

BN Home

Bloomington Normal, IL Metropolitan Region

REGIONAL HOUSING STUDY

October 18, 2017



STEERING COMMITTEE

A special thanks to the project's Steering Committee for their contributions, valuable insights and leadership throughout the planning process. The individuals listed below were instrumental in shepherding this project to its completion:

Tom Dabariener, City of Bloomington
Andy Netzer, Young American Realty, Inc.

Mercy Davison, Town of Normal

Phil Dick, County Planner - Building and Zoning

Melissa Dougherty-O'Hara, County Planner - Building and Zoning

Lori Edwards, MACO Development Company, Affordable Housing Developer

Laura Furlong, Marcfirst

Kyle Glandon, Workbench Architects
Deanna Mocchi, Town of Normal

George Gramm, Young American Realty, Inc.

Ernie Hamilton, Heartland Bank, CRA representative

Jeremey Hayes, Housing Authority of the City of Bloomington

Sally Heffernan, Illinois Economic Development Association

Thom Jones, RE/MAX

Lori Kimbrough, PATH

Belinda Landry, Heartland Bank

Taylor Long, Town of Normal

Emily Lutz, McLean County Regional Planning Commission

Daniel Mark, Unit 5 - Superintendent
Greg Trommel, Town of Normal, Code Enforcement

Liz Mikel, Habitat for Humanity

Vasu Pinnamaraju, McLean County Regional Planning Commission

Katie Simpson, City of Bloomington

Carey Snedden, City of Bloomington - Code Enforcement

Jennifer Toney, City of Bloomington, Grants Administrator

Bill Waller, Habitat for Humanity

Deborah White, Mid Central Community Action

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EXECUTIVE SUMMARY

The Bloomington Normal Regional Housing Study provides guidance on housing policy to municipal officials, social service providers, housing authorities, home owners, realtors, developers, management companies, and other stakeholders. Regional housing policy is grounded in current best practices and innovative housing typologies. The study serves to identify housing needs for the diverse populations of Bloomington and Normal, while providing recommendations that are applicable to McLean County communities large and small.

DEMOGRAPHIC ANALYSIS

McLean County is projected to continue its growth over the next several decades through 2040, but at a slower rate of growth than the previous two decades. Similarly, the Bloomington Normal MSA has experienced steady employment levels over the past two decades with unemployment levels below those of Illinois and the United States. The County as a whole is experiencing shifts that are due to changes in emerging industries growth, changing household composition, and repositioning of industrial and manufacturing jobs. The changing trends of geographic preferences will likely draw more residents to urbanized environments which, for Bloomington and Normal, will result in a 3.2% population growth for Bloomington and 7% for Normal by 2040.

EMPLOYMENT AND LABOR FORCE

While the local economy has been relatively stable, it should be noted that labor force levels have not returned to their 2010 peak. Since 2010, labor force levels have actually slightly declined from around 105,000 to about 100,000 in 2015, at which time, there was a period of stabilization and the labor force remained constant. Bloomington Normal has two significant industry clusters – business and financial services and education and knowledge creation. Both of these industry clusters have grown nationally, and both clusters draw and rely on creative knowledge workers. However, both municipalities are experiencing an influx of younger workers that are moving into two other fast growth industries – information technology and biomedical/biotechnical. Production and manufacturing jobs will continue to decrease as more automation is introduced into these occupations. As the workforce becomes more educated, more affluent, and more professional, their housing needs may also change and will need to be accommodated in the County.

HOUSING CONSTRUCTION

Housing permits continue to rise with multi-family residential construction permitting leading other residential housing types. Part of the increase in multi-family residential permits was a result of the dormitory closings at ISU. Using our projections for 2040 population, and keeping the percentage of population in households and the average household size constant, we estimate that Bloomington and Normal will need about one-fifth of the average annual production of new housing units experienced during the previous decade. Based on the vastly reduced number of building permits issued over the last five years, it appears that the local development community has already reduced production from more than 600 units (on average) per year between 2000 and 2010 to about 260 units per year. However, the demand is probably between 100 and 150 units per year. Of these 100 to 150 units per year, demand for rental units will run between 40 and 60 units or approximately 40-60% of the total number of housing units.

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INCOME AND POVERTY

Both Bloomington and Normal's median household incomes are growing faster than McLean County. While overall income levels have increased, employment losses in production and transportation occupations appear to have generated increases in the poverty rate across the two communities and the County as a whole.

HOUSING DEMAND

The housing demand model provides only an indication of the degree to which housing demand and production are in balance rather than a precise calculation of a housing shortage or surplus. If population growth projections through 2040 are accurate, between 2010 and 2020 McLean County will need only about one-third as many new housing units as were delivered in the prior decade. Future housing need will continue at approximately the same pace through 2040. Population growth is primarily responsible for housing demand. As the population of Bloomington and Normal increases, it is anticipated that new housing units will need to be built to accommodate the population. Estimates in the 2014 five-year ACS tables indicate the trend of increases in the percentage of one- and two-person households in the County is continuing. Approximately two-thirds of McLean County housing units are in single-family structures. About 62% are single-family detached units and 4.5% are attached. Mobile homes make up another four percent of the units. As households shrink in size, they generally shrink their demand for the size of their housing unit as well. Households are having fewer children and there is an aging population which are both shrinking the average household size. Bloomington and Normal have unique characteristics but both are slightly overbuilt. The demand model for Bloomington shows a pattern of overbuilding between 2000 and 2010 with a subsequent increase in the housing vacancy level. Put simply, demand for residential housing did not keep pace with the number of construction permits (and resulting homes constructed) during this period.

AFFORDABILITY AND SPECIAL NEEDS

In the Bloomington Normal metropolitan area, a single-person household with an income below \$36,840 would qualify for a unit financed under the Low-Income Tax Credit (LIHTC) program. Therefore, all households with incomes below this threshold would automatically be qualified for an affordable unit. While the overall housing market may be overbuilt, there are frequently segments of the market that are underserved. This is particularly true for households with very low incomes, elderly persons, and persons with disabilities. Although the population of McLean County is comparatively affluent, almost one in every five (19.5 percent) households has an income of less than \$25,000. Even when the elderly households are subtracted from the rest of the low-income households, there are still about 15,000 non-elderly households in the County that could potentially qualify for affordable housing.

While it appears that there may be enough age-restricted housing for the elderly population in need of housing with varying degrees of assistance available, there are also about 4,300 persons aged 18 to 64 with some limitations of mobility. Because most of these individuals already have housing that meets their needs, it is difficult to quantify what the actual gap may be. Based on our discussions with local service providers and our experience in other cities, we believe that facilities are available for persons needing skilled nursing care in Bloomington and Normal. However, we suspect that there may be a need for

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affordable accessible housing for younger persons with mobility limitations.

While affordable housing is most challenging for households with the lowest incomes, McLean County housing is, overall, reasonably affordable. The median rent for one- and two-bedroom units would be affordable to a household with only 40% of the area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (HUD). Taxes, insurance, and other associated costs of housing could impact housing costs including cost of utilities. Rents tend to be slightly higher in Normal because of the student market. Especially three-bedroom apartments, where rents are commonly set by the bed, rents are considerably higher on a per-unit basis in Normal than in Bloomington. At \$550 to \$675 per bed, unit rents can be \$2,000 or more per month. We eliminated these units from the survey but the influence of students sharing rent still puts an upward pressure on prices.

SPECIAL NEEDS

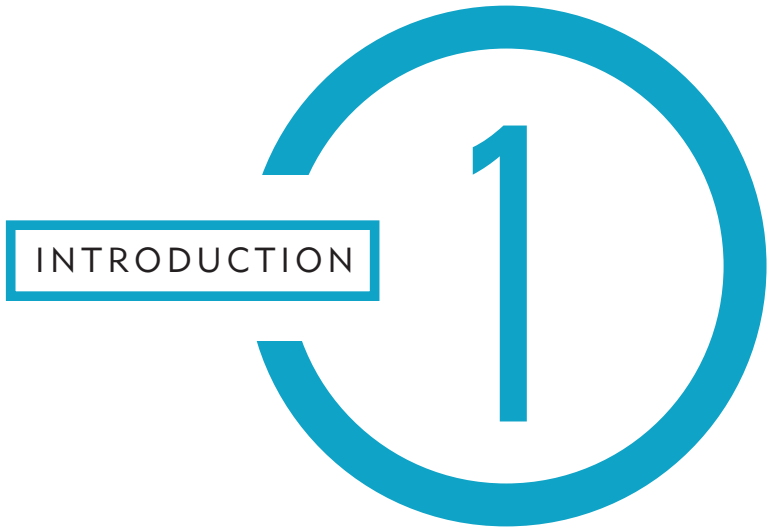
Even if most of the rental units in McLean County are affordable to a large segment of the population, there are still about 8,000 households with incomes so low that they would likely have to pay more than 30% of their income for rent on a market-rate unit. These include non-elderly households with incomes less than \$25,000 per year plus about 1,000 larger households that may have larger incomes but would still struggle to pay the rent on the size of unit they need. Financing subsidies seldom lower the rents enough to make the units affordable to very low income households. Some of affordable units developed with financing subsidies help fill this gap. Others have rents that serve slightly more affluent segments of the renter population. Households with incomes between 40 and 60% of median income will have a larger selection of non-subsidized units available to them, but those units will be supplemented by the units with rent and income limitations.

Among persons with disabilities, as with the general population, the segment most likely to need housing assistance are those persons with the lowest incomes. Unfortunately, the segment of the population with a disability is not reported by income separate from the general population. However, we were able to identify incomes for a segment of the population with a disability that earned income from employment. Among this population, almost half of the individuals had incomes of less than \$15,000.

The Bloomington Housing Authority and several service agencies work with homeless persons to place them in permanent housing and then supply them with support services to enable them to remain in the units. However, the homeless population is fluid. As individuals move beyond their homeless condition other individuals become homeless. There is also a population of chronically homeless persons who find it a challenge to adapt to formal housing but who still need permanent shelter. Service providers are shifting their philosophy from managing homelessness to ending homelessness through prevention for those at risk. This is achieved through a coordinated access process that includes assessment, permanent supportive housing, community supports, and rapid re-housing. Fostering stability for the homeless population is critical to their success. The group of homeless is manageable and predictable when divided into multiple categories.

KEY FINDINGS OF THIS REPORT

- While the County unemployment rate has fallen during the recovery after the Great Recession, the number of people in the labor force has fallen as well. This is counter-intuitive, since both should improve during a normal economic expansion; instead, this statistic indicates **loss of population and hence reduced demand for both single- and multi-family housing.**
- **McLean County is generally overbuilt**, meaning there is more housing than can be absorbed. This is especially true for single-family residential developments. Recent trends indicate a significant reduction of single-family residential housing demand as well as increased multi-family rental vacancy rates over the past two years.
- **There is a mismatch between new supply and household size.** 2000 and 2010 the number of housing units with three or more bedrooms increased by more than 10,300 while the County added only 2,500 households with three or more persons. In contrast, the County added about 5,500 one- and two-person households but only 2,500 housing units with zero to two bedrooms.
- **McLean County is relatively affordable compared to peer communities.** However, there are two gaps in the supply of affordable housing. The first is low-income households that need a rent subsidy. Currently, subsidies are available for fewer than 1,500 of the estimated 8,000 family households that need them. The second group is elderly households with incomes between \$25,000 and \$35,000. For 1,500 elderly households with income in the upper ranges of eligibility for a Low-Income Housing Tax Credit, there are no age-restricted developments in McLean County. There is a potential market for up to 300 age- and income-restricted housing units for households with incomes of about 40 to 60 percent of area median income.
- **Few housing opportunities exist for the homeless population.** Providing the homeless with permanent housing remains a major challenge because the population is fluid and as some persons move into permanent housing, others become homeless.
- **There appears to be a variety of housing options for older persons with disabilities but facilities are limited for persons aged 18 to 64 who have mobility limitations or other disabilities.** The actual need is difficult to identify because those in this category tend to live with family. Experience suggests that there is likely to be a need for affordable housing that would enable persons with mobility limitations to lead more independent lives.
- In McLean County, there are approximately 19,500 households that potentially qualify for an affordable unit.

A large teal graphic consisting of a circle with a horizontal bar extending from its left side. Inside the circle is a large teal number '1'. The word 'INTRODUCTION' is written in black, uppercase letters inside the horizontal bar.

INTRODUCTION

INTRODUCTION

WHAT IS A REGIONAL HOUSING STUDY?

The City of Bloomington and Town of Normal have modestly growing populations that are changing socially, economically, and physically. Enhancing housing choice and accessibility in both of these communities and in McLean County, is important to their continued success.

This Regional Housing Study is a tool to guide McLean County into the future, and establishes a ten-year vision for residential development that results in a clear and comprehensive understanding of how to house future residents. It is not a zoning or regulatory document; it is a policy document, an official statement of policy for decision making purposes.

Focused on Bloomington and Normal, as well as five prototypical development scenarios within those communities, the Study:

- Addresses housing needs for all populations at a regional level, with a particular emphasis on Bloomington and Normal.
- Addresses affordable, senior, special needs, and market-rate housing demand in Bloomington Normal.
- Analyzes existing housing supply as it relates to population demographics.
- Identifies gaps in the housing profile and offers recommendations for appropriate and responsive housing types.
- Analyzes existing housing to understand the best match for the community's key employment sectors.
- Identifies potential regulatory changes due to housing demand.
- Develops policy recommendations for creating a balanced and sustainable housing supply.
- Engages the community to ensure housing types are reflective of current and future needs.

A framework for smart planned growth, the Study is intended to be used by the McLean County Regional Planning Commission (MCRPC), Town of Normal, City of Bloomington, the Bloomington Housing Authority, and other entities to guide decisions regarding residential development projects, land use development, public services and resources, and public investments.

Lead agency MCRPC funded this initiative, supported by the Town of Normal, City of Bloomington, and the Bloomington Housing Authority. The information that follows was gathered from a variety of sources and organizations within the community.

THE PLANNING PROCESS

The Regional Housing Study planning process was conducted concurrently with the MCRPC Long-Range Transportation Planning process and the Town of Normal Comprehensive Planning process. Final land uses identified in the Normal Comprehensive Plan will be coordinated with the Housing Study after its adoption. As housing and transportation are two of the more expensive elements of a household budget, the two planning processes were coordinated to ensure consistency of recommendations.

The planning process consisted of four phases over the course of 11 months, with a final document delivered in September 2017:

Evaluate - Phase 1: Data collection, housing needs and market assessment, demographic analysis, focus group meetings

Engage - Phase 2: Special needs analysis, housing inventory and development opportunities, housing

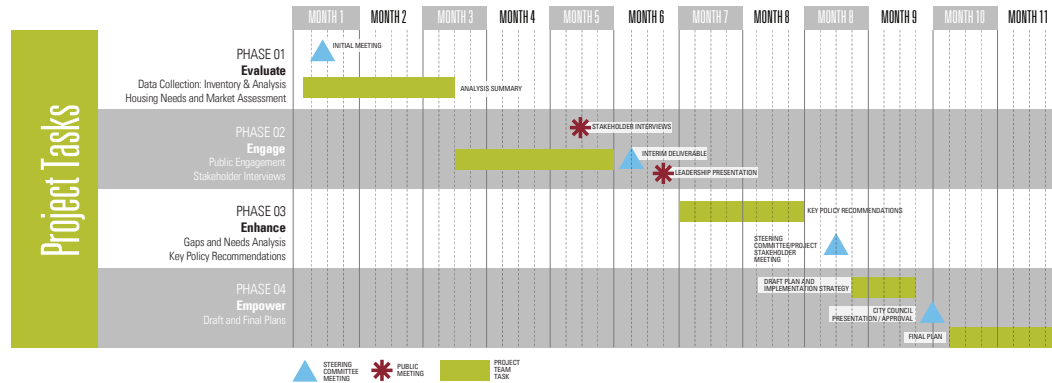
INTRODUCTION

affordability analysis

Enhance - Phase 3: Gaps and needs analysis, key policy recommendations, conceptual design of subarea plans

Empower - Phase 4: Draft Regional Housing Study, Implementation Plan

The planning process began in August 2016, with the selection of a Steering Committee and a kick-off meeting with MCRPC staff. The Steering Committee consisted of individuals representing a diverse group



of organizations including: architects, developers, municipal officials, realtors, and nonprofit agencies addressing housing needs in the community like Marc First and PATH.

The Evaluate Phase of the planning process consisted of gathering public input through various means, including key person interviews and Steering Committee meetings. Demographic and economic information was researched and studied, projections for the future population were created, and housing demand was calculated. In addition, over the last five years, MCRPC, the City of Bloomington, Town of Normal, and others have produced a variety of planning studies and reports. These plans informed policy recommendations in the Regional Housing Study and provided insight into the challenges and opportunities of specific resident groups. A summary of relevant previous studies are located in the Appendix of this document.

In the Engage Phase, gaps and needs analysis, affordability assessment, and special needs and elderly housing needs were prepared. These analyses became the basis for phases to follow and helped inform outcomes and key recommendations to guide future housing policy in the region.

Subarea planning and redevelopment scenarios were examined in the Enhance and Empower phases and prototypical development scenarios were tested. The map on page 8 illustrates the location of the five subarea sites. A site analysis of the five sites is in the Appendix of this document.

In the Enhance and Empower Phases of the planning process, policy recommendations were developed for regional housing policy.

PUBLIC ENGAGEMENT

For the Study to be effective, project stakeholders, staff, local agencies, and elected officials must feel that it will positively impact their community. Thoughtful public engagement, which included focus group

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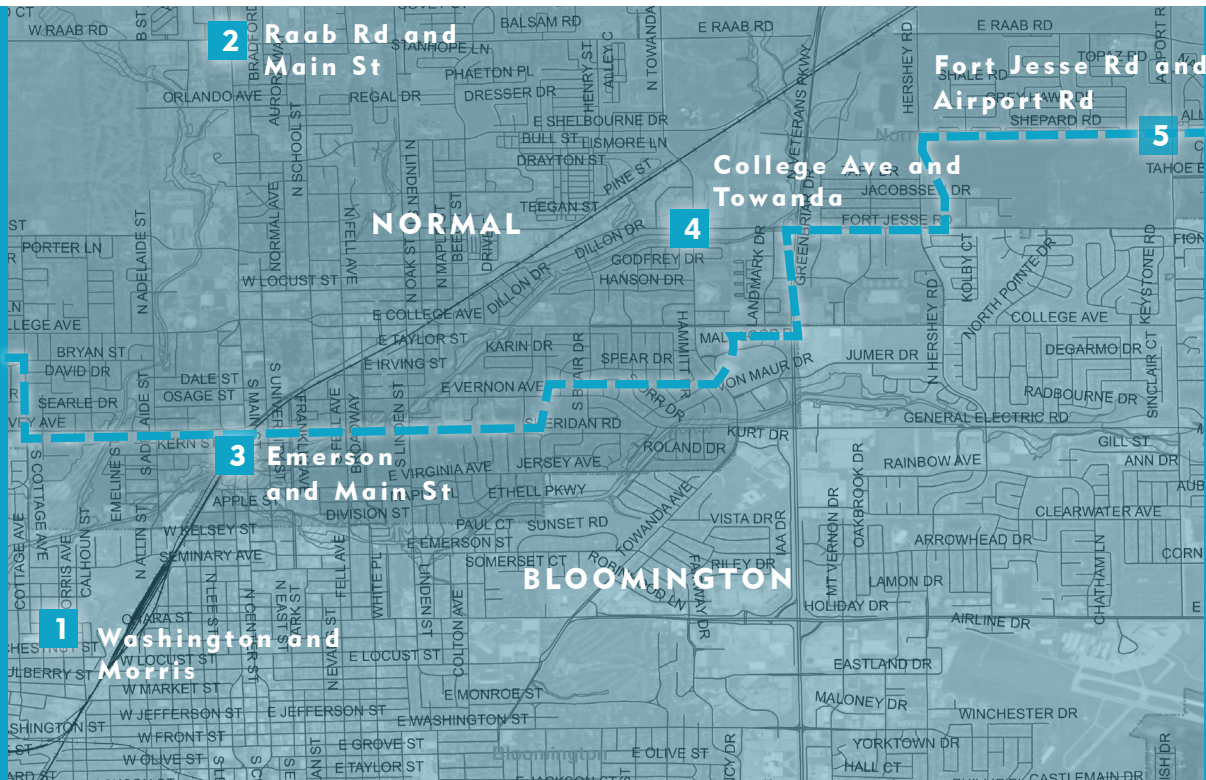
interviews and a number of small group workshops, were conducted.

FOCUS GROUP INTERVIEWS

On October 13 and 14, 2016, the project team met with 10 stakeholder groups of approximately 150 people representing various interests:

- Community Leaders/Bankers
- Developers, Builders, Realtors, and Architects
- Apartment Managers
- Key Employers
- Key Demographics (Millennials, first time homebuyers, and Baby Boomers)
- Neighborhood Groups
- Affordability Representatives
- Health Industry Professionals
- Homeless Advocates
- Social Service Agencies

These groups discussed housing challenges and opportunities for their constituents and brainstormed solutions to resolve housing mismatch. The groups expressed concern for the overall market conditions in Bloomington and Normal and the resulting impacts on stabilization and affordability in the housing market. Meeting notes from these discussions are located in the Appendix.



What People Are Saying.

Priorities and goals for the planning process were grouped into six broad categories based on community input. Recommendations were created for these community priorities.



STEERING COMMITTEE MEETINGS

The first of three Steering Committee meetings was held on August 12, 2016. Participants were introduced to the planning process, project milestones, and their responsibilities as Steering Committee members. The Committee engaged in a visioning session to establish the top priorities and goals for the Study. These priorities were grouped into six broad categories that were further investigated throughout the process.

During the second Steering Committee meeting on October 13, the team discussed the outcomes of the focus group interviews and performed a SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis of five subareas in Bloomington and Normal. These subareas were later developed into prototypical development scenarios that test policy recommendations and housing typologies.

Steering Committee members offered insight into each of the five sites (these notes are recorded on the site analysis sheets in the Appendix). Generally, the group felt that the sites represented a diverse range of challenges present in both Bloomington and Normal. The group was interested in seeing unique solutions that incorporated the following characteristics: site context, availability of supportive services, access to public transportation, increased density, responsive building types including mixed-use, and coordination with previous plans and studies.

The third Steering Committee took place on January 17, 2017. In this meeting, the draft demographics and housing demand model were presented and discussed. After the meeting, the public was welcomed to join small group discussions around special needs housing and housing affordability. Participants conducted a SWOT analysis and mapping exercise for the planning subareas.

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The fourth Steering Committee took place on April 7, 2017. Findings in the Plan were presented to the group and discussed. Sections on special needs housing, senior housing, and affordability were presented. The Steering Committee discussed household size and responsive housing for smaller families. In addition, the group discussed the varied geography of the planning area.

CONSISTENCY WITH ILLINOIS HOUSING DEVELOPMENT ASSOCIATION GOALS

The Housing Task Force, assembled by IHDA, has concentrated many of its efforts on specific focus areas identified each year. For 2017, the following focus areas were incorporated into the 2017 Annual Comprehensive Housing Plan:

Revitalizing Communities. Utilize current funding and explore new programs and initiatives to assist communities in developing a balance of affordable homeownership and rental opportunities, and expand innovative methods for sustainable reuse of foreclosed properties.

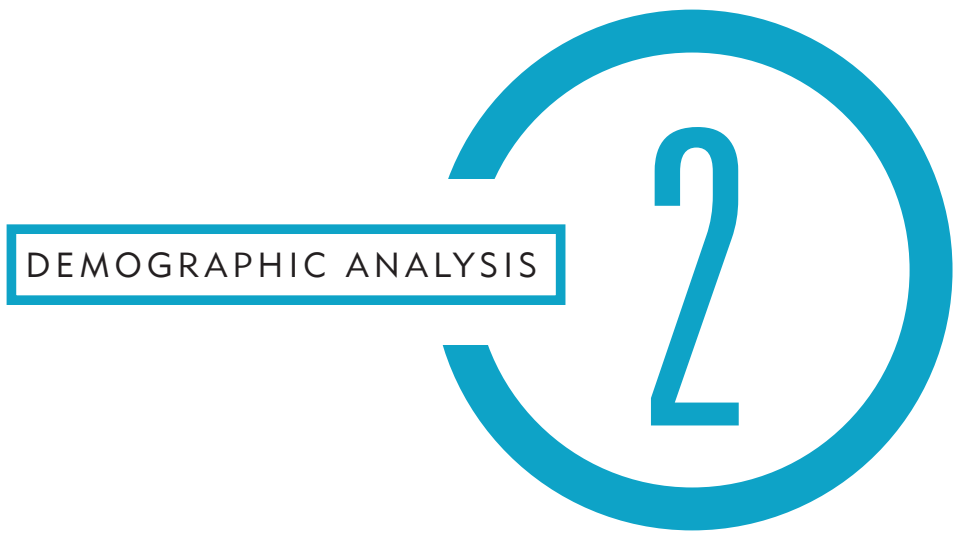
Supportive Housing. Assist special needs populations and those transitioning into (or remaining in) community-based living settings with services that support their needs, including long-term care services and supports.

Innovative Use of Resources and Strategies. Identify innovative techniques in accessible design for populations who require accessible features. Expand housing production for priority populations utilizing resources that contain or reduce costs of acquisition, development, and operations. Conduct research on energy efficiency cost savings and innovative strategies to promote the use of sustainability design techniques in affordable housing development.

Leadership and Capacity Building. Enhance collaborative planning efforts to foster productive housing policy changes.

This Study's recommendations and policy direction is consistent with IHDA's housing priorities. For supportive housing, IHDA has identified three strategies to assist special needs populations and those transitioning into (or remaining in) community-based living settings with services that support their needs, including long-term care. The strategies include: identifying stabilization for supportive housing resources, maximizing use of existing funding sources, and incentivizing affordable housing development in communities of preference. These recommendations are coordinated with those listed in Chapter 6 - Key Recommendations.





DEMOGRAPHIC ANALYSIS

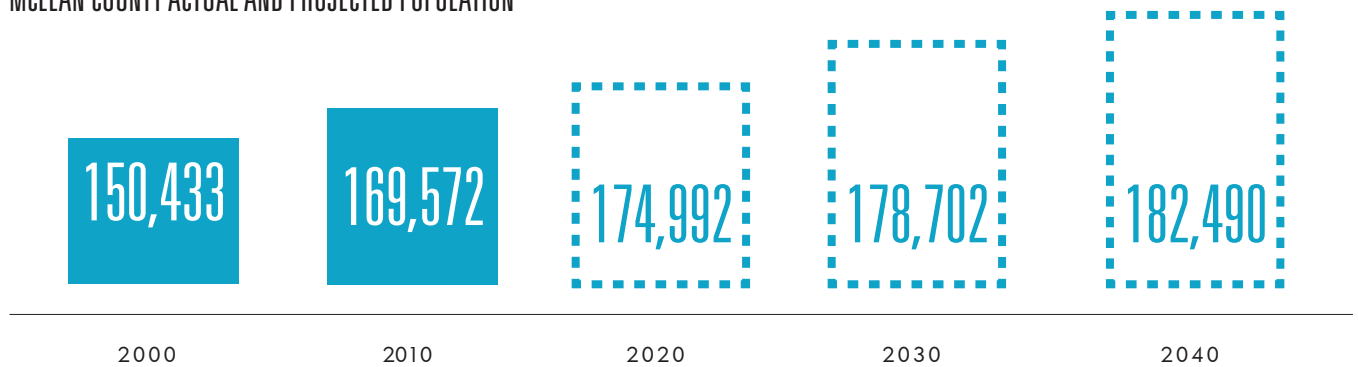
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DEMOGRAPHIC ANALYSIS

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The demographic analysis of population trends provides a baseline for estimating future household growth and future housing demand. Employment trends influence population growth and the type of workforce required for the employment. The type of workforce wages and salaries will influence future housing demand for the type of single-family or multi-family housing development. Wages and salaries of employees set price point for preferred housing. Different professions generally have different housing needs and ability to pay based on salaries. As workforce wages and salaries rise, fall or stagnant in real dollars, households will shift to buy more or less home and either rent or own based on their economic ability driven by their wages and salaries.

