

# Housing Market Analysis

## MA-05 Overview

### Housing Market Analysis Overview:

According to the 2013-2017 ACS, the housing stock in Bloomington is mostly multi-unit structures (54%) and renter-occupied (65.5%). This housing and tenure composition can be primarily attributed to Bloomington's large student population. The median house value throughout the City was \$176,300; the median gross rent was \$863. This analysis identifies the need to preserve existing affordable housing opportunities while advancing efforts to create a diverse supply of additional affordable units.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

According to 2013-2017 ACS, Bloomington had a total of 33,766 housing units, of which 30,569 (90.5%) were occupied; 3,197 (9.5%) were vacant. Bloomington’s single-family housing units comprised of 44.0% of the total housing stock. Mobile homes, boats, RVs and vans comprised 3.4% of all units; the remaining 17,761 units (52.6%) were multifamily dwellings. The most common bedroom sizes for owner-occupied housing units in Bloomington were three- and four-bedrooms, collectively comprising 70.7% of all units.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	11,760	35%
1-unit, attached structure	2,630	8%
2-4 units	3,328	10%
5-19 units	10,015	30%
20 or more units	4,675	14%
Mobile Home, boat, RV, van, etc	985	3%
<b>Total</b>	<b>33,393</b>	<b>100%</b>

**Table 1 – Residential Properties by Unit Number**

Data Source: 2011-2015 ACS

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	29	0%	505	3%
1 bedroom	150	1%	6,640	33%
2 bedrooms	2,125	21%	7,820	39%
3 or more bedrooms	7,889	77%	5,070	25%
<b>Total</b>	<b>10,193</b>	<b>99%</b>	<b>20,035</b>	<b>100%</b>

**Table 2 – Unit Size by Tenure**

Data Source: 2011-2015 ACS

### Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

Multiple units assisted through the Department of Housing and Neighborhood Development (HAND) programs use CDBG and HOME funds for a wide variety of purposes, primarily targeting low-income households. Between 2015 and 2019, HAND invested in 35 properties for emergency home repairs, 23 properties for home modification, 18 properties for down payment assistance, and 10 properties for

new construction. Additionally, HAND has partnered with the Bloomington Housing Authority to rehabilitate multiple public housing units over the years.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

There are no units expected to be lost from the affordable housing inventory. Current public housing that will be participating in the RAD conversion will remain affordable and no project-based Section 8 contracts will be expiring within the next 5 years. All public housing stock will remain affordable for at least the next 40 years.

**Does the availability of housing units meet the needs of the population?**

There is significant need for additional affordable housing. Due to the growth of the student population in Bloomington, the demand for housing has outpaced the growth of housing development. This has caused prices to rise out of reach for lower income families. Additionally, stakeholders stated that the housing stock is missing quality housing stock for middle-income households which means these households are forced to occupy lower quality housing that would traditionally be available for low-income households or become cost burdened in upper income housing. Stakeholders also expressed a fear that new multifamily housing being built will only house the student population, not long-term residents.

**Describe the need for specific types of housing:**

Due to land scarcity, there is need for increased density in order to increase the supply of housing. This will require multi-family housing and smaller lots for single-family housing. There is also a need for housing affordable to households below the median household income.

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction:

Housing costs in Bloomington have slightly increased by 0.3% since 2009 after adjusting for inflation, from \$172,805 to \$173,400 in 2015 dollars. At the same time, household incomes also saw a slight increase by 0.7% after adjusting for inflation.

The HUD-provided table below indicates the number of affordable units available to households with various income levels. The 5,735 rental units identified as affordable to households below 50% of the HUD-adjusted Median Family Income (HAMFI) represent 28.6% of the rental housing inventory in the City. This supply of units cannot accommodate the 13,065 households earning less than 50% of HAMFI.

In Bloomington, the 2019 Fair Market Rent (FMR) for a two-bedroom apartment was \$920. In order to afford this level of rent and utilities without paying more than 30% of income on housing, a household must earn \$3,066 monthly or \$36,800 annually. Assuming a 40-hour work week, 52 weeks per year, the level of income translates into a Housing Wage of \$17.69, more than twice the current minimum wage of \$7.25.

### Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	156,400	173,400	11%
Median Contract Rent	613	704	15%

Table 3 - Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	3,873	19.3%
\$500-999	12,147	60.6%
\$1,000-1,499	2,640	13.2%
\$1,500-1,999	770	3.8%
\$2,000 or more	600	3.0%
<b>Total</b>	<b>20,030</b>	<b>100.0%</b>

Table 4 - Rent Paid

Data Source: 2011-2015 ACS

## Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,055	No Data
50% HAMFI	4,680	775
80% HAMFI	13,669	2,140
100% HAMFI	No Data	3,249
<b>Total</b>	<b>19,404</b>	<b>6,164</b>

**Table 5 - Housing Affordability**

Data Source: 2011-2015 CHAS

## Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	678	709	920	1,208	1,620
High HOME Rent	678	709	920	1,142	1,254
Low HOME Rent	608	651	782	903	1,008

**Table 6 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

## Is there sufficient housing for households at all income levels?

According to CHAS data in the Needs Assessment, there are 13,345 households earning 0-50% AMI and 6,510 housing units affordable to households at those income levels; there are almost twice as many households that need housing than there are affordable units at this income level.

Stakeholders stated that Bloomington has a missing middle in its housing stock where housing is either lower or higher quality. This has led to middle-income households either becoming cost burdened or residing in housing that is affordable to lower income households, thereby reducing the supply of housing available while raising prices. Much of the lower cost housing in the City is also occupied by students which further reduces the supply for low-income families.

## How is affordability of housing likely to change considering changes to home values and/or rents?

According to stakeholders, the rise of the student population has created a large amount of competition for housing. There has not been sufficient new construction of housing that is affordable to lower income households to meet rising demand, which has pushed prices out of reach for low-income households. Stakeholders also feared that newer housing was being built primarily for students, many of whom are able to pay higher rent on a per-bedroom basis. This has led to dramatic price increases for

both owner and renter housing. These trends are expected to continue without sufficient new housing available to meet with demand.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

HOME rents and Fair Market Rent are reported for the Bloomington MSA, which includes all of Monroe County, Greene County, and Owen County. The high HOME rents are determined as the lesser of the Fair Market Rent or 30% of the income of a household earning 65% AMI. Efficiencies and one- and two-bedroom units have high HOME rents equal to the Fair Market Rent indicating that these units are more affordable, in general, than the larger sized units. Regarding three- and four-bedroom units, what is affordable to a household earning 65% AMI is less than the Fair Market Rent, indicating that these units are generally less affordable.

**Discussion:**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

The following data provides an overview on the condition of housing in Bloomington. The following housing problems are included in the data that follow: 1) lacking complete plumbing facilities, 2) lacking complete kitchen facilities, 3) overcrowding (more than one person per room), and 4) cost burden (more than 30% of household income spend on housing).

### Definitions

*Standard Condition:* No major structural defects; adequate plumbing and kitchen facilities; appearance which does not create a blighting influence; and the house meets additional, more stringent, local standards and building codes, including lead-based paint clearance.

*Substandard Condition:* A housing unit lacking complete kitchen and/or plumbing facilities.

*Substandard Condition but Suitable for Rehabilitation:* The nature of the substandard condition makes rehabilitation both financially and structurally feasible.

### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,805	18%	12,060	60%
With two selected Conditions	4	0%	278	1%
With three selected Conditions	0	0%	25	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	8,390	82%	7,670	38%
<b>Total</b>	<b>10,199</b>	<b>100%</b>	<b>20,033</b>	<b>99%</b>

Table 7 - Condition of Units

Data Source: 2011-2015 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,500	15%	4,379	22%
1980-1999	3,245	32%	6,265	31%
1950-1979	3,950	39%	7,230	36%
Before 1950	1,499	15%	2,150	11%
<b>Total</b>	<b>10,194</b>	<b>101%</b>	<b>20,024</b>	<b>100%</b>

Table 8 – Year Unit Built

Data Source: 2011-2015 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	5,449	53%	9,380	47%
Housing Units build before 1980 with children present	1,429	14%	735	4%

**Table 9 – Risk of Lead-Based Paint**

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 10 - Vacant Units**

Data Source: 2005-2009 CHAS

### Need for Owner and Rental Rehabilitation

While 1,805 (18%) of owner-occupied units and 12,060 (60%) of rental occupied units have one of the four selected housing conditions, this is primarily attributed to cost burden. According to 2011-2015 CHAS data, 1,745 owner-occupied units and 13,985 rental units are cost-burdened. This indicates that rehabilitation for incomplete plumbing and kitchen facilities is not in demand.

