

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The needs assessment is based on an analysis of housing problems identified in Bloomington by income among renters, owners, and households with special needs. Needs were identified through a comprehensive public outreach process that included stakeholder consultation, public hearings, and a review process designed to engage citizens.

Data in this section was drawn primarily from HUD's Comprehensive Housing Affordability Strategy (CHAS) data set, which is a custom tabulation of 2011-2015 American Community Survey (ACS) data from the Census Bureau. The CHAS data describes housing problems, such as overcrowding or incomplete kitchen and/or plumbing facilities as well as cost burden/severe cost burden. Supplemental data were drawn from the 2013-2017 ACS 5-Year estimates, 2011-2015 CHAS and other sources to provide additional context when needed.

Where the HUD tables below report area median income (AMI), they refer to HUD Adjusted Median Family Income (HAMFI). HAMFI differs from AMI in that HAMFI adjusts for family size and are calibrated for a four-person household. HAMFI adjusts larger households up by adding 8% for each person above four and subtracting 10% for each person below four. AMI does not have this qualification.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The number of households in Bloomington have grown at a faster pace than the population. Between 2009 and 2017 there was a 14% increase in the number of households and only a 4% increase in the City's population. This is likely the result of enrollment growth in Indiana University's Bloomington campus which peaked in 2016 with 49,695 students.[1] The increase in households has led to a dramatic increase in demand and competition for housing. In addition to high demand for housing, which can induce price increases, the median household income after adjusting for inflation increased only 8% from 2009 to 2017 or 1% annually. During this period the median housing value fell 2% and the median rent increased 6% after adjusting for inflation according to American Community Survey data. Stakeholders have reported that there is intense competition between students and low-income residents for lower priced rental units while there is concern that much of the newer rental housing built in the City is higher priced housing being built primarily for students. These factors mean that there are increasingly fewer housing options, including affordable options, for low-income residents, which will lead to higher rates of cost burden and potentially overcrowding among low-income residents.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	80,405	82,815	3%
Households	26,877	30,230	12%
Median Income	\$26,588.00	\$30,019.00	13%

Table 1 - Housing Needs Assessment Demographics

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

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	9,245	4,100	4,920	2,185	9,780
Small Family Households	1,785	870	1,365	490	3,905
Large Family Households	115	65	70	35	435
Household contains at least one person 62-74 years of age	334	415	490	365	1,905
Household contains at least one person age 75 or older	195	380	345	220	1,099
Households with one or more children 6 years old or younger	939	285	378	149	814

Table 2 - Total Households Table

Data Source: 2011-2015 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	50	75	30	0	155	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	29	15	15	10	69	0	0	4	0	4
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	70	45	60	0	175	0	0	0	15	15
Housing cost burden greater than 50% of income (and none of the above problems)	6,430	1,415	235	50	8,130	285	215	95	20	615
Housing cost burden greater than 30% of income (and none of the above problems)	250	1,420	1,660	180	3,510	205	230	385	115	935

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	1,234	0	0	0	1,234	125	0	0	0	125

Table 3 – Housing Problems Table

Data 2011-2015 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	6,580	1,555	340	55	8,530	285	215	100	35	635
Having none of four housing problems	750	1,800	3,250	1,255	7,055	275	525	1,235	840	2,875
Household has negative income, but none of the other housing problems	1,234	0	0	0	1,234	125	0	0	0	125

Table 4 – Housing Problems 2

Data 2011-2015 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,315	630	325	2,270	65	95	185	345
Large Related	65	15	0	80	0	15	30	45
Elderly	265	270	155	690	135	199	104	438

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	5,155	2,060	1,460	8,675	280	144	155	579
Total need by income	6,800	2,975	1,940	11,715	480	453	474	1,407

Table 5 – Cost Burden > 30%

Data 2011-2015 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,210	260	0	1,470	35	15	55	105
Large Related	40	0	0	40	0	15	0	15
Elderly	225	140	0	365	60	150	15	225
Other	5,055	1,075	235	6,365	185	39	20	244
Total need by income	6,530	1,475	235	8,240	280	219	90	589

Table 6 – Cost Burden > 50%

Data 2011-2015 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	89	45	54	10	198	0	0	4	15	19
Multiple, unrelated family households	4	0	0	0	4	0	0	0	0	0
Other, non-family households	4	15	20	0	39	0	0	0	0	0
Total need by income	97	60	74	10	241	0	0	4	15	19

Table 7 – Crowding Information – 1/2

Data 2011-2015 CHAS
Source:

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	745	210	120	1,075	135	34	200	369

Table 8 – Crowding Information – 2/2

Data Source

Comments:

Describe the number and type of single person households in need of housing assistance.