MCLEAN COUNTY ACTUAL AND PROJECTED POPULATION

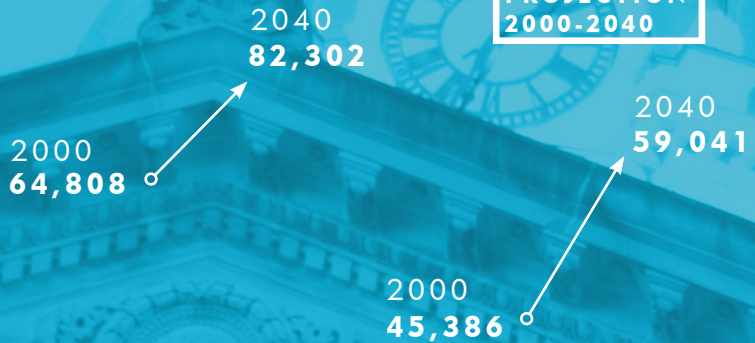


Source: US Census Bureau, 2009-2013 5-Year American Community Survey

McLean County is projected to continue its growth over the next several decades through 2040, but at a slower rate of growth than the previous two decades.

**BLOOMINGTON
POPULATION
PROJECTION
2000-2040**

**NORMAL
POPULATION
PROJECTION
2000-2040**



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

DEMOGRAPHIC ANALYSIS

POPULATION GROWTH IN URBAN AREAS

McLean County has experienced a population increase of more than 19,000 people from 2000 through 2010. This growth rate was larger than that of the Midwest as a whole. McLean County is projected to add 5,420 residents by 2020. This is a 3% growth rate between 2010 and 2020, which is higher than most areas of the Midwest. The changing trends of geographic preferences will likely draw more residents to urbanized environments which, for Bloomington and Normal, will result in a 3.2% population growth for Bloomington and 7% for Normal by 2040. However, since the end of the Great Recession in 2010, population growth and the local economy have slowed and will continue to grow at a slower pace than prior to the Recession.

Due to changing demographic and geographic preferences that will likely draw people toward more urbanized neighborhoods, it is anticipated that the areas outside of the two major communities in McLean County will grow at a very slow rate. Population in rural areas is projected to be 40,774 by 2020 and will reach only 41,147 by 2040, which is reflected in the population projections for Bloomington and Normal. The two communities will start to see a slower growth rate in population compared to previous decades. This represents an increase of 373 people, or less than 1% growth over 20 years. Bloomington’s population will increase from a projected 79,096 by 2020 to 80,674 by 2030, and 82,302 by 2040. Normal’s population will increase at a slightly higher rate than Bloomington over the same period of time with projected population reaching 55,122 by 2020, 57,128 by 2030, and 59,041 by 2040.

McLean County’s economy is experiencing shifts. In recent history, the economy has slowed and the number of people in the labor force has decreased due to a loss of manufacturing jobs, relocation of State Farm workers, and a slowing of hiring in other sectors. Economic growth is anticipated to continue, but at a slower rate between 2010 and 2040.

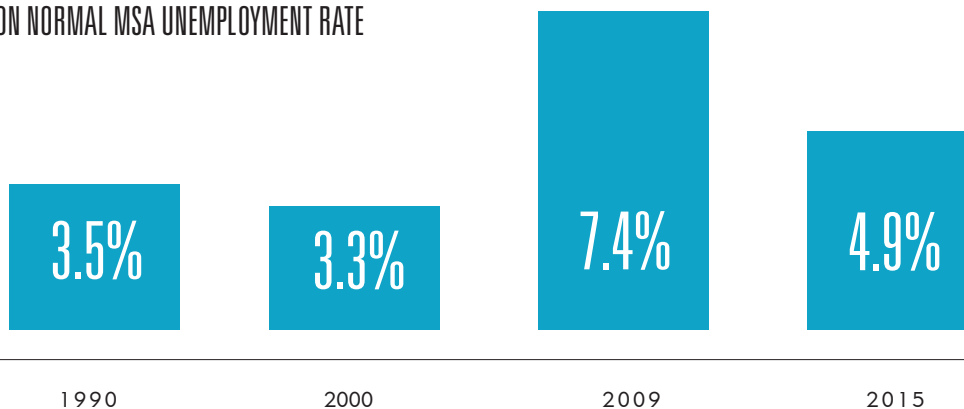


The Bloomington Normal MSA has experienced steady employment levels over the past two decades with unemployment levels below those of Illinois and the United States.

EMPLOYMENT AND LABOR FORCE

The labor force in McLean County continues to fluctuate. The Bloomington Normal MSA has experienced steady employment levels over the past two decades. Unemployment levels over the past two decades have been below those of Illinois and the United States. While the local economy has been relatively stable, it should be noted that labor force levels have not returned to their 2010 peak. Since 2010, labor force levels have actually slightly declined from around 105,000 to about 100,000 in 2015, at which time, there was a period of stabilization and the labor force remained constant. Currently, there is not enough data to substantiate an assumption that the labor force has stabilized and remained constant since 2015. Data should be monitored for the next two years to better understand the impact of labor stabilization.

BLOOMINGTON NORMAL MSA UNEMPLOYMENT RATE



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

The concentration of industrial sectors is measured by the location quotient (LQ), which compares the relative concentration of an industrial sector to the nation as a whole. Any LQ measure above 1.0 indicates a concentrated industry sector or cluster. Bloomington Normal has two significant industrial clusters:

- Business and Financial Services, supporting high employment levels and the national headquarters of State Farm Insurance and other financial firms (LQ 1.76)
- Education and Knowledge Creation, with Illinois State University and other institutions of higher education nearby (LQ 3.23)

Both of these industry clusters have tended to grow nationally, and both clusters draw and rely on creative knowledge workers.

Employment and industrial clusters must change to accommodate a younger workforce. From 2001 to 2012, the overall Bloomington Normal local economy was fairly flat, adding only 346 jobs during this time. These numbers are better than many Midwestern metropolitan areas that lost significant numbers of manufacturing jobs during the same time period; however, Bloomington Normal did experience significant employment losses in the manufacturing and printing industries. Notably, its two major industrial clusters (Business and Financial Services and Education and Knowledge Creation) were relatively flat. Business and financial services had a small loss and Knowledge Creation had slight growth.

There are two industrial clusters that added a healthy number of jobs from 2001-2012 in Bloomington Normal: Information Technology and Biomedical/Biotechnical. Both of these sectors rely heavily on a highly educated workforce and access to young professional talent. While neither industry group has a high LQ as of 2012 (at 0.62 for Biomedical and 0.61 for IT), these are growing industries for the future.

Business and Financial Services, Education and Knowledge Creation, Information Technology, Agribusiness, and Logistics and Warehousing are key strategic industries for McLean County.

Two of the concentrated sectors of Business and Financial Services and Education Knowledge Creation provide higher-than-average income levels when compared to other clusters. The priority for employee attraction strategies in these fields should be coordinated with BN Advantage. BN Advantage identified ICT, Advanced Business Services, Agri-Business, Transportation and Logistics, and Entrepreneurship as target industries. In addition, it identified Education Institutions and Medical Institutions as two key pillars.

From 2000 to 2014, the makeup of local employment has shifted toward more professional or “white collar” jobs. Management increased its share of local employment by 4%. Service occupations stayed flat, increasing only slightly from 15.3% to 17.4%. Sales and office occupations were flat and actually lost share of local employment, falling from 28.9% to 26.2% over the same period of time. The share of natural resource/construction jobs fell from 7.3% to 5.8%. Finally, production and transportation occupations fell from 10.8% to 8.9%. This was due in part to the long-term impacts of the closing of Mitsubishi. Mitsubishi phased out employment from a peak of employment of around 4,000 employees in the early part of the 2000-2010 decade, down to less than 1,000 employees by November 2015 when it closed.

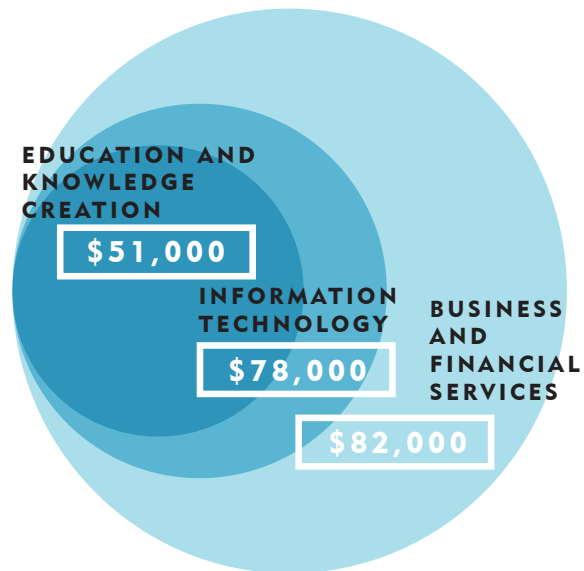
Based on an aging population and economic trends, employment projections from 2010-2040 indicate growth for management and service sector occupations. These will not grow at the same rate experienced from 2000 to 2010, but management and business sectors will add almost 5,000 jobs over this period of time. This would represent about a 28% increase for service employment occupations from 2010-2040. Production and industrial jobs will continue to fall from 2010 through 2040 as automation and global labor pressures shift and reduce many manufacturing jobs. Sales and office occupations are projected to slightly decrease from 2010 to 2040 as more automation is introduced into these occupations. Service sector jobs are anticipated to increase by about 5,000 between 2010 and 2040.

Total employment levels are projected to reach around 91,000 jobs by 2030, an increase of about 5,000 or 4% from 2010. Most of the jobs are higher paying, with growth in management, business, science, and arts occupations. These sectors contribute to the growth of McLean County’s economy. It would be sound to understand how existing housing may support or not support these professional groups.

HOUSING CONSTRUCTION

Housing construction has increased over time. In addition to population growth, Bloomington and Normal have experienced housing construction growth over the past decade. However, that growth fell during the Great Recession. Single Family Residential (SFR) construction permits fell from 2006 with the headwinds of the Great Recession, and neither community has returned to pre-Great Recession levels for SFR permits. Multi-family Residential (MFR) construction permitting has been less predictable. The trend in Bloomington has been relatively stable, if a bit more volatile following the Great Recession. The Town of Normal experienced an MFR boom during 2011, but has since seen more normal levels of growth. Some of this impact was a result of the dormitory closings at ISU.

MEDIAN SALARIES OF HIGH GROWTH PROFESSIONS

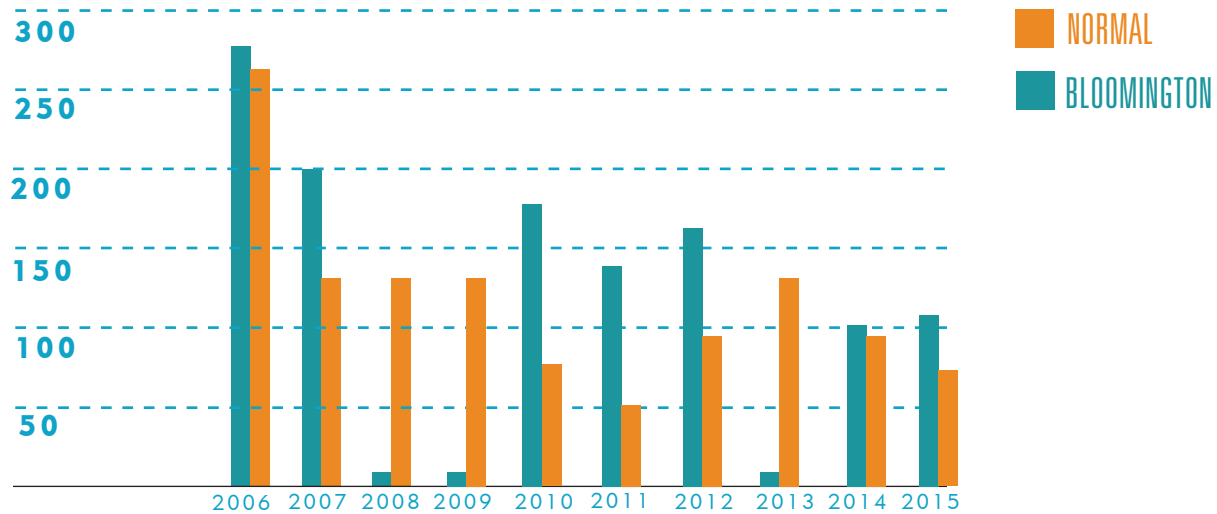


Source: US Bureau of Labor Statistics

IT, Business and Financial Services and Education and Knowledge Creation provide higher than average median income levels compared to other sectors.

DEMOGRAPHIC ANALYSIS

SINGLE FAMILY RESIDENTIAL CONSTRUCTION PERMITS

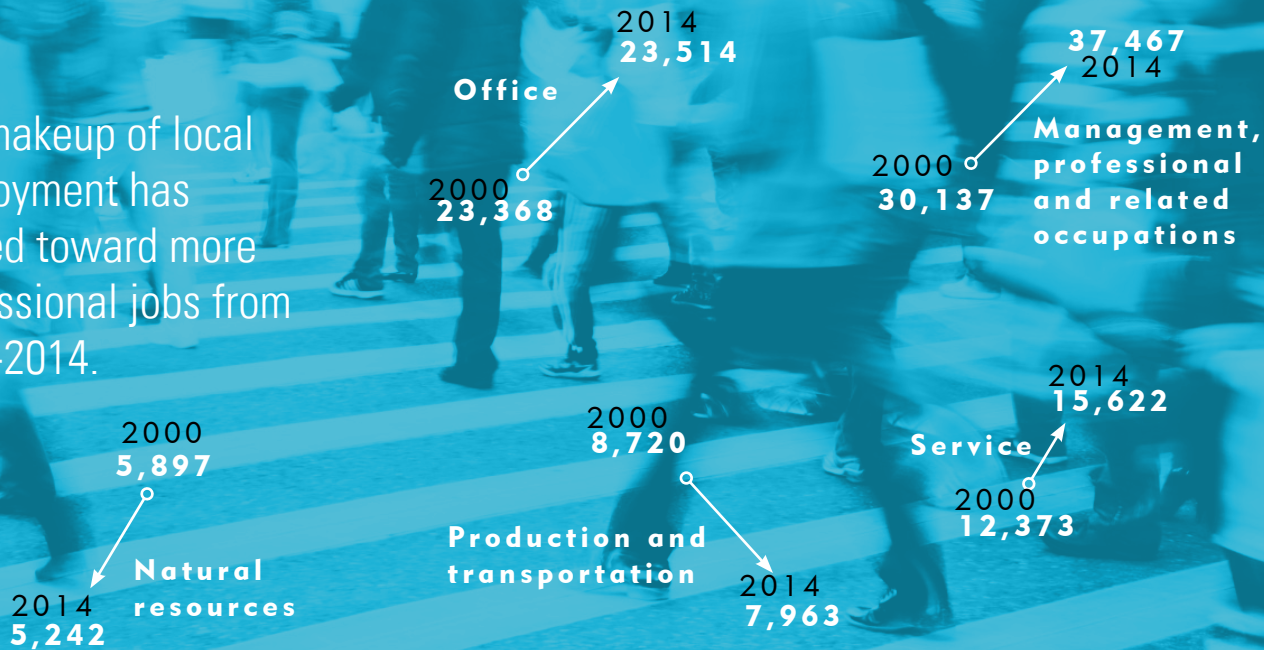


Source: US Census Bureau, 2009-2013 5-Year American Community Survey

NOTE:

It is important to note sources of data and how they are reported. Discrepancies may exist between official City documents that record building permit data. Of the total number of permits issued, there are some projects that obtained permits but were never constructed. The data in this Study includes construction permits for new single-family and multi-family housing per the U.S. Census of Construction Permits but does not differentiate the projects that were actually constructed. Additionally, this data does not include remodeling projects, adult living facilities, or nursing homes due to their classification as institutional housing.

The makeup of local employment has shifted toward more professional jobs from 2000-2014.



Source: US Bureau of Labor Statistics

DEMOGRAPHIC ANALYSIS

INCOME AND POVERTY

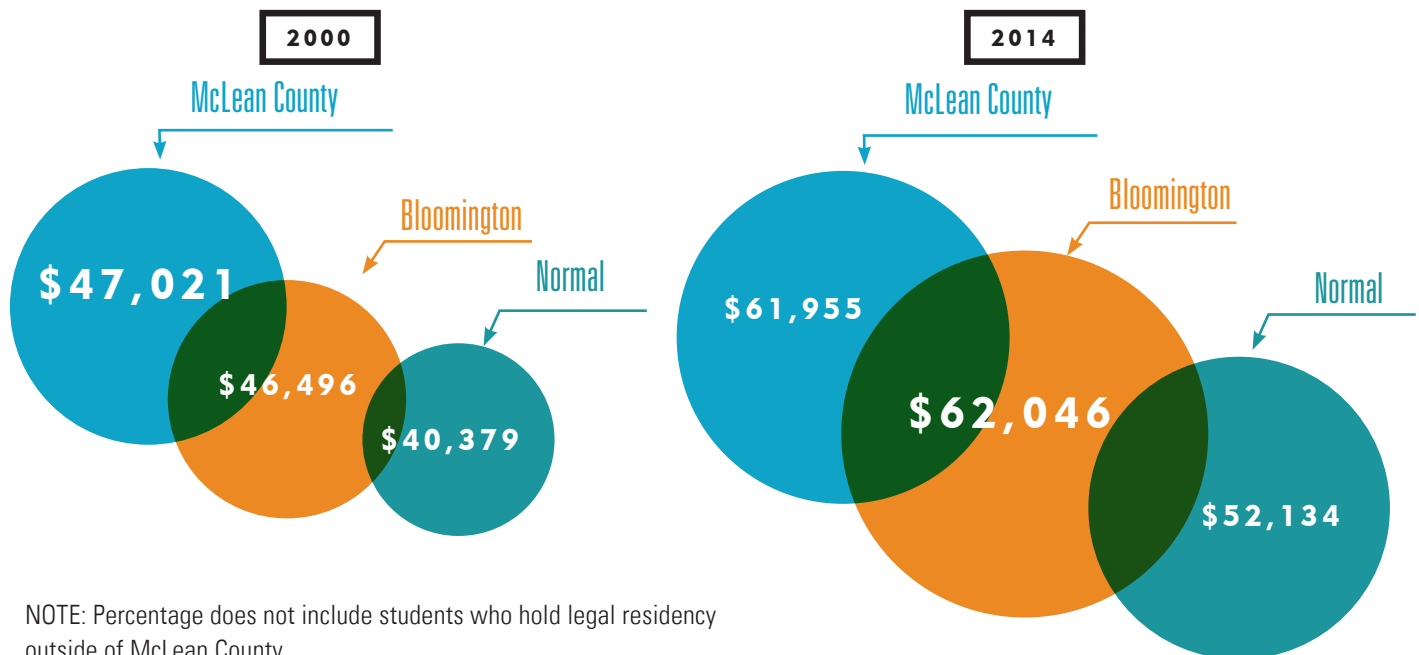
Incomes in Bloomington Normal tend to be higher than other areas of the Midwest, and median household incomes have grown across the two communities and the County, increasing by 25% from 2000 to 2014. While overall income levels have increased, employment losses in production and transportation occupations appear to have generated increases in the poverty rate across the two communities and the County as a whole. This has caused income inequality, with increasing higher incomes but also increasing numbers of households who have lost purchasing power over this time.

This income inequality is evident when the household income distribution is compared from 2000 to 2014. The number of lower income families (with annual incomes below \$25,000) increased 14%. At the same time, households with higher annual income levels (above \$75,000) increased 73%.

Students are counted only where they have residency. Some students will likely be counted in the census figures who are commuting students and pay their income taxes in Normal. Other full-time students hold their residency at their parent's home. Therefore, some are likely counted who are commuters and pay their income taxes locally, and others won't. It is anticipated that the majority of full-time students hold their official residency somewhere other than Normal.

The graphs on page 26 identify the distribution of Median Household Income and Median Age by geography. Both Bloomington and Normal are included in the graphs.

MEDIAN HOUSEHOLD INCOME

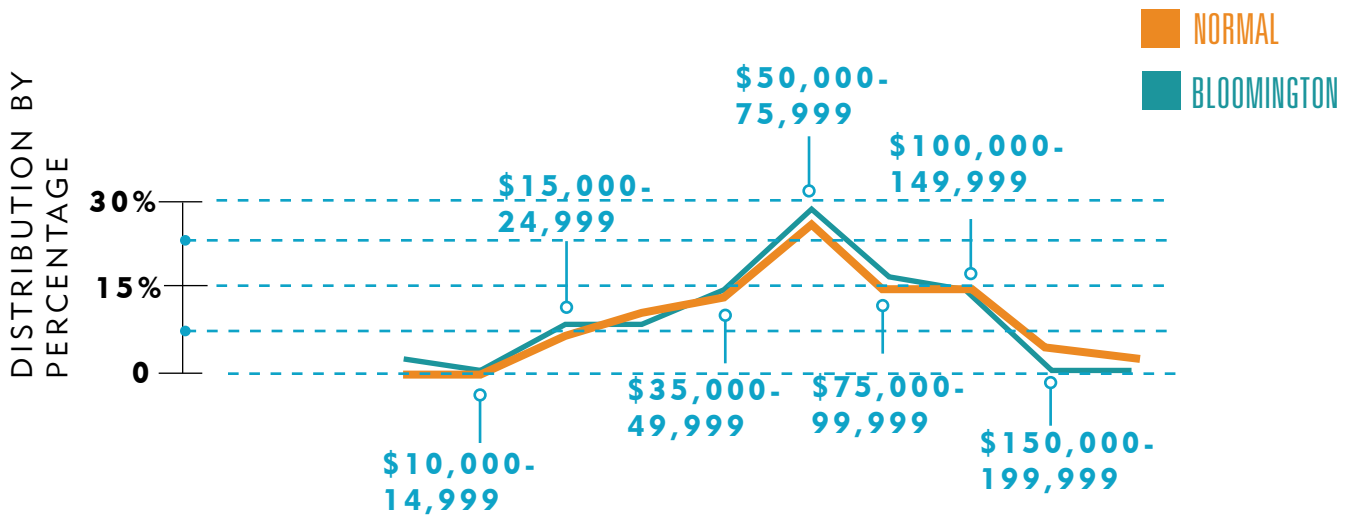


NOTE: Percentage does not include students who hold legal residency outside of McLean County.

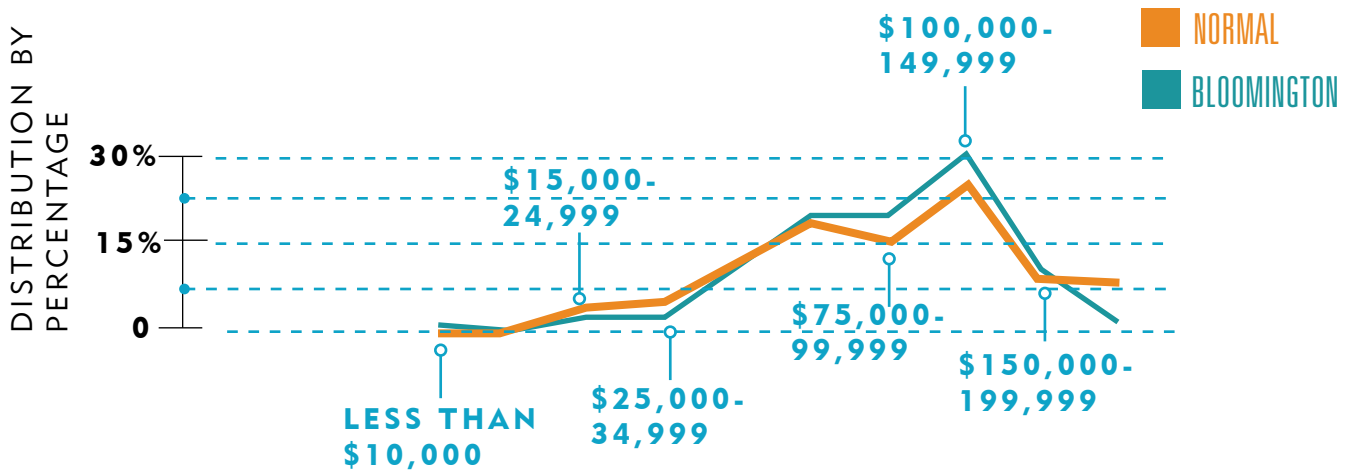
Source: US Census Bureau, 2009-2013 5-Year American Community Survey

DEMOGRAPHIC ANALYSIS

2000 MCLEAN COUNTY FAMILY INCOME



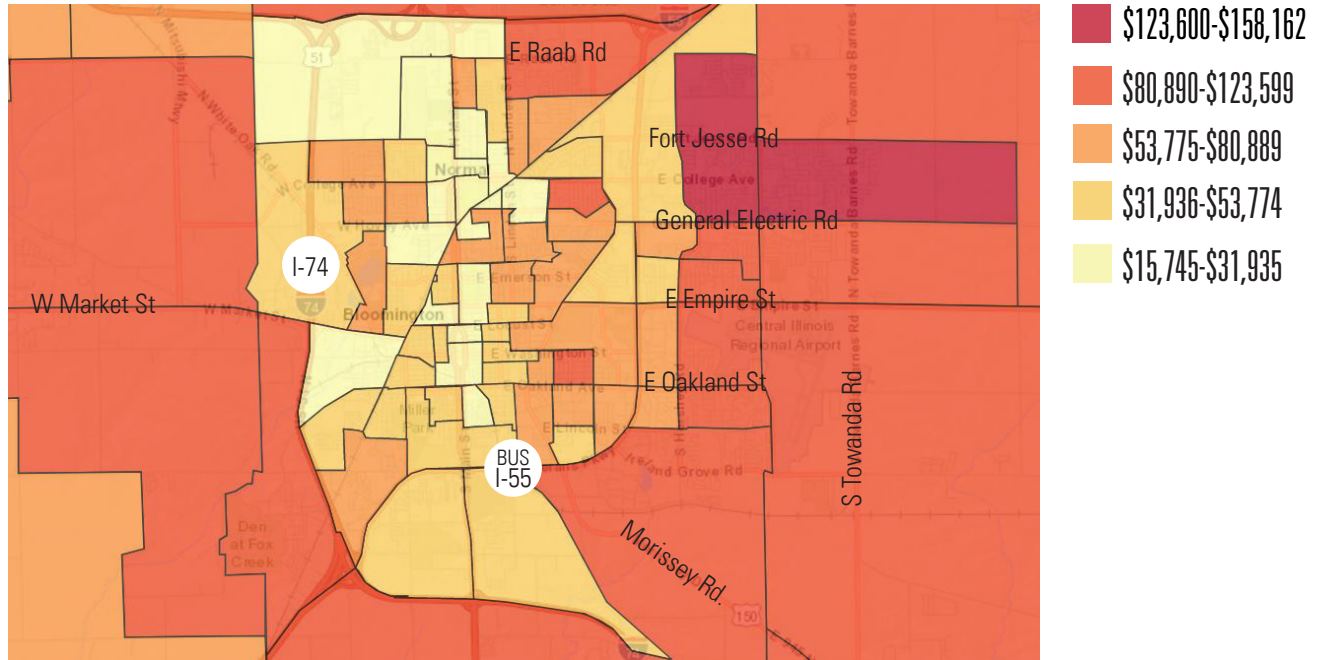
2014 MCLEAN COUNTY FAMILY INCOME



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

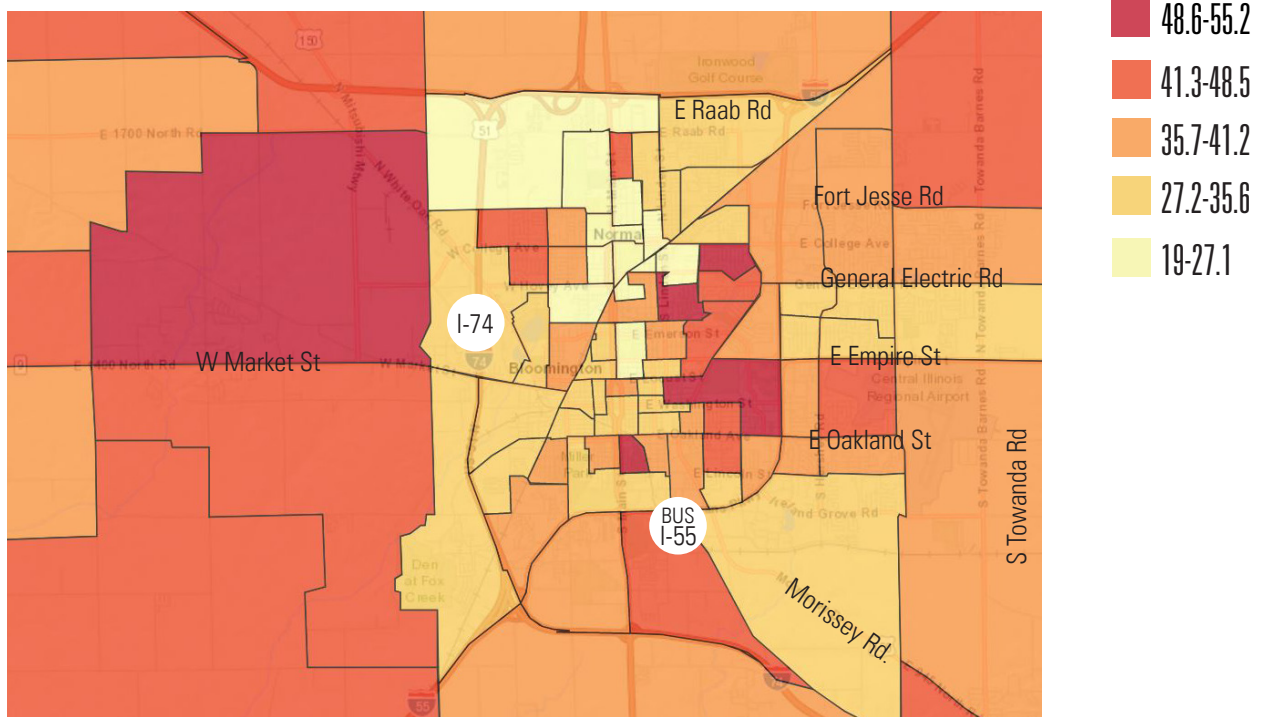
DEMOGRAPHIC ANALYSIS

MEDIAN HOUSEHOLD INCOME



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

MEDIAN AGE



Source: US Census Bureau, 2009-2013 5-Year American Community Survey



HOUSING DEMAND IN MCLEAN COUNTY

The housing demand model provides only an indication of the degree to which housing demand and production are in balance rather than a precise calculation of a housing shortage or surplus. The housing demand model uses estimates of units (one apartment or home) built based on building permit data. This provides some margin for error. Because of construction delays, permits issued in one year often do not get constructed until the following year. Also some permitted units may never get built. This could have been particularly true in 2006 and 2007 as the housing market was collapsing. For the mid-decade analysis, the issue is further complicated by the fact that the estimates of population in households and household size are all statistical estimates that sometimes have a fairly broad margin of error.

