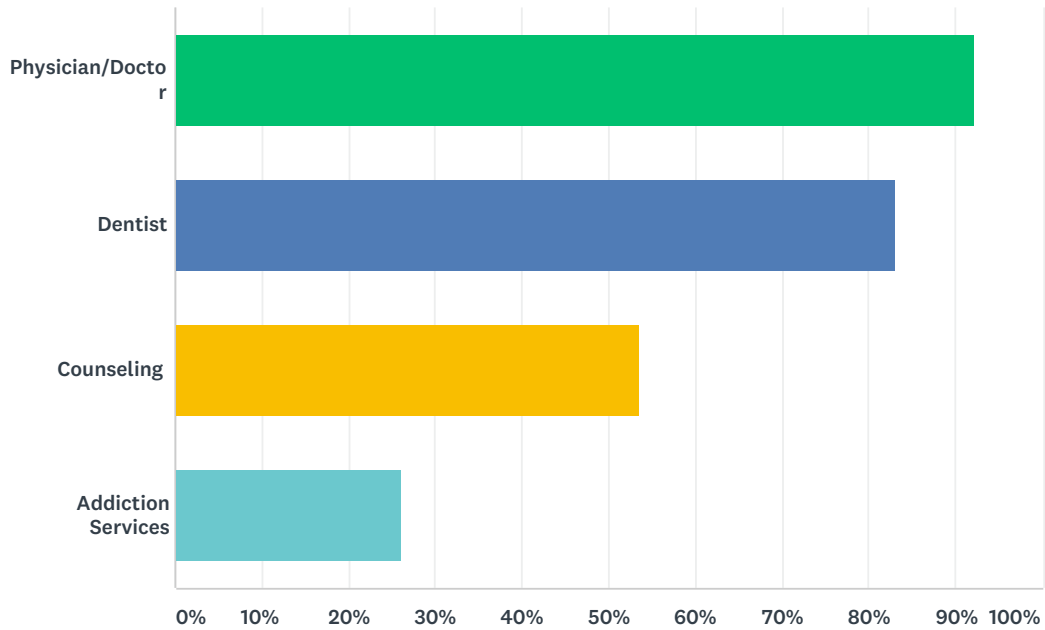
ANSWER CHOICES	RESPONSES	
Physician/Doctor	92.25%	131
Dentist	83.10%	118
Counseling	53.52%	76
Addiction Services	26.06%	37
Total Respondents: 142		

Q7 6. Do you use services provided by Volunteers in Medicine?

Answered: 151   Skipped: 6
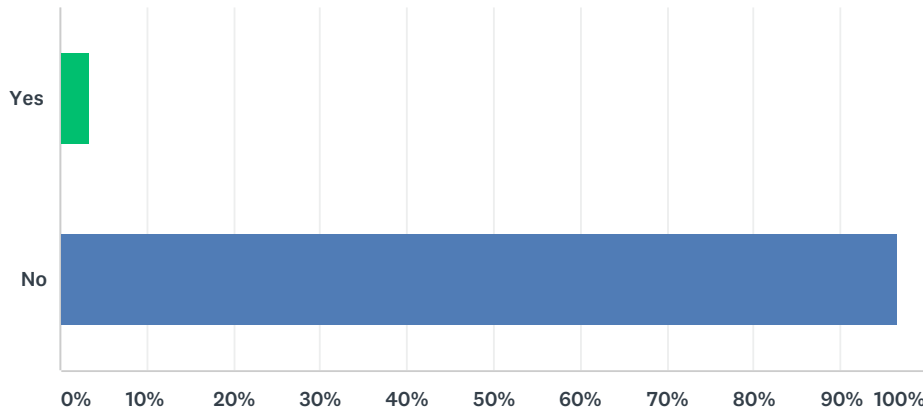
ANSWER CHOICES	RESPONSES	
Yes	3.31%	5
No	96.69%	146
TOTAL		151

Q8 7. How many times have you or someone in your household used the Emergency Room (ER) or emergency services (such as an ambulance) in the last year?

Answered: 154   Skipped: 3
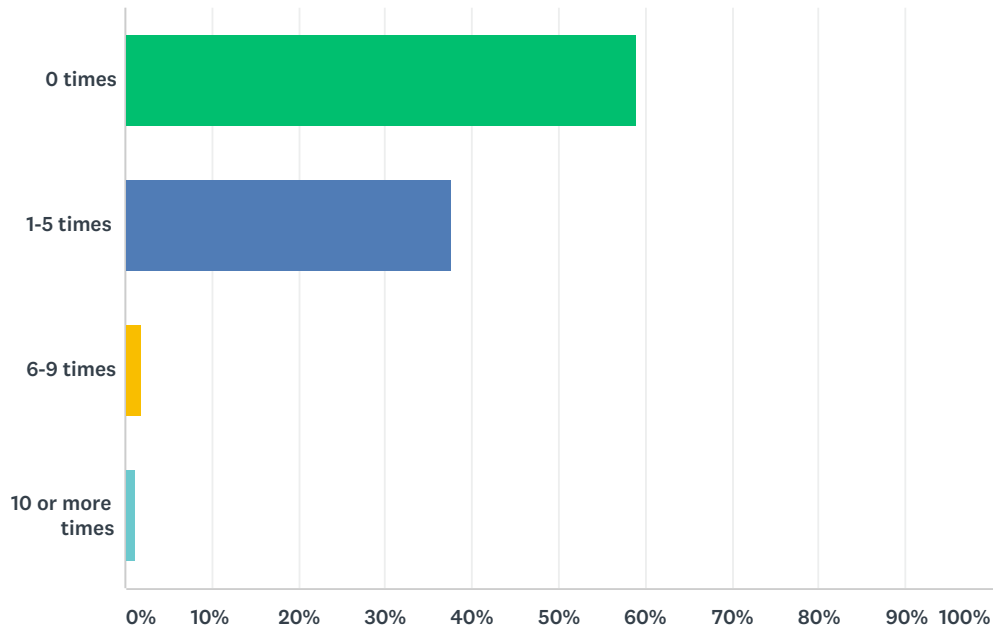
ANSWER CHOICES	RESPONSES	
0 times	59.09%	91
1-5 times	37.66%	58
6-9 times	1.95%	3
10 or more times	1.30%	2
TOTAL		154

Q9 8. Do you have difficulty accessing health care when you need it due to any of the reasons? Check all that apply.

Answered: 93   Skipped: 64
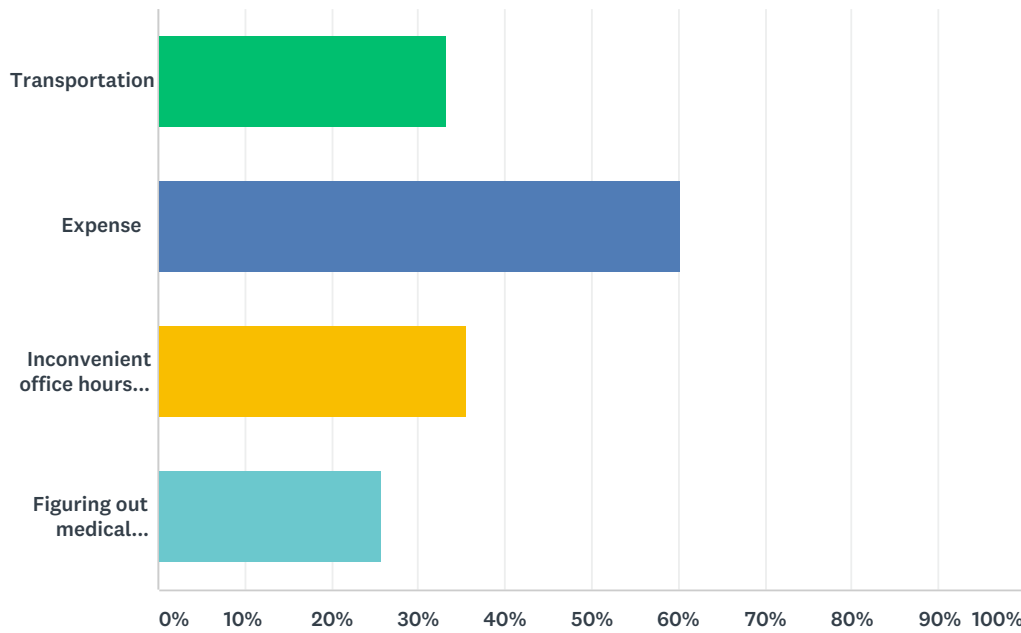
ANSWER CHOICES	RESPONSES	
Transportation	33.33%	31
Expense	60.22%	56
Inconvenient office hours of my doctor	35.48%	33
Figuring out medical services/health care is just too complicated	25.81%	24
Total Respondents: 93		

Q10 9. Do you have difficulty accessing the dentist when you need to due to any of the reasons? Check all that apply.

Answered: 90   Skipped: 67
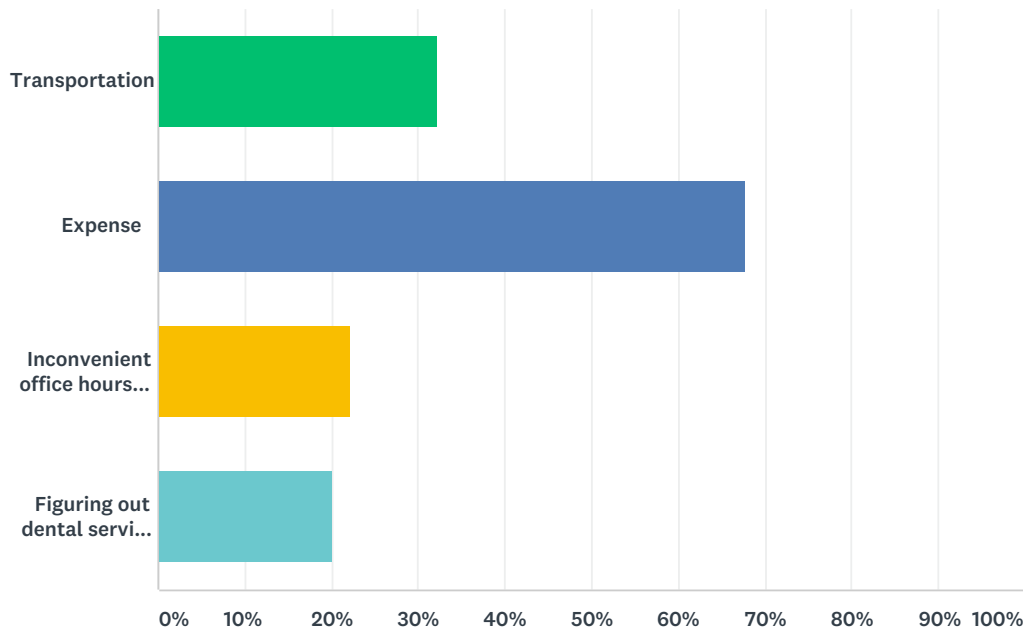
ANSWER CHOICES	RESPONSES	
Transportation	32.22%	29
Expense	67.78%	61
Inconvenient office hours of my dentist	22.22%	20
Figuring out dental services is just too complicated	20.00%	18
Total Respondents: 90		

Q11 10. Which of the following statements apply to you? Check all that apply.

Answered: 135   Skipped: 22
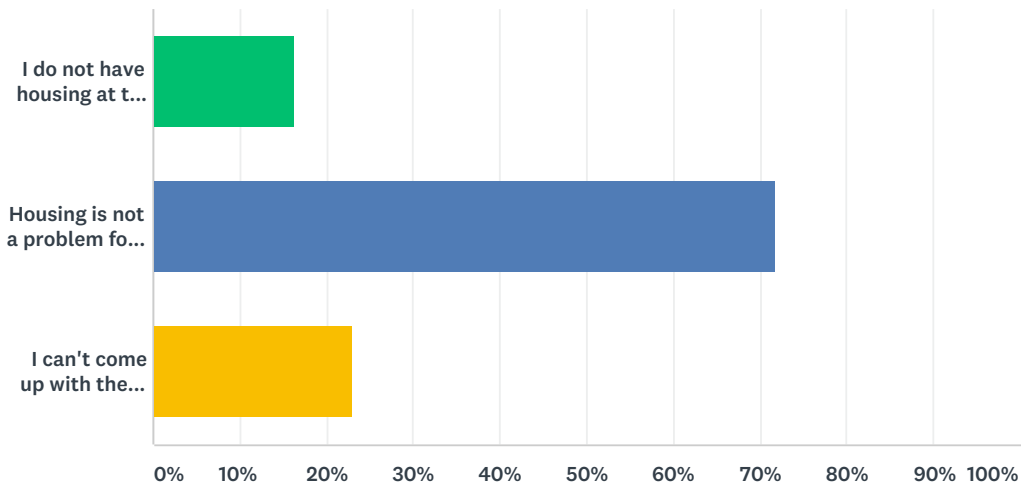
ANSWER CHOICES	RESPONSES	
I do not have housing at this time.	16.30%	22
Housing is not a problem for me.	71.85%	97
I can't come up with the deposits and fees to get a new place, so I'm stuck.	22.96%	31
Total Respondents: 135		

Q12 11. I have housing but it's not a good situation because of the following reasons. Check all that apply.

Answered: 38   Skipped: 119
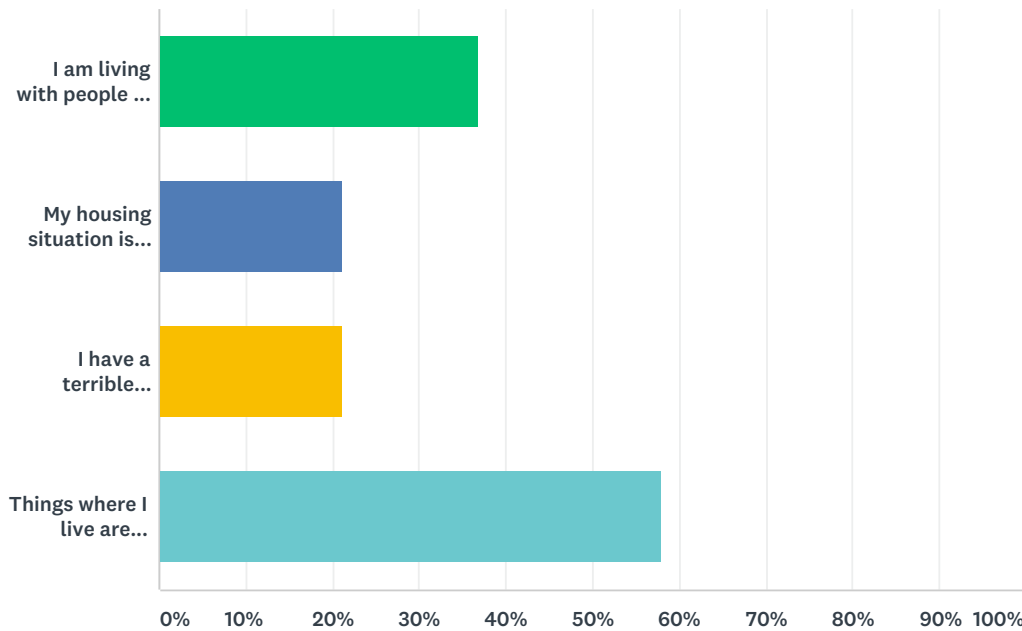
ANSWER CHOICES	RESPONSES	
I am living with people who I do not want to live with.	36.84%	14
My housing situation is unsafe.	21.05%	8
I have a terrible landlord.	21.05%	8
Things where I live are rundown and broken.	57.89%	22
Total Respondents: 38		

Q13 12. It is hard to find a safe and accessible place to live because of the following. Check all that apply.