Single person households are more likely to be cost burdened than other household types. According to 2015 CHAS data, 60.0% (9,525) of single person households are cost burdened compared to 46.3% of all households. However, the high rate of cost burden for these households is likely due, at least in part, to the large number of college students living in the City.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

The South Central Housing Network (SCHN) coordinates housing and supportive services and resources across a six county region in south-central Indiana, including Monroe County. SCHN is also responsible for the point in time (PIT) count for the region. The latest PIT count conducted in 2019 found that 380 homeless persons in Monroe County, an increase of 90% from a count of 200 in 2009. These figures show that homelessness is a growing issue. The point in time count identified 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

What are the most common housing problems?

Nearly half of all households experience one of the four housing problems but cost burden and severe cost burden are the most common housing problems by a wide margin. A household is cost burdened if it spends more than 30% of its income on housing and severely cost burdened if it spends more than 50% of its income. Severe cost burden is most common in Bloomington with 28.9% of all households experiencing this housing problem followed by cost burden with 14.7% of households.

Are any populations/household types more affected than others by these problems?

Cost burden and severe cost burden disproportionately affect households with incomes below 80% of the Median Family Income (MFI). For example, 72.6% of households earning 30% of MFI or less are severely cost burdened compared to 3.2% of those earning more than 80% MFI. Due to the low supply of affordable housing, the most causal factor for housing problems is income. At lower income levels all groups experience housing problems at similar rates. Elderly, small family, and single person households face similar rates of housing problems at incomes of 50% MFI and below. Single person households have slightly higher rates, likely due to the significant student population in the City. Black households are more likely to be cost burdened than other races because of the higher likelihood they are low-income households.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Individuals and families with children who are currently housed but are at risk of becoming unsheltered typically have a combination of financial factors present in their lives including unemployment/loss of employment, high or unexpected medical costs, and high childcare costs. Contributing to these factors could be a lack of reliable transportation in the form of a personal vehicle or public transit. Additionally, some individuals and families may have other needs related to mental health, substance abuse, domestic violence, and/or prior experiences of being homeless, among other compounding issues.

Stakeholders identified the following needs for individuals and families with children who are at risk of experiencing homelessness:

- Affordable childcare
- Increased access to public transit.

Middle Way House provides 128 beds in transitional housing primarily for victims of domestic and sexual violence who have children. This consists of almost half of available beds for adults with children in all of Bloomington's shelters. Identifying childcare as a major need for individuals in crisis, Middle Way House provided 58 children living in their shelter with nearly 9,000 hours in childcare in 2018. Additionally, the organization offers Youth Empowerment Services, which includes afterschool and summer programming, allowing for residents to better maintain stable employment throughout the year.

Shalom Community Center offers 40 beds dedicated to overnight shelter for adults without children. Guests are also able to access social services, financial support, life essentials like laundry, showers and mail, and other related health and human services during their stay.

New Hope Family Shelter offers 30 beds for emergency shelter, specifically targeting families with children. Families can stay for up to 90 days. In addition to shelter, New Hope Family shelter provides

personalized case management. This includes developing strategies for finding affordable housing and employment and assisting children in terms of academic, emotional, and social support.

Public transit was identified as a high priority item as low-income, elderly, homeless, and near homeless residents depend on it for access to jobs and amenities like grocery stores and healthcare. Stakeholders expressed that public transit does not run frequently enough for residents. This significantly affects residents who do not work during day shift, limiting job opportunities.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

There is no available estimate of the size of the at-risk population.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The following characteristics – identified by stakeholders - are linked to housing instability and an increased risk of homelessness:

- New housing is increasingly targeted to the student population
- Housing costs are rising
- It is difficult to build new multi-family housing in most neighborhoods due to some resistance to change in neighborhood character
- There are only a handful of landlords that are willing to accept housing vouchers from formerly homeless individuals.