A variety of sources were reviewed to project population estimates for 2040. Most of these sources are based on various forms of trend analysis. Economic data tends to lag reality by as much as a year or more making the estimates more challenging. By comparing the diminishing size of the local workforce with changes in the unemployment rate, it becomes evident some households are leaving the area while other formerly employed persons have dropped out of the workforce. We reduced other projections to better reflect the current economic climate. And therefore, we estimate that McLean County's population will reach about 182,490 by 2040. As data takes time to collect from sources, and assemble into data categories, analysis can lag behind the market place by a year or two. Therefore, market data should be reviewed with stakeholders to determine if recent economic changes may have impacted market trends suggested by the economic data.

A portion of this population will be living in group homes. Assuming the percentage in group quarters (nursing homes, jails, dormitories, etc.) will be the same in 2020 as it was in 2010 provides an estimate of 171,702 persons living in households. Average household size has been increasing slightly in most communities, but the recent trend in McLean County is toward a slightly smaller average. This trend corresponds to the smaller percentage of family households with children under age 18. Therefore we have projected average household size at 2.43. As a result, we estimate there will be about 2,400 new housing units needed to accommodate the increase in the number of households. However, in 2010, there were already 4,552 vacant units in the County. Theoretically, future growth could be accommodated without any new construction.

Between 2000 and 2010, we estimate that there were approximately 11,000 new housing units built in McLean County. During that same period, there was only a net increase of 9,684 housing units. This is because some of the new units being built were merely replacing units that were being removed from the inventory through demolition. We estimate that more than 1,300 units were eliminated during the decade. To replace these 1,300 units, plus accommodate the increase in the number of households would have required the development over the decade of about 9,690 units. But, with 11,000 new units being constructed, the vacancy rate increased by 1.16% and there were 1,326 more vacant units than there had been in 2000. Approximately 1/3 is owner-occupied and 2/3 is rental units.

If population growth projections through 2040 are accurate, between 2010 and 2020 McLean County will need only about one-third as many new housing units as were delivered in the prior decade. Future housing need will continue at approximately the same pace through 2040.

Based on our estimates of current population, between 2010 and 2016, fewer than 900 new units were needed to meet demand from the growth in households. Add in replacement units and McLean County needed about 1,625 new units. But a review of building permit activity indicates that closer to 2,500 units may have been constructed. This resulted in an increase of about 1% in the vacancy rate, or an additional 877 vacant housing units. We estimate that

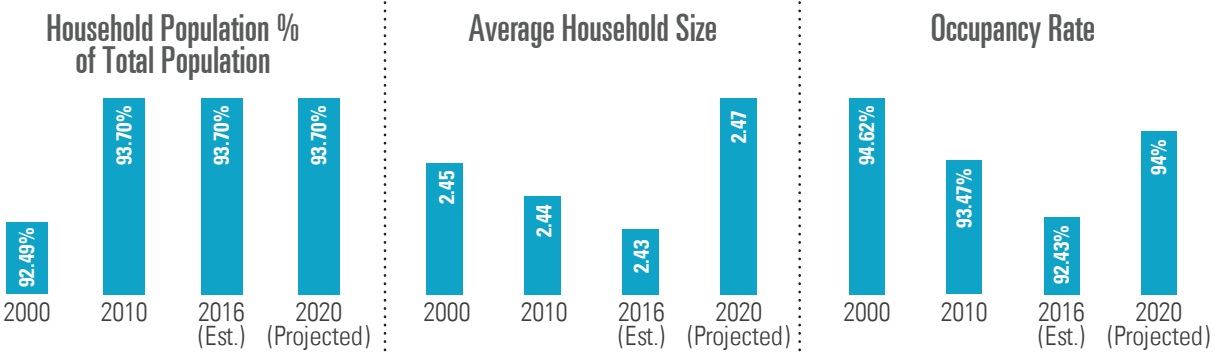
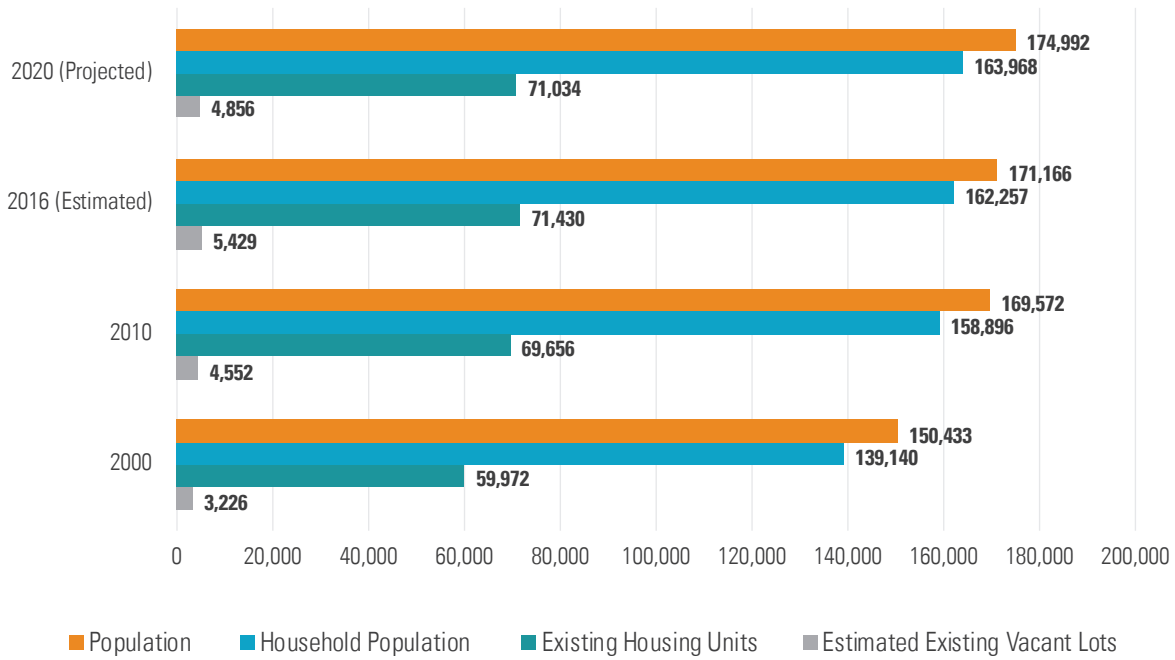
HOUSING DEMAND IN MCLEAN COUNTY

there may now be more than 5,400 vacant housing units in McLean County. Vacancies are divided in the County roughly about 1/3 owner-occupied units and 2/3 rental units.

POPULATION GROWTH TO INCREASE HOUSING DEMAND

The County only needed slightly more than half of the new units produced over the first five years of the decade to accommodate new households and replace additional units.

Population Growth to Increase Housing Demand

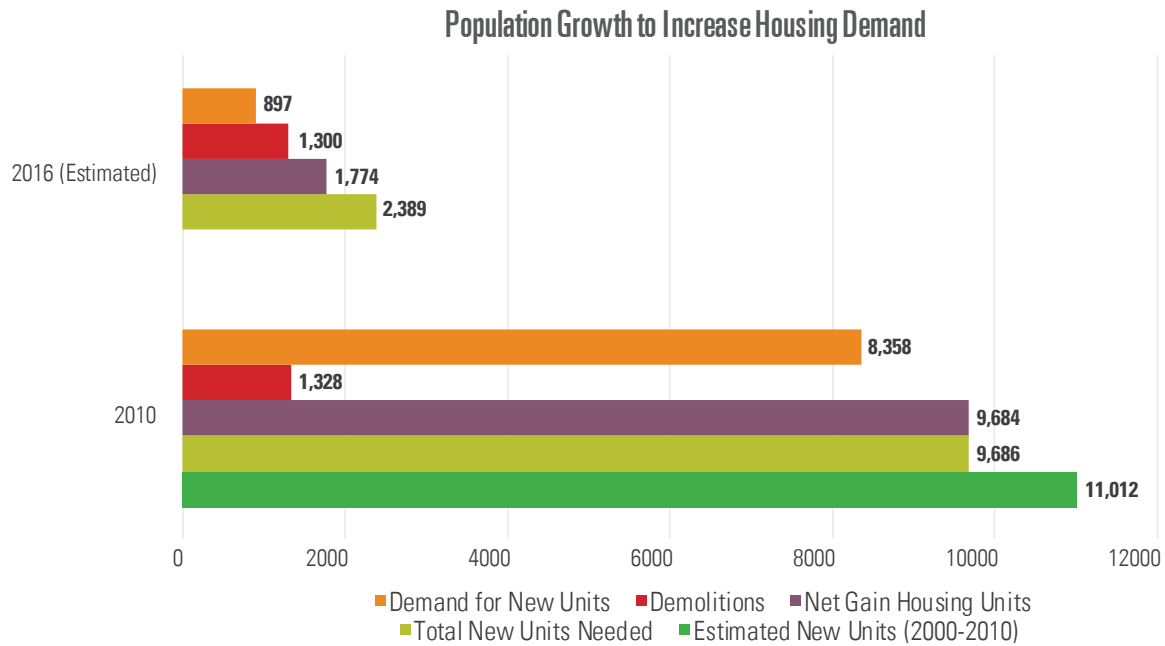


Source: US Census Bureau, 2009-2013 5-Year American Community Survey

HOUSING DEMAND IN MCLEAN COUNTY

INCREASING DEMAND CAN BE ACCOMMODATED

Many new housing units were replacement units being removed from the inventory through demolition.



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

The percentage of smaller households is increasing, a solid indication of the need for smaller units of housing in the future.

Source: US Census Bureau, 2009-2013 5-Year American Community Survey

HOUSING DEMAND IN MCLEAN COUNTY

Housing inventory must change with changing demographics. While comparing the number of housing units to the number of households provides a general overview of how supply and demand are in balance, there are other factors that indicate whether there is a need for additional housing. Some households desire a new house, even if there is an adequate number of existing units from which to select a dwelling. The existing available housing may be largely for rent when households are looking for a unit to purchase or the sizes of the houses available may be too large or too small for the households seeking housing. An analysis of the housing stock in McLean County indicates that between 2000 and 2010 the number of housing units with three or more bedrooms increased by more than 10,300 while the County added only 2,500 households with three or more persons. In contrast, the County added about 5,500 one- and two-person households but only 2,500 housing units with zero to two bedrooms. Housing units are 2/3 owner occupied and 1/3 renter occupied. Overall vacancy is close to 14%.

Estimates in the 2014 five-year ACS tables indicate the trend of increases in the percentage of one- and two-person households in the County is continuing. There are inconsistencies in the estimates because they also indicated that there was a significant increase in average household size during the first five years of this decade. But if, as we believe, the percentage of smaller households is increasing, then it is a solid indication for the need for smaller housing units in the future.

Approximately two-thirds of McLean County housing units are in single-family structures. About 62% are single-family detached units and 4.5% are attached. Mobile homes make up another 4% of the units. As households shrink in size, they generally shrink their demand for the size of their housing unit as well. Households are having fewer children and there is an aging population which are both shrinking the average household size.

Trends point towards an increase in smaller household size, therefore there will be a stronger need for smaller housing units in the future.

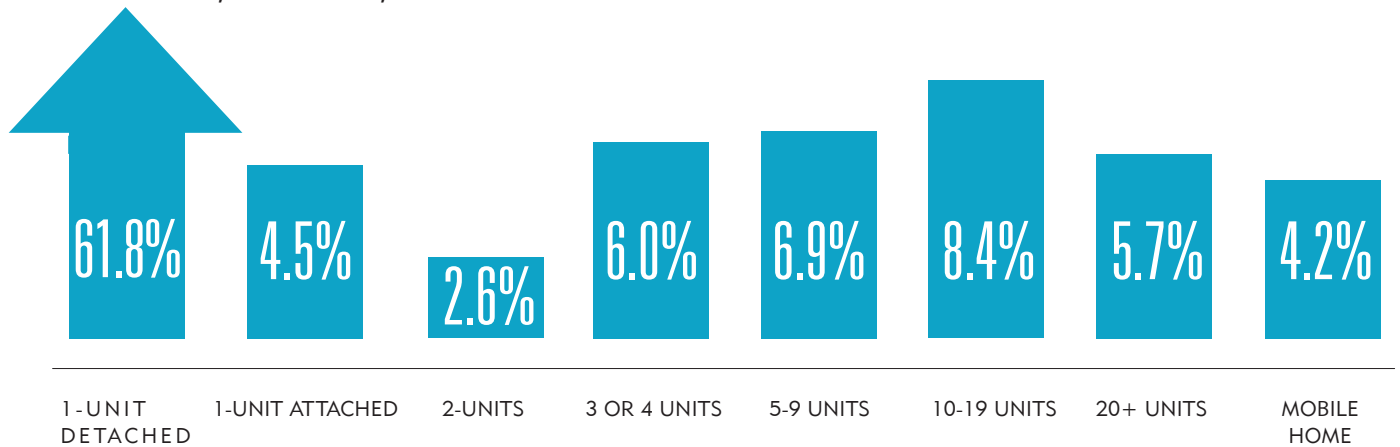


Source: US Census Bureau, 2009-2013 5-Year American Community Survey

HOUSING DEMAND IN MCLEAN COUNTY

Most homes in McLean County are owner-occupied. There seems to be a reasonable match between the character of the housing stock and the percentage of owner-occupied units. Outside of major cities, multi-unit buildings tend to be occupied by renters. In McLean County, an estimated 66.5% of the housing is owner-occupied and 33.5% is occupied by renters. We estimate that about 1,200 to 1,500 units in multi-family buildings may be owner-occupied and that approximately 4,880 single-family houses are being rented. The occupancy rate for single-family homes is 93 to 95% while the multi-unit occupancy may be closer to 85%.

UNITS IN STRUCTURE, MCLEAN COUNTY, 2014



Sources: U.S. Decennial Census 2000 and 2010; American Community Survey, 2014-15; Applied Real Estate Analysis, Inc.

Demand varies in urban and rural areas. As shown in the table on the following page, in McLean County, outside of Bloomington Normal, only 14% of occupied housing units are being rented compared with 38.5% in Bloomington and 43.5% in Normal. The Normal percentage is skewed by the student population which consist almost entirely of renters. This population also creates a demand for different types of housing than might be needed in Bloomington or the rest of the County. Units being rented tend to be smaller than those that are owner-occupied. In McLean County outside of Bloomington Normal, 82.4% of the owner-occupied units have three or more bedrooms compared to just 47.5% of the rental units. Two-bedroom units are the most prevalent size occupied by renters. This pattern is even more pronounced in the cities. In Bloomington 80.4 % of owner-occupied units have three or more bedrooms compared to 19.7% of rental units. In Normal, the comparable numbers are 87.0 and 35.9%. In the County, most of the larger rental units are in single-family houses which tend to have more bedrooms than units in multi-unit structures. In Normal, some apartments have three and four bedrooms and are rented to students. A four-bedroom unit can be shared by four students who each pay a portion of the rent. This enables the owner to rent the unit for more than would be possible renting to a family but each student pays less than they would if renting a one-bedroom unit on their own.

Home ownership has declined nationwide over the past decade and while the trend may be slowing, the percentage of households preferring to rent will likely continue to increase over the next few years. Assuming this trend also occurs in McLean County, we are projecting that 34.4 % of the demand for new housing going forward will be for rental housing. Therefore, over the next 10 to 15 years, annual demand for

HOUSING DEMAND IN MCLEAN COUNTY

OWNER/RENTER HOUSING UNIT INVENTORY

| | McLean County (outside of Bloomington-Normal) | | City of Bloomington | | Town of Normal | |
|--------------------|---|---------|---------------------|---------|----------------|---------|
| | Estimate | Percent | Estimate | Percent | Estimate | Percent |
| Total | 15,166 | | 31,110 | | 19,070 | |
| Owner occupied: | 12,997 | | 19,135 | | 10,773 | |
| No bedroom | 0 | 0.00% | 0 | 0.00% | 14 | 0.13% |
| 1 bedroom | 189 | 1.50% | 268 | 1.40% | 89 | 0.80% |
| 2 bedrooms | 2,098 | 16.10% | 3,487 | 18.20% | 1,298 | 12.00% |
| 3 bedrooms | 6,730 | 51.80% | 7,226 | 37.80% | 5,075 | 47.10% |
| 4 bedrooms | 3,155 | 24.30% | 6,361 | 33.20% | 3,551 | 33.00% |
| 5 or more bedrooms | 825 | 6.30% | 1,793 | 9.40% | 746 | 6.90% |
| Renter occupied: | 2,169 | | 11,975 | | 8,297 | |
| No bedroom | 48 | 2.20% | 563 | 4.70% | 447 | 5.40% |
| 1 bedroom | 262 | 12.10% | 3,279 | 27.40% | 1,711 | 20.60% |
| 2 bedrooms | 829 | 38.20% | 5,789 | 48.30% | 3,164 | 38.10% |
| 3 bedrooms | 679 | 31.30% | 1,830 | 15.30% | 1,618 | 19.50% |
| 4 bedrooms | 275 | 12.70% | 397 | 3.30% | 1,299 | 15.70% |
| 5 or more bedrooms | 76 | 3.50% | 117 | 1.00% | 58 | 0.70% |

Sources: American Community Survey, 2011-15; 5-year estimates; Applied Real Estate Analysis, Inc.

housing in McLean County would average 90 to 110 units of rental housing and 180 to 220 units of for-sale housing.

Bloomington and Normal have unique characteristics but both are slightly overbuilt. The demand model for Bloomington shows a pattern of overbuilding between 2000 and 2010 with a subsequent increase in the housing vacancy level. Put simply, demand for residential housing did not keep pace with the number of construction permits (and resulting homes constructed) during this period. It should be noted that the earlier part of the decade had a higher construction permit average per year than the later years. Additionally, this data does not include platted lots where construction permits were never pulled. Using our projections for 2040 population, and keeping the percentage of population in households and the average household size constant, we estimate that the City will need about one-fifth of the average annual production of new housing units experienced during the previous decade. Based on the reduced number of building permits issued over the last five years, it appears that the local development community has already reduced production from more than 600 units (on average) per year between 2000 and 2010 to about 260 units per year. However, the demand is closer to 100 and 150 units per year. Of these 100 to 150 units per year, demand for rental units will run between 40 and 60 units.

Normal did not escape overbuilding during the 2000-2010 decade but the extent of overbuilding was less severe than in Bloomington, Normal's housing occupancy rate was about two percentage points higher in

HOUSING DEMAND IN MCLEAN COUNTY

2000 than Bloomington's, occupancy was still about 95.5% in 2010. Based on our demand projections, housing supply and demand have been roughly in balance through the first half of this decade with only a minor level of overproduction. Going forward, the demand for rental housing will be tied to the student population in the community. Typically, the approximately 100 to 110 additional units per year needed to replace demolished units and accommodate new household growth would include about 35 to 40 rental units. However, because of the predominance of the student population, the demand for rental units is likely to be larger.

In McLean County outside of the Bloomington Normal urbanized area, demand for new units will come almost exclusively from the need to replace older, deteriorated units.

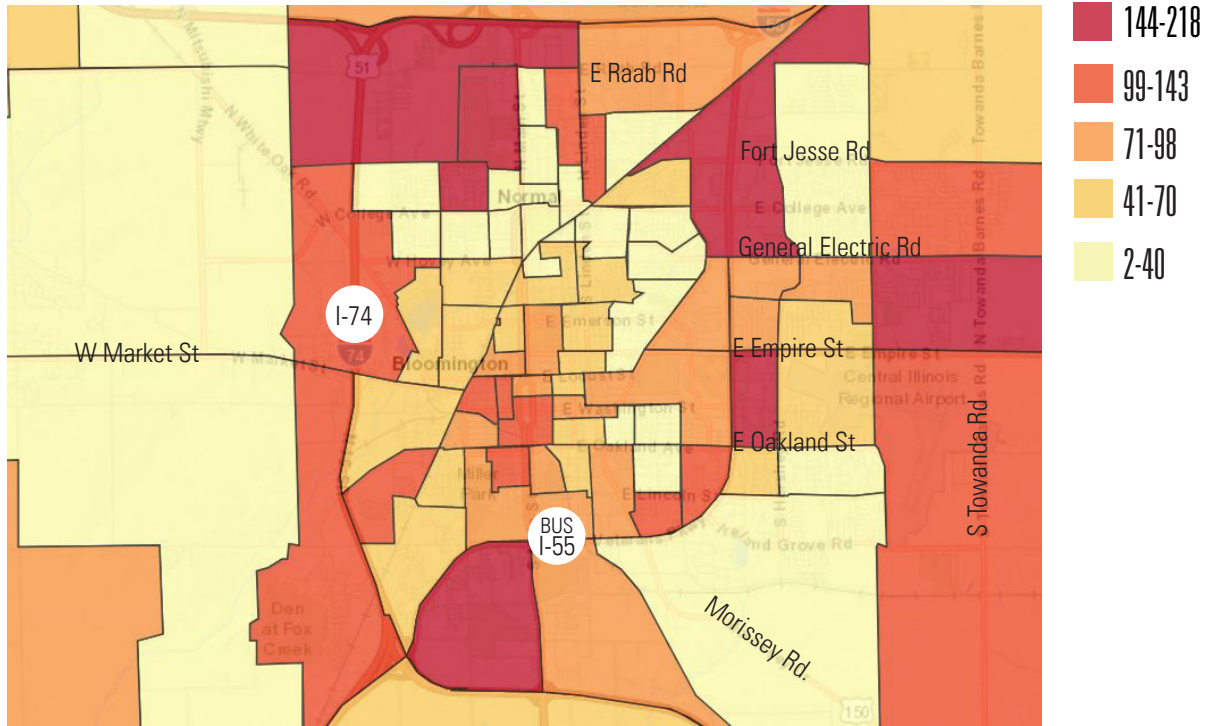
| ANNUAL INCOME | OWNER | RENTER |
|------------------------|--------------|---------------|
| Less than \$5,000 | 1.6% | 8.3% |
| \$5,000 to \$9,999 | 0.8% | 8.1% |
| \$10,000 to \$14,999 | 1.8% | 9.8% |
| \$15,000 to \$19,999 | 2.3% | 7.8% |
| \$20,000 to \$24,999 | 2.7% | 7.9% |
| \$25,000 to \$34,999 | 6.6% | 12.5% |
| \$35,000 to \$49,999 | 10.9% | 13.4% |
| \$50,000 to \$74,999 | 17.9% | 17.2% |
| \$75,000 to \$99,999 | 16.4% | 7.0% |
| \$100,000 to \$149,999 | 22.1% | 5.1% |
| \$150,000 or more | 16.8% | 2.8% |

Sources: U.S. Decennial Census 2000 and 2010; American Community Survey, 2014-15; Applied Real Estate Analysis, Inc.

The following page illustrates the concentration of vacant housing units and median year of the housing stock by Bloomington Normal geography. In determining housing quality and condition, the median age of the structure was used. In conversations with the development and social service provider communities, housing condition, particularly for renter populations, was a concern. Recommendations for bringing additional housing units to market should consider areas that have high concentrations of vacant housing for infill opportunities as well as areas of aging housing structure, outside of areas identified for historic preservation. Additional research should be conducted and steps taken to better understand the connection between affordability, structure safety and geography.

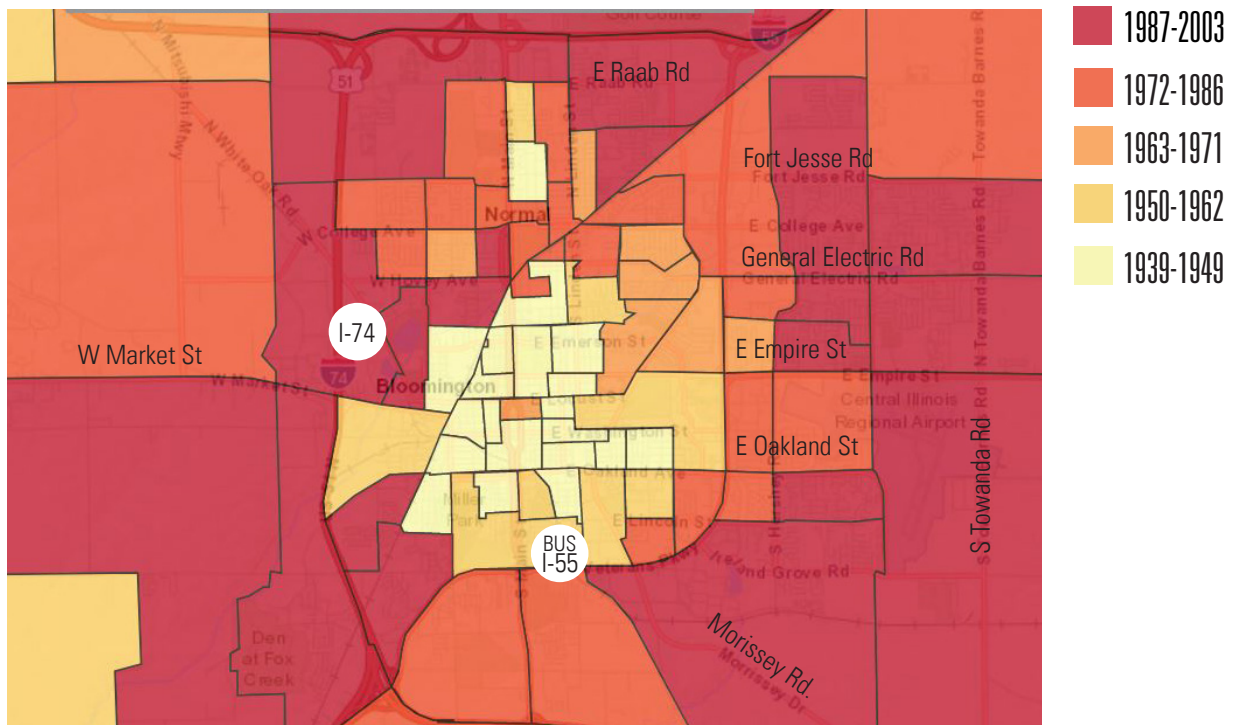
HOUSING DEMAND IN MCLEAN COUNTY

VACANT HOUSING UNITS



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

MEDIAN YEAR STRUCTURE BUILT



Source: US Census Bureau, 2009-2013 5-Year American Community Survey

AFFORDABILITY AND SPECIAL NEEDS
ANALYSIS



AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

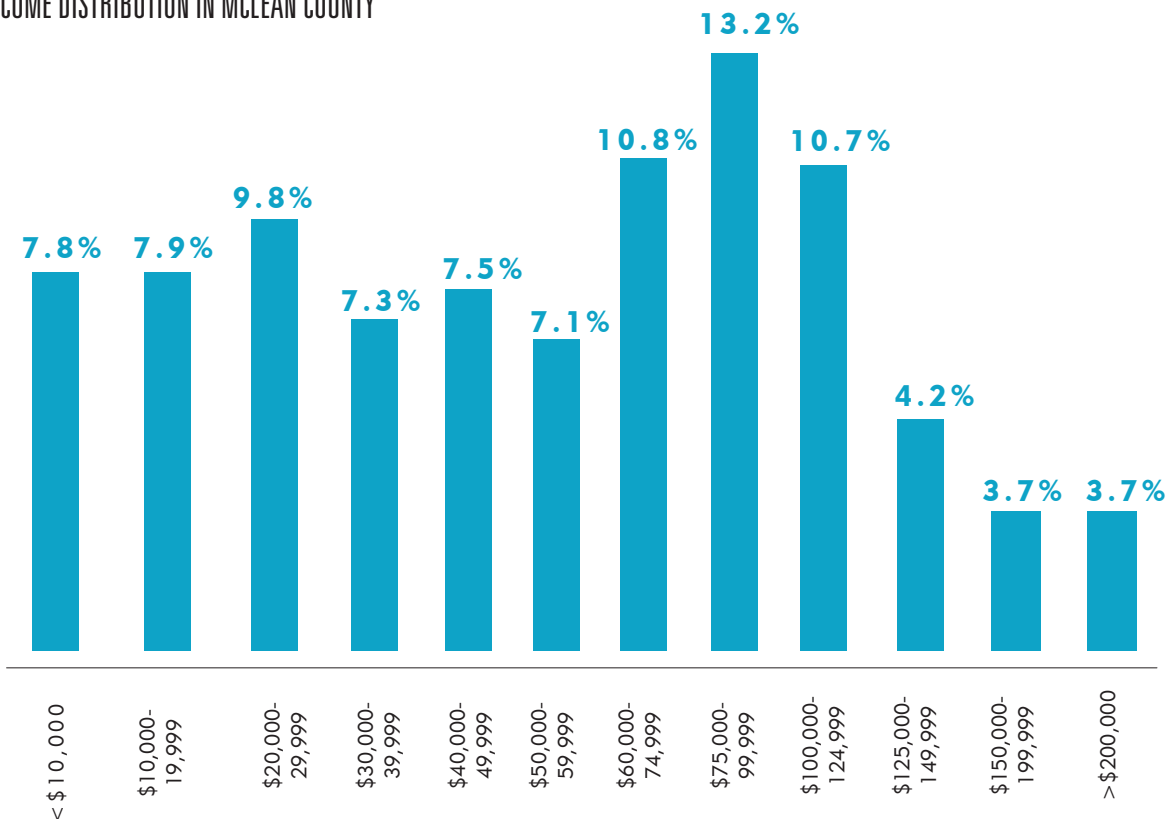
While the overall housing market may be overbuilt, there are frequently segments of the market that are underserved. This is particularly true for households with very low incomes, elderly persons, and persons with disabilities. We first attempted to assess the potential depth of demand from these segments of the population and then compared the potential demand with the existing supply to assess the need for additional housing to serve specific populations.