Answered: 60   Skipped: 97
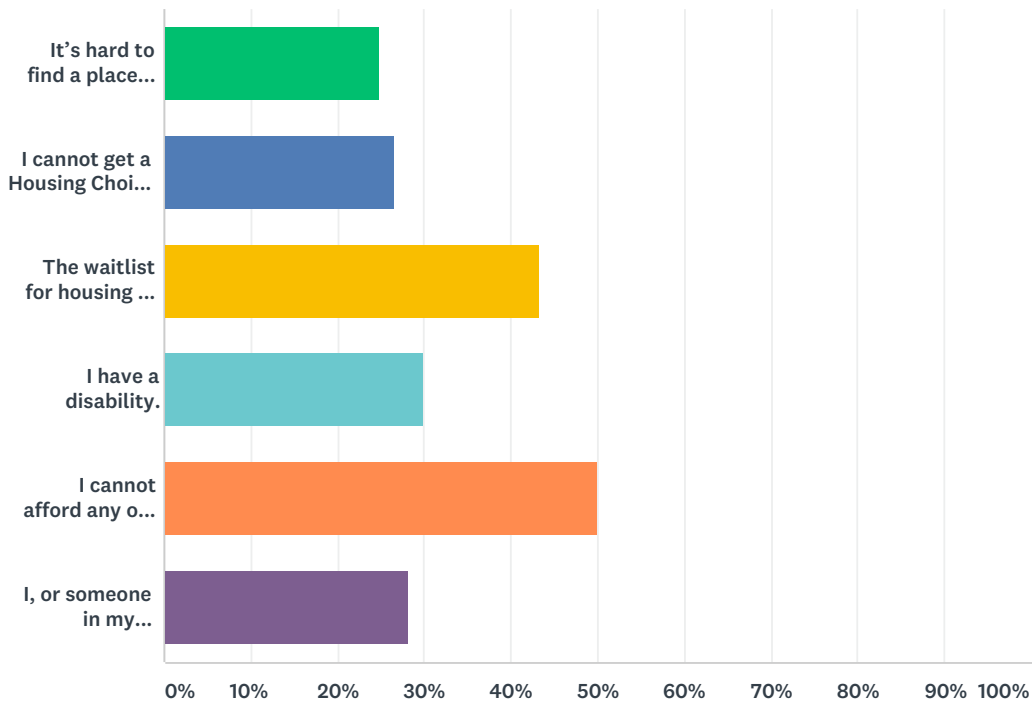
ANSWER CHOICES	RESPONSES	
It's hard to find a place that accepts Housing Choice Vouchers.	25.00%	15
I cannot get a Housing Choice Voucher.	26.67%	16
The waitlist for housing is too long.	43.33%	26
I have a disability.	30.00%	18
I cannot afford any of the available options.	50.00%	30
I, or someone in my household, has something on our record that keeps us from getting into housing, such as bad credit, a felony conviction, a previous eviction, or a bad renting history.	28.33%	17
Total Respondents: 60		

Q14 13. What are your sources of transportation? Check all that apply.

Answered: 147   Skipped: 10
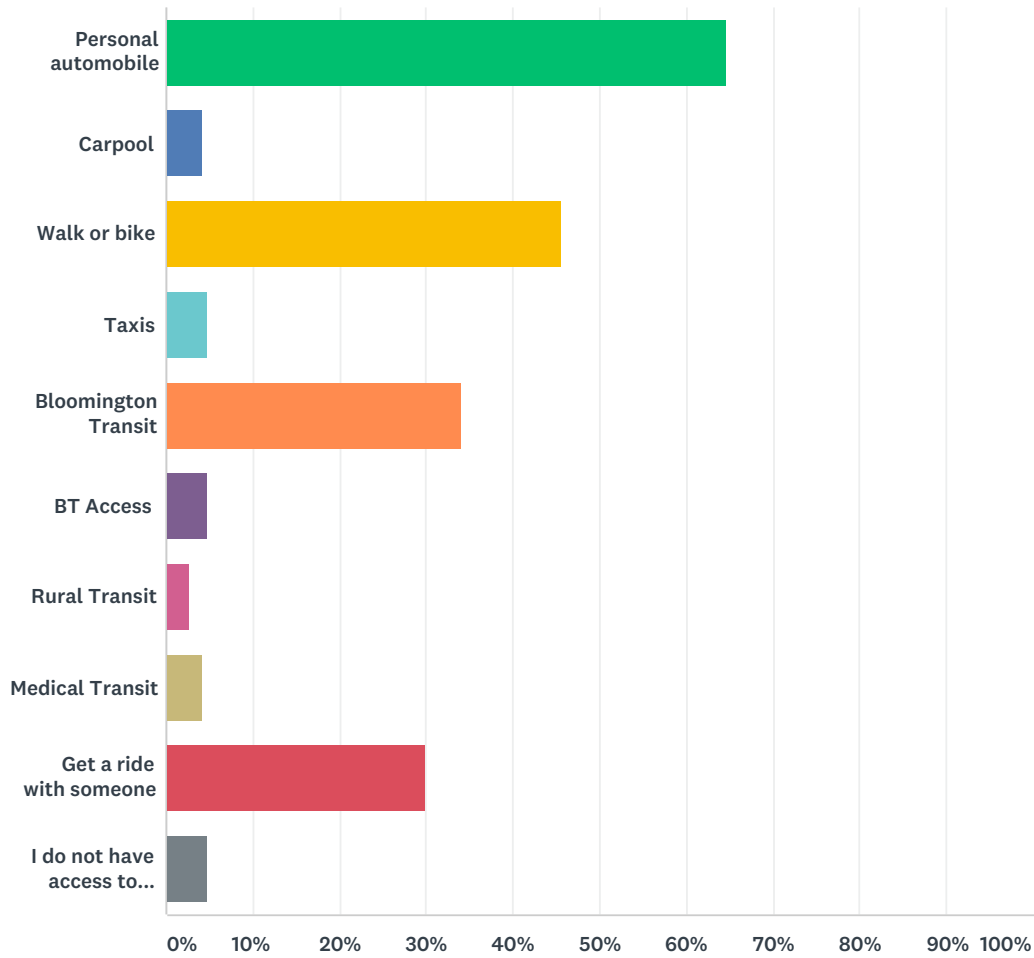
ANSWER CHOICES	RESPONSES	
Personal automobile	64.63%	95
Carpool	4.08%	6
Walk or bike	45.58%	67
Taxis	4.76%	7
Bloomington Transit	34.01%	50
BT Access	4.76%	7
Rural Transit	2.72%	4
Medical Transit	4.08%	6
Get a ride with someone	29.93%	44
I do not have access to transportation.	4.76%	7
Total Respondents: 147		

Q15 14. Do you have difficulty getting transportation to and from any of the following places? Check all that apply.

Answered: 125   Skipped: 32
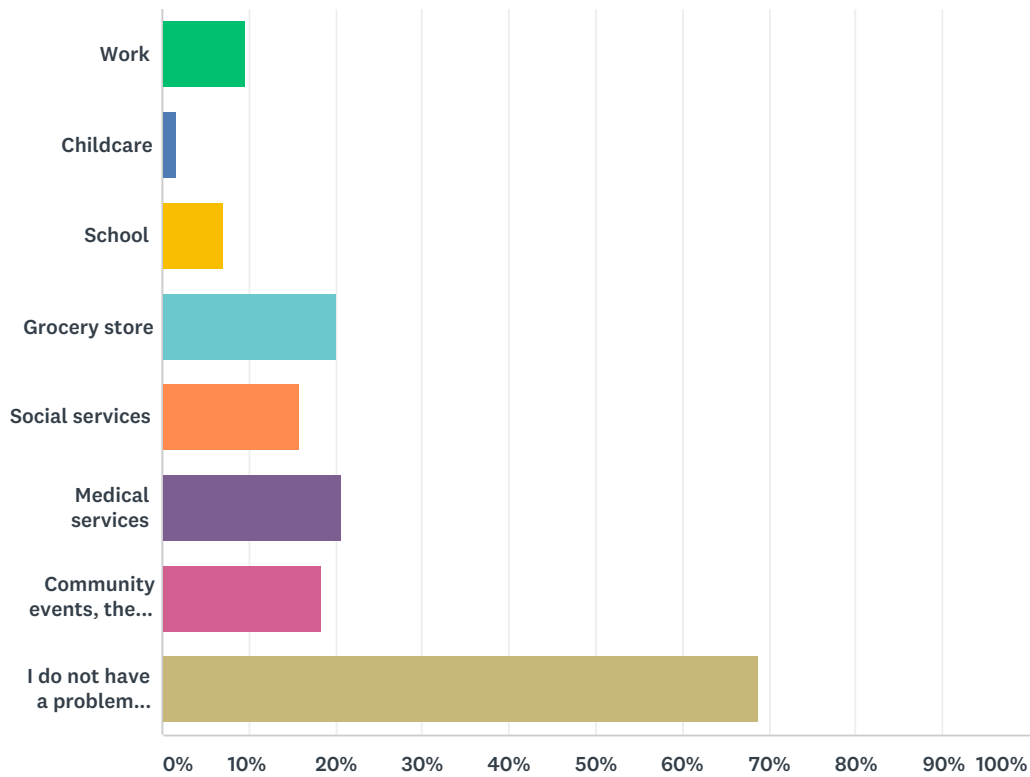
ANSWER CHOICES	RESPONSES	
Work	9.60%	12
Childcare	1.60%	2
School	7.20%	9
Grocery store	20.00%	25
Social services	16.00%	20
Medical services	20.80%	26
Community events, the library, or parks	18.40%	23
I do not have a problem getting transportation	68.80%	86
Total Respondents: 125		

Q16 15. My main problems with getting transportation are the following. Check all that apply.

Answered: 56   Skipped: 101
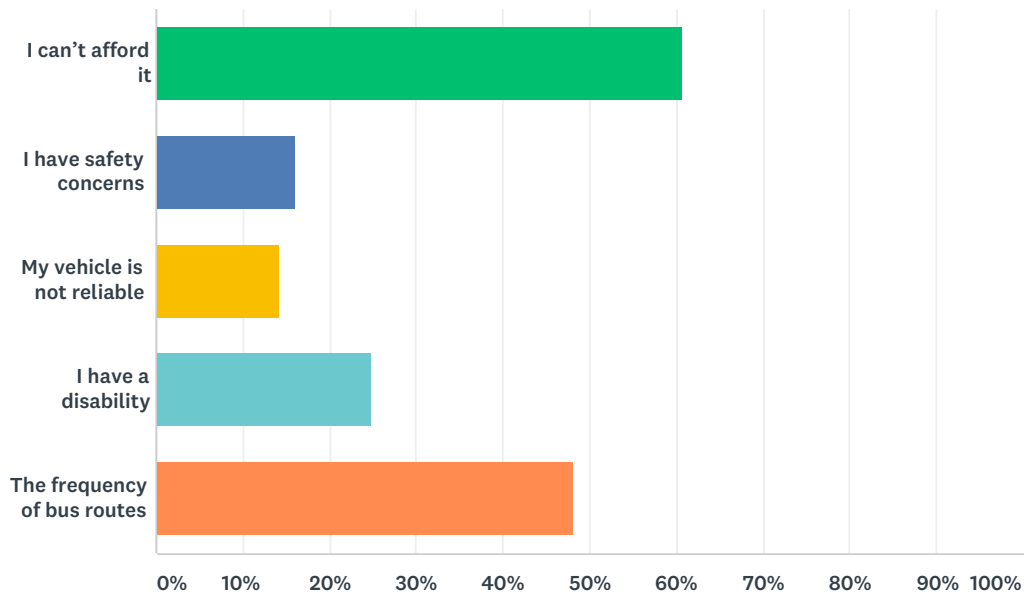
ANSWER CHOICES	RESPONSES	
I can't afford it	60.71%	34
I have safety concerns	16.07%	9
My vehicle is not reliable	14.29%	8
I have a disability	25.00%	14
The frequency of bus routes	48.21%	27
Total Respondents: 56		

#	OTHER (PLEASE EXPLAIN)	DATE
1	There are no public transportation bus routes near my home in Bloomington.	6/8/2017 7:11 AM
2	cannot afford bus passes	5/16/2017 11:48 AM
3	my choices, this is coming some	5/16/2017 11:27 AM
4	don't know how to drive (reduced fee driving classes for adults)	5/16/2017 10:02 AM
5	gas	5/16/2017 9:22 AM
6	No bus on Sundays, sometimes difficult to figure out the routes to take, can take too long to get to some places if I have to take more than one bus.	4/4/2017 10:37 AM
7	Parking	3/28/2017 11:28 AM
8	n/a my car is broke down but i have borrowed one	3/25/2017 10:08 AM
9	No money for gas.	3/23/2017 11:45 AM
10	Share one vehicle, only used for work, not enough time	3/22/2017 9:29 PM

Q17 16. How well does your current transportation meet your needs?