According to stakeholders, utility costs are high and rising. Weatherization upgrades may be needed to mitigate rising utility costs.

### Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

The following supplemental table, derived from CHAS data, indicates that there are 1,444 low- and moderate-income households with one or more child under the age of six and living in a housing unit built before 1980; this is equivalent to 4.8% of households.

### Discussion





## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction:

BHA currently houses 293 households in public housing units and an additional 1,295 households through its Housing Choice Voucher (HCV) program. Public housing developments are clustered in two different locations while voucher holders are located throughout Monroe County.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	11	312	1,319	0	1,319	258	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 11 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

BHA currently has 312 public housing units distributed across three properties: Crestmont, Reverend Butler, and Walnut Woods. REAC inspections for these units generally score in the high-80s or low-90s. Crestmont is the largest property built in 1964. It contains 194 public housing units; 98 units have undergone standard renovations and 12 units have received ADA compliant renovations. Reverend Butler was built in 1972 and received renovations in 2009 and 2010. However, many work items were not able to be completed due to lack of funding. Upgrades

for Reverend Butler will be conducted as part of the RAD conversion. Walnut Woods was built in 1982 and has not undergone any substantial renovations. However, renovations and upgrades are planned as part of the RAD conversion.

BHA provides in-house maintenance staff that conducts routine maintenance during work hours and responds to emergencies 24/7. BHA also has service contracts for work such as HVAC repairs, electrical, plumbing, trash and recycling services, tree trimming, painting, lawn care, on-site security officers, cleaning, camera repairs and pest control.

BHA will be initiating a partial RAD conversion with completion planned in the following few years. While these units will leave BHA's portfolio they will remain affordable housing units. BHA sees itself as an affordable housing developer and plans to use the freed-up capital to build additional affordable housing units in Bloomington. Of the 312 public housing units, 116 will be converting to project-based vouchers to tenant protection vouchers under the RAD program in Q1 2020.

## Public Housing Condition

Public Housing Development	Average Inspection Score
Walnut Woods	96
Crestmont	92

Table 12 - Public Housing Condition

### Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Bloomington Housing Authority (BHA) is currently implementing a Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. The RAD conversion will allow revitalization of these public housing units while freeing BHA to focus on its mission as an affordable housing developer. While Crestmont and Reverend Butler have been recently renovated, Walnut Woods has not received any substantial renovations. The RAD conversion would allow for Walnut Woods and the other properties to receive renovations and upgrades.

### Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

Once the RAD conversion is completed, BHA will focus on developing affordable housing throughout the City. BHA is aware of the importance of deconcentrating LMI and minority households and will be alert for opportunities that will allow them to make progress towards this goal. This will provide opportunities for public housing residents that may not typically be found in areas where public housing is traditionally located.

### Discussion:

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

#### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	58	0	128	71	0
Households with Only Adults	231	0	6	191	0
Chronically Homeless Households	0	0	0	114	0
Veterans	0	0	0	106	0
Unaccompanied Youth	7	0	6	0	0

**Table 13 - Facilities and Housing Targeted to Homeless Households**

Data Source Comments:

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Please refer to NA-40 Homeless Needs Assessment regarding mainstream services targeted to homeless persons.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Please refer to the Unique Appendix under MA-30 Homeless Facilities and Services – 91.210(c) for a detailed table listing the facilities, services, and beds available in the City of Bloomington.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

The following section describes the facilities and services available to persons with special needs.

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Please refer to section NA-45 Non-Homeless Special Needs Assessment for information regarding special needs housing.

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

Centerstone provides mental healthcare services in Bloomington including an outpatient services facility to address a wide variety of mental health needs along with two facilities dedicated to addiction recovery and counseling. As part of their services, Centerstone provides a wide variety of housing options depending on the level of need of the individual. Options include independent housing with support through case management; adult supported housing providing daily and social life skills trainings, healthcare, and social outings and activities; enhanced supportive housing with on-site staff for individuals needing more hands-on care; specialized homes and staffing for individuals with mobility, vision, or hearing impairments; and respite care for adults in crisis who need time away from their home environment but do not require hospitalization.