INCOME AND HOUSING AFFORDABILITY

Typically the greatest need is among low-income households. Nationally, the Department of Housing and Urban Development (HUD) establishes income guidelines to define which households are eligible for various types of housing assistance. The most widely used affordable housing program provides tax credits to persons and corporations that invest in the development of affordable housing. Under the Low-Income Housing Tax Credit (LIHTC) program, HUD uses complex formulas to determine the "median household income" for a family of four persons for counties and metropolitan areas across the country. A four-person household with an income less than 60% of the "area median income (AMI)" is considered eligible for a housing unit financed using LIHTC investment. The 60% income figure is adjusted up or down according to household size. We have used the criteria of the LIHTC program to estimate the need for affordable housing in McLean County.

In the Bloomington Normal MSA, a single-person household with an income below \$36,840 would qualify for a unit financed under the LIHTC program. Therefore, all households with incomes below this threshold would automatically be qualified for an affordable unit. Some larger households with higher incomes would also qualify. Unfortunately, the American Community Survey does not provide household income

INCOME DISTRIBUTION IN MCLEAN COUNTY



Sources: American Community Survey 2015 5-year; Applied Real Estate Analysis, Inc.

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

by household size. We therefore used several methods to assess potential market depth for affordable housing. All households, no matter their size, with incomes below \$35,000 are potentially eligible for an LIHTC unit. Thus, more than one fourth (27.4%), or approximately 14,500, of McLean County households would qualify for an affordable LIHTC unit.

A second method for estimating the need for affordable housing is to use a share capture approach. For this analysis, we used the income limit for a five-person household of \$56,880 as the upper income level. (The limit would be higher for the approximately 900 households that have more than five persons). These numbers only include full-time residents of community, not students who do not hold residency status in the community.

To account for all of the potentially ineligible households with incomes beneath the maximum limit, we use a percentage of households as a proxy for the number of households that might qualify. We know that at least 60% of these households will qualify because they have incomes below the maximum for a single person household. Of the remaining 40%, we assume that half will be eligible. Therefore, we

NUMBER OF LOW INCOME HOUSEHOLDS

NOTE: Low income households do not include the student population



Source: Illinois Housing Development Authority

Note: Low income households do not include the student population

BLOOMINGTON/NORMAL INCOME LIMITS FOR AFFORDABLE HOUSING PROGRAMS

| | 1 PERSON | 2 PERSON | 3 PERSON | 4 PERSON | 5 PERSON |
|------------|----------|----------|----------|----------|----------|
| 60% | \$36,840 | \$42,120 | \$47,400 | \$52,620 | \$56,880 |
| 50% | \$30,700 | \$35,100 | \$39,500 | \$43,850 | \$47,400 |
| 40% | \$24,560 | \$28,080 | \$31,600 | \$35,080 | \$37,920 |
| 30% | \$18,420 | \$21,060 | \$23,700 | \$26,310 | \$28,440 |
| 20% | \$12,280 | \$14,040 | \$15,800 | \$17,540 | \$18,960 |
| 10% | \$6,140 | \$7,020 | \$7,900 | \$8,770 | \$9,480 |

Source: Illinois Housing Development Authority

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

estimate that in McLean County, there are approximately 19,500 households that potentially qualify for an affordable unit.

While affordable housing is always a problem for the lowest income households, McLean County housing is, overall, reasonably affordable. There appear to be plenty of apartments for rent in Bloomington that would be affordable to households at 60% of AMI, the maximum income allowed under LIHTC. In fact, most of the rents we identified in Bloomington-Normal were below the maximum rents allowed under the program and many of the rents on available units would be below LIHTC maximum rents for persons with incomes at 50% of AMI. The table below shows the maximum rents allowed on LIHTC programs in the Blooming Normal MSA. These are actually higher than rents allowed in the Chicago metropolitan area.

RENT LIMITS FOR LOW-INCOME HOUSING TAX CREDIT UNITS IN MCLEAN COUNTY

| AREA MEDIAN INCOME | RENT LIMITS FOR LOW-INCOME HOUSING TAX CREDIT UNITS IN MCLEAN COUNTY | | | | | |
|--------------------|--|-------|---------|---------|---------|--|
| | 0BR | 1BR | 2BR | 3BR | 4BR | |
| 60% | \$921 | \$987 | \$1,185 | \$1,368 | \$1,527 | |
| 50% | \$767 | \$822 | \$987 | \$1,140 | \$1,272 | |
| 40% | \$614 | \$658 | \$790 | \$912 | \$1,018 | |
| 30% | \$460 | \$493 | \$592 | \$684 | \$763 | |

Source: Illinois Housing Development Authority

McLean County is overall reasonably affordable for most people while affordable housing is a problem for the lowest income population.

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

To determine the relative affordability of housing in the Bloomington/Normal area, we examined median gross rents from the American Community Survey 2015 5-year averages. For all bedroom sizes, the median rent in Bloomington was lower than the maximum allowable rent for a household at 50% of AMI and for smaller units, the median rent was below the maximum for 40% of AMI. The same was true for the Town of Normal except for four-bedroom units. The median rent for Normal was considerably higher because

MEDIAN GROSS RENT

| No. Bedrms | McLean Co. | Bloomington | Normal |
|------------|------------|-------------|---------|
| 1BR | \$780 | \$769 | \$827 |
| 2BR | \$552 | \$483 | \$594 |
| 3BR | \$1,044 | \$1,024 | \$1,138 |
| 4BR | \$1,431 | \$1,162 | \$1,597 |
| 5+ BR | \$775 | \$674 | \$1,257 |

Sources: American Community Survey 2015 5 year

many four-bedroom units there are rented to students by the bed rather by the apartment. At \$550 to \$800 per bed, unit rents can be \$2,000 or more per month.

Because ACS data is dated, AREA randomly surveyed ads for one- two- and three-bedroom units. We eliminated units from the survey that were obviously being rented by the bed but the influence of students

Estimating Potential Need for Affordable Housing in McLean County

| | |
|---|---------------|
| Total number of households | 52,900 |
| Percentage with incomes below \$35,000 | 27.4% |
| Base number of households eligible for affordable housing | 14,472 |
| Households with incomes below \$56,900 | 24,120 |
| Number less households below \$35,000 | 9,648 |
| Assume 50% eligible for affordable housing | 50% |
| Eligible households \$35,000-\$56,900 | 4,824 |
| Total eligible households | 19,296 |
| Round up to | 19,500 |

Source: American Community Survey, 5 year 2014; Illinois Housing Development Authority; Applied Real Estate Analysis

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

| TOWN OF NORMAL | | | | CITY OF BLOOMINGTON | | | |
|----------------|-----------|-------------|-------------|---------------------|-----------|-------------|-------------|
| Size | 1BR | 2BR | 3BR | Size | 1BR | 2BR | 3BR |
| # Units | 26 | 24 | 8 | # Units | 27 | 30 | 21 |
| Range | \$525-860 | \$695-1,300 | \$735-1,350 | Range | \$415-886 | \$555-1,200 | \$785-1,500 |
| Median | \$715 | \$775 | \$1,000 | Median | \$598 | \$775 | \$950 |

Note: The numbers in the chart do not reflect student apartments that are typically rented at a cost per bed as opposed to cost per bedroom.

Sources: Advertised rents Applied Real Estate Analysis, Inc.

sharing rent still puts an upward pressure on prices. As can be seen in the table above, the median rent for one- and two-bedroom units would be affordable to a household with only 40% of the area median income (AMI) as defined by HUD. The median rents were even lower than the ACS numbers and only slightly higher than the median rents gathered in a similar survey conducted locally during the preparation of the Comprehensive Plan for Normal. However, in most instances, these are asking rents and do not include the cost of utilities which are included in the LIHTC rents and in the gross rent estimates from the American community survey. When adjusted for utilities, the median rents from our survey would be as high as, or higher than, the ACS medians. However, they would still be affordable to households with incomes between 50 and 60% of AMI.

For sale housing in Bloomington and Normal is also comparably affordable. Across all types of housing, prices vary by the comparative image of the neighborhood in which they are located. Overall, per-square-foot prices average about \$100. Newer houses tend to be priced at \$250,000 and up, with a concentration in the \$350,000 range. However, there is an inventory of existing two- to four-bedroom houses for sale in the \$130,000 to \$250,000 range. Many of these are ranch houses built in the 1950s through the 1970s. They are generally smaller than the houses constructed over the past 15 to 20 years. Older houses, from the late 19th and early 20th century, sell in a wide range of prices depending on their condition and the extent to which they have been restored and modernized.

There is also an inventory of housing priced at under \$100,000. These houses are typically small (less than 1,000 square feet) and vary in condition from poor to fair. Most were built as starter homes in the 1920's through the 1940s.

SPECIAL POPULATIONS

Affordable Housing. Even if most of the rental units in McLean County are affordable to a large segment of the population, there are still about 8,000 households with incomes so low that they would likely have to pay more than 30% of their income for rent on a market-rate unit. These include non-elderly households with incomes less than \$25,000 per year plus about 1,000 larger households that may have larger incomes but would still struggle to pay the rent on the size of unit they need. For households with incomes from 40 to 60% of AMI, there are units in the market that are affordable. However, renters with incomes at the lower end of this range may still have trouble finding a rent they can afford because the lower cost units are being rented to more affluent households.

No matter how affordable market-rate housing may be, there will always be some households who are unable to pay market rents or afford to purchase a house at market price. Thus an inventory of

subsidized housing is required to serve this segment of the population. We assembled an inventory of affordable housing in McLean County and found that there are between 1,750 and 1,800 privately-owned, income-restricted family rental units. Most of these units are in projects that were financed, at least in part, with allocations of Low-Income Housing Tax Credits. Tax credits, tax exempt bonds, low-cost construction and mortgage loans, and other financing subsidies enable developers to charge lower rents than they would otherwise be able to and still make a profit. In exchange for the subsidy, the units must be rented to households with low incomes. The income and rent limits may vary slightly by program but the income and rent limits are usually similar to those applied to the LIHTC program.

Financing subsidies seldom lower the rents enough to make the units affordable to households with very-low incomes. For the lowest income group of households, rent subsidies on the unit, or provided directly to the tenant are needed to make housing more affordable. There are three basic programs that provide rent subsidies: public housing; project-based Section 8, in which the subsidy is attached to the unit; and Housing Choice Vouchers, through which the subsidy goes with the renter and can be used on any unit in the market.

Within the universe of market-rate housing there will be a few units that are affordable to households with incomes below 40% of median income; but not enough to meet demand. Some of affordable units developed with financing subsidies help fill this gap. Others have rents that serve slightly more affluent segments of the renter population. Households with incomes between 40 and 60% of median income will have a larger selection of non-subsidized units available to them, but those units will be supplemented by the units with rent and income limitations.

The segment of renters that has the fewest housing options are those households with very low incomes that need a rent subsidy to cover the cost of their housing. Only 282 units of privately-owned affordable units have rental assistance under the project based Section-8 program through HUD. A Section-8 tenant pays 30% of their adjusted income for rent and the difference between that amount and the contract rent is paid by HUD. In addition to the privately-owned Section 8 units, the Bloomington Housing authority has 250 public housing units and approximately 500 Housing Choice Vouchers (HCV) available for very-low income families. HCVs can be used by the tenant to rent market rate units. As with the Section 8 units, the tenant pays 30% of their adjusted income and the difference is covered by the Housing Authority. The McLean County Housing Authority also has approximately 450 HCVs to provide rental assistance for very-low income households.

Rent subsidies are available to fewer than 1,500 family households. Therefore, rent subsidies are available to only about 18% of the 8,000 households that may be in need of rental assistance. Not all low-income households will seek rental assistance. Some low-income households receive family support in arranging for housing, others simply choose to pay a higher percent of their income for rent to obtain the type unit they desire. A few may own their house and do not want to rent. However, it is still evident that there is a substantial need for housing units with rental assistance.

Age-Restricted Properties. Elderly persons frequently have fewer housing choices and age-restricted developments provide an attractive alternative. There are more than 1,000 privately owned age-and income-restricted units in McLean County. These are supplemented by 385 public housing units and approximately 125 elderly households have housing choice vouchers. Unlike the family units, most of the age-restricted inventory in McLean County has rent subsidies. There are approximately 3,000 elderly households with income below \$25,000 and there are about 1,300 units with some type of rent subsidy. Some of the households with incomes below \$25,000 may have other resources and are not in need of rent subsidies. Some will own their home, some will be receiving family assistance and others will have assets

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

they can draw on to pay for housing. Because of these market dynamics, the market for age-restricted rental housing is usually considered adequate if 30% of the eligible households are being served. In McLean County, housing is available for more than 40% of the eligible senior households.

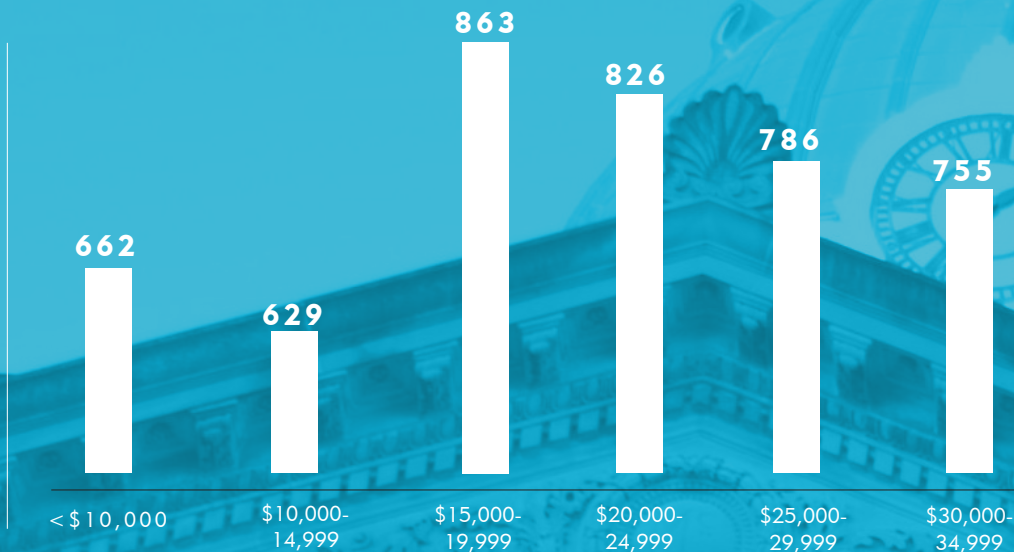
However, for the 1,500 elderly households with incomes between \$25,000 and \$35,000 there are fewer age-restricted housing options. We were unable to identify any age-restricted housing specifically targeted at this segment of the older population. We estimate there may be a market for as many as 300 units of LIHTC age-restricted housing priced to be affordable to households with incomes between 40 and 60% of median income.

There are over 1,300 units of congregate housing that is primarily for seniors. The congregate housing for seniors is largely market rate but some of the facilities take residents for whom Medicaid covers a substantial portion of their costs. The congregate facilities in McLean County include independent living, assisted living, and skilled nursing care. Some facilities provide services designed especially for persons with Alzheimer's disease. They therefore provide an important housing alternative for persons age 65 and over who may have a physical or mental impairment.

DISABILITY AND HOUSING NEED

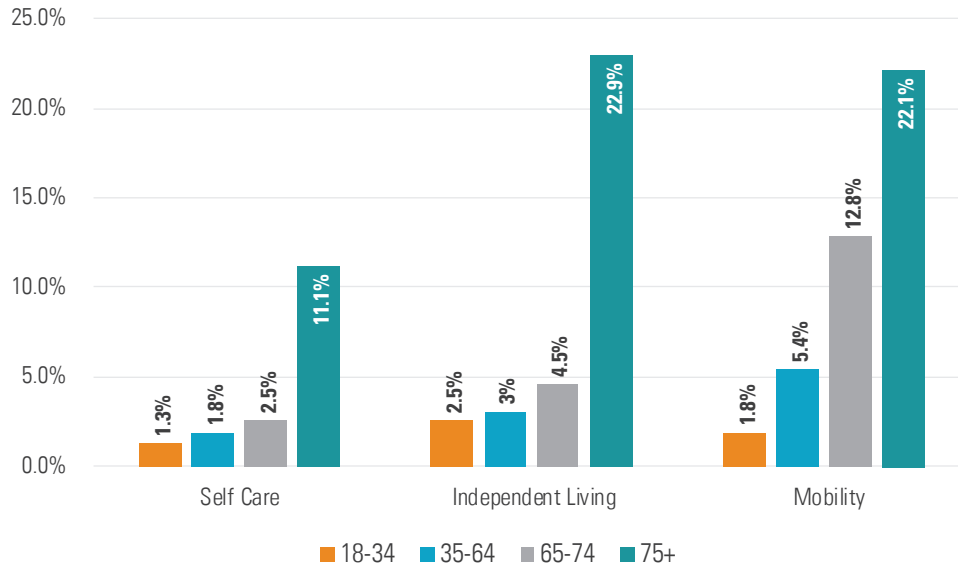
Persons with Disabilities. Special housing arrangements may also be needed for persons with disabilities. This category includes persons with physical impairments that range from blindness or loss of hearing to confinement to a wheelchair. It also includes persons with substance abuse issues or mental or emotional impairments. Persons with physical impairments may need housing specifically designed to enable them to live independently. Persons with mental and emotional issues may benefit from living in a supportive environment but may also be able to live independently with access to supportive services.

NUMBER OF LOW-INCOME 65+



Sources: U.S. Decennial Census 2000 and 2010; American Community Survey, 2014-15; Applied Real Estate Analysis, Inc.

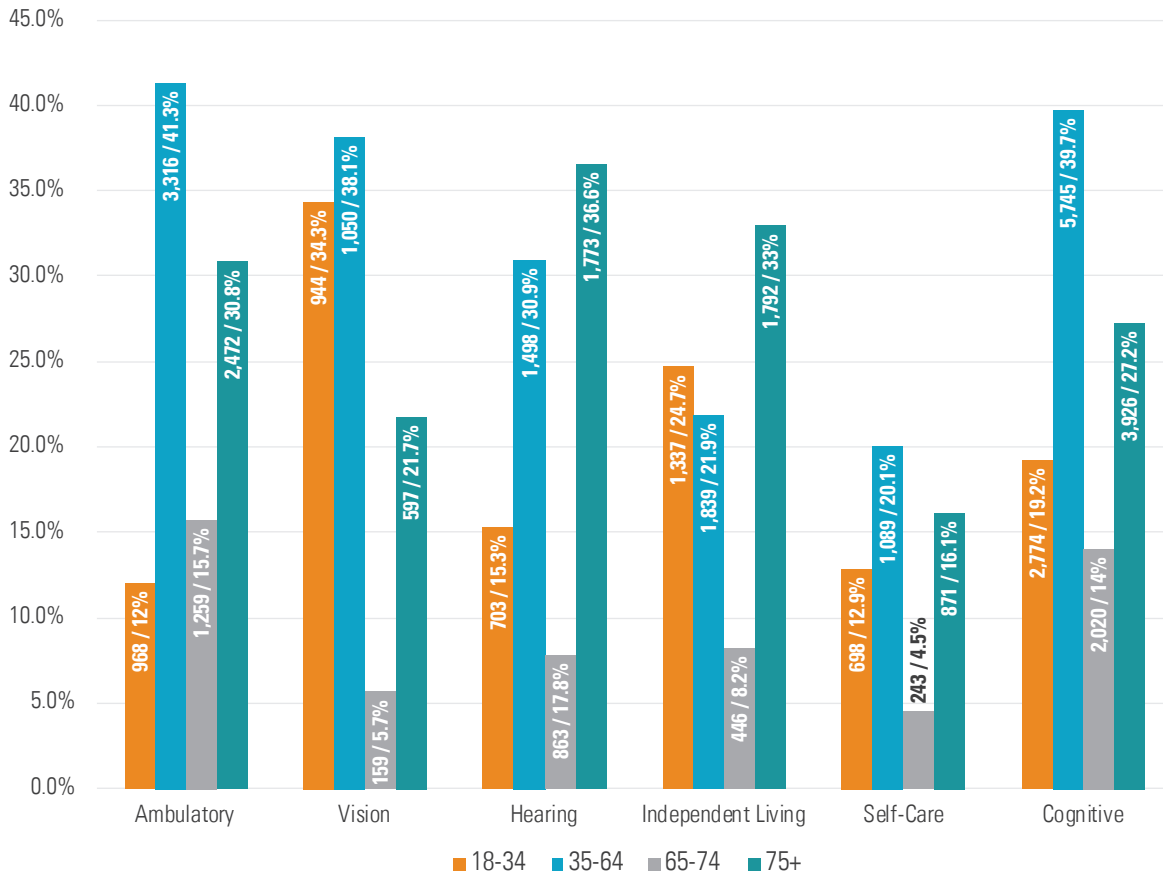
MANY TYPES OF DISABILITIES AFFECT ALL AGES AND IMPACT HOUSING ACCESSIBILITY



Source: American Community Survey, 5-year 2014; Applied Real Estate Analysis

The segment of renters that has the fewest housing options are those households with very low incomes that need a rent subsidy to cover the cost of their housing.

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS



Source: American Community Survey, 5-year 2014; Applied Real Estate Analysis

The American Community Survey includes data on persons with disabilities and characterizes those disabilities under three categories, limitations on mobility, limitation on a person's ability to live independently, and limitations on a person's ability to care for themselves. These are overlapping categories but a person's mobility limitations may also place them into the other categories. A mobility limitation may, for example, make it difficult for a person to live independently. However, as indicated by the larger number of persons with mobility problems versus those with limitations for independent living, many persons with mobility problems continue to live on their own.

The number of persons with disabilities will be larger than the need for special housing. Many persons with disabilities live with family who make physical changes to the living environment and provide the levels of limited care and assistance that may be required. However, as indicated in the following table, a substantially higher percentage of persons over the age of 75 need assistance with daily living than the three more youthful age groups. This is the population that is primarily served by age-restricted congregate care facilities. However, even among this population, many individuals are cared for in a family setting and do not require specialized housing.

In addition to the three main categories of disability the ACS also documents persons with hearing impairments, vision impairments, and cognitive difficulties. Persons with vision and hearing limitations are frequently capable in living independently but persons with cognitive limitations, defined as

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

“physical, mental or emotional conditions resulting in serious difficulty concentrating, remembering or making decisions,” would be more likely to have limitations on living independently.

Some individuals have more than one disability so the total number of persons with a disability will be smaller than the sum of persons within each category. In addition, the universe for the survey is the non-institutionalized population. Persons in nursing homes, college dormitories, correctional facilities and other group quarters are not included.

The table on page 46 indicates the number of persons, by age group, with disabilities living in McLean County. For some of these categories, the ACS collects data on younger age groups but for this assessment, we focused on individuals old enough to potentially be living independently.

Persons with disabilities may also need affordable housing. Unfortunately, the American Community Survey does not provide information of income in relation to disability so the demand for affordable housing within this segment of the population cannot be estimated.

It is very difficult to ascertain housing needs for persons with disabilities just from knowing the numbers of persons with a particular disability. The first table focuses on the disabilities most likely to require supportive services but they may not require special housing. Persons with limitations on self-care are also likely to be included in the category of persons with difficulty living independently. This group is most likely to need a special residential environment. Other individuals with difficulty living independently may be perfectly capable of living on their own with only occasional assistance from family, friends, or a service agency.

Disabilities related to cognitive impairment can vary in type and severity and those with conditions toward the less severe end of the spectrum may also be capable of independent living with only limited

EARNING IN PAST 12 MONTHS (IN 2015 INFLATION-ADJUSTED DOLLARS)

| | Total With Earning | Persons with a Disability | % In Income Group |
|---|--------------------|---------------------------|-------------------|
| Population Age 16+ with earnings | 102,842 | 5,008 | |
| \$1 to \$4,999 | 15.5% | 1,187 | 23.7% |
| \$5,000 to \$14,999 | 16.5% | 1,277 | 25.5% |
| \$15,000 to \$24,999 | 12.1% | 706 | 14.1% |
| \$25,000 to \$34,999 | 11.5% | 491 | 9.8% |
| \$35,000 to \$49,999 | 12.9% | 666 | 13.3% |
| \$50,000 to \$74,999 | 14.6% | 280 | 5.6% |
| \$75,000 or greater | 17.0% | 406 | 8.1% |

Sources: American Community Survey, 5yr., 2014; AREA Inc.

outside assistance. Persons with ambulatory, vision, and hearing disabilities may also be capable of living independently, especially if their environments have been physically modified to accommodate their disability.

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

Not only are some persons with disabilities capable of living independently, others who may need some care and assistance are receiving it from spouses or other family members. There are no reliable sources of information from which to ascertain the number of persons with a disability who are in this category.

However, among persons with disabilities, as with the general population, the segment most likely to need housing assistance are those persons with the lowest incomes. Unfortunately, the segment of the population with a disability is not reported by income separate from the general population. However, we were able to identify incomes for a segment of the population with a disability that earned income from employment. Among this population, almost half of the individuals had incomes of less than \$15,000.

This table indicates that even among persons with disabilities who are capable of employment, the vast majority also have low incomes. A portion of this population is still likely to need affordable housing, even if they are capable of living independently. However, the table also indicates that some persons with disabilities have incomes sufficient to rent, or possibly even purchase, a market-rate housing unit. It is this segment of the population with disabilities that often encounter difficulties in finding suitable housing. In spite of the requirements of the Housing for Persons with Disabilities Act, some landlords are still hesitant to make the adjustments to an apartment that would make it accessible to a person confined to a wheelchair. Younger persons with disabilities who desire to live on their own often have very few housing alternatives. It would help to have a database of ADA rental units for persons with disabilities.

The subset of the population that has difficulty living independently includes persons with developmental disabilities. Both the Housing Authority of the City of Bloomington and MarcFirst have residential programs with supportive services that serves this population. Approximately 80 spaces are available in supportive group settings and MarcFirst provides supportive services to an additional group of persons with less severe limitations who live in their own apartments.