Answered: 145   Skipped: 12
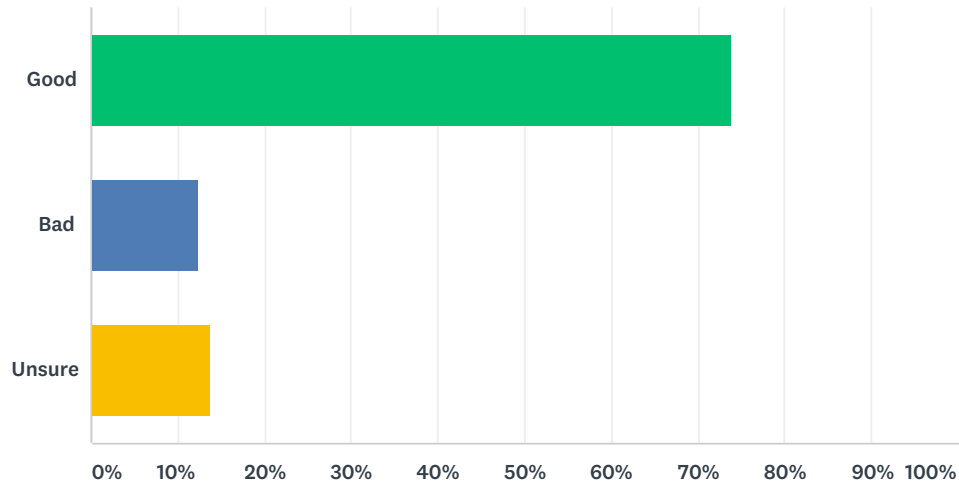
ANSWER CHOICES	RESPONSES	
Good	73.79%	107
Bad	12.41%	18
Unsure	13.79%	20
TOTAL		145

Q18 17. Which of these childcare statements apply to you? Check all that apply.

Answered: 126   Skipped: 31
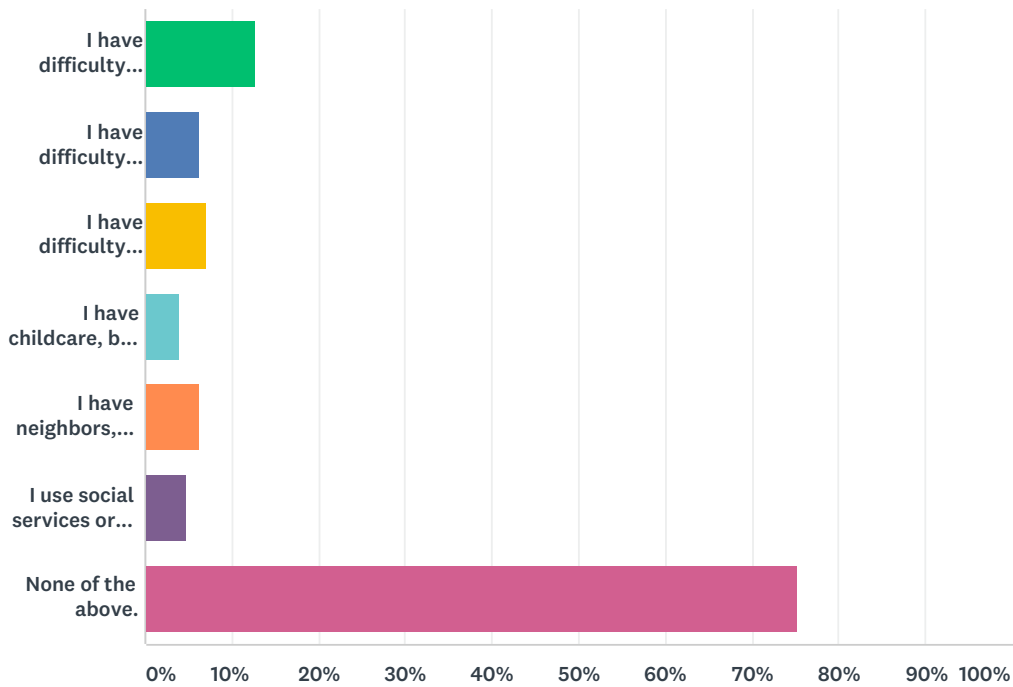
ANSWER CHOICES	RESPONSES	
I have difficulty finding affordable childcare for my child.	12.70%	16
I have difficulty finding childcare during my work hours.	6.35%	8
I have difficulty finding affordable after-school programs.	7.14%	9
I have childcare, but it is not a good situation	3.97%	5
I have neighbors, friends, or family members that assist me with childcare needs.	6.35%	8
I use social services or government agencies to help with my childcare needs.	4.76%	6
None of the above.	75.40%	95
Total Respondents: 126		

Q19 18. Which of these employment statements apply to you? Check all that apply.

Answered: 93   Skipped: 64
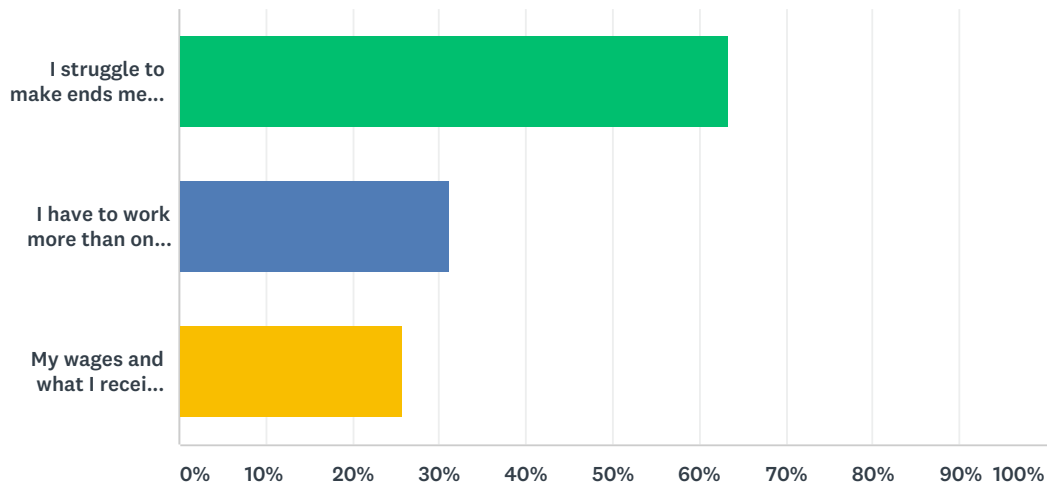
ANSWER CHOICES	RESPONSES	
I struggle to make ends meet with what I earn.	63.44%	59
I have to work more than one job to make ends meet.	31.18%	29
My wages and what I receive in government assistance is enough for me to make ends meet.	25.81%	24
Total Respondents: 93		

Q20 19. Is getting or keeping a job is difficult for you? If so, check all that apply.

Answered: 26   Skipped: 131
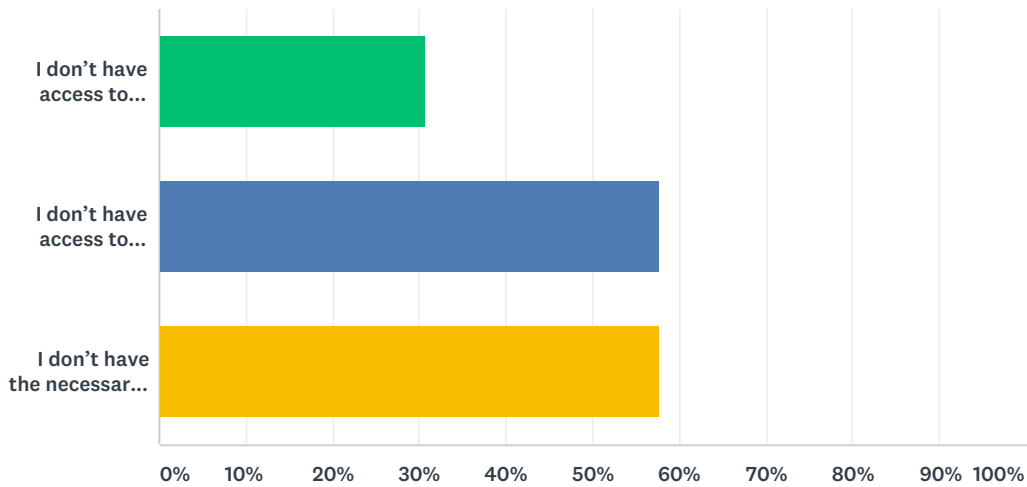
ANSWER CHOICES	RESPONSES	
I don't have access to childcare	30.77%	8
I don't have access to transportation	57.69%	15
I don't have the necessary work skills, level of education, or experience	57.69%	15
Total Respondents: 26		

#	OTHER (PLEASE EXPLAIN)	DATE
1	the healthcare industry around here is nearly a monopoly for IU Health which makes it hard	7/25/2017 10:47 AM
2	ageism in Bloomington	6/8/2017 12:34 PM
3	Retired	6/8/2017 7:12 AM
4	social freak out	5/16/2017 11:48 AM
5	good	5/16/2017 11:43 AM
6	I have a steady job	5/16/2017 11:38 AM
7	I will say yes to my truck and friend about the truck	5/16/2017 11:27 AM
8	I have a disability	5/16/2017 11:01 AM
9	incurable/untreatable spinal disease (Ankylosing spondylitis)	5/16/2017 10:54 AM
10	No ID	5/16/2017 10:23 AM
11	fighting disability	5/16/2017 10:17 AM
12	my dogs	5/16/2017 9:57 AM
13	criminal record	5/16/2017 9:30 AM
14	have a good job	5/16/2017 9:27 AM
15	I have SSI for ADD	5/16/2017 9:05 AM
16	disabled	5/16/2017 8:42 AM
17	Disabled	4/17/2017 7:45 AM

18	I dropped out of high school	4/3/2017 7:23 PM
19	Have a disabled son with doctors and surgeries which make it hard to keep full time jobs	3/27/2017 9:46 PM
20	no	3/25/2017 11:55 AM
21	Our child has a disability. My husband has had difficulty keeping a job because of the medical and therapy visits needed by our child. Also, finding childcare for an 8 year old that weighs 100 lbs. and can't walk is very difficult (especially at an affordable rate). It just doesn't make sense for my husband to work if his income barely covers the cost of childcare for our 2 children.	3/23/2017 12:05 PM
22	No	3/22/2017 9:30 PM

Q21 20. I have participated in job training offered through WorkOne.

Answered: 119   Skipped: 38
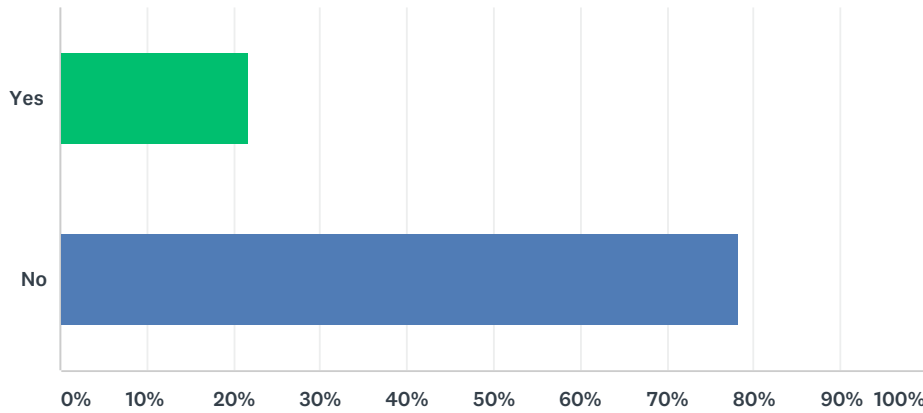
ANSWER CHOICES	RESPONSES	
Yes	21.85%	26
No	78.15%	93
TOTAL		119

Q22 21. Are you unable to participate in job training? If so, check all that apply.

Answered: 30   Skipped: 127
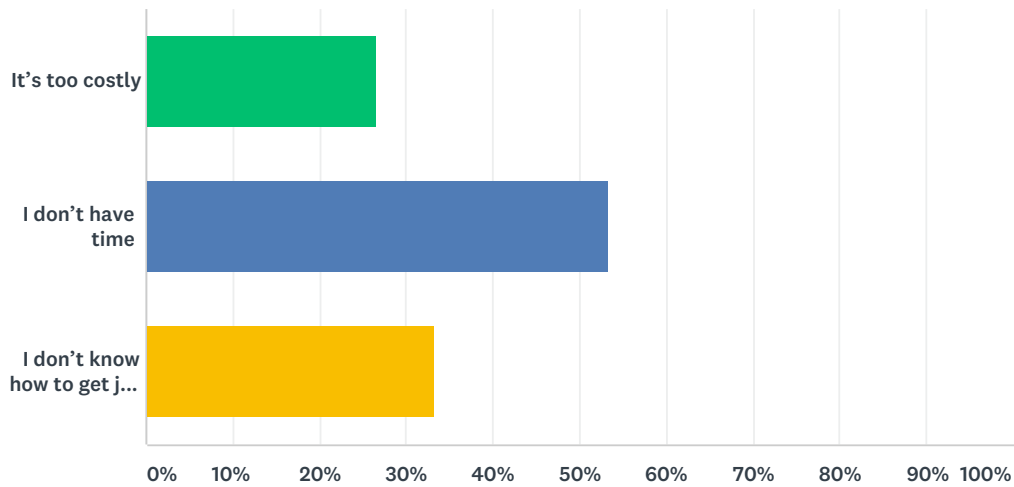
ANSWER CHOICES	RESPONSES	
It's too costly	26.67%	8
I don't have time	53.33%	16
I don't know how to get job training	33.33%	10
Total Respondents: 30		

#	OTHER (PLEASE EXPLAIN)	DATE
1	Use VR Job Coaching Services	6/19/2017 3:53 PM
2	NA	6/8/2017 7:12 AM
3	can't be around people	5/16/2017 11:48 AM
4	not sure. I want to answer yes and no	5/16/2017 11:27 AM
5	unable to meet schedule/work demands due to spinal disease mentioned in #19	5/16/2017 10:54 AM
6	fighting disability	5/16/2017 10:17 AM
7	I am retired	5/16/2017 9:37 AM
8	it's not high level skill enough	5/16/2017 9:05 AM
9	disability prevents currently	4/4/2017 10:10 AM
10	Yes, through work	3/27/2017 12:57 PM
11	No	3/22/2017 9:30 PM
12	over the years have done Workforce One training, I feel it is feeble. Never placed, always start then no results	3/22/2017 3:40 PM

Q23 22. Do you have good access to a computer and the internet for job searches?

Answered: 127   Skipped: 30
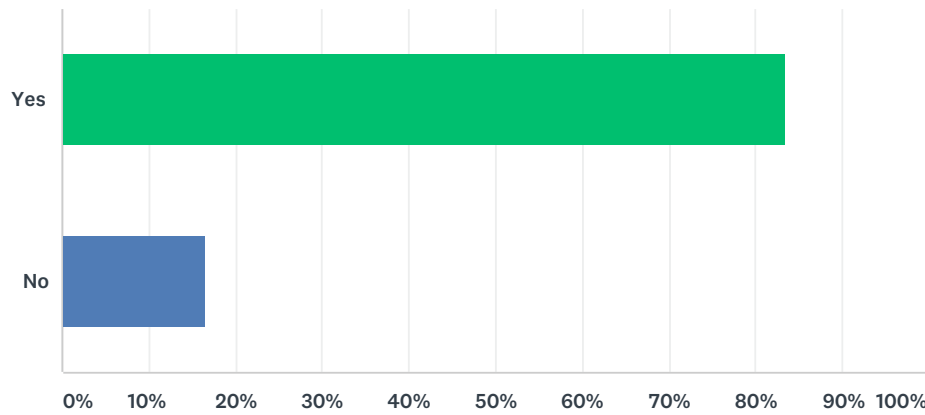
ANSWER CHOICES	RESPONSES	
Yes	83.46%	106
No	16.54%	21
TOTAL		127

Q24 23. Do you have problems getting loans at a reasonable interest rate?