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

In the next year, two projects are planned to provide housing for non-homeless special needs: Kinser Flats and Southern Knoll. Kinser Flats is a 50-unit complex focused on providing onsite recovery-focused services for tenants. The property will operate by a Housing First approach to remove barriers in obtaining housing that individuals with mental health or substance use disorders often face. The project is developed and owned by Centerstone, a major healthcare organization dedicated to providing behavioral health care for individuals with mental health disorders or substance use concerns. Construction of the housing complex broke ground on October 1, 2019.

Southern Knoll is a 31-unit affordable apartment complex providing one-, two-, and three-bedroom units to tenants under 80% AMI. Milestone Ventures is a housing developer specializing in affordable housing development. Fourteen (14) of the apartments are set aside for homeless and disabled persons during the first 15 years of the operation. Shalom Community Center, a homeless service provider, and LIFE Designs, a nonprofit focused on promoting independence for people with disabilities, will provide supportive services for these individuals.

Both projects serve to increase affordable housing options and improve the quality of life of Bloomington residents.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

N/A



**MA-40 Barriers to Affordable Housing – 91.210(e)**

**Describe any negative effects of public policies on affordable housing and residential investment.**

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

In determining priorities for the allocation of federal funds, Bloomington has recognized the need to foster a competitive local economy that expands economic opportunities for residents. This section describes the local workforce, the nature of current employment and related activities.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	99	124	1	0	-1
Arts, Entertainment, Accommodations	3,663	7,028	21	24	3
Construction	645	1,033	4	4	0
Education and Health Care Services	3,227	6,304	18	22	4
Finance, Insurance, and Real Estate	1,109	2,142	6	7	1
Information	378	821	2	3	1
Manufacturing	2,004	1,387	11	5	-6
Other Services	981	1,892	6	7	1
Professional, Scientific, Management Services	1,334	1,870	8	6	-2
Public Administration	0	0	0	0	0
Retail Trade	2,902	5,194	16	18	2
Transportation and Warehousing	576	163	3	1	-2
Wholesale Trade	690	813	4	3	-1
Total	17,608	28,771	--	--	--

**Table 14 - Business Activity**

**Data Source:** 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

## Labor Force

Total Population in the Civilian Labor Force	42,009
Civilian Employed Population 16 years and over	38,535
Unemployment Rate	8.24
Unemployment Rate for Ages 16-24	16.95
Unemployment Rate for Ages 25-65	4.79

**Table 15 - Labor Force**

Data Source: 2011-2015 ACS

Occupations by Sector	Number of People
Management, business and financial	11,910
Farming, fisheries and forestry occupations	1,545
Service	4,780
Sales and office	7,715
Construction, extraction, maintenance and repair	1,264
Production, transportation and material moving	1,615

**Table 16 - Occupations by Sector**

Data Source: 2011-2015 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	31,415	88%
30-59 Minutes	2,880	8%
60 or More Minutes	1,205	3%
<b>Total</b>	<b>35,500</b>	<b>100%</b>

**Table 17 - Travel Time**

Data Source: 2011-2015 ACS

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,000	150	725
High school graduate (includes equivalency)	2,495	355	1,095
Some college or Associate's degree	4,770	460	1,860

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	14,035	515	3,290

**Table 18 - Educational Attainment by Employment Status**

Data Source: 2011-2015 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	74	165	248	265	280
9th to 12th grade, no diploma	654	355	380	470	345
High school graduate, GED, or alternative	5,765	1,335	910	1,700	1,230
Some college, no degree	24,085	2,265	1,100	2,024	990
Associate's degree	420	690	399	619	310
Bachelor's degree	4,310	4,420	1,995	2,250	1,050
Graduate or professional degree	324	3,605	2,105	3,485	2,603

**Table 19 - Educational Attainment by Age**

Data Source: 2011-2015 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	59,077
High school graduate (includes equivalency)	65,011
Some college or Associate's degree	70,832
Bachelor's degree	83,812
Graduate or professional degree	110,504

**Table 20 – Median Earnings in the Past 12 Months**

Data Source: 2011-2015 ACS

### Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The three largest employment sectors in Bloomington are Arts, Entertainment, Accommodations (19%), Education and Health Care Services (17%), and Retail Trade (15%). These three sectors tend to have low wages. According to the Bloomington Economic Development Corporation, the top employers in the City are Indiana University – Bloomington (10,000), Cook Group (4,200), Indiana University Health – Bloomington (2,733), Monroe County Community School Corporation (2,174), and Kroger Supermarkets (878).