Homeless Population. For persons who have little or no income, there may be no housing available and they turn to living on the street. These individuals may have multiple disabilities that have contributed to their homeless condition. Over the years, local social service agencies have attempted to quantify the number of homeless persons living in the Bloomington Normal area. Although the number is fluid, it appears that at any given time the area's homeless population may be between 150 and 200 persons.

We were able to identify two organizations that provide overnight shelter for homeless persons. Sweet Home Ministries has 90 beds available and the Salvation Army has 58 year-around beds, with 18 reserved for women. However, during the winter, the Salvation Army brings out additional beds and typically has an overnight population of 80 to 95 persons.

The Bloomington Housing Authority and several service agencies work with homeless persons to place them in permanent housing and then supply them with support services to enable them to remain in the units. However, the homeless population is fluid. As individuals move beyond their homeless condition other individuals become homeless. There is also a population of chronically homeless persons who find it a challenge to adapt to formal housing but who still need permanent shelter. The Mental Health Action Plan identifies homeless needs in greater detail. Permanent supportive housing should be coordinated with the recommendations in the Plan.

Chronic Homeless and Supportive Housing. There is very little fluidity among chronically homeless populations. This is a small group of individuals who frequently use jails, shelters, psychiatric hospitals, and emergency rooms for temporary resolutions of various health- and housing-related challenges. Chronic homelessness is typically measured at a single point in time by counting the homeless population on the coldest nights of the year. Identifying these populations and then prioritizing permanent supportive housing solutions will directly impact the amount of long term emergency assistance. Developing

AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

permanent supportive housing can produce financial savings by reducing the use of institutional or medical resources.

Short term homelessness. People who experience short-term homelessness generally stay in shelters for 1-5 days per week and can self-resolve without services. Additionally, there are populations who use shelters but can often be prevented from ever entering a shelter by receiving short term financial support (security deposits, utility bill payments, domestic violence support). Short term homelessness populations are directly impacted by fluctuations in the economy and the total number of people in this category can decrease by short term housing interventions and services. Example of programs in fighting short-term homelessness include:

1. Homeless Prevention Services. It is expensive to have someone enter and exit the homeless system for any length of time. Which in turn creates a cycle that is difficult to prevent. Homeless prevention services and funds help maintain a person in their current housing. This is a service for persons who do not need long term support services.
2. Rapid rehousing is an approach to get a person back into permanent housing as soon as possible (particularly families) before he or she become accustomed to the shelter. If it is impossible to support someone staying in their home, then an intact family unit (which can be a single person) is a viable option to get the individual or family into new housing that they can afford long term and create greater stability.

Transitional Housing. This approach has proven to not be cost effective by long term research and in fact, is being defunded nationally. While this trend is being seen nationally, some organizations located in Illinois have seen funding increases for transitional housing due to the state's consolidated housing plan. While a service rich teaching environment seems to make sense, the need to be concerned about "transition to what" in a situation without resources has proven to make this step unnecessary. Many homelessness programs and resources are moving towards a Housing First Approach, which directly moves individuals or families to their final destination and provides support services as needed.

Service providers are shifting their philosophy from managing homelessness to ending homelessness through prevention for those at risk. This is achieved through a coordinated access process that includes assessment, permanent supportive housing, community supports, and rapid re-housing. Fostering stability for homeless persons is critical to their success. Providing resources and solutions to combat homelessness is manageable and predictable when divided into multiple categories.

GAP AND NEEDS ANALYSIS

Even though the housing market in general may be overbuilt, there are segments of the population that are underserved. The discussion of affordability in this chapter identified two groups in particular who are underserved by the existing supply of housing in McLean County.

Low-Income Families. The segment of the population for whom the gap between need and supply is the greatest is low-income families. Of all households with a householder aged 64 or younger, ACS estimates that approximately 7,400 households have gross rents in excess of 35 percent of their income. For, young, single-person households this may not be a desirable level of rent to pay but it probably does not result in a decision between buying food and paying the rent. However, for low-income families, that is precisely the type of decision that may be faced on a monthly basis.

Low-Income Elderly. While the need for affordable housing for low-income households almost always exceeds the supply, in McLean County, the supply and need among the lowest-income seniors (incomes

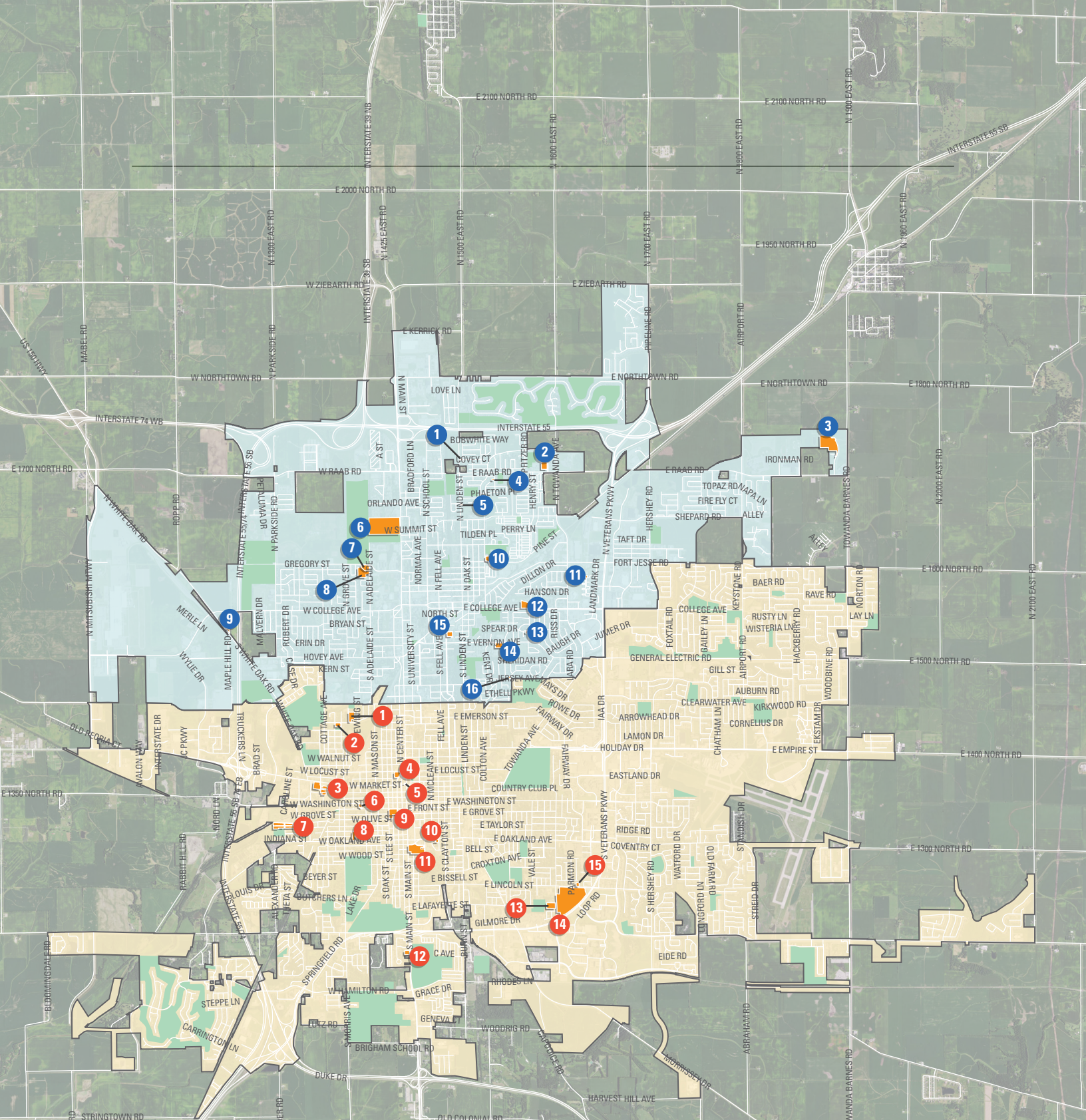
AFFORDABILITY AND SPECIAL NEEDS ANALYSIS

below \$25,000) appears to be somewhat in balance. Senior households with annual income between \$25,000 and \$35,000 account for the majority of approximately 800 senior households with a rent burden of more than 35% of their income. Some of these individuals reside in congregate housing with meals included in their rent and others may be paying a higher rent by choice. However, we estimate that the need for additional housing to serve this segment of the senior population is at least 300 units and could be as many as 500 units.

Persons with Disabilities. The character of the disabled population is incredibly diverse as it relates to the need for special needs housing. There are several social service agencies that provide support services to persons with substance abuse and other disabilities that make it easier for them to live independently. Both the Housing Authority of the City of Bloomington and MarcFirst run residential programs for persons with developmental disabilities. These programs are particularly important for providing a degree of independence to the participants but are especially important for those individuals who lose their supportive family environments as their parents become incapable of providing for their care. While the need is not great compared to other housing needs, it is ongoing and the need may, at times, exceed supply.

While there is not a quantifiable need for accessible housing for younger persons desiring to live independently, these individuals frequently report difficulty in finding suitable housing. New apartment complexes are supposed to have units that can be made accessible but owners sometimes hesitate to make necessary changes because they fear it will make the unit more difficult to rent in the future.

Homeless Persons. The supply of overnight shelters to accommodate the fluctuating, but constant need for homeless accommodations appears to be adequate in the Bloomington/Normal area. There is a need, however, for permanent, supportive housing to alleviate the problems of housing the chronically homeless population.



SPECIAL NEEDS HOUSING

- Bloomington
- Normal
- Existing Parks
- Special Needs Housing

XX Developer in Normal

- 1 Marc Foundation
- 2 Evergreen Village Supportive Living LLC
- 3 Meadows Mennonite Retirement Community
- 4 House of Hope
- 5 Marc Foundation
- 6 Robert W Porter Public Building Commission
- 7 David Underwood
- 8 Heritage Manor Real Estate LLC
- 9 Marc Foundation

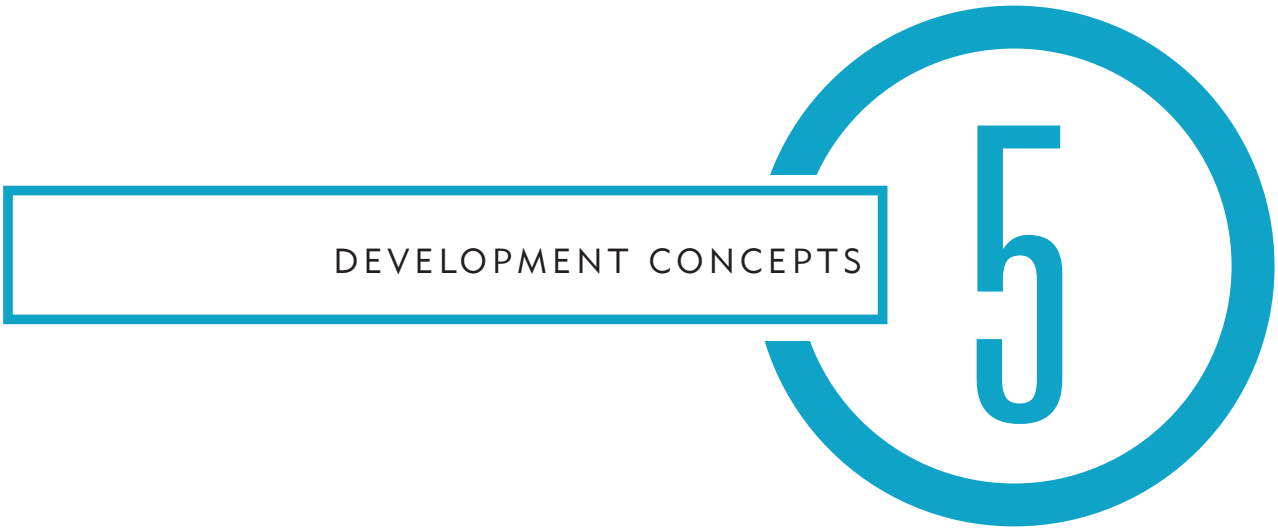
- 10 Marc Foundation
- 11 Homes of Hope Foundation Inc.
- 12 Attn Trent Johnson Fortress Investment Group LLC
- 13 Home of Hope Charitable Foundation Inc.
- 14 Senito Leah Bay LLC Sugar Creek Landlord LLC
- 15 Manor Care Tax Dept. 5th FL MCHS Normal
- 16 Homes of Hope Foundation Inc.

XX Developer in Bloomington

- 1 Bellows
- 2 Housing Authority of the City of Bloomington
- 3 Housing Authority of the City of Bloomington
- 4 The Related Companies Attn: Mike Finkle Phoenix Tower Preservation, LP
- 5 Frontier Communications Corp.
- 6 Housing Authority of the City of Bloomington
- 7 Housing Authority of the City of Bloomington

- 8 Housing Authority of the City of Bloomington
- 9 City of Bloomington
- 10 Housing Authority of the City of Bloomington
- 11 Housing Authority of the City of Bloomington
- 12 Peterson Health Care
- 13 Anglers Bloom LP
- 14 Village Westminster
- 15 Darwin Steidinger





DEVELOPMENT CONCEPTS

DEVELOPMENT CONCEPTS

Introduction. Development concepts illustrate the Study's recommendations and demonstrate their applicability to a variety of site conditions. Prototypical development scenarios were created that address a variety of housing types that are responsive to the community's changing demographics and embrace the diverse physical frameworks of Bloomington and Normal. Several different building typologies and solutions to housing issues were tested in each of the subareas.

In determining which building typologies to investigate, the team reviewed stakeholder input in workshops and focus groups. The following priorities were addressed in the development of new building typologies.

- Increase affordable, supportive housing units
- Explore innovative national programs
- Retain talent, attract millennials to County
- Explore additional housing typologies
- Consider quality of life amenities

SOLUTIONS FOR SUPPORTIVE HOUSING

Design typologies considered supportive housing of all types that could be coordinated with necessary social service agencies within a residential building. Important to the success of these buildings is both density and location. The proposed housing typologies are recommended to be mixed income, with the lowest end of the income requirements to be consistent with the segment of the population currently at risk for the fewest housing options. Mixed use developments are preferred as well because of the integration of uses and availability of necessary goods and services for those that may have limited transportation options. Consideration should be given to permanent housing for the homeless. Many studies and reports show that it is less expensive than temporary housing.

MIXED USE INFILL

Housing infill is proposed for corner or inside lots. This building typology offers the opportunity for increased density, variety of unit size, and variability of rent structure. In coordination with affordability goals for the community, mixed-use infill buildings can be designed to accommodate smaller household sizes and needs while integrating amenity into the buildings. Infill sites have less flexibility than greenfield sites but offer an opportunity to create density, encourage critical mass, foster connectivity, and utilize existing infrastructure. These factors and efficiencies make infill buildings more economical than buildings on sites that lack infrastructure.

APARTMENTS/CONDOS

Creation of a street presence and ability to incorporate gathering and public space into building design is critical in the success of apartment and condo buildings. Based on the changing demographics of Bloomington and Normal, there appears to be demand for new building typologies that allow for flexibility and are amenity rich. Smaller families and young professionals are two groups that have a desire for these new building types.

DEVELOPMENT CONCEPTS

URBAN FIT STUDY

The urban fit study analyzed several different sites in Bloomington and Normal for development opportunities. The market analysis focused on areas of density and recurrent patterns in both communities. The analysis centered on identifying concentrations of restaurants, shopping areas, necessary care essentials, access to groceries, nightlife, beauty, spas, and other activities. The urban fit study found four sites in Normal and five sites in Bloomington that were well-positioned for additional development or redevelopment. Further review of these sites allowed us to focus on five sites that were further evaluated by a series of established site design criteria. Point tallies for each of the five subareas are located in the appendix. The following pages illustrate site analysis for the nine identified

SELECTED URBAN FIT SITES

Normal

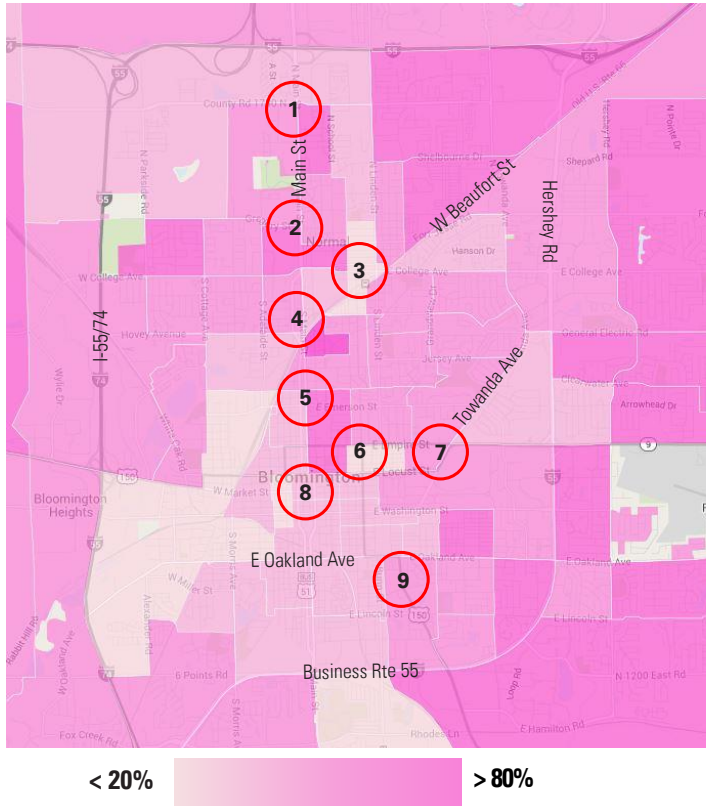
- Site 1: N Main St and W Raab Rd
- Site 2: N Main St and W Gregory St
- Site 3: Uptown Station
- Site 4: N Main St and W Beaufort St

Bloomington

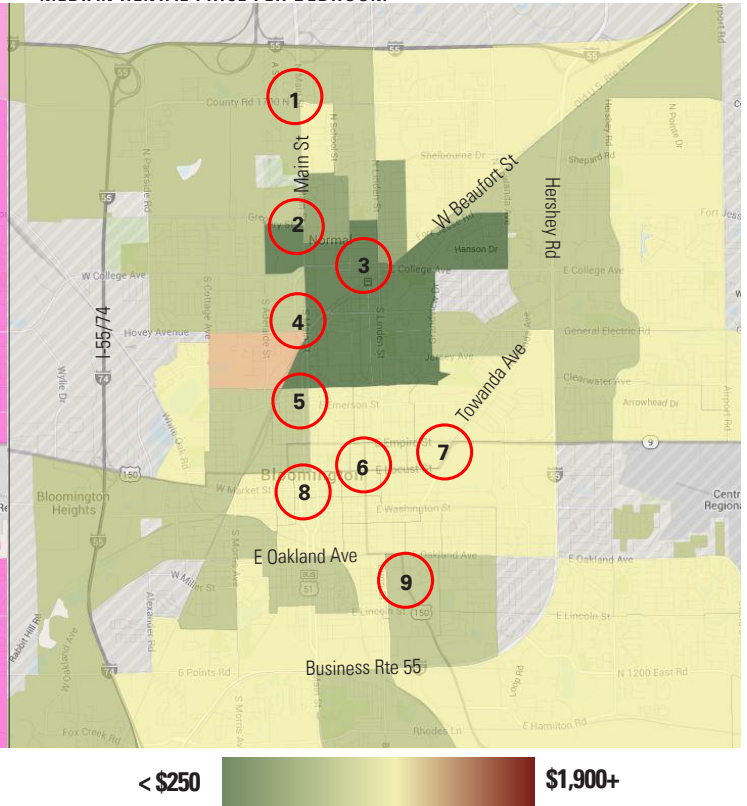
- Site 5: N Main St and E Emerson St
- Site 6: E Empire St and N Clinton St
- Site 7: E Empire St and Towanda Ave
- Site 8: N Main St and E Locust St
- Site 9: E Oakland Ave and Hannah St

DEVELOPMENT CONCEPTS

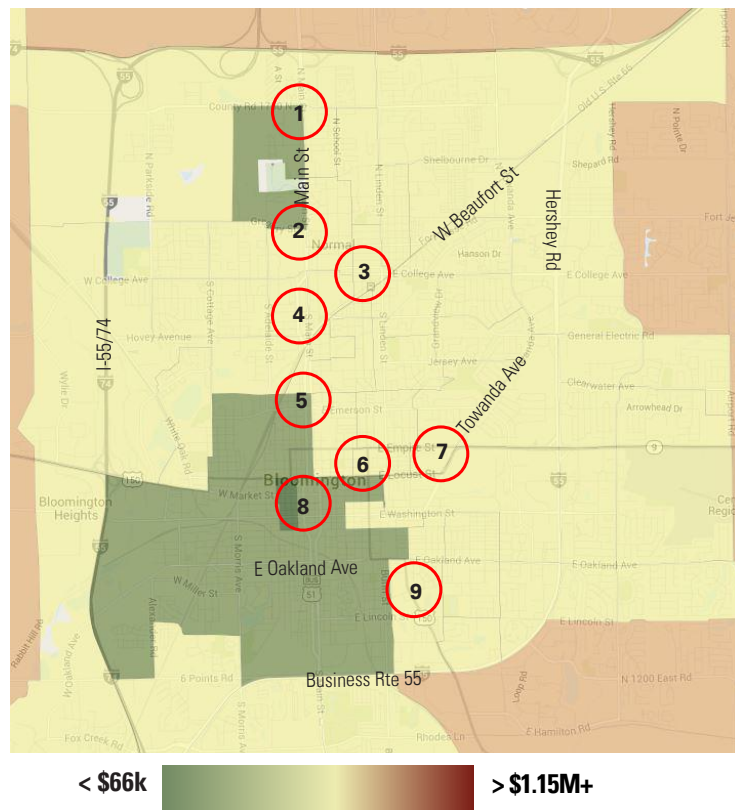
POPULATION WITH A COLLEGE DEGREE



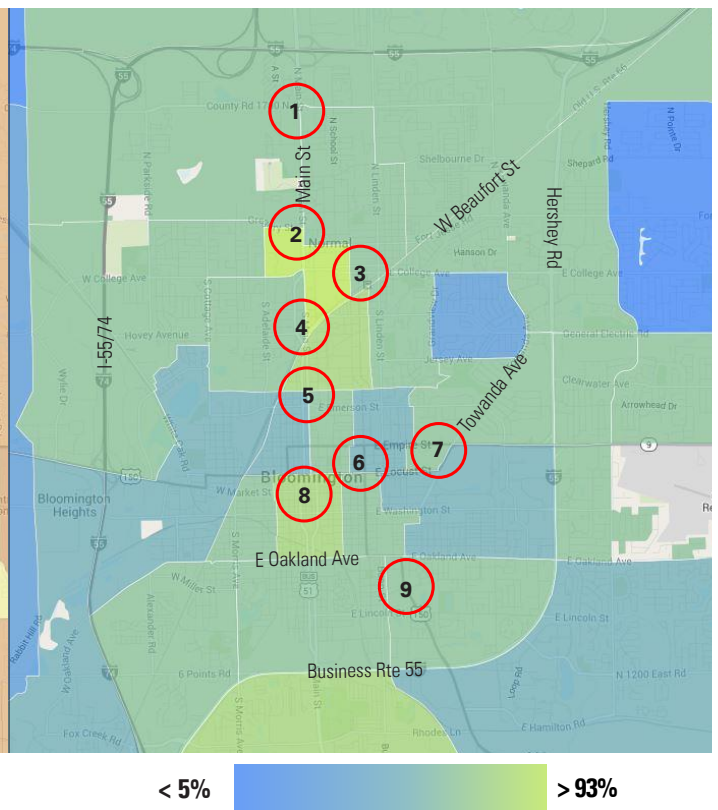
MEDIAN RENTAL PRICE PER BEDROOM



MEDIAN LISTING PRICE

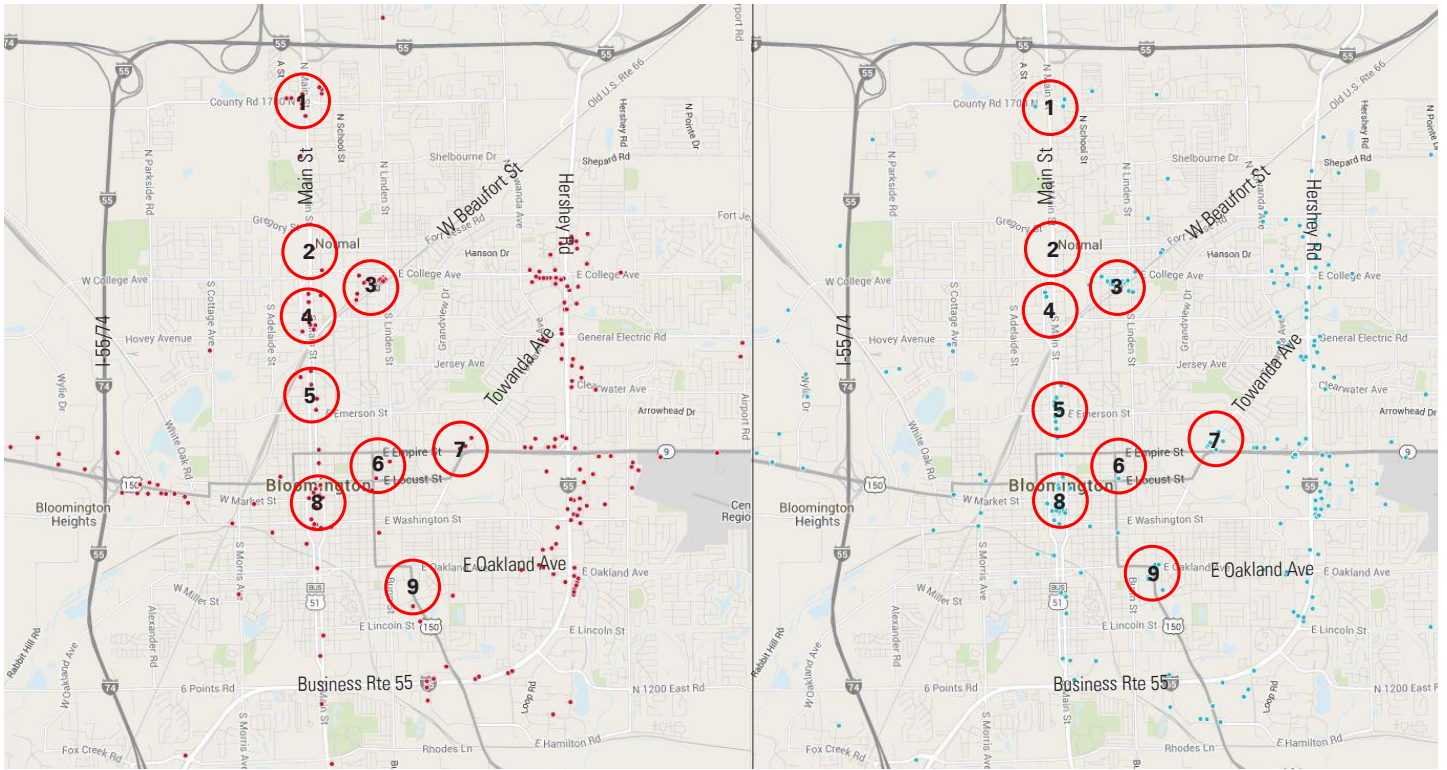


PERCENT MULTI-UNIT BUILDINGS



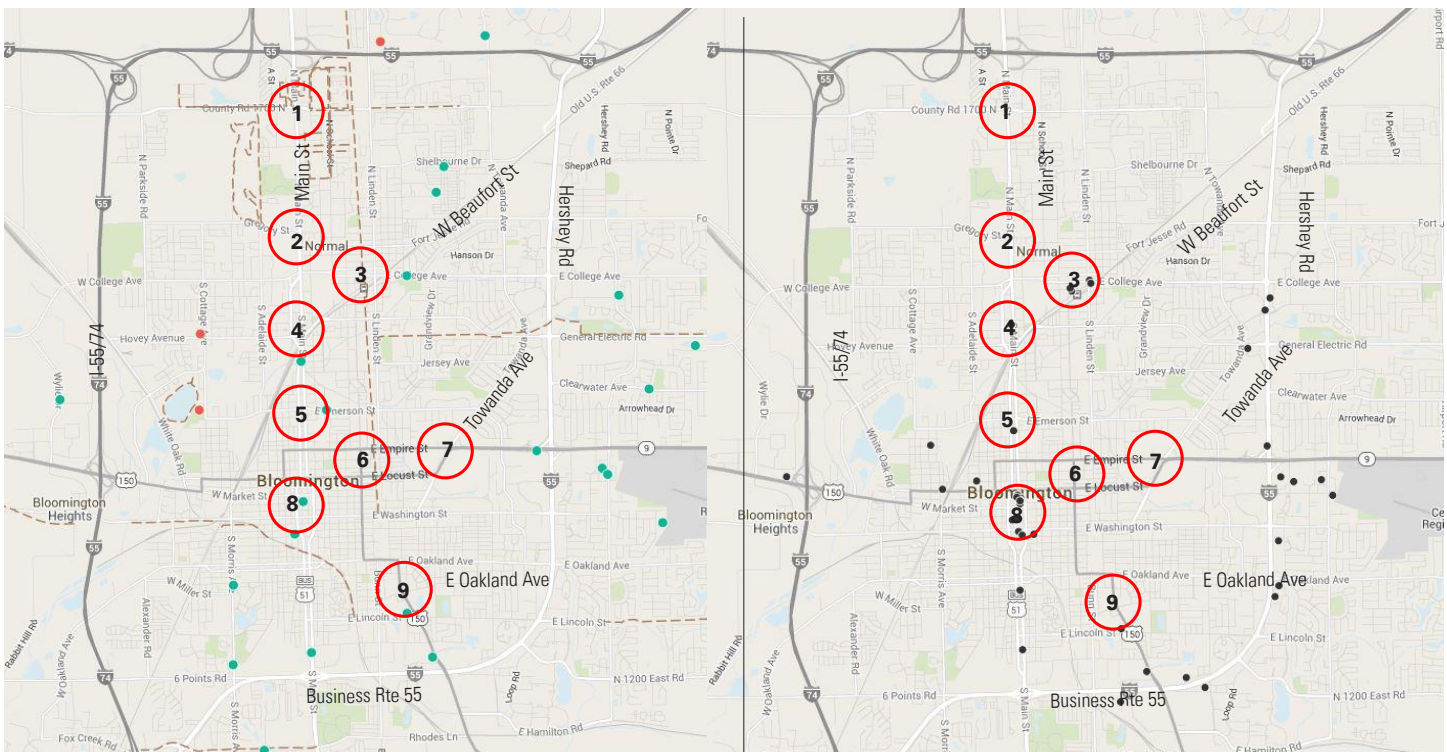
Sources: U.S. Decennial Census 2000 and 2010; American Community Survey, 2014-15; Applied Real Estate Analysis, Inc.