Answered: 130   Skipped: 27
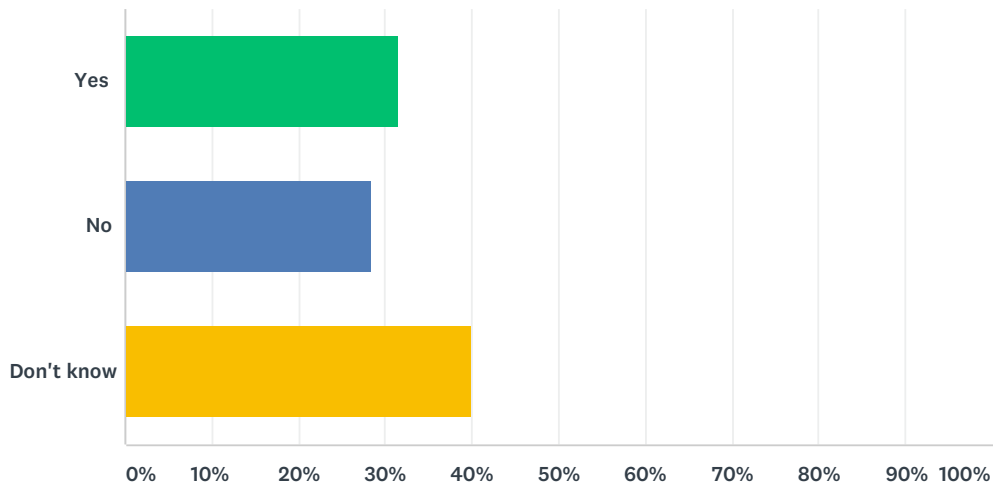
ANSWER CHOICES	RESPONSES	
Yes	31.54%	41
No	28.46%	37
Don't know	40.00%	52
TOTAL		130

Q25 24. With what I have in savings I could pay for everything I need for a month if I lost my job.

Answered: 131   Skipped: 26
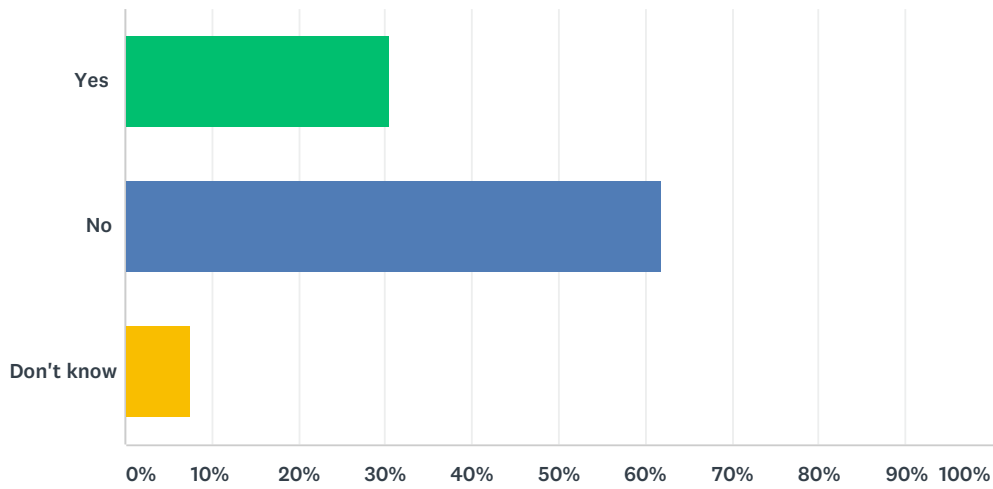
ANSWER CHOICES	RESPONSES	
Yes	30.53%	40
No	61.83%	81
Don't know	7.63%	10
TOTAL		131

Q26 25. I am age 65 or older and must work one or more jobs to cover my expenses.

Answered: 123   Skipped: 34
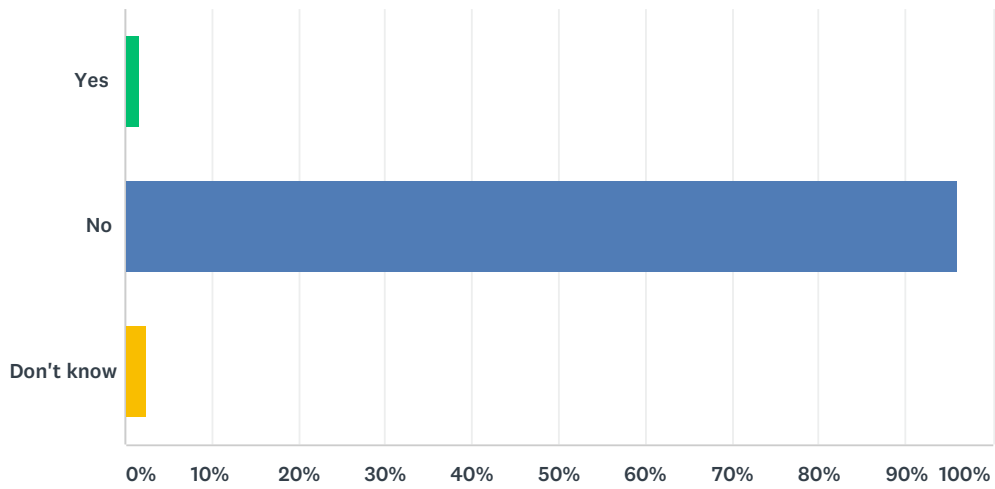
ANSWER CHOICES	RESPONSES	
Yes	1.63%	2
No	95.93%	118
Don't know	2.44%	3
TOTAL		123

Q27 What is your age?

Answered: 130   Skipped: 27
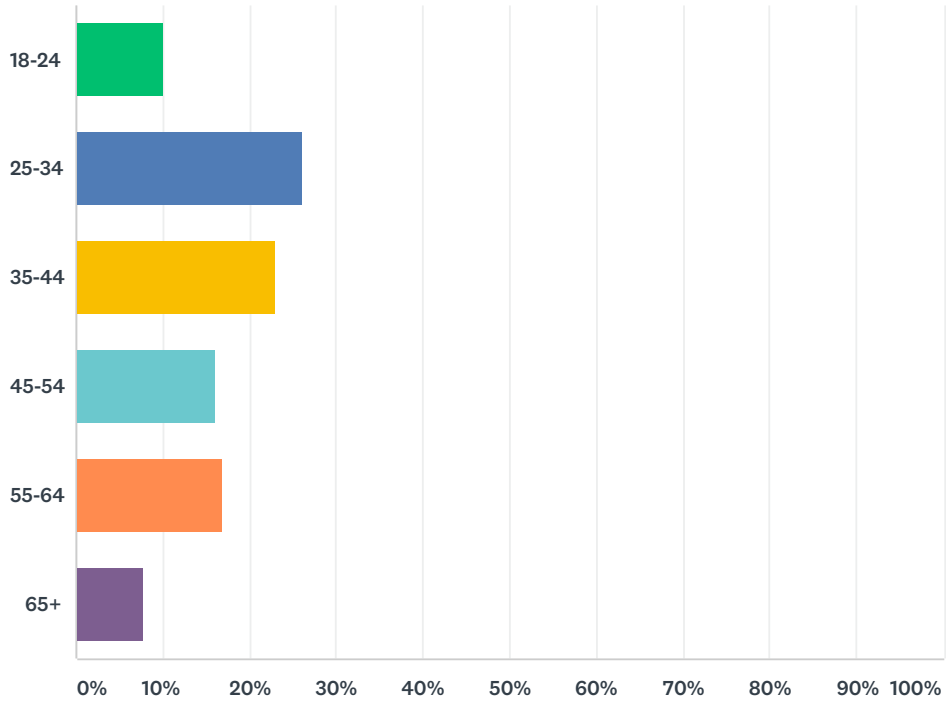
ANSWER CHOICES	RESPONSES	
18-24	10.00%	13
25-34	26.15%	34
35-44	23.08%	30
45-54	16.15%	21
55-64	16.92%	22
65+	7.69%	10
TOTAL		130

Q28 With what gender do you most closely identify?

Answered: 128   Skipped: 29
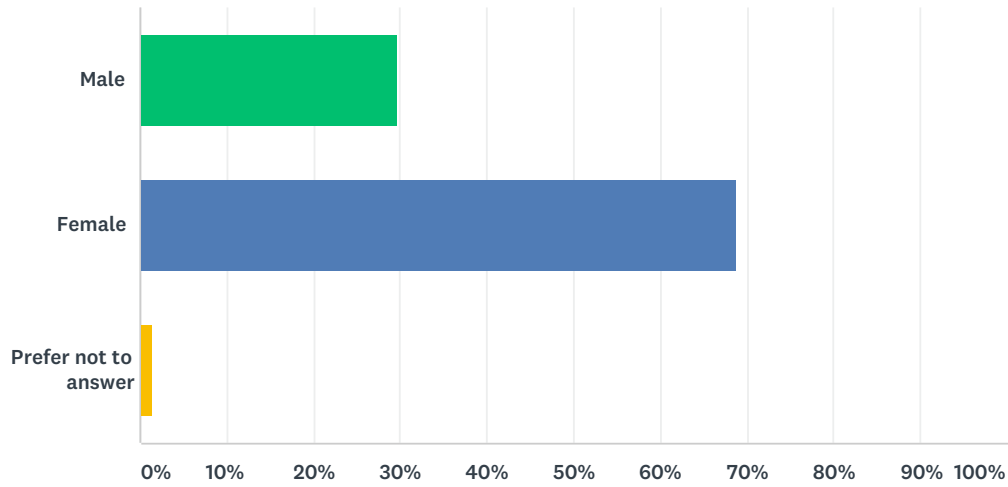
ANSWER CHOICES	RESPONSES	
Male	29.69%	38
Female	68.75%	88
Prefer not to answer	1.56%	2
TOTAL		128

#	OTHER (PLEASE EXPLAIN)	DATE
1	Genderqueer	3/27/2017 2:55 PM

Q29 What is your ethnicity? (Mark all that apply.)

Answered: 129   Skipped: 28
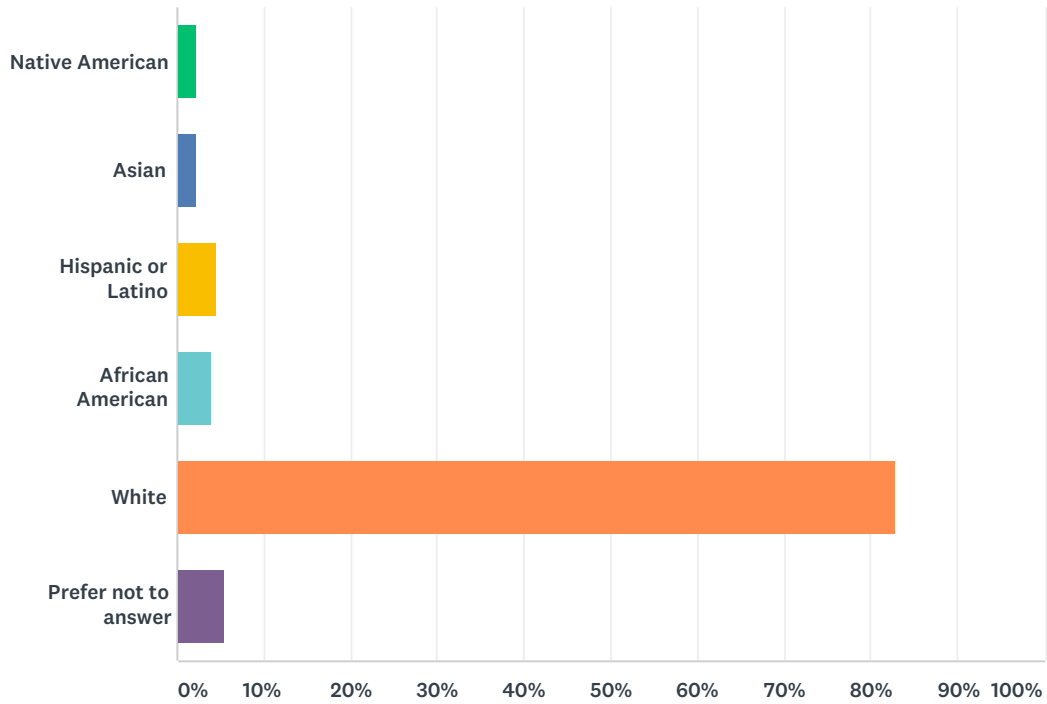
ANSWER CHOICES	RESPONSES	
Native American	2.33%	3
Asian	2.33%	3
Hispanic or Latino	4.65%	6
African American	3.88%	5
White	82.95%	107
Prefer not to answer	5.43%	7
Total Respondents: 129		

#	OTHER (PLEASE EXPLAIN)	DATE
	There are no responses.	

Q30 Do you have a disability?

Answered: 124   Skipped: 33
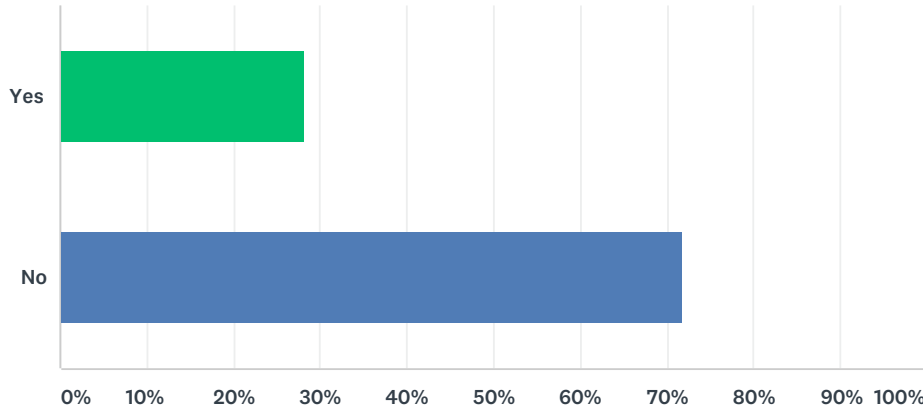
ANSWER CHOICES	RESPONSES	
Yes	28.23%	35
No	71.77%	89
TOTAL		124

Q31 Do you rent or own?