Discussion

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by HUD Adjusted Median Family Income (HAMFI) levels, as defined in the overview. Housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Overcrowding (more than one person per room)
- Housing costs greater than 30% of income (i.e. cost burden)

Hispanic and Black households are most likely to experience at least one of the four housing problems. Among low-income households earning less than 80% MFI, 87.5% of Hispanic and 89.9% of Black households experience at least one of the four housing problems compared to 77.2% of White households. Among households at all incomes, 63.8% of Black and 48.5% of Hispanic households in the City are cost burdened compared to 45.5% of White households. Asian households experience housing problems, including cost burden, at similar rates as White households. However, only among Black households that are 50 - 80% MFI is there a disproportionate need. In Bloomington, 50.4% of all households in this income group experience some sort of housing problem compared to 79.1% of Black households.

Disproportionally impacted:

- Black households 50 – 80% MFI

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,305	575	1,359
White	5,640	445	430
Black / African American	434	15	70
Asian	630	0	794
American Indian, Alaska Native	15	0	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Pacific Islander	0	0	0
Hispanic	254	25	70

Table 9 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,420	675	0
White	2,700	575	0
Black / African American	240	35	0
Asian	279	34	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	155	0	0

Table 10 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,480	2,445	0
White	1,985	2,020	0

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Black / African American	170	45	0
Asian	120	240	0
American Indian, Alaska Native	30	50	0
Pacific Islander	0	0	0
Hispanic	90	45	0

Table 11 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	390	1,800	0
White	335	1,520	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 12 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD defines a disproportionately greater housing need with severe housing problems when a racial/ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. The data table below summarizes the percentage of each racial/ethnic group experiencing housing problems by various income levels. Severe housing problems include:

- Housing units lacking complete kitchen facilities and/or complete plumbing facilities
- Severe overcrowding (more than 1.5 person per room)
- Housing costs greater than 50% of income (i.e. severe cost burden)

Black and Asian households disproportionately experience severe housing problems. Among those earning 0 - 30% of MFI, 100% of Asian households experienced a severe housing problem compared to 87.0% of all households at this income. A large share of the City's Asians experiencing severe housing problems are likely students. In 2017, Indiana University's Asian student population comprised 31.4% of the City's Asian population and likely comprises a large share of the Asian lower income populations as well.[1] For households earning 80 – 100% of MFI, 21.4% of Black households had a severe housing problem compared to 4.1% of all households at this income.

Disproportionately impacted:

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,865	1,025	1,359
White	5,285	805	430
Black / African American	430	19	70

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Asian	630	0	794
American Indian, Alaska Native	0	15	0
Pacific Islander	0	0	0
Hispanic	243	35	70

Table 13 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,770	2,325	0
White	1,430	1,835	0
Black / African American	135	140	0
Asian	155	164	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	35	110	0

Table 14 – Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	440	4,485	0
White	340	3,660	0
Black / African American	40	175	0
Asian	15	345	0
American Indian, Alaska Native	0	80	0
Pacific Islander	0	0	0
Hispanic	15	110	0

Table 15 – Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	90	2,095	0
White	74	1,780	0
Black / African American	15	55	0
Asian	0	80	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	110	0

Table 16 – Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD defines a disproportionately greater housing need when a racial or ethnic group experiences housing problems at a rate over 10 percentage points more than that of the corresponding income level as a whole. Cost burden is defined as paying more than 30% of income on housing expenses, and severely cost burdened is defined as paying greater than 50% of income on housing. The data table below summarizes the percentage of each racial/ethnic group experiencing cost burden at various income levels. Based on these definitions, Black and Asian households earning more than 50% MFI are disproportionately cost-burdened and Asian households have no or negative income at a disproportionate level. The large Asian student population in Bloomington is likely a contributing factor to this population's disproportionate need. Hispanics and Whites experience similar levels of cost burden and no or negative income; however, Hispanics experience no or negative income at slightly higher rates than Black and White households.