DEVELOPMENT CONCEPTS



Restaurants

Shopping



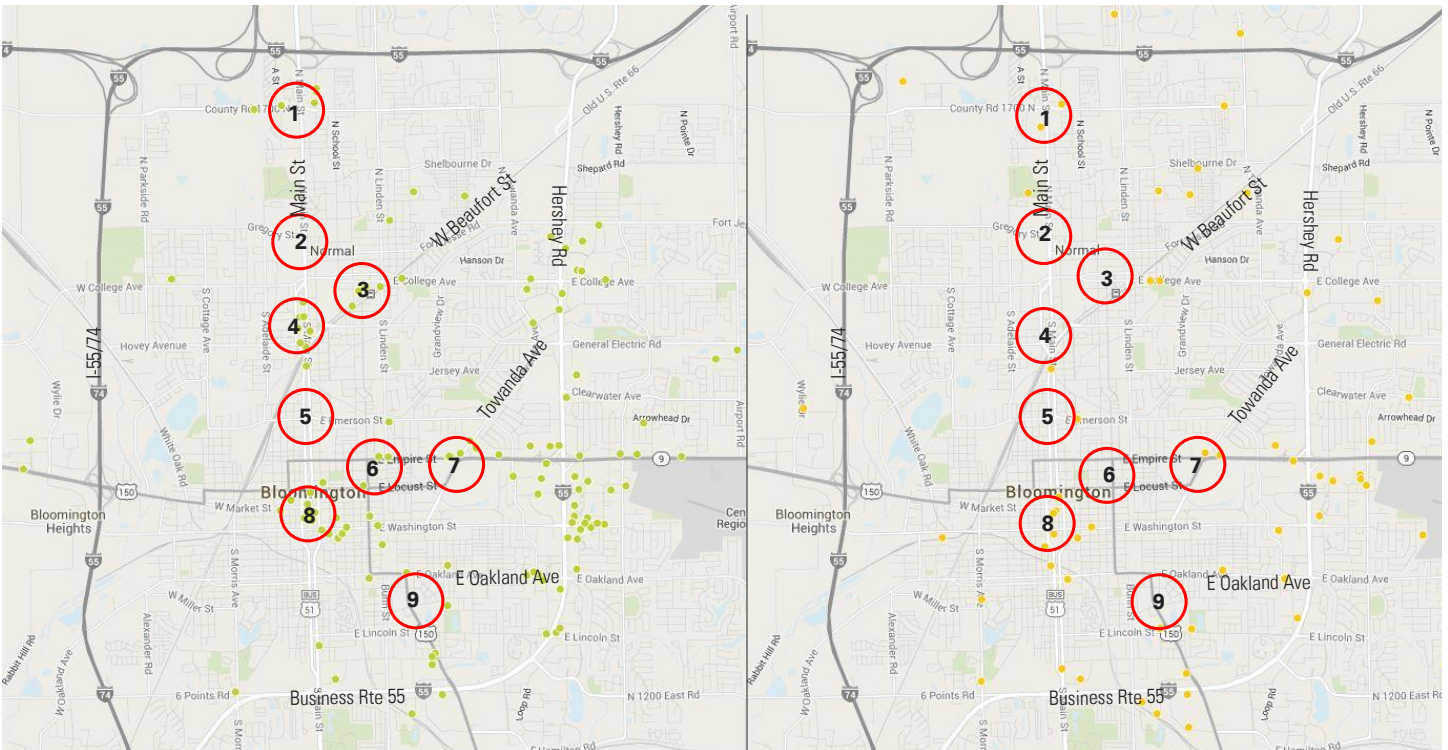
Place to Play

Playground

Trail

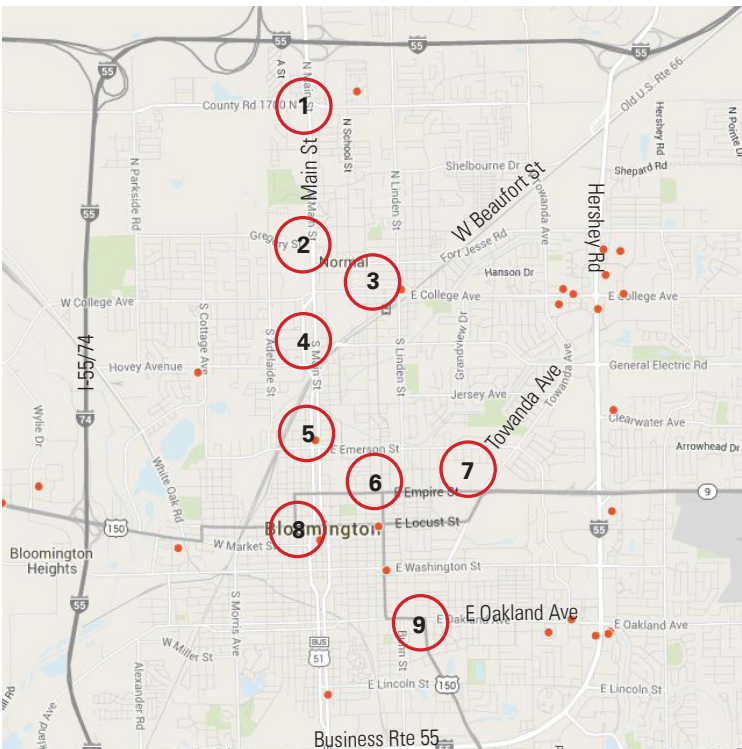
Nightlife

DEVELOPMENT CONCEPTS



Beauty & Spas

Activity Life



Normal

- Site 1: N Main St and W Raab Rd
- Site 2: N Main St and W Gregory St
- Site 3: Uptown Station
- Site 4: N Main St and W Beaufort St

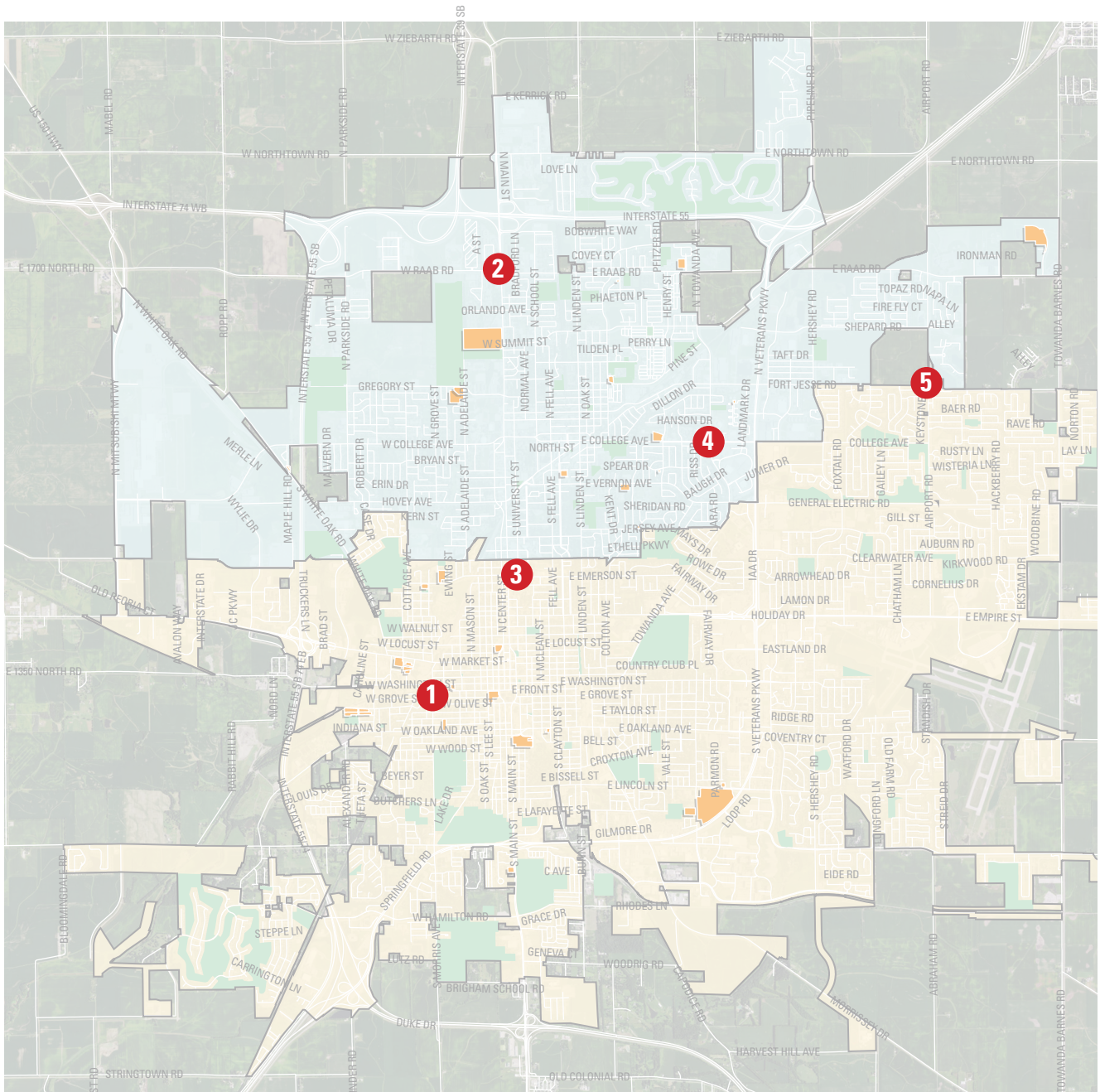
Bloomington

- Site 5: N Main St and E Emerson St
- Site 6: E Empire St and N Clinton St
- Site 7: E Empire St and Towanda Ave
- Site 8: N Main St and E Locust St
- Site 9: E Oakland Ave and Hannah St

Grocery Stores

DEVELOPMENT CONCEPTS

The sites described in the following pages identify prototypical development scenarios that respond to stakeholder and MCRPC input for more diverse housing typologies. Each of the typologies represented can be designed to accommodate the diverse populations of Bloomington and Normal.

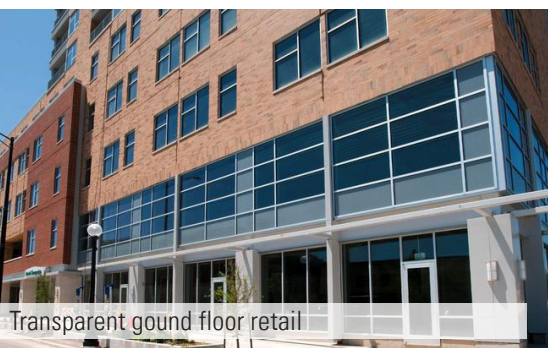




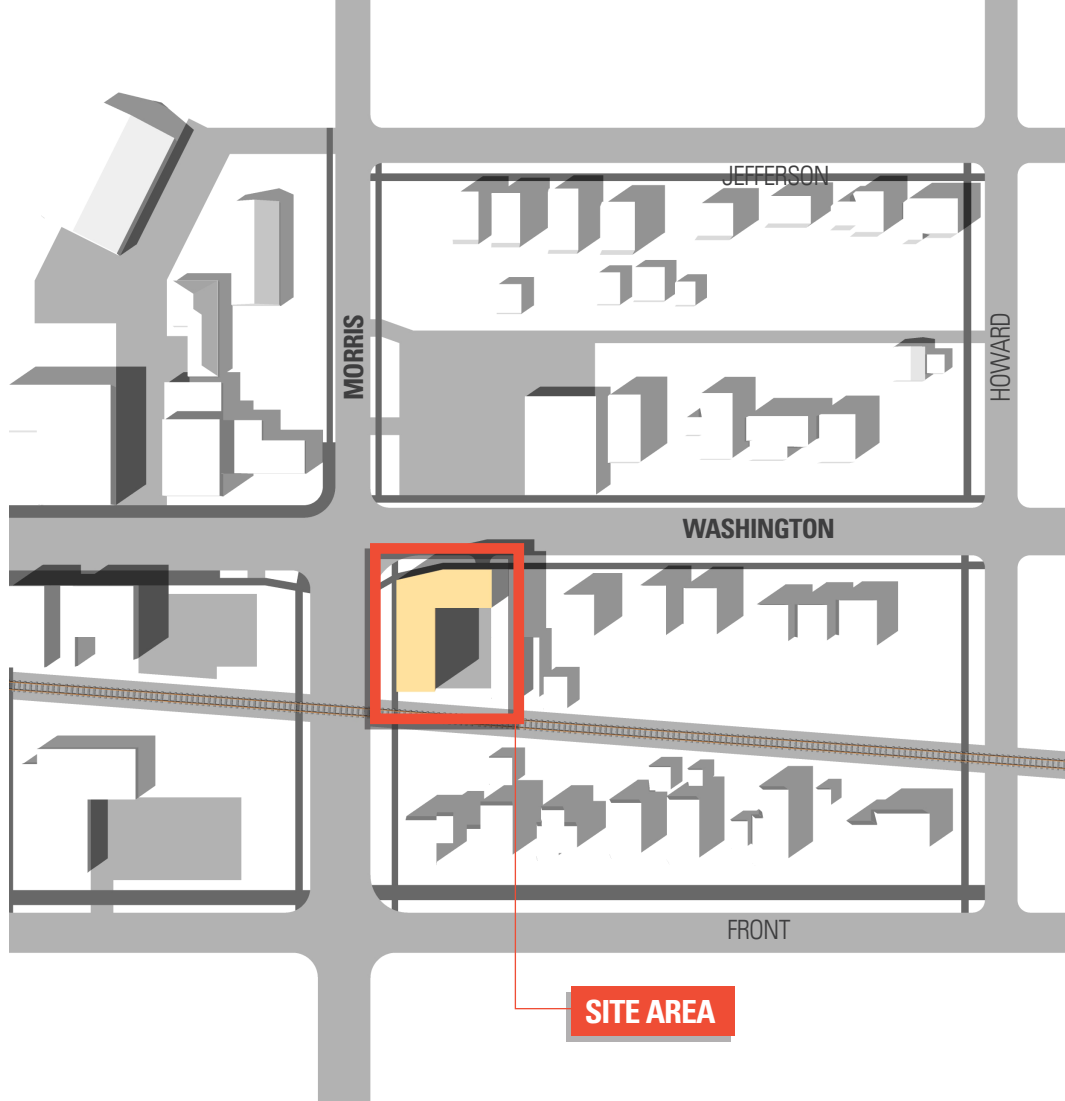
Example of a mixed-use building typology



Four story building with smaller scale elements



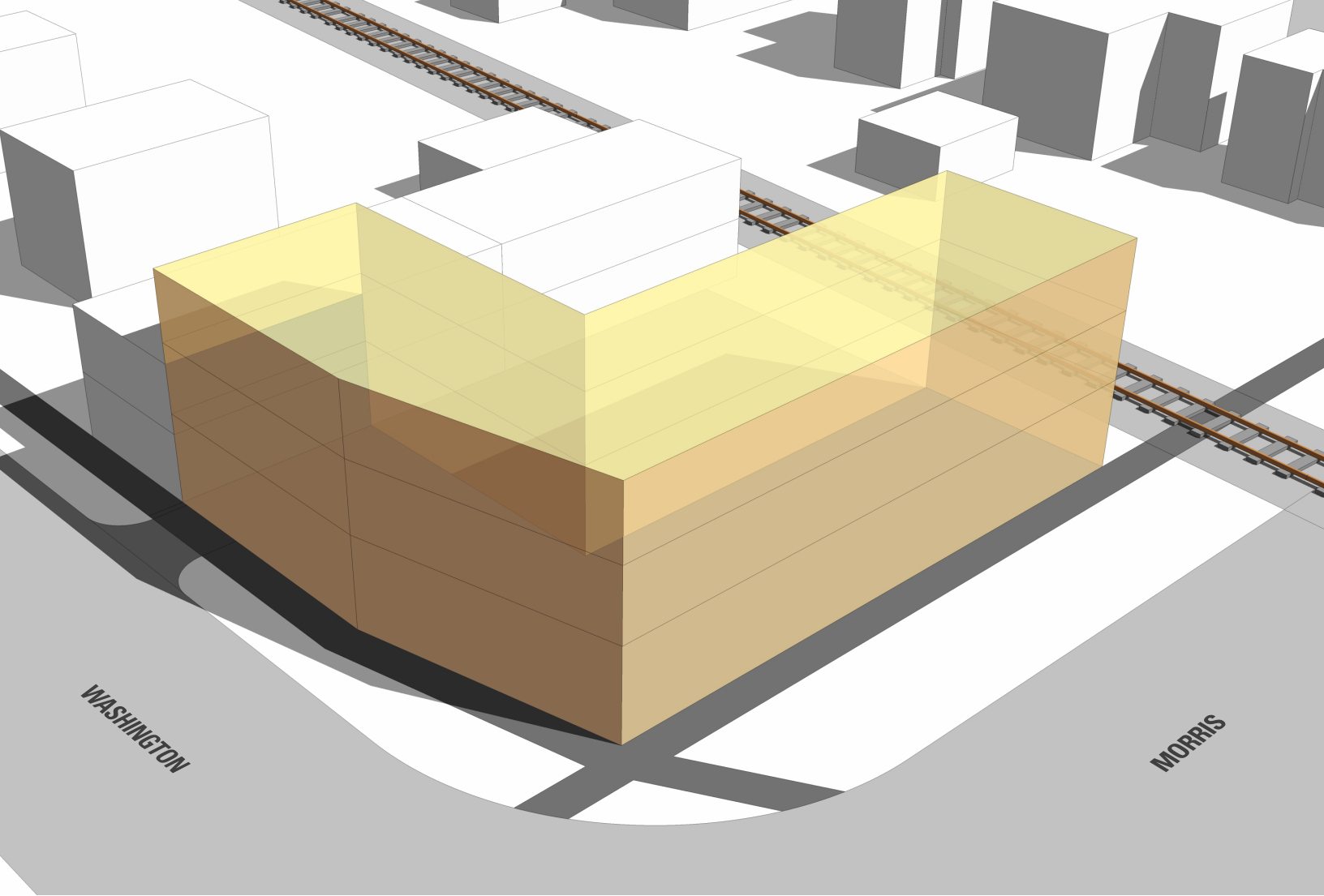
Transparent ground floor retail



1 WASHINGTON & MORRIS

SITE SCORE: 21

The site is located on the west side of Bloomington near the rail line. Currently, there is developable land within the study area, however it is not served by bus transportation. Artisan businesses are in the vicinity. The surrounding land patterns are primarily light industrial and manufacturing. The closest housing is single family residential. The proposed development is a mixed-use building with ground floor retail. With close proximity to the Constitution Trail, area social services, and Gold line (5-minute walk), the site offers a high degree of community connectivity. Affordable apartments on the second and third floor fill a gap of affordable housing identified in the housing study. The site is also proximate to social services which is a positive attribute of the site.



DEVELOPMENT YIELD

Mixed-Use Building

Total Site Area

.15 ac

Ground-Floor Retail

Ground-Floor Retail

Gross SF

3,659

Affordable Upper-Floor Apartments

1 bedroom

SF per Unit

800

Composition %

50%

Gross SF

8,068

Efficiency %

80%

of Units

4

2 bedroom

1,200

30%

8,068

80%

2

3 bedroom

2,000

20%

8,068

80%

1

Gross SF

8,068

Total Units: 6



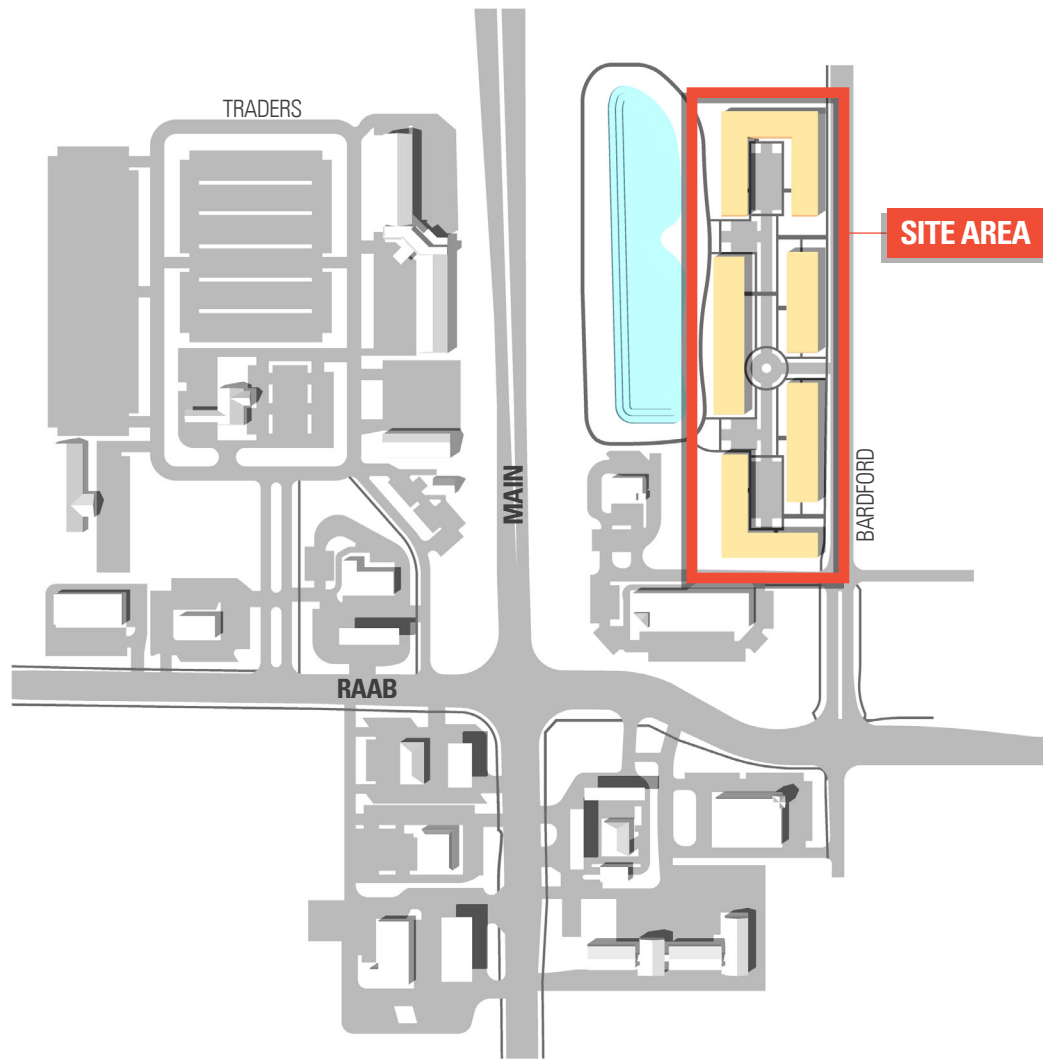
Example of a senior housing facility



Townhome style facility is more residential



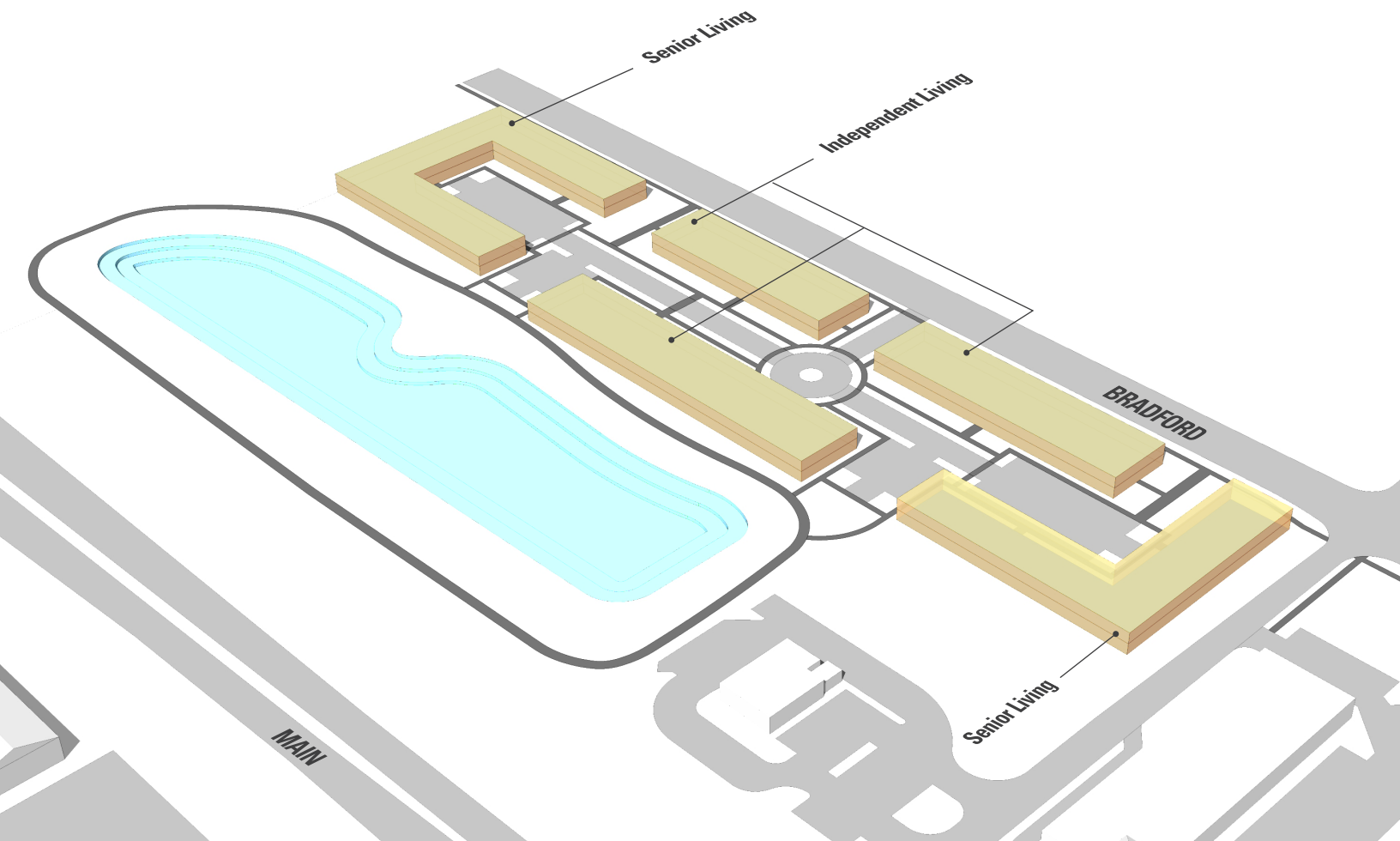
Attached rowhomes provide housing diversity



2 RAAB & MAIN

SITE SCORE: 20

The site is located between two prominent intersections in Normal. Interstate 55 is located north on Main Street, making this site well-connected to regional transportation networks. While this site is no longer available, these design principles can be used on other sites in the region. Regional commercial development and low-density residential neighborhoods also surround the site and provides easy access to a grocery store. Additionally, there is an existing trail surrounding a wet detention pond adjacent to the site, which connects to Constitution Trail and provides safe access to the park. With these considerations, it is recommended that this site consist of independent living and senior housing units. There is also an option to integrate supportive services into the development. This would provide greater housing options to the Town's elderly population. Units could be at pricepoints that are favorable to low-income seniors as well as market rate. The site should provide pedestrian connections to the nearby trail to allow residents take advantage of this recreational amenity. Additionally, the buildings should have a considerable setback from the surrounding roadways to provide residents some degree of privacy. Furthermore, there would be a system to internal circulation and parking to internalize traffic from Bradford Lane. Sufficient landscaping surrounding the parking lot is provided to soften resident's views. The building will comply with all applicable ADA regulations and laws.