Answered: 129   Skipped: 28
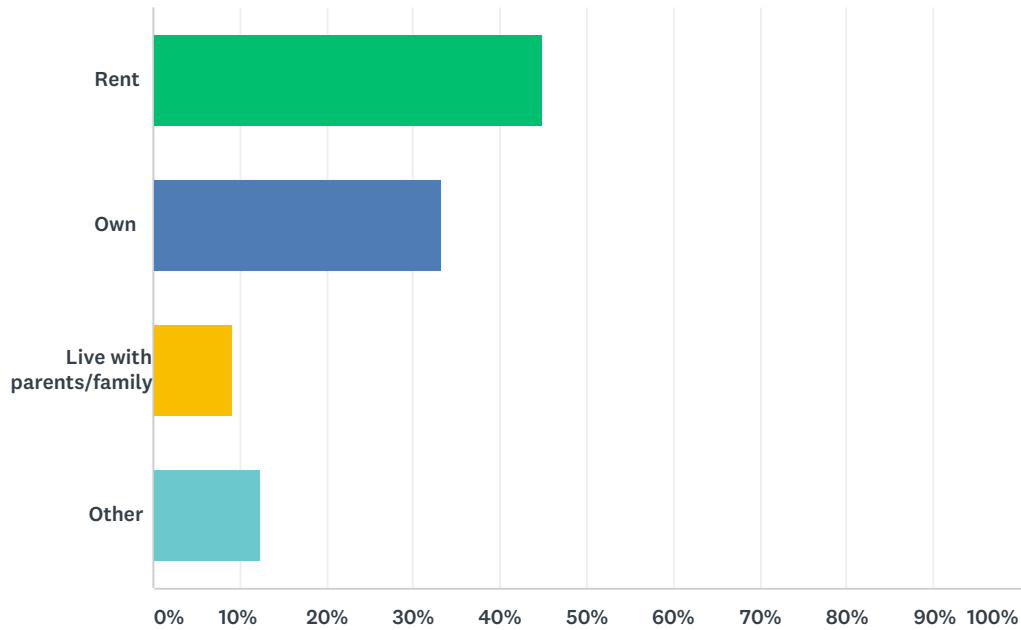
ANSWER CHOICES	RESPONSES	
Rent	44.96%	58
Own	33.33%	43
Live with parents/family	9.30%	12
Other	12.40%	16
TOTAL		129

Q32 How many people are in your household?

Answered: 122   Skipped: 35

ANSWER CHOICES	RESPONSES	
Adults (Specify number)	100.00%	122
Children (Specify number)	63.11%	77

#	ADULTS (SPECIFY NUMBER)	DATE
1	1	7/25/2017 11:34 AM
2	2	7/25/2017 10:48 AM
3	2	6/27/2017 12:40 PM
4	1	6/19/2017 3:54 PM
5	1	6/19/2017 3:39 PM
6	2	6/8/2017 12:35 PM
7	2	6/8/2017 10:22 AM
8	2	6/8/2017 7:14 AM
9	2	6/7/2017 9:50 PM
10	2	6/7/2017 9:52 AM
11	2	6/7/2017 8:14 AM
12	2	5/16/2017 11:51 AM
13	2	5/16/2017 11:49 AM
14	4	5/16/2017 11:45 AM
15	3	5/16/2017 11:43 AM
16	1	5/16/2017 11:39 AM
17	1	5/16/2017 11:36 AM
18	1	5/16/2017 11:28 AM
19	0	5/16/2017 11:22 AM
20	1	5/16/2017 11:19 AM
21	1	5/16/2017 11:10 AM
22	2	5/16/2017 11:02 AM
23	1	5/16/2017 10:54 AM
24	0	5/16/2017 10:50 AM
25	2	5/16/2017 10:48 AM
26	1	5/16/2017 10:45 AM
27	4	5/16/2017 10:42 AM
28	2	5/16/2017 10:39 AM
29	1	5/16/2017 10:17 AM
30	1	5/16/2017 10:04 AM
31	2	5/16/2017 9:52 AM

32	1	5/16/2017 9:46 AM
33	2	5/16/2017 9:38 AM
34	2	5/16/2017 9:30 AM
35	1	5/16/2017 9:27 AM
36	2	5/16/2017 9:24 AM
37	1	5/16/2017 9:20 AM
38	1	5/16/2017 9:14 AM
39	1	5/16/2017 9:05 AM
40	3	5/16/2017 9:01 AM
41	2	5/16/2017 8:58 AM
42	1	5/16/2017 8:54 AM
43	1	5/16/2017 8:47 AM
44	1	5/16/2017 8:43 AM
45	2	5/16/2017 8:39 AM
46	3	5/16/2017 8:33 AM
47	1	5/16/2017 8:29 AM
48	1	5/14/2017 6:07 PM
49	3	5/10/2017 8:02 PM
50	2	5/5/2017 9:03 AM
51	2	5/4/2017 12:19 PM
52	2	4/17/2017 7:46 AM
53	1	4/17/2017 6:38 AM
54	2	4/17/2017 12:08 AM
55	3	4/16/2017 6:11 AM
56	2	4/15/2017 3:34 PM
57	2	4/14/2017 5:01 PM
58	1	4/14/2017 2:48 PM
59	2	4/6/2017 11:42 PM
60	2	4/6/2017 2:41 PM
61	2	4/4/2017 10:38 AM
62	1	4/4/2017 10:11 AM
63	2	4/3/2017 7:24 PM
64	1	4/3/2017 4:03 PM
65	2	4/3/2017 3:41 PM
66	2	4/3/2017 11:26 AM
67	2	3/31/2017 11:31 AM
68	2	3/29/2017 12:53 PM
69	1	3/29/2017 7:53 AM
70	1	3/29/2017 7:02 AM
71	1	3/28/2017 11:39 AM
72	2	3/28/2017 11:30 AM

73	1	3/28/2017 8:12 AM
74	1	3/28/2017 1:39 AM
75	3	3/27/2017 9:58 PM
76	2	3/27/2017 9:47 PM
77	1	3/27/2017 7:26 PM
78	2	3/27/2017 2:55 PM
79	2	3/27/2017 2:52 PM
80	1	3/27/2017 2:33 PM
81	1	3/27/2017 2:23 PM
82	1	3/27/2017 1:16 PM
83	1	3/27/2017 1:07 PM
84	1	3/27/2017 12:58 PM
85	2	3/27/2017 12:34 PM
86	2	3/27/2017 12:15 PM
87	2	3/27/2017 12:03 PM
88	1	3/27/2017 12:01 PM
89	1	3/27/2017 12:22 AM
90	1	3/24/2017 9:06 AM
91	2	3/24/2017 8:51 AM
92	2	3/24/2017 8:05 AM
93	2	3/24/2017 7:55 AM
94	1	3/24/2017 7:43 AM
95	1	3/23/2017 9:56 PM
96	2	3/23/2017 5:50 PM
97	1	3/23/2017 4:23 PM
98	3	3/23/2017 2:53 PM
99	2	3/23/2017 2:04 PM
100	1	3/23/2017 1:45 PM
101	2	3/23/2017 1:39 PM
102	2	3/23/2017 1:36 PM
103	1	3/23/2017 1:26 PM
104	2	3/23/2017 1:26 PM
105	2	3/23/2017 1:24 PM
106	2	3/23/2017 1:21 PM
107	2	3/23/2017 12:06 PM
108	2	3/23/2017 11:47 AM
109	3	3/23/2017 10:17 AM
110	2	3/23/2017 8:47 AM
111	2	3/23/2017 8:47 AM
112	2	3/23/2017 8:19 AM
113	2	3/22/2017 9:31 PM

114	2	3/22/2017 8:10 PM
115	1	3/22/2017 5:13 PM
116	3	3/22/2017 4:06 PM
117	1	3/22/2017 4:02 PM
118	2	3/22/2017 3:55 PM
119	1	3/22/2017 3:52 PM
120	2	3/22/2017 3:49 PM
121	2	3/22/2017 3:48 PM
122	2	3/22/2017 3:41 PM

#	CHILDREN (SPECIFY NUMBER)	DATE
1	3	6/19/2017 3:39 PM
2	0	6/8/2017 12:35 PM
3	0	6/7/2017 9:50 PM
4	2	6/7/2017 8:14 AM
5	1	5/16/2017 11:45 AM
6	1	5/16/2017 11:43 AM
7	2	5/16/2017 11:39 AM
8	0	5/16/2017 11:19 AM
9	0	5/16/2017 11:10 AM
10	6	5/16/2017 11:02 AM
11	0	5/16/2017 10:54 AM
12	0	5/16/2017 10:50 AM
13	0	5/16/2017 10:48 AM
14	0	5/16/2017 10:45 AM
15	2	5/16/2017 10:42 AM
16	0	5/16/2017 10:39 AM
17	0	5/16/2017 10:17 AM
18	0	5/16/2017 10:04 AM
19	1	5/16/2017 9:52 AM
20	0	5/16/2017 9:46 AM
21	0	5/16/2017 9:38 AM
22	1	5/16/2017 9:24 AM
23	1	5/16/2017 9:01 AM
24	0	5/16/2017 8:58 AM
25	1	5/16/2017 8:54 AM
26	4	5/16/2017 8:47 AM
27	0	5/16/2017 8:43 AM
28	2	5/16/2017 8:39 AM
29	3	5/16/2017 8:33 AM
30	0	5/16/2017 8:29 AM
31	1	5/10/2017 8:02 PM

32	1	5/4/2017 12:19 PM
33	0	4/17/2017 7:46 AM
34	2	4/17/2017 6:38 AM
35	0	4/17/2017 12:08 AM
36	2	4/14/2017 5:01 PM
37	1	4/6/2017 11:42 PM
38	2	4/3/2017 7:24 PM
39	2	4/3/2017 3:41 PM
40	0	3/29/2017 12:53 PM
41	1	3/29/2017 7:53 AM
42	0	3/28/2017 11:39 AM
43	0	3/28/2017 11:30 AM
44	0	3/28/2017 1:39 AM
45	1	3/27/2017 9:47 PM
46	0	3/27/2017 7:26 PM
47	2	3/27/2017 2:52 PM
48	0	3/27/2017 2:33 PM
49	0	3/27/2017 1:16 PM
50	1	3/27/2017 12:58 PM
51	0	3/27/2017 12:03 PM
52	0	3/27/2017 12:22 AM
53	1 half time get grandchild half time	3/24/2017 8:51 AM
54	2	3/24/2017 8:05 AM
55	1	3/24/2017 7:55 AM
56	2	3/24/2017 7:43 AM
57	1	3/23/2017 5:50 PM
58	2	3/23/2017 4:23 PM
59	2	3/23/2017 2:04 PM
60	2	3/23/2017 1:45 PM
61	1	3/23/2017 1:39 PM
62	3	3/23/2017 1:36 PM
63	0	3/23/2017 1:26 PM
64	2 (our child has a disability)	3/23/2017 12:06 PM
65	1	3/23/2017 11:47 AM
66	0	3/23/2017 10:17 AM
67	1	3/23/2017 8:47 AM
68	4	3/23/2017 8:19 AM
69	0	3/22/2017 9:31 PM
70	0	3/22/2017 8:10 PM
71	0	3/22/2017 5:13 PM
72	1	3/22/2017 4:06 PM

73	1	3/22/2017 4:02 PM
74	0	3/22/2017 3:52 PM
75	1	3/22/2017 3:49 PM
76	0	3/22/2017 3:48 PM
77	0	3/22/2017 3:41 PM

Q33 What is your annual household income?

Answered: 127   Skipped: 30
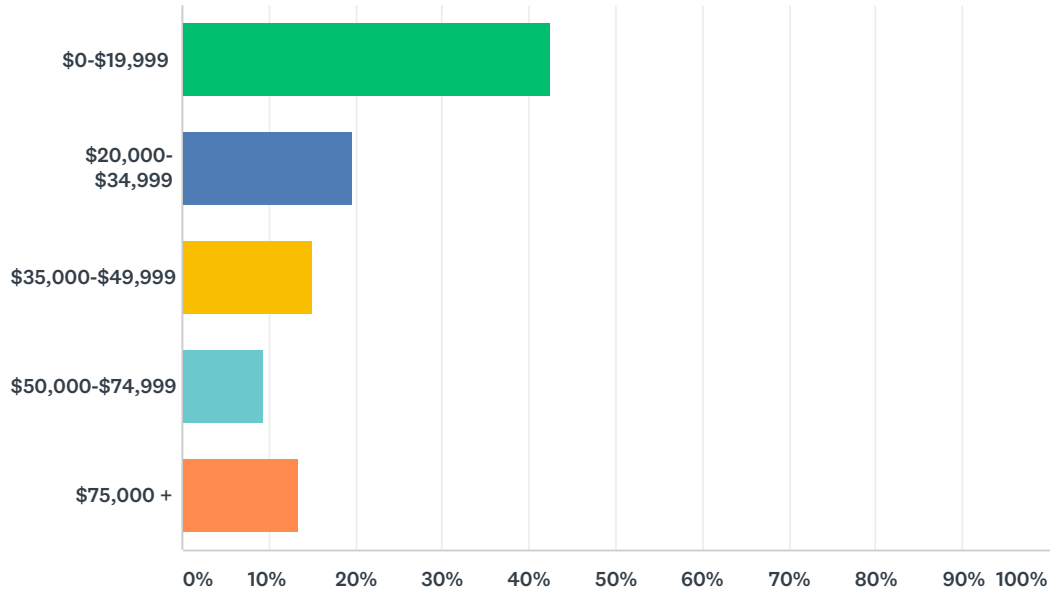
ANSWER CHOICES	RESPONSES	
$0-$19,999	42.52%	54
$20,000- $34,999	19.69%	25
$35,000-$49,999	14.96%	19
$50,000-$74,999	9.45%	12
$75,000 +	13.39%	17
TOTAL		127

Q34 What are your sources of household income? (Check all that apply.)