Disproportionally impacted:

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	14,875	4,970	9,020	1,369
White	12,815	3,970	7,080	430
Black / African American	415	265	580	70
Asian	770	274	775	799
American Indian, Alaska Native	54	45	0	0
Pacific Islander	0	0	0	0
Hispanic	465	205	298	70

Table 17 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion:

The following table breaks down the rate of cost-burden by race:

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

The impact of housing problems in Bloomington is primarily dependent on income level and an inadequate supply of affordable units. However, the following groups within an income tier and race/ethnicity category experienced problems at a rate at least 10 percentage points higher than the City as a whole:

Housing Problems

- Black households earning 50-80% AMI

Severe Housing Problems

- Asian households 0 – 30% MFI
- Black households 80 – 100% MFI

Cost Burden

- Asian households greater than 50% MFI
- Black households greater than 50% MFI

If they have needs not identified above, what are those needs?

The needs among races/ethnicities are indicated above. Lower income groups have more general needs, as described in NA-10 and the Housing Market Analysis.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

There are four neighborhoods that contain concentrations of minority residents as depicted in the supplemental map on the following page. An area of minority concentration is any census tract where minorities comprise at least 25.9% of the population, which is 10 percentage points more than the City's minority composition. These neighborhoods are also areas of concentration of Low and Moderate Income (LMI) households. The two minority concentration neighborhoods in the eastern side of the City (census tracts 9.01 and 9.04) are adjacent to the Indiana University Campus and contain some of the largest shares of Asian residents in the City. These two areas are largely comprised of students. The two other areas of minority concentration (census tracts 6.01 and 11.01) are neighborhoods containing long-term residents who are more in need of access to affordable housing and other services that will improve their access to opportunity and improve their quality of life. Please refer to the Unique

Appendix under NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) for a map of areas of racial and LMI concentration in Bloomington.

NA-35 Public Housing – 91.205(b)

Introduction

Low-income residents largely depend on local housing authorities for access to affordable housing and related services. The purpose of public housing authorities (PHA) is to ensure safe, decent, affordable housing and to create opportunities for resident's self-sufficiency and economic independence. Bloomington Housing Authority (BHA) manages the City's supply of public housing which currently houses 293 households. The majority of public housing residents are White (84.6%) and over half of all households are families with children (51.9%). Black and Hispanic residents both comprise 4.2% of the City's population but are overrepresented in public housing units where Blacks account for 16.4% and Hispanics 7.5% of households.

BHA also manages the City's Housing Choice Voucher Program (HCV). There are currently 1,295 households using a HCV to pay for housing. The majority are extremely low income (81.2%), earning 30% median family income (MFI) or less. Families with children comprise 38.9% of HCV households and slightly over one-fifth are elderly households. Nearly half of households (46.6%) have at least one person with a disability. Black households comprise 19.8% of HCV households despite only comprising 4.2% of the City's population.

The BHA is currently implementing a partial Rental Assistance Demonstration (RAD) conversion with the goal of being completely converted before 2024. A RAD conversion allows BHA to transfer its inventory to a mission driven affiliate who will manage the properties. They will be kept affordable through project-based vouchers. The BHA sees itself as an affordable housing developer and plans to use the conversion as a mechanism to free up capital which will allow it to develop additional affordable housing in the future. The City already has a strong relationship with BHA, having committed funds in the past to housing rehabilitation of public housing units. The City will maintain this relationship and when appropriate commit CDBG or HOME funds towards BHA affordable housing development.

Please refer to the Unique Appendices under NA-35 Public Housing – 91.205(b) for more detailed information on the characteristics of public housing and HCV residents and waitlists.

NA-35 Public Housing – 91.205(b)

Totals in Use

	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 in use	0	11	296	1,249	22	1,181	35	0	0

Table 18 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	
Average Annual Income	0	5,436	7,650	9,903	7,810	9,970	6,507		0
Average length of stay	0	0	3	6	2	6	0		0
Average Household size	0	1	2	2	2	2	1		0
# Homeless at admission	0	4	2	12	0	11	1		0
# of Elderly Program Participants (>62)	0	0	42	204	5	198	1		0
# of Disabled Families	0	10	80	511	4	477	22		0

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
# of Families requesting accessibility features	0	11	296	1,249	22	1,181	35	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 19 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	7	260	1,077	19	1,020	31	0	0
Black/African American	0	4	32	162	3	152	4	0	0
Asian	0	0	3	4	0	3	0	0	0
American Indian/Alaska Native	0	0	1	5	0	5	0	0	0
Pacific Islander	0	0	0	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 20 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	2	14	0	14	0	0	0
Not Hispanic	0	11	294	1,235	22	1,167	35	0	0