DEVELOPMENT YIELD

Independent Living

Total Site Area

4.82 ac

| | SF per Unit | Composition % | Gross SF | Efficiency % | # of Units |
|-----------|-------------|---------------|----------|--------------|-----------------|
| Studio | 550 | 20% | 94,600 | 75% | 26 |
| 1 bedroom | 800 | 50% | 94,600 | 75% | 44 |
| 2 bedroom | 1,200 | 30% | 94,600 | 75% | 18 |
| Gross SF | 99,540 | | | | Total Units: 88 |

Senior Housing

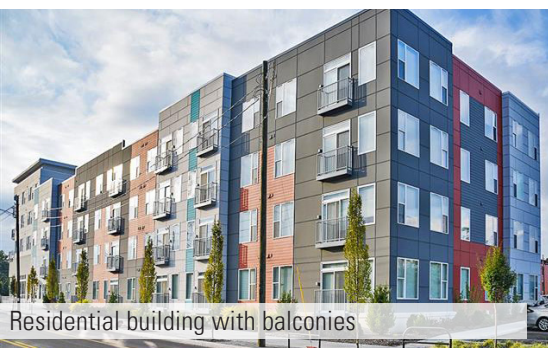
| | SF per Unit | Composition % | Gross SF | Efficiency % | # of Units |
|-----------|-------------|---------------|----------|--------------|-----------------|
| Studio | 550 | 20% | 94,600 | 65% | 22 |
| 1 bedroom | 800 | 50% | 94,600 | 65% | 38 |
| 2 bedroom | 1,200 | 30% | 94,600 | 65% | 15 |
| Gross SF | 94,600 | | | | Total Units: 76 |



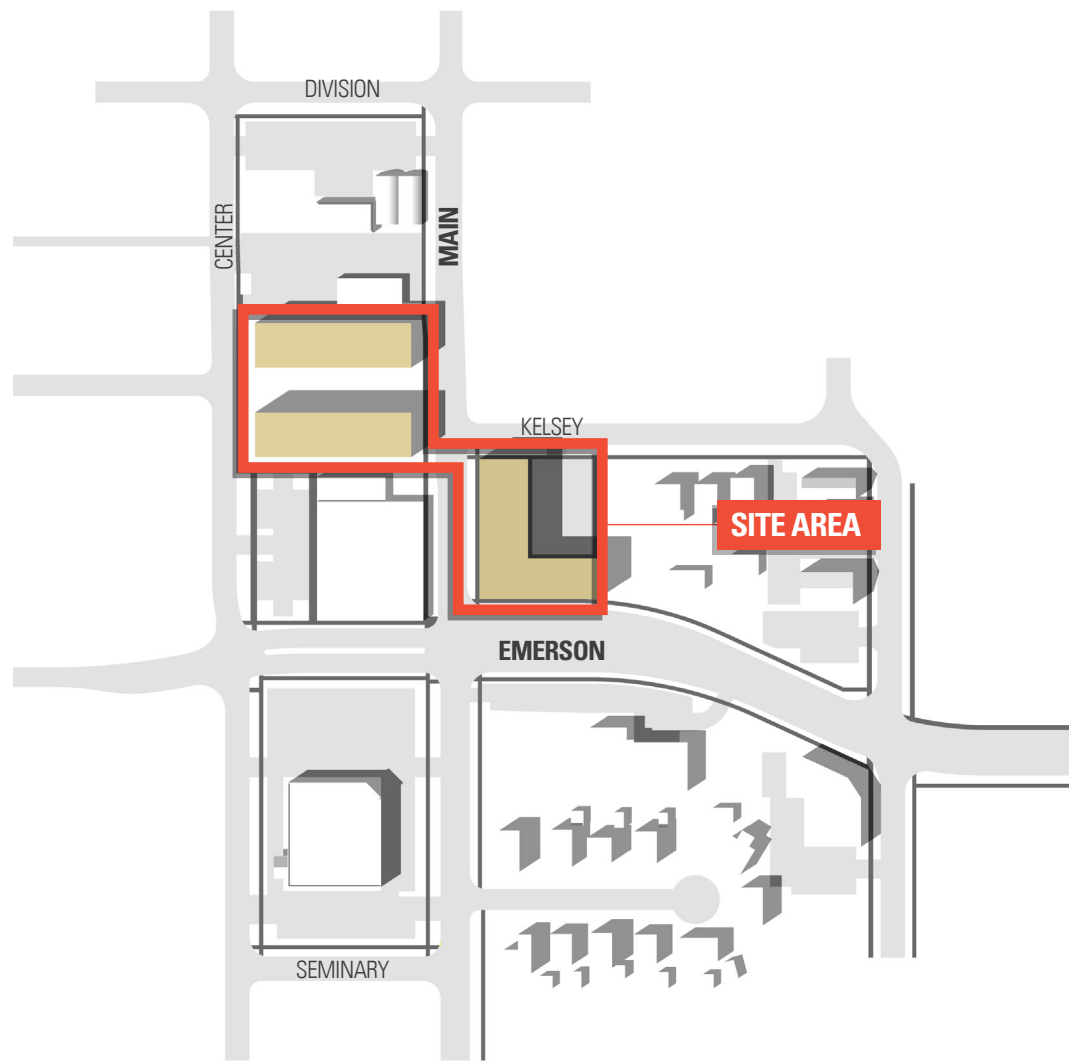
Residential building with integrated social services



Building materials change perception of height



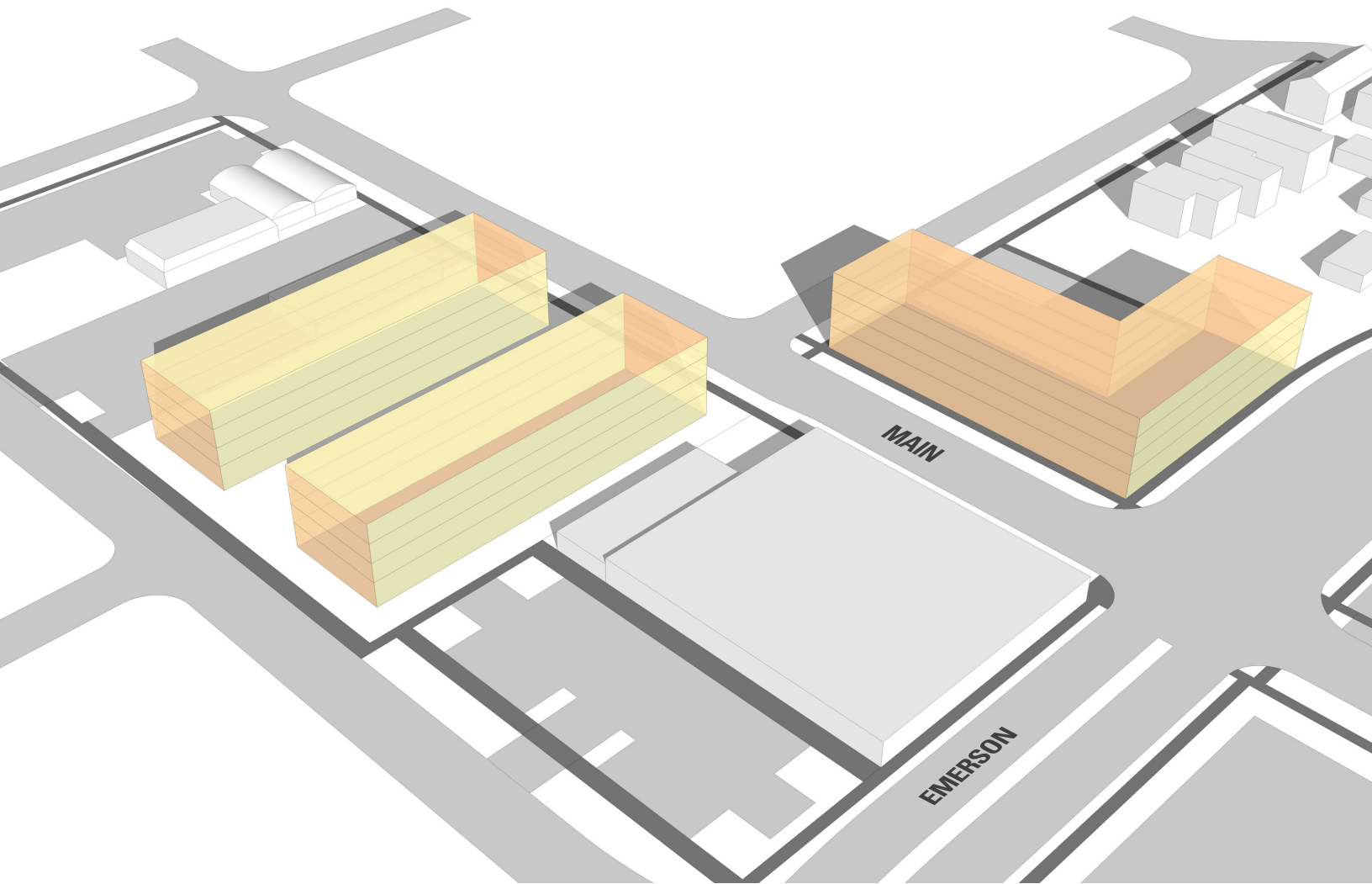
Residential building with balconies



3 EMERSON & MAIN

SITE SCORE: 21

This site is ideally located north of Bloomington’s downtown and is currently a commercial node on a route adjacent to IWU. The site has good transportation access and is near supportive service providers. Pedestrian access and coordination with the City’s vision for the site will need to be considered. The intersection is made up of primarily commercial uses set back from the street with parking in front. North Main Street is a state business route and is the northbound roadway to a couplet. North Center Street runs southbound, one block west of Main. Adjacent residential uses use the establishments in this intersection as convenience retail. However, these residential uses are low-density and are somewhat disconnected from the commercial area due to lack of clear pedestrian infrastructure. Improvements to this area should consider relocation of parking to the rear of the site and creating a more pedestrian-friendly environment. The City’s vision for this area is to encourage mixed-use development. With an increase in density and higher utilization of available parcels, this vision could be realized. The close proximity to social services is important for those that need them. The proposed building typology for this site also includes an affordable component.



DEVELOPMENT YIELD

4-Story Affordable Apartment Building with Ground-floor Parking

Total Site Area

1.56 ac

| Apartment Units (30% affordable) | SF per Unit | Composition % | Gross SF | Efficiency % | # of Units |
|----------------------------------|-------------|---------------|----------|--------------|-----------------|
| 1 bedroom | 800 | 50% | 107,106 | 80% | 54 |
| 2 bedroom | 1,200 | 30% | 107,106 | 80% | 21 |
| 3 bedroom | 2,000 | 20% | 107,106 | 80% | 9 |
| Gross SF | 107,106 | | | | Total Units: 84 |



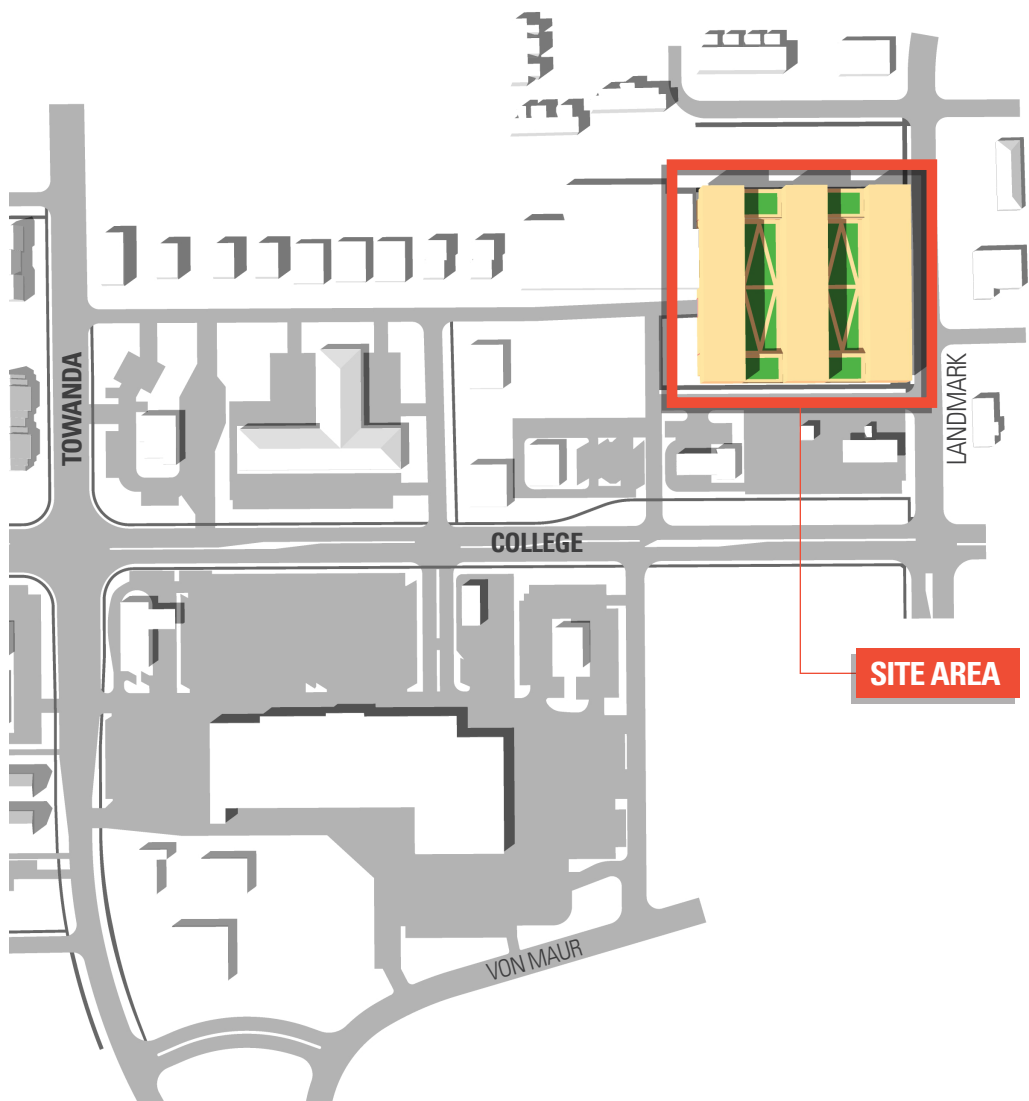
Example of attached rowhomes



Example of mixed-use building with retail



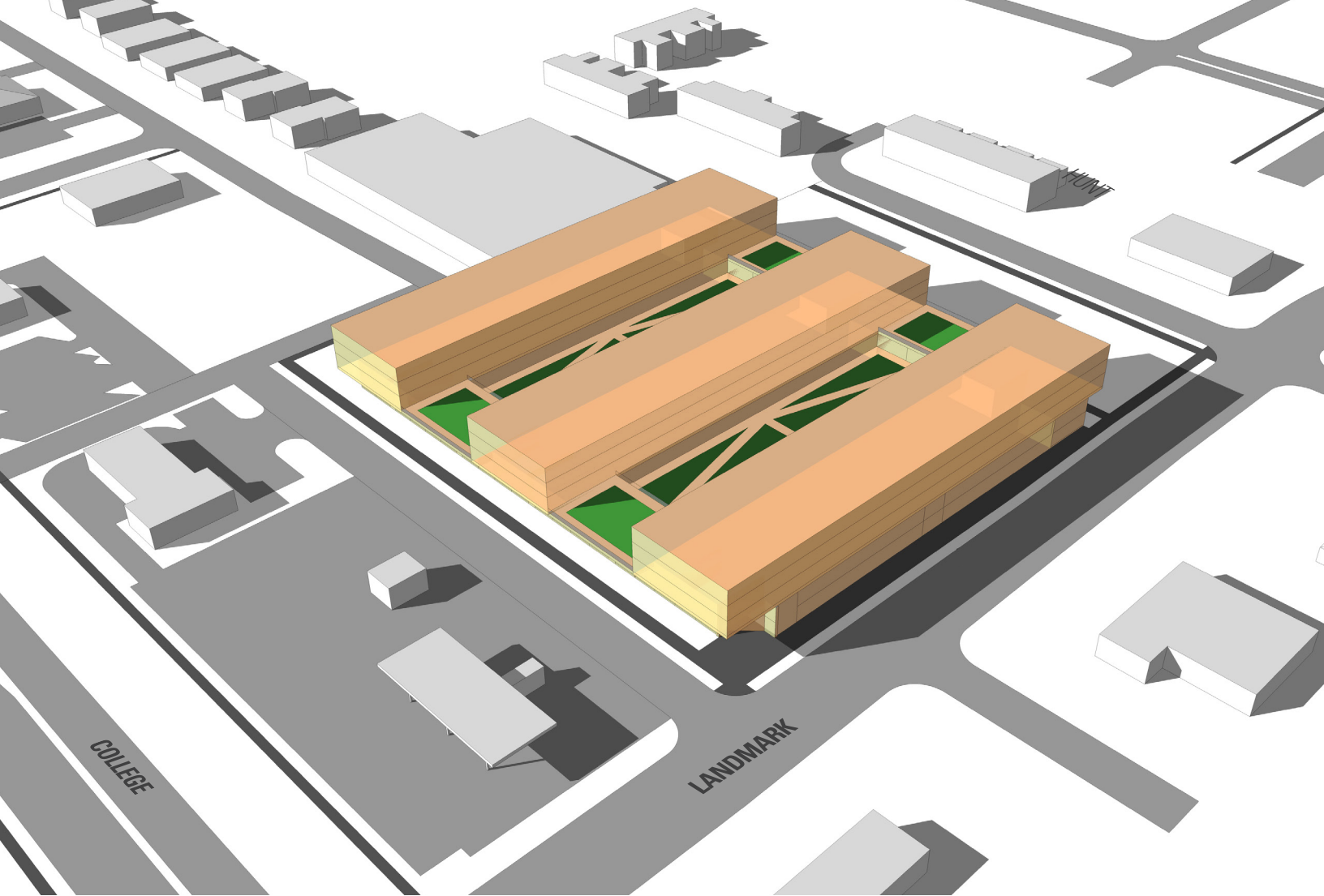
Examples of mixed-use building with retail



4 COLLEGE & LANDMARK

SITE SCORE: 24

In 2016 Kroger announced a potential plan to relocate. If this were to occur, the property could be redeveloped with dense residential units incorporated into a mixed-use commercial node. This site is a gateway site to two shopping areas - Landmark Plaza and Shoppes at College Hills. The site has good access to major arterials and has a diverse resident population. It has been designed to facilitate a variety of housing typologies including townhomes that line market-rate condos. Interior courtyards provide additional greenspace for residents. On the east side of the building, live-work or commercial storefronts can be rented to increase retail/commercial space or restaurant use in the area. Parking would be under the building, behind the retail. There is access to public transportation as well.



DEVELOPMENT YIELD

Apartment Complex with Condominiums, Townhome Liner, and Ground-floor Storefront

Total Site Area

2.84 ac

Townhome Liner

2-bedroom Townhome

3-bedroom Townhome

Units

22

10

Gross SF

1,120

1,750

Market-Rate Condominiums

1 bedroom

2 bedroom

3 bedroom

Gross SF

SF per Unit

800

1,200

2,000

236,880

Composition %

50%

30%

20%

Gross SF

236,880

236,880

236,880

Efficiency %

80%

80%

80%

of Units

118

47

19

Total Units: 185

Ground-floor Storefront

Gross SF

5,346



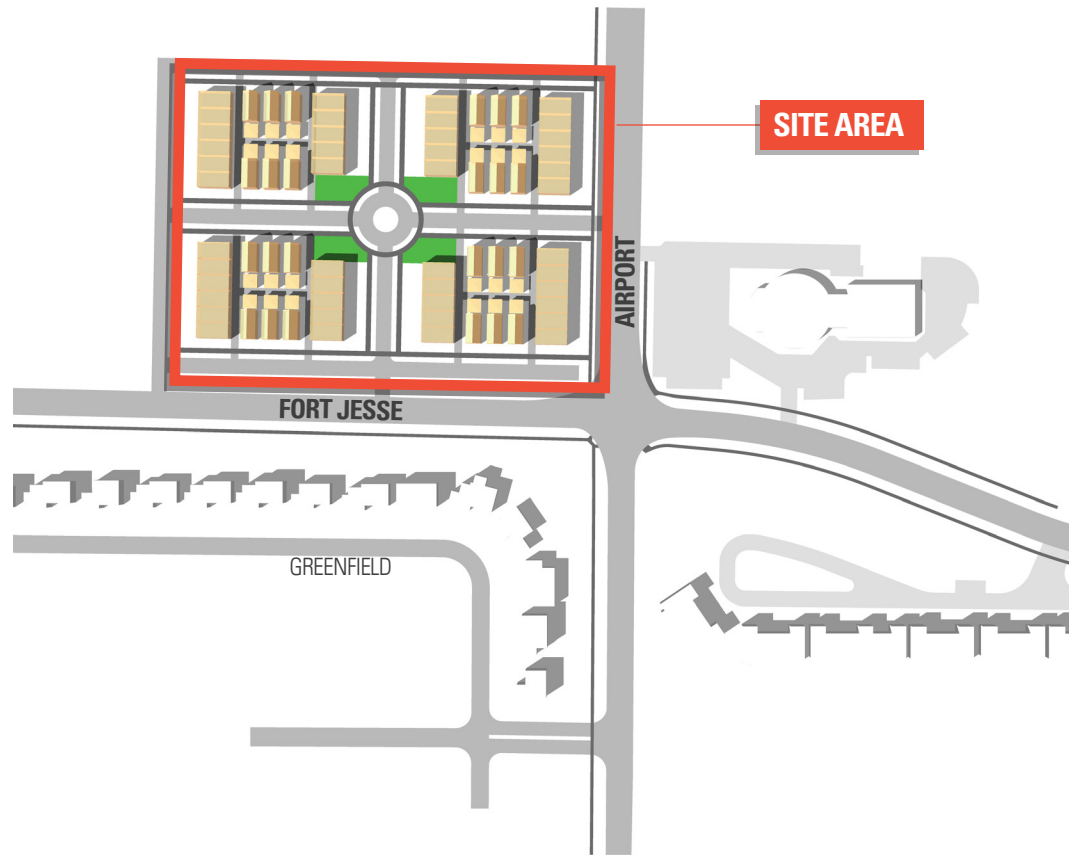
Example of a compact single family home



Example of compact single family home neighborhood



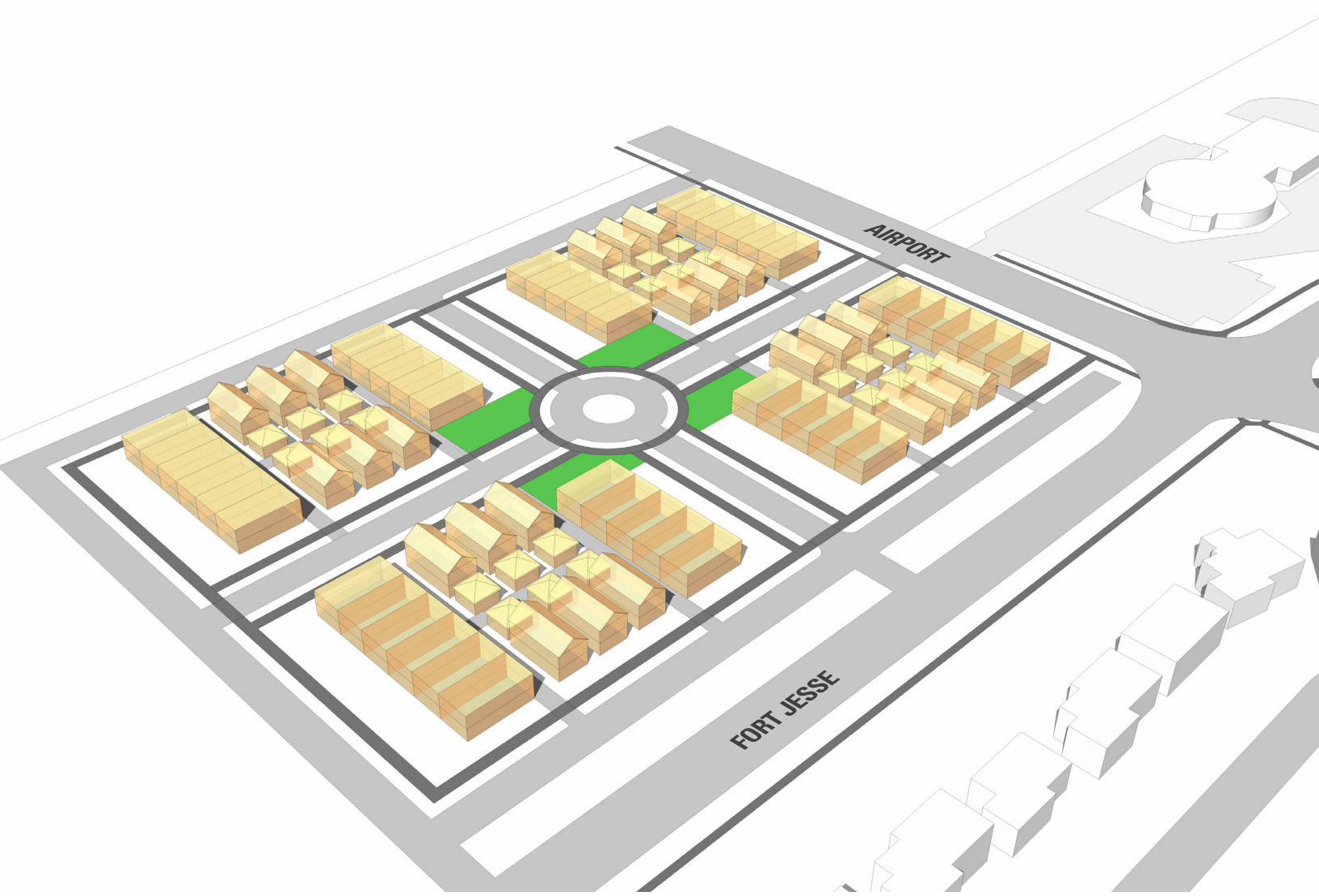
Example of diversity in housing form



5 FORT JESSE RD & AIRPORT RD

SITE SCORE: 16

This 140 acre greenfield site is in the northeast corner of Normal, adjacent to the Ft. Jesse Medical Office Complex. The site is relatively disconnected from employment centers and transportation. However, there is a proposed fire station near by. Because of a desire for a unique housing product on this site, a compact new urbanist development is proposed. Smaller, denser dwellings connected by alleys populate the site. The Housing Study recommends that new housing respond to smaller household trends in Bloomington and Normal. Increased density on the site could spur development of additional neighborhood-serving commercial businesses and increased bus service. Townhomes are proposed in addition to single family compact, detached homes. The density is 8-12 units per acre.