Answered: 121   Skipped: 36
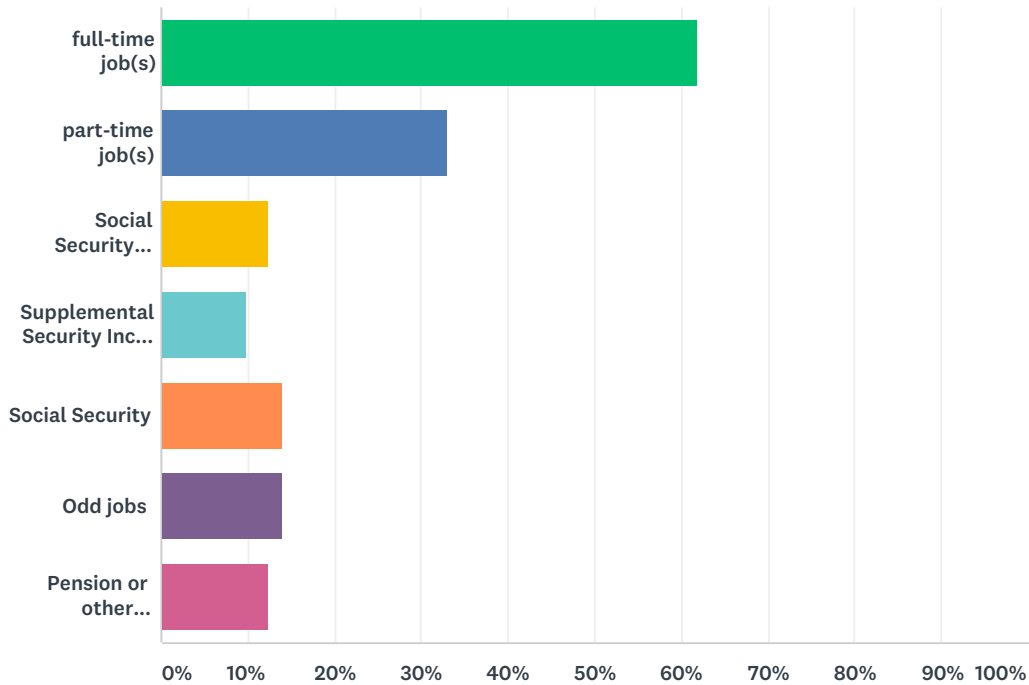
ANSWER CHOICES	RESPONSES	
full-time job(s)	61.98%	75
part-time job(s)	33.06%	40
Social Security Disability (SSDI)	12.40%	15
Supplemental Security Income (SSI)	9.92%	12
Social Security	14.05%	17
Odd jobs	14.05%	17
Pension or other retirement funds	12.40%	15
Total Respondents: 121		

#	OTHER (PLEASE EXPLAIN)	DATE
1	income from rental property	6/27/2017 12:40 PM
2	0	5/16/2017 11:36 AM
3	NDMC	5/16/2017 11:16 AM
4	gifts	5/16/2017 11:02 AM
5	none	5/16/2017 10:24 AM
6	Section 8 -- Centerstone	5/16/2017 10:17 AM
7	no job	5/16/2017 9:46 AM
8	Grad Assistant IU	5/16/2017 9:14 AM
9	child support	5/16/2017 8:39 AM

10	trying to sell my stuff	5/10/2017 8:02 PM
11	family	4/4/2017 10:11 AM
12	child support	3/29/2017 7:53 AM
13	Scholarships	3/28/2017 11:30 AM
14	appointment/assistantship on campus	3/28/2017 1:39 AM
15	child support	3/27/2017 12:58 PM

Q35 Are you a student? If so, are you:

Answered: 130   Skipped: 27
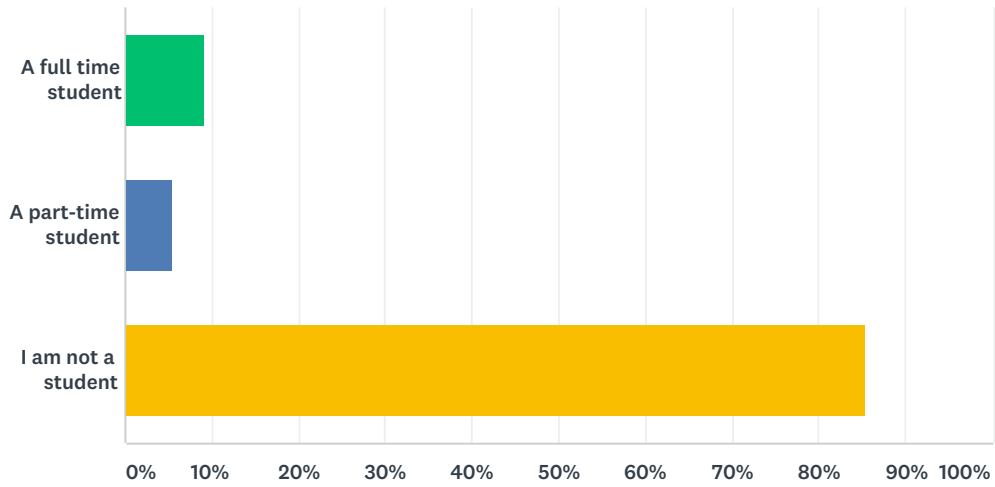
ANSWER CHOICES	RESPONSES	
A full time student	9.23%	12
A part-time student	5.38%	7
I am not a student	85.38%	111
TOTAL		130

Q36 What is your highest level of education?

Answered: 128   Skipped: 29
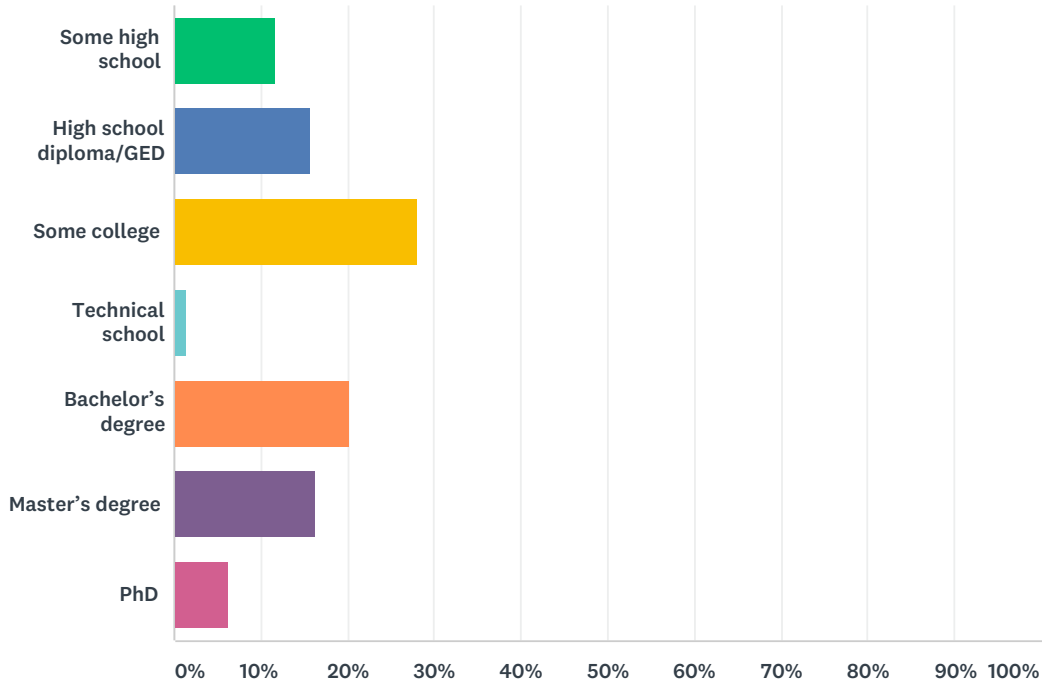
ANSWER CHOICES	RESPONSES	
Some high school	11.72%	15
High school diploma/GED	15.63%	20
Some college	28.13%	36
Technical school	1.56%	2
Bachelor's degree	20.31%	26
Master's degree	16.41%	21
PhD	6.25%	8
TOTAL		128

Q37 What is your zipcode?

Answered: 123   Skipped: 34

#	RESPONSES	DATE
1	47401	7/25/2017 11:34 AM
2	47404	7/25/2017 10:48 AM
3	47403	6/27/2017 12:40 PM
4	47401	6/19/2017 3:39 PM
5	47404	6/8/2017 12:35 PM
6	47429	6/8/2017 10:22 AM
7	47408	6/8/2017 7:14 AM
8	47401	6/7/2017 9:50 PM
9	47408	6/7/2017 9:52 AM
10	47408	6/7/2017 8:14 AM
11	47401	5/16/2017 11:51 AM
12	47401	5/16/2017 11:49 AM
13	47404	5/16/2017 11:45 AM
14	47403	5/16/2017 11:43 AM
15	47401	5/16/2017 11:39 AM
16	47401	5/16/2017 11:36 AM
17	47401	5/16/2017 11:28 AM
18	47401	5/16/2017 11:22 AM
19	47401	5/16/2017 11:19 AM
20	47401	5/16/2017 11:16 AM
21	47401	5/16/2017 11:10 AM
22	Bloomington, Indiana	5/16/2017 11:02 AM
23	47401	5/16/2017 10:54 AM
24	47302	5/16/2017 10:50 AM
25	47401	5/16/2017 10:45 AM
26	47401	5/16/2017 10:39 AM
27	47401	5/16/2017 10:36 AM
28	47401	5/16/2017 10:24 AM
29	47401	5/16/2017 10:17 AM
30	47401	5/16/2017 10:04 AM
31	47401	5/16/2017 9:58 AM
32	37918	5/16/2017 9:46 AM
33	47408	5/16/2017 9:38 AM
34	47404	5/16/2017 9:30 AM
35	47404	5/16/2017 9:27 AM

36	47403	5/16/2017 9:24 AM
37	47403	5/16/2017 9:20 AM
38	47404	5/16/2017 9:14 AM
39	47404	5/16/2017 9:05 AM
40	47403	5/16/2017 9:01 AM
41	47401	5/16/2017 8:58 AM
42	47401	5/16/2017 8:54 AM
43	47401	5/16/2017 8:47 AM
44	47404	5/16/2017 8:43 AM
45	47404	5/16/2017 8:39 AM
46	47404	5/16/2017 8:33 AM
47	47404	5/16/2017 8:29 AM
48	47403	5/14/2017 6:07 PM
49	47403	5/10/2017 8:02 PM
50	47882	5/5/2017 9:03 AM
51	47429	5/4/2017 12:19 PM
52	47403	4/17/2017 7:46 AM
53	47404	4/17/2017 6:38 AM
54	47403	4/17/2017 12:08 AM
55	47429	4/16/2017 6:11 AM
56	47404	4/15/2017 3:34 PM
57	47401	4/14/2017 5:47 PM
58	47408	4/14/2017 5:01 PM
59	47404	4/14/2017 2:48 PM
60	47401	4/6/2017 11:42 PM
61	47401	4/6/2017 2:41 PM
62	47401	4/4/2017 10:38 AM
63	47401	4/4/2017 10:11 AM
64	47401	4/3/2017 7:24 PM
65	47401	4/3/2017 4:03 PM
66	47401	4/3/2017 3:41 PM
67	47404	4/3/2017 11:26 AM
68	47401	3/31/2017 11:31 AM
69	47403	3/29/2017 12:53 PM
70	47401	3/29/2017 7:53 AM
71	47401	3/28/2017 11:39 AM
72	47404	3/28/2017 11:30 AM
73	47401	3/28/2017 8:12 AM
74	47401	3/28/2017 1:39 AM
75	47404	3/27/2017 9:58 PM
76	47404	3/27/2017 9:47 PM

77	46160	3/27/2017 7:26 PM
78	47403	3/27/2017 2:55 PM
79	47403	3/27/2017 2:52 PM
80	47401	3/27/2017 2:33 PM
81	47401	3/27/2017 2:23 PM
82	47401	3/27/2017 1:16 PM
83	47401	3/27/2017 1:07 PM
84	47408	3/27/2017 12:58 PM
85	47401	3/27/2017 12:46 PM
86	47403	3/27/2017 12:34 PM
87	47401	3/27/2017 12:15 PM
88	47403	3/27/2017 12:03 PM
89	47401	3/27/2017 12:01 PM
90	47468	3/27/2017 12:22 AM
91	47429	3/25/2017 11:55 AM
92	47401	3/24/2017 9:06 AM
93	47468	3/24/2017 8:51 AM
94	47403	3/24/2017 8:05 AM
95	47404	3/24/2017 7:55 AM
96	47403	3/24/2017 7:43 AM
97	47404	3/23/2017 9:56 PM
98	47401	3/23/2017 5:50 PM
99	47429	3/23/2017 4:23 PM
100	47403	3/23/2017 2:53 PM
101	47408	3/23/2017 2:04 PM
102	47403	3/23/2017 1:45 PM
103	47403	3/23/2017 1:39 PM
104	47404	3/23/2017 1:36 PM
105	47403	3/23/2017 1:26 PM
106	47403	3/23/2017 1:26 PM
107	47404	3/23/2017 1:24 PM
108	47401	3/23/2017 1:21 PM
109	47403	3/23/2017 12:06 PM
110	47408	3/23/2017 11:47 AM
111	47404	3/23/2017 10:17 AM
112	47403	3/23/2017 8:47 AM
113	47403	3/23/2017 8:47 AM
114	47404	3/23/2017 8:19 AM
115	47408	3/22/2017 9:31 PM
116	47401	3/22/2017 8:10 PM
117	47401	3/22/2017 5:13 PM

118	47401	3/22/2017 4:06 PM
119	47429	3/22/2017 4:02 PM
120	47403	3/22/2017 3:52 PM
121	47403	3/22/2017 3:49 PM
122	47403	3/22/2017 3:48 PM
123	47401	3/22/2017 3:41 PM

Q38 Is there anything you think we should know? If so, please tell us below.