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 21 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

There are 76 households on the waitlist for Public Housing units and 1,195 on the waitlist for Housing Choice Vouchers, demonstrating a significant need for more affordable housing in Bloomington. Families with children comprise 25.0% of the Public Housing waitlist and households or families with a disability comprise 23.7%. Over half of the households (58.0%) on the HCV waitlist are families with children and 24.0% are households with a disability.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to stakeholders, the most immediate needs of Public Housing and HCV holders are increased access to public transportation, affordable childcare, and internet access. Transportation is essential for these residents to access jobs and amenities like grocery stores, health care facilities, etc. Internet access is also essential for access to jobs and stakeholders stated that there are residents who cannot apply for jobs because the entire application process is online. Childcare is needed for residents to obtain or keep jobs, attend classes or start small businesses.

How do these needs compare to the housing needs of the population at large

These needs are similar to the low-income members of the population at large. Affordable housing, transportation, affordable childcare, and internet access are needed by all low-income residents across the City. A lack of affordable housing is making it difficult for low-income households to find housing that fits their budget and that grants them access to jobs and essential amenities. This is compounded by inadequate public transportation and affordable childcare, while a lack of internet access for some is making it increasingly difficult to apply for jobs.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The most recent point-in-time count for Monroe County was conducted in 2019.

Households with Children

- Households: 40
- Persons: 133
- Chronically Homeless: 2

Households without Children

- Households: 240
- Persons: 243
- Chronically Homeless: 46

Households that are ONLY Children

- Total number of children (under age 18): 4
- Chronically Homeless: 0

Veteran Households with Children

- Households: 1
- Persons: 3
- Chronically Homeless: 0

Veteran Households without Children

- Households: 13
- Persons: 13
- Chronically Homeless: 4

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	0	0	0	0	0
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	0	0	0	0	0
Unaccompanied Child	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 22 - Homeless Needs Assessment

Data Source Comments:

Indicate if the homeless population is: Has No Rural Homeless

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

A point in time count of homeless persons in Monroe County conducted in 2019 found that there were 284 homeless households with 380 people. Of these, there were 48 chronically homeless persons. There are several organizations that provide services for homeless persons including the United Way and the Shalom Community Center, which is a hub for hunger and homelessness services in Bloomington and provides 40 safe and sober overnight beds for those experiencing homelessness.

Additionally, Wheeler Mission, a holistic ministry that provides Christ-centered programs and services for people who are homeless and in need, operates three facilities in Bloomington: Hunt Training Center, the Center for Men, the Center for Women & Children. The Hunt Training Center offers long-term residential training programs for job and life skills. The Center for Men offers 130 emergency shelter beds to men requiring immediate shelter along with case-managed programs for longer term needs and an addiction recovery program. The Center for Women & Children provides 38 emergency shelter beds to support the physical, emotional, education, vocational, and spiritual needs of homeless women and women with children in Bloomington, and provides long-term, case-managed, residential programs to help women live self-sufficient and healthy lives.

New Hope Family Shelter specifically provides shelter for families with children for up to 90 days, coupled with a personalized case management system for each guest. The shelter also operates The Nest, a daycare for up to 16 children at a time providing three daily meals, structured playtime and educational instruction. The Nest is a recipient of a Level 4 Path to Quality award, the highest level of accreditation in the State for childcare centers in terms of health, safety, and academic standards.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

There were 40 families with children with a total 92 homeless children in Monroe County, including four unaccompanied children. There were also 14 veteran households. From these two groups, only one veteran was unsheltered at the time of the count. All others were sheltered in some type of transitional or temporary housing.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

Whites comprise the majority of homeless persons in Monroe County with 298 persons or 78.4% of the homeless population. Black persons are the second largest group with 44 persons or 11.6% of the homeless population. Hispanics comprise 5.3% of the homeless population or 20 homeless persons found in the point in time count.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

There were 29 unsheltered persons found in the point in time count. This represents 7.6% of the homeless population.

Discussion:

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

This section will discuss the characteristics and needs of persons in various subpopulations of Bloomington who are not homeless but may require supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with HIV/AIDS and their families, persons with alcohol or drug addiction, victims of domestic violence, and persons with a criminal record or who were formerly incarcerated.