**Describe the workforce and infrastructure needs of the business community:**

According to the online resident survey, respondents listed job creation and retention as the highest priority economic development initiative. Literacy programs, GED preparedness programs, and workforce development programs followed closely. In terms of infrastructure needs in the business community, sidewalk improvements were the most cited priority among the 260 responses, followed by street lighting and street and alley improvements.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

There are a number of major projects scheduled to take place or recently taken place in Bloomington within the next four to five years that have significant economic implications.

First is the redevelopment of the current IU Health Hospital Site. Located on the west side of town, the 25-acre site will transfer property from IU health to the City in late 2020 or early 2021 for development serving the community's interests. The City consulted with the Urban Land Institute, receiving recommendations for zoning the mega-block site as a mixed-use space incorporating retail, affordable housing, and office space. A community center is recommended to anchor the space. Extension of the historic street grid into the property and greenspace, along with the proposed community center, will help reintegrate the site into the residential neighborhoods surrounding it.

On the opposite side of town is the construction of a new medical campus for IU Health Bloomington. Named the Regional academic Health Center, the facility reuses the portions of the IU Health Bloomington Hospital Campus to innovate training for healthcare professionals and improve outpatient experience. The campus is scheduled to open sometime in 2021 and is expected to house 100 additional faculty and staff and train about 1,000 students.

The Trades District is a 12-acre portion of the Bloomington Certified Technology Park in the northern section of the City that officially launched in May 2019. The development of the area is intended to stimulate job and wage growth in a variety of sectors, including programming, advanced manufacturing, and biotechnology. A wide variety of economic incentives and designations for the site serve to attract investment, including tax increment financing, Opportunity Zone designation, Urban Enterprise Zone designation, Community Revitalization Enhancement District (CRED) designation, historic preservation tax credits, and local tax abatement. It is currently anchored by the Dimension Mill, a co-working space and business incubator, and B-Line Heights, which includes 34 affordable housing units. Additional sites for new developments, redevelopment, and reuse are also available.

Switchyard Park is 57 acres of multiuse greenspace on the former McDoel Railroad Switchyard which served as a regional hub for railroad activity. The largest park project the City has undertaken, the park

serves as a community hub and incorporates community input and sustainable practices. Amenities include a pavilion, performance stage and amphitheater, skatepark, community gardens, fitness stations, basketball, pickleball and bocce ball courts, splash pad, accessible playground, bosque (formal forest), and picnic shelter. It recently opened on November 16, 2019.

The expansion of the Monroe Convention Center is currently in the planning process to renovate the current space, provide additional space, and connect it to the nearby hotel. The project serves to attract visitors from outside of Bloomington and create local jobs. Funds are speculated to come from the county food and beverage tax.

Finally, the I-69 Indianapolis-Martinsville highway project serves to better connect southwestern Indiana, improving access to jobs, education, and healthcare. Currently, all sections from Evansville to Martinsville are open to traffic. The last section of the project is scheduled to wrap up in 2024, connecting the highway to Indianapolis.

### **How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

As the level of educational attainment increases, there is a greater likelihood that an individual will participate in the labor market. Among those with less than a high school diploma and those with at least a four-year degree, the labor force participation rates are 72.2% and 81.5%, respectively. The unemployment rate also drops for persons with at least a bachelor's degree as compared with unemployment rates for all other levels of educational attainment. There continues to be a need for academic and supportive services for persons with lower levels of education who may have challenges including but not limited to poor physical and mental health, and housing related issues.

### **Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

Job creation and retention were cited as the highest priority economic development need by stakeholders in order to give residents better access to affordable housing. The Bloomington Economic Development Corporation (BEDC) is the local contact for the region's Workforce Investment Board. Their mission is to retain, develop and attract quality jobs in Monroe County. Initiatives focus on the collaborative effort of businesses to enhance networking, business recruitment and development, and marketing and brand recognition. This includes the Bloomington Life Sciences Partnership for business focused on biotech, R&D and pharma, and the Bloomington Technology Partnership for technology companies.