Answered: 68   Skipped: 89

#	RESPONSES	DATE
1	#12: I am now a homeowner but these answers applied in the past and the situation continues to exist for so many people. We need to encourage more landlords to accept Section 8 Vouchers. Also, it should be easier to find out who owns a property and contact them directly. There are way too many high-priced apartments that cater to IU students who will pay those prices and it is hurting the poor because as I understand, the rate at which voucher amounts are capped are figured using data from not only Monroe County but also the surrounding more rural counties where housing is not as expensive so it brings the cap down which makes it exceedingly hard to find adequate, safe housing.	7/25/2017 10:52 AM
2	My husband and I own 2 rental homes. We would like to charge less for rent, but the property taxes on rental properties are too high. If we got a tax break, we would gladly charge less.	6/27/2017 12:42 PM
3	Need affordable housing on busline that take prior evictions.	6/19/2017 3:39 PM
4	HC-LD/SH	5/16/2017 11:52 AM
5	#16 answered bad and unsure; HC-LD/SH	5/16/2017 11:49 AM
6	HC-LD/SH	5/16/2017 11:46 AM
7	HC-LD/SH	5/16/2017 11:43 AM
8	HC-LD/SH	5/16/2017 11:39 AM
9	#11 very good; #12 good; question about education level: special ed; HC-LD/SH	5/16/2017 11:36 AM
10	#5 If I need. Freesom is nice to have; #6 answered yes and no "I have though. HIP Plus. I'm trying out; #11 I have answered yes to her-knowing my surrounding, etc.; #13 waiting on my Double Cabbed truck and friend; #17 I don't have children; #18 I can get employment=need my vehicle; #20 answered yes and no "I will go by the rules;" #24 answered yes, no, and don't know; question about disability: answered yes and no "need hearing aids;" question about renting/owning: when I'm out of here. My family don't know youins so we are quiet. was asked to stay here; question about income: what I've had. I will get back to construction. not really a homeless. was just asked to stay here; HC-LD/SH	5/16/2017 11:33 AM
11	HC-LD/SH	5/16/2017 11:22 AM
12	HC-LD/SH	5/16/2017 11:19 AM
13	HC-LD/SH	5/16/2017 11:16 AM
14	HC-LD/SH	5/16/2017 11:10 AM
15	HC-LD/SH	5/16/2017 11:07 AM
16	#4 insurance pending and employer insurance is FMLA/Anthem Blue Shield Blue Cross; #22 library and New Leaf/New Life; question about renting/owning: homeless; Gossip, rumors, judgement are damaging to the homeless. It becomes hopeless. Abandoned buildings are dangerous, but typically the last resort. Where are the hostels or family shelters for married couples? Help the homeless, the hurt, the abandoned, the street people; the fellow human beings of Bloomington, Indiana; HC-LD/SH	5/16/2017 11:05 AM
17	#3 SNAP $20; question about renting/owning: homeless; Police run off homeless from places that are public, not trespassing, cut up people's tents, harass the homeless during college or city events with impunity. Wheeler Mission staff bully and intimidate those coming in just for night's sleep to coerce them into joining their programs. The more that do give in (out of feelings of desperation) and join long/short-term programs the more money the mission makes; HC-LD/SH	5/16/2017 10:57 AM
18	HC-LD/SH	5/16/2017 10:50 AM
19	HC-LD/SH	5/16/2017 10:48 AM

20	HC-LD/SH	5/16/2017 10:45 AM
21	HC-LD/SH	5/16/2017 10:42 AM
22	HC-LD/SH	5/16/2017 10:39 AM
23	HC-LD/SH	5/16/2017 10:36 AM
24	HC-LD/SH	5/16/2017 10:33 AM
25	#12: I have no knowledge of how to get these; question about disability: I don't know; question about rent/own: homeless; question about people in household: I'm very much alone, I have no one; question about student status: I want to study, applied culinary and mechanical physics; I could be happy with ho home, no money, no belongings as i have it, if only anyone cared about ME; HC-LD/SH	5/16/2017 10:30 AM
26	Am trying to get a disability. It is a battle. I need help! Have things to get. No car. No income. Sec. 8 and food stamps is all I have. I have help through/with Centerstone. I am limited in what I can do. Need legal advice, I need help. I get bus passes/tickets/rides but is not enough; HC-LD/SH	5/16/2017 10:19 AM
27	question about renting/owning: homeless; question about sources of income: whatevers available; HC-LD/SH	5/16/2017 10:04 AM
28	HC-LD/SH	5/16/2017 9:58 AM
29	indiana transportation and medical care suck bad worst place ever no emergency number to call if you get stranded at night government medical workers have no compassion except for a few people that are better and less fortunate just a waist of time are not so stuck up college students with shitty papper degrees THE GOVERNMENT SHOULD HELP The Homeless People IN INDIANA; HC-LD/SH	5/16/2017 9:55 AM
30	HC-LD/SH	5/16/2017 9:46 AM
31	HC-UK2	5/16/2017 9:38 AM
32	question about rent/own: live with a friend; HC-UK2	5/16/2017 9:31 AM
33	HC-UK2	5/16/2017 9:28 AM
34	I think you've covered huge ones; HC-UK2	5/16/2017 9:24 AM
35	HC-UK2	5/16/2017 9:21 AM
36	HC-UK1	5/16/2017 9:14 AM
37	#6 used to use services provided by Volunteers in Medecine; #12 eviction which I believed was illegal but can't afford attorney to appeal. It is criminal to deny me housing forever for one bad experience -- it wasn't due to not paying rent; #20 WorkOne is a joke if you went to college; #25 can't find job and experience works is a terrible program unless you've never worked; for sources of household income question: need job that pays living wage; I'm sickened by the lack of affordable housing in this town. Housing is especially needed for more low income people 65+. I also resent seeing downtown turned into a high end dorm situation; HC-UK1	5/16/2017 9:09 AM
38	education: 2 Assiociates Degrees; HC-UK1	5/16/2017 9:01 AM
39	HC-UK1	5/16/2017 8:58 AM
40	HC-MWH	5/16/2017 8:54 AM
41	possibly ask more about affordable mental healthcare and possibly access to clothing and hygiene necessities; HC-MWH	5/16/2017 8:51 AM
42	HC-BHA	5/16/2017 8:43 AM
43	Question #11: my neighbors are inconsiderate, no parking and paying a lot for rent; Question 12: section 8; HC-BHA	5/16/2017 8:40 AM
44	HC-BHA	5/16/2017 8:33 AM
45	HC-BHA	5/16/2017 8:29 AM
46	I bought this house abbout 20 years agi but have neve had enough money to do maintenance. But my house payment is much less than advertised rent for even a one-room apartment.	5/10/2017 8:04 PM

47	Daycare (before age 5) was tough to find when we needed it for our kids. Finding summer programs for teenaged kids with special needs is tough. I realize these may seem trivial compared to other problems but just thought I'd share.	4/14/2017 5:02 PM
48	Bloomington has less housing that will accept Sec. 8. People are finding it hard to find housing. If one needs a roommate due to State Waiver requirements some apts. are too small to accomadate. Rent is very high in Bloomington as well the water/sewer bills have gone up and many apts. are requireing that tenants pay water and sewer!	4/4/2017 10:13 AM
49	im living in a shelter	4/3/2017 7:24 PM
50	n/a	3/28/2017 11:30 AM
51	Housing in Bloomington is not affordable even for people with full time jobs or multiple jobs. I have a Master's degree and work full time and I am worried that I could be priced out of my housing at any point. Bloomington needs less luxury condos and housing aimed at students and more affordable housing for all of the community members that make Bloomington such a wonderful and unique place. Stop gentrification before Bloomington loses everything that makes it Bloomington.	3/28/2017 8:15 AM
52	Not enough sec 8 housing options in Bloomington	3/27/2017 9:48 PM
53	Yes. I would like you to know that I earn $11.81 per hour and I couldn't find any place affordable to live in Bloomington. So, I moved to Morgantown where I bought a house for $42,000. I pay $301 per month for a 15 year mortgage. There is nothing, and I mean absolutely nothing, close to this affordable in Bloomington. I still work in Bloomigton, so, its a 30 mile one-way commute. I don't like it. But, I had to do what I had to do.	3/27/2017 7:31 PM
54	i just divorced and i am just barely making ends meet. i am away from my little boy because of the hours i have to work.	3/25/2017 11:56 AM
55	health care even with insurance is cost prohibitive for my family to get the care we need and housing transportltation for families who just make ens meet is very difficu	3/24/2017 8:52 AM
56	Although our income seems high, my husband travels for work at his own expense and pays $200 in gass weekly. He and my children are on very expensive private insurance because his employer does not offer it and mine would be $1600.00 a month to add them.	3/24/2017 8:07 AM
57	The housing in this community is very low quality. Make landlords keep properties in better condition.	3/23/2017 9:57 PM
58	Transportation for the buss needs to have Saturday and Sunday better hours. There needs more affordable housing!	3/23/2017 1:43 PM
59	I'm 59. I don't think there is anything available for me until I'm 65. If there is, it isn't advertised. I am now living with a friend who will move away from Bloomington in a year because it is too expensive. After that, I don't know what I'll do about housing. I ask around, but no one seems to know. I can make it on my income by the skin of my teeth, if I found the right housing, but am wondering if there's not something better.	3/23/2017 1:30 PM
60	Housing prices, both to rent and own in Monroe County are outrageous. They are very high and make it difficult to save money for things like food or to pay off debt. There are also not many places that are able to take young children (under 4) and childcare is very expensive as well.	3/23/2017 1:28 PM
61	I have lived in Bloomington all my life. Bloomington is catering to IU students and leaving the locals out. 1. Don't think students should have voting power in Bloomington, they are only tempory-- making housing, food, etc expensive for locals who live here and have lived here a very long time.	3/23/2017 1:24 PM

62	Bloomington has one of the highest cost of living in the state and even in the region. It is still very difficult for even a "middle-class" family 2 adults/2 children to buy a home, buy a car, and eat healthy. Many of the difficulties with healthy eating are being always on the go...one parent working full time, one parent working part time/odds and ends jobs when they are available, traveling to Indianapolis for Doctors visits and Therapy Visits weekly, and just not having time to cook or not having the skills to cook at home as much as we would like. We even have a garden, and it's still difficult. We survive, but get a lot of help from our parents in getting started. Without that help, we would not have a mortgage and be buying our home, and would not have 2 vehicles that are paid off. The biggest difficulty is that we do not qualify for any subsidized health care options. Because I am offered family coverage through work, the rest of my family doesn't qualify for the premium tax credit through the marketplace, and I pay (for a high deductible plan the cheapest options) over $1100 a month for health insurance for our family. That reduces our family income to a range more like $20,000-$25,000 per year. Try feeding a family of 4, covering utilities with that, and travel and additional medical expenses ($6,000 deductible) for a child with a disability that needs a lot of extra therapy and doctors visits with specialists. This will never change or go away for us. This is a way of life. Is it right? No. But politicians don't care, and the people no longer really have a voice.	3/23/2017 12:14 PM
63	I do not make enough money to live with out assistance. I make too much money to get assistance. I can only have insurance through my parents. My significant other which lives with me can not afford insurance through the government because he makes too much but he can not get insurance through his job because he doesn't make enough. We also have a landlord who just went to court for not paying his loans or fees for his owned property. Our landlords do not fix things that need fixed in our apartment in a timely fashion or at all. They do not have people to keep the property clean. I have to take our son to daycare in a different town 30 minutes away because we can afford childcare where we live in Bloomington. Living in Bloomington is almost impossible due to how expensive literally everything is. The cost of living is too high for the people who are native to this town.	3/23/2017 11:51 AM
64	Bloomington jobs pay very little, and the housing is based on the students, the cost of living is much more then the average person makes, and you have fast food jobs paying more than some healthcare jobs, the town makes no sense.	3/23/2017 8:49 AM
65	Housing is expensive in Bloomington and everything else is very costly due to the college and people think people on housing are the ones who destroy their property	3/23/2017 8:21 AM
66	I am intimidated by the panhandlers in this community and feel it's too unsafe to go out alone	3/22/2017 3:56 PM
67	the burdens of student loan debt and medical debt have made getting ahead extremely difficult. i am single and well paid yet still live paycheck to paycheck with no savings at all.	3/22/2017 3:53 PM
68	Bloomington is too expensive to live in due to the University. If Bloomington really is a community based city, then they would do more to crack down on landlords who drive up rental costs due to students who will pay any cost. The overall cost of living in Bloomington is riduculous for the market and employment available to all people in the community.	3/22/2017 3:49 PM

APPENDIX C

A SELECT REVIEW OF LAND BANKS IN OTHER COMMUNITIES
Researched and Compiled by J.J. Silvey

Indiana Communities

Indianapolis

Though the Indianapolis Land Bank is subject to slightly different rules and board composition than a city like Bloomington would be, some examples of their work and accomplishments might be useful to show a land bank operating within basically the same legal framework. Of course, the situation in Indianapolis does not mirror Bloomington in terms of the size of the city.

- Indianapolis Land Bank is run through Renew Indianapolis, an organization whose website lists derelict, abandoned, and tax-delinquent properties for purchase by the public for the purpose of acquisition by non-profit and for-profit developers.
- Renew Indianapolis lists individual properties for sale, and provides examples on their website of success stories that have resulted in the creation of affordable housing.
    - https://www.renewindianapolis.org/read-about-whats-possible/
- Perusing the stories will also quickly reveal that Renew Indianapolis frequently partners with CDC's and organizations like Habitat for Humanity in order to fulfill its mission.
- Reading through the Renew Indianapolis website also calls to mind the importance of developers—and the right kind of developers—to the land banking process. As land banking is considered for Bloomington, it is also worth considering what the prevalence of developers in the community is, as well as the presence of organizations that might partner with a land bank for the specific purpose of creating affordable housing.
- http://www.renewindianapolis.org/wp-content/uploads/Summary-of-Community-Progress-Indianapolis-Recommendations.pdf

Evansville

The Evansville Land Bank Corp. was formed in 2016 to demolish or rehabilitate dilapidated residential structures acquired through tax foreclosure or other methods, and return them to productive use. *See*, the Land Bank Corp.'s website for more details.

Other Communities

Washtenaw County , MI

- This particular land bank has a sort of shaky history, having been created, discontinued, and reinstated within the span of just under a year (Sep. 2009 to July 2010)
- What were the problems that caused the initial dissolution of Washtenaw's land bank?
    - Personnel problems with board of directors
    - Lack of funding
- The land bank was reinstated following the restructuring of appointment and positions of the board of directors.
- The Board of Commissioners for Washtenaw County voted 7-1 to reinstate the land bank to address a serious increase in the number of homes in foreclosure.
- The dissenting commissioner felt that organizations like Habitat for Humanity and development corporations were best able to deal with the issues of blight and foreclosure, rather than a land bank.
- http://www.crainsdetroit.com/article/20100902/GEO01/100909968/washtenaw-county-board-reinstates-land-bank-authority
- http://www.annarbor.com/news/washtenaw-county-officials-vote-to-dissolve-land-bank-authority/
- Much of the foreclosure and blight dealt with by the Washtenaw County Land Bank was in Ypsilanti, rather than Ann Arbor**. Another factor to consider for Bloomington: do we have enough blighted/tax-delinquent property to make land banking a worthwhile endeavor here?**

Fort Collins, CO

Fort Collins has a vibrant and robust land banking program, citing the practice of land banking as Fort Collins' "only long-term affordable housing tool." The purpose of the bank is to enable the City to acquire, hold and sell real property to assist housing providers (whether publicly affiliated, philanthropic or profit-motivated) in providing affordable rental and homeownership housing. *See*, the Land Bank website and enabling legislation.

- To date, the city has acquired five land bank sites
- More recently, Fort Collins has been exploring some changes to the policies of its land bank, including:
    - Allowing mixed-use development when requested by the city as a secondary use.