Describe the characteristics of special needs populations in your community:

Persons with Mental, Physical, and/or Other Developmental Disabilities

According to the 2013-2017 American Community Survey, there were 8,144 individuals with a disability in Bloomington which represents 9.8% of the population. Among those with a disability, 28.9% are 65 years of age or older. Individuals age 35 to 64 years of age with a disability represent 40.4% of all disabled persons in the City. Disabled persons below the age of 65 represent 7.0% of the City's population. The most common disability is a cognitive disability (3,548) followed by ambulatory disability (3,412).

The point in time count for Monroe County found 102 adults with a serious mental illness, 72 adults with a substance abuse disorder, and 53 victims of domestic violence among the homeless persons counted. Among those that were unsheltered were 12 adults with a serious mental illness, 12 adults with a substance abuse disorder, and one victim of domestic violence. These figures indicate that there are groups with special needs that require safe and reliable housing options.

Stakeholders identified stable housing is a major issue individual with mental, developmental, and physical disabilities face. Individuals with these disabilities face discrimination when searching for housing and have harder time finding employment relative to the rest of the population.

Stone Belt provides resources and support for individuals with developmental disabilities in Bloomington. Programs promote self-sufficiency for participants. The Residential Program supports independent living through supported living services in their own homes or with their families and group home living supporting up to 68 individuals in homes housing five to seven people. Additionally, employment opportunities are provided through manufacturing and employment services, working with over 100 employers and over 200 clients to provide jobs and on-site training for program participants. Additionally, social support systems are offered through family support programs, art programs, spiritual support, and community volunteer opportunities.

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. Most recently Centerstone launched of an Extended Transitional Supportive Housing for individuals recovering from addiction, adding seven beds in three fully furnished apartments. The program gives clients time to get stable footing while searching for employment and saving toward housing expenses once they can transition out of the program.

Additional special needs populations are referred to in the Discussion.

What are the housing and supportive service needs of these populations and how are these needs determined?

The primary housing and supportive needs of these populations were determined by input from service providers and the public through public meetings and stakeholder interviews. These needs include affordable, safe housing opportunities in areas with access to transportation, commercial and job centers, social services, and for education regarding fair housing rights and actions that can be taken in the event those rights are violated. Persons with disabilities often require accessible features and ground floor housing units. Victims of domestic violence need safe housing, removal of barriers to relocation, and for perpetrators to be held accountable.

Many of the supportive needs of these subpopulations are available through existing nongovernmental organizations. While there have been improvements in recent years regarding collaboration and communication among various agencies and organization, the need remains for continued improvement to serve the various special needs subpopulations more efficiently and comprehensively.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

The only data HIV/AIDS data available for Bloomington is from the Indiana State Department of Health which only provides data down to the regional level. Monroe County is in Region Eight which includes six counties. There were 391 persons with HIV/AIDS in Region Eight in 2017 representing a rate of 109.1 per 100,000 people (0.1%).

Bloomington is home to the Indiana University Health, Community Health's program Positive Link. Serving 49 counties throughout Indiana, Positive Link provides a continuum of services for those impacted by HIV in Indiana. Services include a weekly primary care and PrEP clinic, prevention services such as education, testing and counseling, and referrals to partnering organizations for necessities such as housing, emergency assistance, and nutrition assistance.

Discussion:

Elderly

According to the 2013 – 2017 ACS, 8.7% of Bloomington’s population is estimated to be 65 years or older, up from 7.8% in 2010. As Bloomington’s residents becomes increasingly older, the needs of the elderly will also increase.

In 2017, Area 10 Agency on Aging, a nonprofit serving Monroe and Owen Counties to provide resources for seniors and persons with disabilities, conducted a Community Assessment Survey for Older Adults (CASOA). CASOA identifies the community’s strengths and needs of older adults. The greatest risk identified for older adults in Monroe and Owen Counties was health issues. This includes physical health issues related to housework and mental health issues such as depression and boredom. Additionally, half of survey respondents reported minor problems dealing with public programs such as Social Security, Medicare, and Medicaid. Additionally, 31% of older adults reported having issues with availability of safe and affordable transportation and 25% with issues related to having housing not suited to their needs.