WorkOne South Central is a workforce development system connecting service providers with customers and with each other. Individualized services including resume development, career planning, and job search assistance, and re-employment services providing job skill workshops are the WorkOne's

primary services. WorkOne Centers provide a computer lab, internet access, fax machine, copier, telephone, and information for job seekers. The county WorkOne center is located on the west side of Bloomington.

The Goodwill Excel Center is a free public high school that gives adults the opportunity to earn their high school diploma. The center addresses outside-the-classroom needs for students to complete their education requirements at their own pace and schedule. Services include free drop-in child care centers and free transportation assistance. In addition to the high school curriculum, other services such as career certifications, college planning, special needs services, English language learning plans, and life coaching are also offered to students.

Entrepreneurial efforts are also supported by local organizations such as The Mill, a business incubator and coworking space in downtown Bloomington; a pre-accelerator program called B-Start, aiding Indiana University and Ivy Tech students through coaching and mentorship; and the Gayle & Bill Cook Center for Entrepreneurship through Ivy Tech Community College – Bloomington, giving students and community members a centralized place to take entrepreneurship courses or receive business consulting.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

No

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

The City of Bloomington's residential rental inspection program has helped mitigate housing problems in the City; there is no geographic area where multiple housing problems are concentrated. However, it should be noted that all public housing is concentrated in impacted areas. Impacted areas are defined as a census tract where at least 51% of residents are low- and moderate-income and at least 25.9% of the population consists of racial or ethnic minorities. Concentrating housing in LMI areas limits educational and job opportunities and exposes residents to increased crime rates and poor health outcomes.

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

There are thirteen census tracts that are concentrations of low- and moderate-income (LMI) persons and four census tracts where racial or ethnic minorities are concentrated – also located in areas of LMI concentration. These areas are depicted in the map below and referred to as impacted areas, as previously defined. The areas near Indiana University (gray on the map) are primarily where the City's student population lives. Bloomington's focus for policy initiatives aimed at low-income and minority residents will be in the western and central parts of the City.

### **What are the characteristics of the market in these areas/neighborhoods?**

The areas that meet the LMI threshold tend to have older housing stock and lower opportunities than other more affluent areas. While most of Bloomington's housing stock consists of multifamily units, these areas tend to mostly consist of single-family housing units available for rent. Census Tract 9.04 is the only racially and ethnically concentrated area of poverty that does not follow these trends, differing in not just housing stock characteristics but also commercial space, being the home of College Mall. Growth in terms of housing units were generally stagnant, with Census Tract 6.01 being the exception with some of the highest growth rates in the City. Stakeholders also identified a lack of adequate public transportation in these neighborhoods.

### **Are there any community assets in these areas/neighborhoods?**

Many neighborhoods in Bloomington have robust neighborhood associations which could be leveraged to communicate resident needs to the City. Neighborhoods without a neighborhood association could be given assistance to create one for the purpose of creating a deeper sense of community and could be a tool for organizing and communicating community needs.



These areas also contain or are in close proximity to many public service providers and resources throughout the City, including the Bloomington Housing Authority, the Boys & Girls Clubs of Bloomington, Indiana University Bloomington, and more.

**Are there other strategic opportunities in any of these areas?**

The creation of physical meeting spaces for neighborhood associations that also provide basic services like internet access could enhance the quality of life and opportunities available to residents of these areas.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to FCC data on residential wired broadband access, there are few areas in the City in which broadband is not available as shown on the following map generated by PolicyMap. There are a few scattered parts of the City (highlighted in yellow on the map below) without broadband access available. The largest area without access on the northern edge of the City is a lake and its surrounding unpopulated area. The Indiana University campus near the center of the City is outside of Bloomington's jurisdiction. Please refer to the Unique Appendix under MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2) for a map of broadband access for the City of Bloomington.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

A key initiative launched by Mayor John Hamilton is city-wide broadband, serving as a vital role in keeping the community connected and improving residents' quality of life. The vital principles behind this initiative are for broadband access to be "community-wide, community controlled, and revenue positive." While a deal between the City and Canada-based Axia ended without agreement in 2017, the City remains committed to finding the right fiber network fit for Bloomington.

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

**Describe the jurisdiction's increased natural hazard risks associated with climate change.**

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

LMI households are located in more urban areas of the City, making them more vulnerable to flooding. However, the severe weather events that Bloomington is most vulnerable to cannot be concentrated in a particular area.