- Allowing more mixed-income in the affordable range — up to 80 percent of the area median income for homeownership, or roughly $61,500 for a four-person household.
- Allowing a sale or trade of property if the parcel is no longer appropriate for the program.
- Allowing the city to sell Land Bank properties at market value if the property is no longer appropriate for the program, and use proceeds to buy more parcels.
  - The reconsideration of the above practices all work to ensure the sustainability and financial health of the land bank, as well as allow for flexibility in the land bank's purpose.
  - A recent success of the Fort Collins land bank was selling a parcel of land to Housing Catalyst (formerly the Housing Authority), who are using it to develop 96 units of affordable housing.

Chapel Hill, NC

  - This land bank is interesting in that it directly involves Chapel Hill's hometown university, University of North Carolina, in recognition of the fact that student housing is an important aspect of affordable living.
  - Partnership between UNC-Chapel Hill and Self-Help, a development organization based in Durham, NC. UNC issued a $3 million no-interest loan to Self-Help in order to establish a land banking program in Chapel Hill's Northside neighborhood.
  - Unique aspects of this land bank are:
    - Direct involvement of the city's large university (both in the form of its monetary contribution and its eye toward involving students in the Northside neighborhood's development).
    - Focus on a particular neighborhood of the City of Chapel Hill
    - Coordinated effort between Chapel Hill, UNC, and the Self-Help Development Corp.

SENIOR HOUSING IN BLOOMINGTON

Authored by Professor Phillip Stafford

Introduction

There are some special considerations to keep in mind as we imagine meeting the affordable living needs of area seniors. First, while many would not place themselves in such a broad category, it is worth including adults 55 and older in the population we call seniors. There are several reasons for doing this. Perhaps, most important, is the fact that people in the 55-64 years age group are often more vulnerable to age-related challenges than people 65+. It is not unusual for health problems to appear at this period of life, especially for lower income people whose health care has been less than adequate to that point. A person at that age who is under-employed or losing employment has to wait another 10 years to be Medicare eligible. The ACA had a tremendous impact on the problem. Remarkably, the percentage of adults 50-64 who were uninsured dropped by half from 2013-2015 under the ACA. Yet, for those under 138% of poverty for that period, 27% still reported difficulty paying for medical care and 48% reported an unmet need for tests or follow-up care, mental health care, and dental care (AARP Public Policy Institute, 2016). Regretfully, the ACA is at significant risk under the current administration. Despite the progress made with the ACA, 15% of the female population age 55-64 in Bloomington have no health insurance. 21% of the male population age 55-64 have no health insurance (ACS 2015 sample).

While it is unfair to suggest that the 65+ population don't have transportation needs, it is important to note that people within the 55-64 age group who are still working rely on their automobiles (or public transportation) for meeting basic income needs. The average annual cost of maintaining a small sedan in 2017, according to the AAA, was $6,354. And, in the 2008 AdvantAge Survey of Area 10, 36% of persons reported problems with public transportation, which is higher than other older age groups.

Estimates indicate that in Bloomington there is a larger percentage of the cohort ages 55 to 64 (10.8%) that lives below the poverty line than there is of seniors, ages 65 and over, who live below the poverty line (8.0%). There are also a larger percentage of the population 55 to 64 years old (18.2%) who live under 150% of the poverty line than there are seniors who do (14.9%), although this relationship is reversed for the state of Indiana as a whole (see Indiana's Demographic Report on the Older Population).

A scientific survey of persons 60+ conducted in 2008 by the Indiana University Center on Aging and Community (AdvantAge survey 2008) found that persons 60-64 reported greater needs for home modification for aging in place than older age groups (17% for 60-64, 14% for 65-74, and 7% for 75+). Moreover, the most significant reason for not undertaking home modifications was an inability to afford the changes.

The added vulnerability of the 60-64 age group, in the AdvantAge survey, was also reflected in their lower likelihood to know whom to call for information (27% did not know whom to call). 9% were unaware of the most important services in the community.

In the most recent scientific survey of older adults in Area 10, "although needs were spread across the board, residents reporting the largest percent of unresolved needs in the area were more likely to be age 60 to 74, female and report a lower income." (CASOA 2013)

55 years of age is the lower limit falling with the Fair Housing Act Exemption for Older Adults. This means that developers of housing for seniors can avoid age-discrimination challenges if the housing is intended and operated for persons 55 and above (80% of units) or 62 and above (100% of units).

Beyond the need to lower our age definitions as suggested above, it is important to note that the vast majority of older adults in Bloomington (Area 10, 60+ survey) would like to remain in their current residence as long as they can. 98% of respondents agreed with the statement that "What I'd really like to do is stay in my current residence as long as possible." Yet, of that group, 34% were not confident they would achieve that goal.

For those who cannot achieve that goal through the receipt of services at home, home modification, etc., the options are limited. For people living alone, the challenges are greater and, as noted below, that's a very significant portion of the population. The assisted living industry has developed rapidly as an "in-between" alternative to home/nursing home, and Bloomington is no exception. As important and helpful as assisted living options are in any community, this option is very rarely available for lower, even moderate income older adults. The average cost of assisted living in Bloomington is $4,500 monthly – that's $54,000 annually in a community where the median income for people 65+ is $45,000.

While typical revenue streams for affordable senior housing are tied to seniors-only regulations, it is worthwhile to note that many, if not most, seniors would like to live in an intergenerational environment. In the most recent survey of specific housing preferences of older adults (1999), fully 92% of the respondents indicated they would like to live around people of all ages. 8% preferred seniors-only housing. Yet, to avoid misunderstanding, it is important to note that, even among those who seek intergenerational environments, the need for a service-rich environment is significant. Most multi-family housing environments are not intergenerational so much as multi-intergenerational, and lack attention to the specific needs of a senior population.

Current Conditions

The population of seniors ages 65 years and older in Monroe County and the city of Bloomington grew considerably (26.85% and 17.03, respectively) during the decade from 2000 to 2010. This cohort of seniors accounts for 16.51% of the total population growth in the city and out-paced the rate of growth of the total population (16.04%). The population ages 55 to 64 in Bloomington grew by 63.34%, indicating that the proportion of seniors will continue to grow. The largest changes in Bloomington's population (ages 20-24) are due to increasing enrollment at Indiana University, but the composition of older cohorts in Bloomington are changing, too
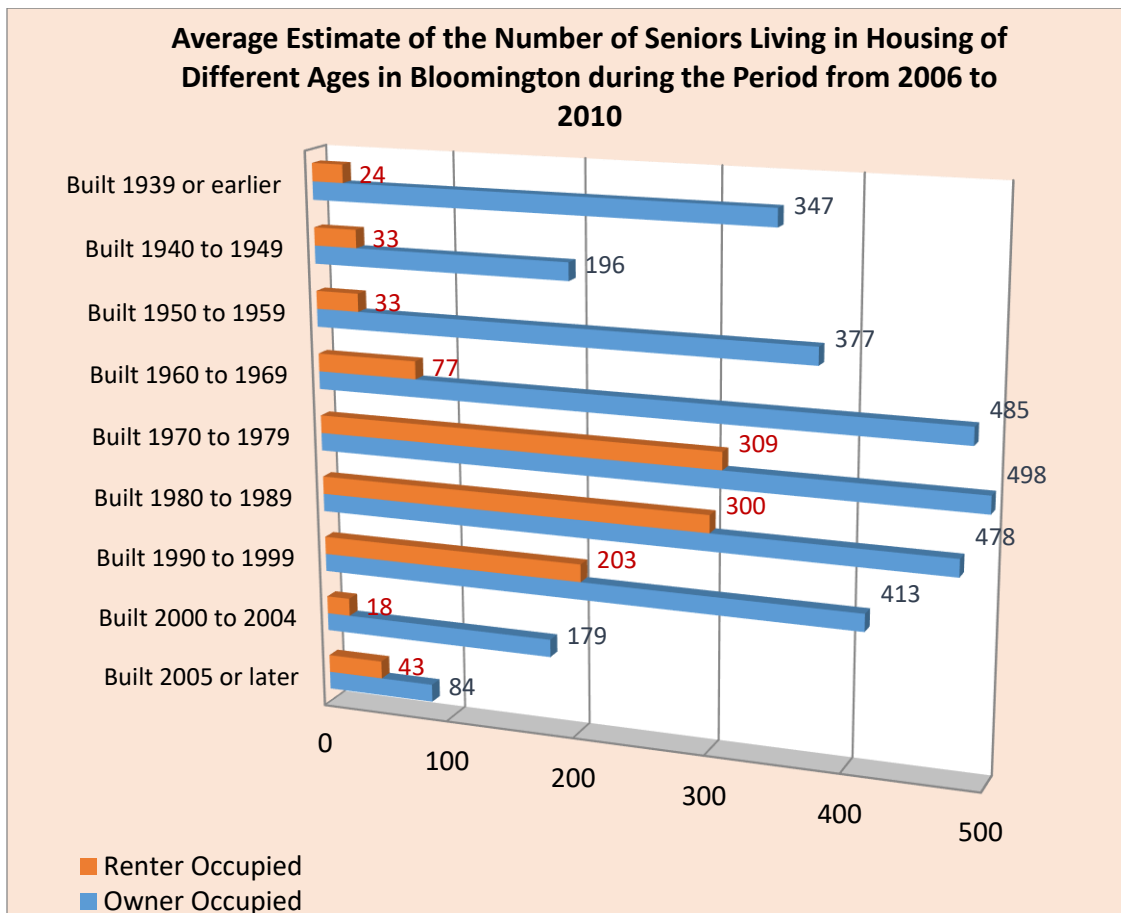
American Community Survey 2011-2015 5 year estimates for seniors in Bloomington:

- 9226 over the age of 60
- 57% are female
- 48% living alone
- 694 males in non-family households, with 613 living alone
- 1607 females in non-family households, with 1566 living alone
- 725 females in family households, 1457 males in family households
- Sum: 67% of women live alone; 28% of men live alone
- 1% responsible for grandchildren (92)
- 33% with disability
- 32% employed
- 68% not in labor force
- 33% living on social security alone, with mean earnings of $19,477
- 4.3% receive supplemental security income
- 6.6% with SNAP benefits (553 individuals)
- 7% below 100% of poverty level (646)
- 8.5% at 100-149% of poverty level (784)
- 1430 individuals below 150% of poverty
- 69% in owner-occupied housing – 18% paying <30% in gross housing costs
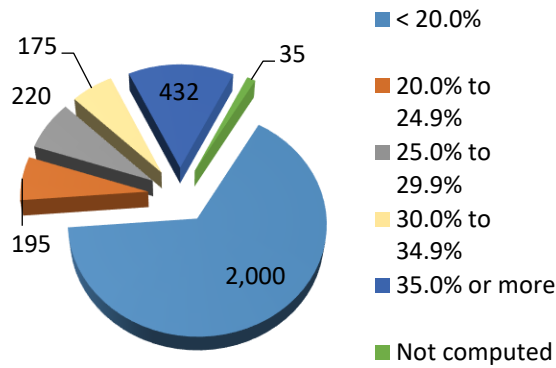- 31% in rental housing – 56% paying <30% in gross housing costs

HUD Comprehensive Housing Affordability Strategy (CHAS) data 2007-2011

- 0-30% AMI, 65+ with 220 renters (170 cost burdened) and 125 owners (85 cost burdened)
- 30%-50% AMI, 65 + with 145 renters (80 cost burdened) and 174 owners (65 cost burdened)
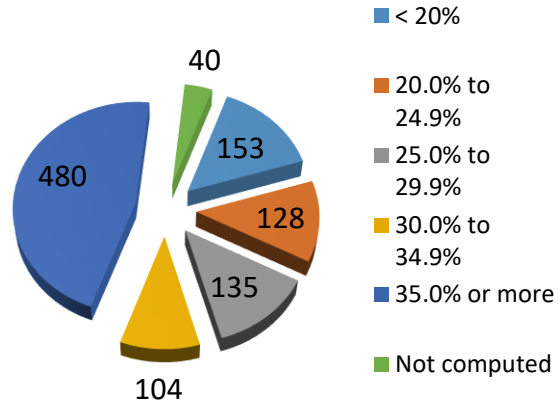
- 50-80% AMI, 65+ with 190 renters (75 cost burdened) and 280 owners (55 cost burdened)
- in subsidized senior housing:
  - Providence Place – 57 (LIHTC)
  - Patterson Point - 61 (HOME funds)
  - Cambridge Square – 153 (LIHTC)
- 455 total accessible units in city (HAND)
- no vacancies in subsidized senior housing all ages (HAND)
- total in public housing 312, all ages (HAND)
- total in voucher program 1319 – tenant based, all ages (HAND)

Average Estimate of the Number of Seniors Living in Housing of Different Ages in Bloomington during the Period from 2006 to 2010

Housing Age	Renter Occupied	Owner Occupied
Built 1939 or earlier	24	347
Built 1940 to 1949	33	196
Built 1950 to 1959	33	377
Built 1960 to 1969	77	485
Built 1970 to 1979	309	498
Built 1980 to 1989	300	478
Built 1990 to 1999	203	413
Built 2000 to 2004	18	179
Built 2005 or later	43	84

Number of Senior Householders (Ages 65+) in Bloomington by Percentage of Income Paid in Monthly Owner Costs

- 175
- 35
- 220
- 432
- 195
- 2,000

Legend:
- < 20.0%
- 20.0% to 24.9%
- 25.0% to 29.9%
- 30.0% to 34.9%
- 35.0% or more
- Not computed

Number of Senior Householders (Ages 65+) who Rent in Bloomington by Percentage of Monthly Income Paid for Rent

- 40
- 153
- 480
- 128
- 135
- 104

Legend:
- < 20%
- 20.0% to 24.9%
- 25.0% to 29.9%
- 30.0% to 34.9%
- 35.0% or more
- Not computed

GRANDPARENTS ACS 2010 5-Year Estimates	Estimate	Est MoE	Percent	Percent MoE
Number of grandparents living with own grandchildren under 18 years	444	+/-178	444	(X)
Responsible for grandchildren	226	+/-116	50.90%	+/-19.6
Years responsible for grandchildren				
Less than 1 year	37	+/-38	8.30%	+/-8.7
1 or 2 years	52	+/-56	11.70%	+/-12.0
3 or 4 years	50	+/-61	11.30%	+/-13.6
5 or more years	87	+/-71	19.60%	+/-15.7
Females responsible for own grandchildren	194	+/-108	85.80%	+/-11.9
Who are married	44	+/-43	19.50%	+/-18.2

*Interpret with caution due to small sample sizes. Percentages may contain small errors due to rounding.