The City of Bloomington has an established Commission on Aging to promote solutions to the problems and challenges faced by older citizens. Major activities include, but are not limited to, advocacy, outreach, and education. These activities are guided by the Lifetime Communities concept, which are: promoting creation of home and sense of place; enabling mobility; building health and wellness; and fostering creative expression and lifelong learning. Potential projects for 2019 include exploring digital tools to better inform seniors about events and opportunities and a film festival on creative aging in addition to outreach and advocacy.

Justice-involved Individuals

Formerly incarcerated individuals face many barriers accessing services and necessities, even well after the criminal record was charged. This includes limited access to educational opportunities, employment, housing, and social support networks. Lack of access to these services are also linked to higher rates of recidivism, making providing these services important for transitioning these individuals back into the community.

Additionally, minorities are disproportionately overrepresented in Monroe County’s criminal justice system. According to 2017 data from the Monroe County Correctional Center, Department of Corrections (DOC), and the Prosecutor’s Office Pretrial Diversion Program (PDP), the Black population were overrepresented, from as little as by a factor of 1.92 in all PDP filings to as large as 7.5 in the DOC.

New Leaf – New Life (NLNL) provides services for incarcerated individuals and help them transition back into the Bloomington community. Services include education and life skill workshops within correctional facilities, immediate support (e.g., emotional support, social services, clothing), job counseling, and casework management for challenges such as drug and alcohol addiction. From May 2019 to September 2019 over 350 individuals were aided just using services from the Transition Support Center.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

Stakeholders expressed a need for public facilities through stakeholder meetings and an online survey. Stakeholders determined that there is a high level of need for affordable childcare and that the current supply is inadequate for community needs. Public facilities may be needed to provide affordable childcare.

How were these needs determined?

In stakeholder meetings, it was expressed that there is a need for community centers that provide a safe place for neighbors to congregate, hold events, and access the internet would be beneficial to low-income neighborhoods. These facilities could also serve as a hub for information related to services provided by the City.

Describe the jurisdiction's need for Public Improvements:

The most cited infrastructure need in the public survey was sidewalk improvements followed by downtown/commercial district improvements. These two initiatives would make Bloomington more accessible to residents with a physical disability. They would also improve the walkability of the City, reducing the need for driving – since not all low-income residents can afford a car – and reduce the number of vehicles on the road.

How were these needs determined?

These needs were also identified in the City's most recent Comprehensive Plan to guide land development policy, especially regarding preserving existing housing stock along with improving access to urban services. The Comprehensive Plan was devised by engaging the Bloomington Community through a variety of outreach methods including public meetings, events, online forums, and surveys and was guided by a 25-member steering committee.

Describe the jurisdiction's need for Public Services:

Several public services programs were indicated as priority needs in stakeholder meetings. Stakeholders expressed a need for more neighborhood community centers that provide services like internet access as well as public meeting space. Housing services for homeless persons, domestic violence victims, and youth transitioning out of foster care was discussed as a priority in both stakeholder meetings and the survey. Many stakeholders discussed the difficulties in getting many of these individuals into stable housing. Public transportation was a topic important to many stakeholders, who expressed that public transportation in its current state does not run frequently enough to provide a substantial benefit to low-income and elderly residents who depend on it for access to jobs and amenities like grocery stores and health care. In the survey, public transportation was listed as the highest priority item among public infrastructure initiatives.

Additionally, food access was a major concern for stakeholders. According to Feeding America, 16.8% of Monroe County residents (24,260 people) are food insecure, above the national food insecurity rate of 12.5%. The population in Bloomington receiving assistance for food access are almost entirely very low-income, or households with incomes 50% or less than the area median family income. Mother Hubbard's Cupboard, a nonprofit providing a wide variety of services to increase food access in Bloomington, estimate serving 15,000 unique people per year, one-third of which are children and approximately 20% over the age of 55. Stakeholders involved in services increasing food access cite that the lack of adequate, good paying jobs is the primary driver behind food security; half of patron households receiving assistance from Mother Hubbard's Cupboard are working at least one job. Additional concerns related to poor food access include the lack of transportation access limiting not only the ability to get to food but also the additional financial burden of maintaining their vehicles or paying bus fare. Financial burden is a multifaceted issue that requires collaboration between various service providers to provide opportunities for lifting individuals and families in need.

How were these needs determined?

These needs were determined through public surveys and stakeholder meetings.