DEVELOPMENT YIELD

Single-Family Detached and Townhomes

Total Site Area

4.85 ac

| | Lot SF | Building SF | # of Lots | # of Units |
|---|--------|-------------|-----------|------------|
| Single-Family Detached Housing with Detached Garage | 2,772 | 2,070 | 24 | 24 |
| Duplex / Townhome | 2,100 | 2,500 | 44 | 44 |



KEY RECOMMENDATIONS

KEY RECOMMENDATIONS

Key recommendations have been created that summarize the findings in this report. The key recommendations emphasize development opportunities that alleviate housing and affordability challenges in Bloomington and Normal. Priorities for the communities should focus on new housing that is responsive to a changing demographic, supports the mission of existing social service agency providers, adds value to existing neighborhoods, and provides opportunities for seniors and low-income residents to have access to high quality housing. Implementation strategies are provided that address the policy narratives for each recommendation. Next steps in the process would be to identify partners for each strategy including non-profit and governmental agencies to support capacity buildings towards successful goal achievement. Coordination with municipal budgets is also critical to successful implementation. The implementation timeline can be broken into: short-term (1-3 years); mid-term (3-5 years) and long-term (6-10 years). Key recommendations have been grouped into six core categories based on public input. Those categories are:

1. Culture, Community, and Thinking
2. Responsive Housing Typologies
3. Density and Transit-Oriented Development
4. Supportive and Safe Housing
5. Preservation of Community Character
6. Marketing and Branding

Bloomington and Normal are homes to reputable higher education institutions, significant civic facilities, and celebrated cultural venues. Both of these municipalities celebrates their diversity and encourages the introduction of broad reaching goals towards inclusivity and equal housing opportunity. Strengthening the cooperative efforts of municipal leadership, non-profit organizations, and private development will continue to support and expand these existing efforts.

1. Culture, Community, and Thinking

Recommendation 1.1: Create an inter-jurisdictional group meeting quarterly on housing related issues.

1.1A. Assign organizational responsibility to MCRPC and encourage Bloomington Housing Authority to participate or co-lead in implementing the recommendations in this report. This group could also perform additional study to review quality of housing and affordability. **(short-term)**

1.1B. Conduct a capacity assessment of existing non-profit social service provider organizations in Bloomington and Normal to better understand service gaps. Partner with municipal leadership to prioritize areas where additional funding should be spent. **(mid-term)**

Recommendation 1.2: Focus on a holistic view of service provision in Bloomington and Normal that prioritizes social, economic, and physical sustainability.

In conversations with area stakeholders, many groups and individuals expressed a concern that long-term sustainability of their community was being sacrificed for short term gains. Critical to the success of a holistic housing strategy is the maintenance of existing positive community assets and continuing to strive for improvement in areas that have yet to overcome their challenges.

Implementation Strategies

1.2A. Implement a ‘healthy renters’ class that focuses on soft-skills and health and wellness for renters. **(short-term)**

1.2B. Develop quality of life amenities and leverage positive attributes of the distinct neighborhoods in Bloomington and Normal. For example, walkability in downtown Bloomington and Uptown Normal areas is appealing to residents and can be extended to adjacent neighborhoods. **(mid-term)**

1.2C. Work with organizations such as Habitat for Humanity to develop and implement training for energy-efficiency installations, housing construction, and restoration. **(mid-term)**

2. Responsive Housing Typologies

Recommendation 2.1: Close the gap for seniors at the 30-60% AMI by providing housing options for this vulnerable group.

As illustrated in the gap analysis, there are generally a variety of housing options for seniors of most income levels. However, for those households with incomes of 30-60% AMI, there is a need for additional housing units that allow this population to age in place and receive necessary services.

Implementation Strategies

2.1A. Encourage developers to consider age-restricted low-income tax credit housing to create new housing units. Municipalities could sponsor developer education seminars with local LIHTC providers to generate interest in use of this funding tool. **(short-term)**

2.1B. Create affordable senior housing near commercial nodes and activity centers to allow seniors access to needed services and amenities. **(long-term)**

2.1C. Develop an affordable housing development with integrated on-site staff to provide supportive services, much in the same way that many congregate developments provide services to their residents. This could be done by partnering with existing social service agencies. Illinois Housing Council, Mercy Housing Lakefront and Neighborhood Housing Services in Chicago all have developed buildings that illustrate the effectiveness of this model. **(mid-term)**

3. Density and Transit-Oriented Development

Recommendation 3.1: Limit sprawl and encourage urban residential densities.

Increase property value per acre by supporting denser development by limiting continued sprawl on the fringes of Bloomington and Normal and developing existing annexed land. This will lower the municipal costs of servicing future housing development while also increasing the land value per acre.

Implementation Strategy

3.1A. Target blocks near transit and shopping nodes for infill redevelopment for multi-family and mixed-use development. **(short-term)**

3.1B. Support a policy where neither Bloomington nor Normal extend municipal utilities except at the expense of the private housing developer. This is a common practice in many urbanized municipalities. **(short-term)**

3.1C. Provide design flexibility to support denser mixed-use developments within existing limits of Bloomington and Normal. A site analysis should be conducted that includes identifications of opportunities and challenges for lot width, right of way dimensions, setbacks, and accessory units. **(mid-term)**

Recommendation 3.2: Promote the development of denser, transit supportive housing.

The transportation burden on low income families reduces their ability to maintain their homes or travel long distances to employment centers. Additional housing density in areas that are proximate to transit can support low income families by reducing their transportation cost burden. Per the Normal Comprehensive Plan:

‘Even with these options, there are gaps in public transit service in Normal and Bloomington. These gaps are partially addressed by not-for-profits such as the YWCA of McLean County, Faith In Action, and SHOW Bus. Other local agencies provide transportation services to agency clients, either directly or by contracting with transportation providers. Although Connect Transit recognizes these gaps, limited resources and structural constraints make it difficult for them to quickly address these issues. In the interim, it is critical to provide the necessary support to the nonprofit agencies bridging that gap.’

Transit supportive housing in Bloomington and Normal coordinates with the community’s comprehensive plan to provide greater service to those residents that are transit dependent. Through partnerships with transportation agencies and non-profit organizations, the location of housing and access to transit should be coordinated.

Implementation Strategies

3.2A. Revise zoning ordinance to allow for denser development around transit. Coordinate updates of regulatory documents in Bloomington and Normal to identify challenges to denser development and provide adequate Floor Area Ratio (F.A.R) and unit sizes. **(mid-term)**

3.2B. Revise zoning to allow for more mixed-use development by exploring increases in Floor Area Ratio

(F.A.R.) and identifying locations in both communities that can accept more dense development. **(mid-term)**

3.2C. Identify developers interested in the creation of innovative housing types that consider smaller dwelling units. Organization of a design charrette and tour of possible redevelopment properties could engage developers. **(mid-term)**

4. Supportive and Safe Housing

Recommendation 4.1: Create stabilizing programs for the homeless that include housing and supportive service coordination.

Based on the findings of the housing study, permanent housing could alleviate many of the conditions of the homeless population in Bloomington and Normal. National best practices have demonstrated that a variety of interventions are necessary to diminish the cost of shelter housing and emergency room visits, saving the municipality money and reducing the manpower and capacity burdens of area social service agencies. Permanent supportive housing for the homeless should be an integral part of the county-wide housing strategy.

Implementation Strategy

4.1A. Revise regulatory documents to include provisions for zoning classifications that would allow mixed-use housing to accommodate in-house social services or healthcare, increased densities for smaller room/unit sizes, and other requirements to allow for a housing type responsive to the unique needs of this population. **(mid-term)**

4.1B. Partner with social service organizations to identify sources of funding and subsidies for construction and ongoing support. Partnerships may increase the number of opportunities available for funding. **(short-term)**

4.1C. Development permanent supportive housing as illustrated in Chapter 7, with convenient access to social services and transportation. **(long-term)**

Recommendation 4.2: Resolve deficits in service delivery to the chronically homeless.

Service delivery to the chronically homeless has been a challenge in Bloomington and Normal. Several factors are to be considered to resolve this issue, including: social service provider capacity, identification of funding sources, program coordination, and availability of high quality, permanent housing. Both

KEY RECOMMENDATIONS

rapid re-housing and homeless prevention have been demonstrated to reduce the chronically homeless population. For Bloomington and Normal, both of these strategies should be employed as funding and social service agency capacity allows.

Implementation Strategies

4.2A. Provide permanent affordable and supportive housing for the very poor utilizing targeted funding, development of best practice programs, and coordinated organizational resources. **(long-term)**

4.2B. Work with existing social service agencies to provide intensive in home services and case management. **(mid-term)**

4.2C. Support capacity building in existing mental health agencies interested in working directly in the community and this specific population. Inventory existing capacity and supplement as necessary to meet this goal. **(mid-term)**

4.2D. Cultivate a federally qualified health care agency (FQHC) focused on the chronically homeless. Utilize existing plans and reports to substantiate creation of a new agency. The Source for Housing Solutions identifies the creation of federally qualified health care agencies as a critical stepping stone to providing long-term care for the homeless and low-income elderly residents. These centers can help participants on Medicare/Medicaid better understand their benefits in addition to establishing partnerships with existing social service/mental health providers. There are 566 FQHC operating in Illinois. **(long-term)**

Recommendation 4.3: Encourage compact housing on greenfield sites.

As demonstrated in the housing study, there is a significant oversupply of primarily single family homes on annexed land on the periphery of Bloomington and Normal. The number of smaller households is increasing creating potential demand for smaller, less expensive housing alternatives. The Bloomington Comprehensive Plan identifies several strategies in Chapter 4 - Neighborhoods, that should be coordinated with this study. The Town of Normal Comprehensive Plan land use recommendations should also be coordinated with this study.

Implementation Strategies

4.3A. Create design guidelines to enhance the streetwall and create a pedestrian friendly environment along major commercial corridors and priority development areas.. Design guidelines can be codified into standards and applied in the form of overlays in certain areas. For new development, design standards can help shape the physical framework. **(short-term)**

4.3B. Inventory oversupply of housing stock and work with realtors, management companies, and municipal departments to promote their absorption. This strategy is a long-term goal to promote Smart Growth and responsive housing typologies. **(long-term)**

4.3C. Promote the development of housing using less expensive construction procedures, such as zero lot line housing developments. This recommendation should be coordinated with existing annexation

KEY RECOMMENDATIONS

agreements to ensure long-term success of future developments. **(long-term)**

4.3D. Review annexation agreements for opportunities to modify the existing conditions to allow more dense housing developments. Developments should allow for quality of life amenities such as grocery stores and parks, and depending on location, opportunities to integrate retail and commercial uses.

(short-term)

Recommendation 4.4: Create additional multi-family housing for very low-income families.

Multi-family residential infill housing opportunities near transit and shopping can support smaller households and increase Millennial and Empty-nester future demand. While sources for rent subsidies are diminishing, some of the demand for very low-rent housing may be met by developing sources of very low-cost financing to layer with low-income housing tax credits to enable lower rents on new or renovated properties.

Implementation Strategies

4.4A. Explore establishing a housing trust fund, possibly with a combination of public and foundation funds. Illinois Affordable Housing Trust Fund provides funds to income eligible projects for: new construction, acquisition, rehabilitation of rental properties, down payment assistance/closing costs for homebuyers, rehabilitation, and new construction of owner-occupied homes. **(mid-term)**

4.4B. Create market rate housing in Downtown Bloomington, Uptown Normal, and near well-developed walkable areas identified by the Urban Fit Study. Market rate housing should satisfy the needs of future residents consistent with current population trends. **(long-term)**

4.4C. Use Tax Increment Financing as a tool to close potential redevelopment financial gap of projects. **(mid-term)**

4.4D. Support infill redevelopment for multi-family development. This process can be better understood by assessing existing zoning, land use incompatibilities, and assemblage of vacant parcels. Marketing of these sites to potential developers would generate interest in future developments. In Rockford, Illinois, a partnership with the City, Etsy, and business industry leaders, created a program for very low income residents that focused on self-sufficiency and economic stability through business incubation and improvements in housing. **(short-term for analysis and inventory)**

4.4E. Consider multi-family housing alternatives or those that incorporate live/work, incubator, or shared office space. Co-located amenities or building functionality encourages opportunity for a diversity of residents. Public education of new building types would be included in this process as well. This typology is located in many Illinois metropolitan areas and exemplified as a best practice by the American Planning Association. **(long-term)**

Recommendation 4.5: Support aging in place.

The inability to maintain their home is frequently what forces older homeowners into age-restricted living environments. Half of the housing stock in Bloomington and Normal is more than 35 years old which

indicates that maintenance will be an issue for older persons.

Implementation Strategy

4.5A. Review and update the community health assessment to include provisions to support seniors who have special needs and desire to stay in their homes. AARP and the Community Housing Resource Center have created a variety of best practice strategies that promote aging in place and provide toolkits for local governments for implementation of these strategies. **(short-term)**

4.5B. Coordinate policies with social service agencies and consider satellite facilities in partnership with local service providers in senior buildings. **(short-term)**

4.5C. Coordinate with non-profit organizations to provide basic repairs including minor plumbing, electric, exterior maintenance, and roofing, to maintain the safety and livability of houses owned and resided in by elderly persons. These organizations may have a social worker on staff to help assess the ability of the individuals they assisted to continue living on their own. **(long-term)**

4.5D. Secure Community Development Block Grant (CDBG) funds to support creation or maintenance of these programs. **(mid-term)**

4.5E. Investigate low interest loan funds to help seniors complete larger repairs on their homes. These programs may also be applicable to households who desire to make modifications on their homes. Younger families and households with physical disabilities may also benefit from low interest loan programs. **(mid-term)**

5. Preservation of Community Character

Recommendation 5.1: Preserve historic homes and neighborhoods.

Preserve existing housing structures to increase affordability and overall character of the community. In the affordability analysis, it was found that improving the overall character of the community and subject homes would increase neighborhood desirability. With rents in the affordable range, increased in property values could occur with prioritizing preservation of historic assets. In neighborhoods with an aging housing stock, repairs and renovations can preserve a home's character and maintain its livability. Municipalities could incentivize rehabilitation of existing structures through a variety of tools identified in the Housing Toolkit in Chapter 7.

Implementation Strategy

5.1A. Enforce the policies of existing plans and reports that identify historic areas in Bloomington and Normal to preserve historic homes and neighborhoods. **(short-term)**

5.1B. Enforce building codes in the municipalities to reduce subdividing of existing homes without proper authority and permits. **(short-term)**

5.1C. Utilize existing programs to identify, prioritize and support building rehabilitation that creates value for residents and is most able to have a positive impact in the neighborhood context. **(mid-term)**

5.1D. Promote incentives for rehabilitation of existing structure including local, state and federal funding sources. Encourage public/private partnerships and engagement of non-profit organizations and housing authorities to jointly apply for these funds. **(long-term)**

5.1E. Coordinate with non-profit organizations to provide basic repairs to maintain the safety and

livability of houses owned and resided in by elderly persons. These organizations may have a social worker on staff to help assess the ability of the individuals they assisted to continue living on their own. **(long-term)**

6. Marketing and Branding

Recommendation 6.1: Create a marketing brochure and training for developers to better understand infill development opportunities in Bloomington and Normal.

Implementation Strategy

6.1A. Work with developers and community stakeholders including lenders, potential owners and renters, building code officials, and municipal leadership to create funding strategies to implement infill development solutions that accomplish the goals in this report. **(mid-term)**

6.1B. Conduct a charette with design professionals to develop innovative housing solutions on lots identified for development. These recommendations can then be presented to the public to both empower and educate residents on housing options not currently available in the community. **(short-term)**

6.1C. Organize focus groups and other engagement opportunities to better understand the kind of development the community would prefer. **(short-term)**

6.1D. Create a curriculum with Illinois Housing Development Authority, Bloomington Housing Authority, and other housing advocacy groups to present housing options to developers along with opportunities for public/private collaboration on affordable housing projects. **(mid-term)**

Recommendation 6.2: Assess the educational opportunities and resource availability for residents

Implementation Strategy

6.2A. Promote existing educational opportunities and resource availability for residents. **(mid-term)**



IMPLEMENTATION

HOUSING TOOLKIT

While all of the listed funding sources, agencies, and programs are not eligible for all projects, they provide an opportunity for municipalities, individuals, and developers to envision new projects and improve existing properties using a variety of funding mechanisms. Funding sources are variable based on availability of funds and competition nationally for those funds. It is recommended that further research be conducted on desired sources of funding to determine deadlines, application requirements, and eligibility. All of the agencies identified should review the IHDA strategic recommendations for capacity building to ensure their organizations are equipped with the right tools to administer any funding received as well as provided needed services to their communities. In addition, service providers may refer to the 2017 Illinois Annual Comprehensive Housing Plan, 2017 Housing Production Plan and Technical Plan, to view past awards of grants and loans and to prepare an application consistent with IHDA's housing goals.

KEY HOUSING AGENCIES

City of Bloomington

The City provides policy and governance for the City of Bloomington.

Town of Normal

Is the governing agency in charge of policy and governance for the Town.

McLean County

Located in Bloomington, Illinois, McLean County administers county-wide governance and support.

Bloomington Housing Authority

Works to provide quality affordable housing and self-sufficiency opportunities to low and moderate income citizens of McLean County using a variety of state and federal housing assistance programs.

Habitat for Humanity of McLean County

Is an independent affiliate of nonprofit Habitat for Humanity International. Dedicated to eliminating substandard housing through the construction, rehabilitation, and restoration of homes to income eligible families.

Illinois Housing Development Authority

Created in 1967 as a self-supporting agency to finance affordable housing across Illinois using many grant, loan, and tax credit programs to income eligible families.

Illinois Department of Community and Economic Opportunity

Focuses on improving the economic opportunities for business, entrepreneurs, and residents that improve their quality of life using many business and community programs to invest in business and community development projects throughout the state.

McLean County Regional Planning Commission (MCRPC)

Created in 1966 the MCRPC coordinates planning and development throughout McLean County for transportation, economic development, housing and, community development efforts.

HOUSING REHABILITATION PROGRAMS AND FUNDING SOURCES

Abandoned Properties Program

Provides grants to municipalities and counties to secure, maintain, demolish, or rehabilitate abandoned residential properties within their jurisdictions.

Blight Reduction Program

Designed to decrease preventable foreclosures and stabilize neighborhoods by supporting local governments and their nonprofit housing partners as they target blight, vacant, residential properties for acquisition, demolition, greening, and eventual reuse or redevelopment.

Community Development Block Grant (CDBG) Housing Rehabilitation Program

Provides local governments assistance with income eligible households to make the necessary repairs and improvements to their homes in order to eliminate health and safety programs, correct building code violations, and to preserve the long-term integrity of the units.

Community Revitalization Program

Focused community-based efforts to measurably increase access to employment, living wage jobs, healthcare, supportive services, community amenities, transportation, quality and affordable housing stock.

Low Income Housing Tax Credit (LIHTC) Program

Federal tax credit to finance the development or redevelopment of affordable rental housing for income eligible households.

Permanent Supportive Housing Development Request for Applications

Will fund developments serving extremely low-income person with disabilities, persons experiencing homelessness, and other vulnerable populations.

Rental Housing Support Program

Provide rental assistance by subsidizing rental housing units for income eligible households through Local Administering Agencies (LAAs). At the time of this writing, McLean County did not have a Local Administering Agency to manage these funds.

Section 8

The housing choice voucher program is the federal government's major program for assisting very low-income families, the elderly, and the disabled to afford decent, safe, and sanitary housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to find their own housing, including single-family homes, townhouses and apartments.

Single Family Rehabilitation Program

Provides grants to units of local government and community based organizations to help low-income homeowners afford home repair expenses.

IMPLEMENTATION

Supportive Housing Living Program

This program is a Medicaid approved home and community-based housing service as an assisted living option administered by the Illinois Department of Healthcare and Family Services for elderly and person with physical disabilities.

Employer Assisted Housing (EAH)

Provides assistance to homebuyers who live near their place of employment and its focused on underserved populations.

Habitat for Humanity: Community Impact Fund

Provides loans to income eligible households for purposes of home acquisition, construction, and rehabilitation.

HOME/Affordable Housing Trust Fund

Funds to be used to create affordable housing for low income households.

National Housing Trust Fund

Used to provide funds to build, preserve, and rehabilitate rental housing that are affordable for very low-income households.

SUSTAINABLE BUILDING AND GREEN INVESTMENT PROGRAMS

Home Weatherization Assistance Program

Designed to help low and moderate income households save on heating and curb costs while increasing the comfort of their homes.

Illinois Entergy Efficient Affordable Housing Construction Program (EEAHCP)

Grants to nonprofits and for-profit developers to help offset the cost of incorporating energy efficient building practices in residential construction.

Illinois Low Income Home Energy Assistance Program (LIHEAP)

Illinois Public Housing Authority funding for electric and gas utility efficiency measures in buildings owned by Public Housing Authorities.

Residential Retrofit Program

Designed to assist eligible low-income households pay for winter energy services.

IMPLEMENTATION

HOUSING TOOLKIT

The following list identifies **short-term** implementation strategies

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|---|---|-------------------------|--------------------------------------|---|
| 1.1A Assign organizational responsibility to MCRPC and encourage Bloomington Housing Authority to participate or co-lead. | Multi-family residential development | Short-Term 1-3 Years | MCRPC, Bloomington Housing Authority | Varies depending on program |
| 1.2A Implement a 'healthy renters' class that focuses on soft-skills and health and wellness for renters. | Multi-family residential development | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Varies depending on program |
| 2.1A Encourage developers to consider age-restricted low-income tax credit housing to create new housing units. Municipalities could sponsor developer education seminars with local LIHTC providers to generate interest in use of this funding tool. | Multi-family residential development for Seniors (55 years and older) | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Sec 202, LIHTC, HTC, TIF, Private Financial Institutions, Private Developers |
| 3.1A Target blocks near transit and shopping nodes for infill redevelopment for multi-family and mixed-use development | Single and multi-family infill residential development | Short-Term 1-3 Years | City of Bloomington, Town of Normal | LIHTC, HTC, TIF, Private Financial Institutions, Private Developers, transportation funds |
| 3.1B Support a policy where neither Bloomington nor Normal extend municipal utilities except at the expense of the private housing developer. This is a common practice in many urbanized municipalities. | | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Varies depending on policy |
| 4.1B Partner with social service organizations to identify sources of funding and subsidies for construction and ongoing support. Partnerships may increase the number of opportunities available for funding. | | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Varies |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|---|--|-------------------------|---|--|
| <p>4.3A Create design guidelines to enhance the streetwall and create a pedestrian friendly environment. Design guidelines can be codified into standards and applied in the form of overlays in certain areas. For new development, design standards can help shape the physical framework.</p> | For all residential developments | Short-Term 1-3 Years | City of Bloomington, Town of Normal, IL-HDA, USHUD, CDFI, FHLB, IL-DCEO, Neighborhood organizations | CDBG, TIF, HTC when historic preservation warranted, NMTC, LIHTC, Sec 202, Sec 811, Private Financial Institutions, Private Developers |
| 4.3D Review annexation agreements for ability to modify existing conditions to allow more dense housing developments. Developments should allow for quality of life amenities and depending on location, opportunities to integrate retail and commercial uses. | Multi-family residential and Single-family residential development | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Financial Institutions, Private Developers |
| 4.4D Support infill redevelopment for multi-family development. This process can be better understood by assessing existing zoning challenges, land use incompatibilities, and assemblage of vacant parcels. Marketing of these sites to potential developers would generate interest in future developments. | Infill residential development for both multi-family and single-family types | Short-Term 1-3 Years | City of Bloomington, Town of Normal, Neighborhood organizations | Private Financial Institutions, Private Developers |
| 4.5A Review and update community health assessment to include provisions to support seniors who have special needs and desire to stay in their homes. AARP and the Community Housing Resource Center have created a variety of best practice strategies that promote aging in place and provide toolkits for local governments for implementation of these strategies. | Single-family residential rehabilitation for Seniors | Short-Term 1-3 Years | City of Bloomington, Town of Normal, Social service organizations, Neighborhood organizations | CDBG, Private Financial Institutions, Private Developers |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|---|--|-------------------------|---|--|
| 5.1B Enforce building codes in the municipalities to reduce subdividing of existing homes without proper authority and permits. | | | City of Bloomington, Town of Normal | |
| 6.1B Conduct a charrette with design professionals to develop innovative housing solutions on lots identified for development. These recommendations can then be presented to the public to both empower and educate residents on housing options not currently available in the community | Infill residential development for both multi-family and single-family types | Short-Term 1-3 Years | City of Bloomington, Town of Normal | Private Financial Institutions, Private Developers |
| 6.1C. Organize focus groups and other engagement opportunities to better understand the kind of development the community would prefer. | Infill residential development for both multi-family and single-family types | Short-Term 1-3 Years | City of Bloomington, Town of Normal, Neighborhood organizations | Private Financial Institutions, Private Developers |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

The following list identifies **mid-term** implementation strategies

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|--|---|------------------------|---|---|
| 1.1B. Conduct a capacity assessment of existing non-profit social service provider organizations in Bloomington and Normal to better understand service gaps. Partner with municipal leadership to prioritize areas where additional funding should be spent. | Multi-family support residential social service needs for special needs population | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social Service organizations | Sec 811, CDBG, LIHTC, Private Financial Institutions and Private Developers, Habitat for Humanity |
| 1.2B. Develop quality of life amenities and leverage positive attributes of the distinct neighborhoods in Bloomington and Normal. For example, walkability in downtown Bloomington and Uptown Normal areas are appealing to residents and can be extended to adjacent neighborhoods. | Multi-family and Single-family residential development with potential Mixed-use commercial projects | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | |
| 1.2C. Work with organizations such as Habitat for Humanity to develop and implement training for energy-efficiency installations, housing construction, and restoration. | Multi-family and Single-family residential development with potential Mixed-use commercial projects | Mid-Term 3 -5 Years | Association for Energy Efficiency | |
| 2.1C The County could benefit from having an affordable housing development that had on-site staff to provide supportive services, much in the same way that many congregate developments provide services to their residents. This could be done by partnering with existing social service agencies. Illinois Housing Council, Mercy Housing Lakefront and Neighborhood Housing Services in Chicago all have developed buildings that illustrate the effectiveness of this model. | Multi-family residential development | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Social service organizations, Neighborhood organizations | CDBG, LIHTC, Sec 202, HTC, Private Financial Institutions, Private Developers |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|---|---|------------------------|---|--|
| 3.1C Provide design flexibility to support denser mixed-use developments within existing limits of Bloomington and Normal. A site analysis should be conducted that includes identifications of opportunities and challenges for lot width, right of way dimensions, setbacks and accessory units. | Multi-family and Single-family residential development with potential Mixed-use commercial projects | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | N/A |
| 3.2A Revise zoning ordinance to allow for denser development around transit. Coordinate updates of regulatory documents in Bloomington and Normal to identify challenges to denser development and provide adequate F.A.R and unit sizes. | Multi-family and Single-family residential development with potential Mixed-use commercial projects | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | N/A |
| 3.2B Revise zoning to allow for more mixed-use development by exploring increases in F.A.R. and identifying locations in both communities that can accept more dense development. | Develop Multi-family residential development locations for denser development footprints | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | N/A |
| 3.2C. Identify developers interested in the creation of innovative housing types that consider smaller dwelling units. Organization of a design charrette and tour of possible redevelopment properties could engage developers. | Single-family development for infill accessory dwelling units | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | Private Financial Institutions, Private Developers |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|--|--|------------------------|---|---|
| 4.1A. Revise regulatory documents to include provisions for zoning classifications that would allow mixed-use housing to accommodate in-house social services or healthcare, increased densities for smaller room/unit sizes and other requirements to allow for a housing type responsive to the needs of this group's unique needs. | Multi-family residential development | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Social service organizations, Neighborhood organizations | CDBG, LIHTC, Sec 202, HTC, Private Financial Institutions, Private Developers |
| 4.2B. Work with existing social service agencies to provide intensive in home services and case management. | Multi-family support residential social service needs for special needs population | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social Service organizations | Sec 811, CDBG, LIHTC, Private Financial Institutions and Private Developers, Habitat for Humanity |
| 4.2C. Support capacity building in existing mental health agencies interested in working directly in the community and this specific population. Inventory existing capacity and supplement as necessary to meet this goal | Multi-family support residential social service needs for special needs population | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social Service organizations | Sec 811, CDBG, LIHTC, Private Financial Institutions and Private Developers, Habitat for Humanity |
| 4.4A Explore establishing a housing trust fund, possibly with a combination of public and foundation funds. | Provide supportive housing assistance for affordable housing related projects | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Private Foundations and Individual philanthropists | N/A |
| 4.4C. Use Tax Increment Financing as a tool to close potential redevelopment financial gap of projects. | Multi-family residential developments with Mixed-use components | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations | N/A |
| 4.5D. Secure CDBG funds to support creation or maintenance of these programs. | Aging-In-Place Senior Single-family residential rehabilitation | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | CDBG, Private Financial Institutions, Habitat for Humanity |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|--|---|------------------------|---|--|
| 4.5E. Investigate low interest loan funds to help seniors complete larger repairs on their homes. These programs may also be applicable to households who desire to make modifications on their homes. Younger families and households with physical disabilities may also benefit from low interest loan programs. | Multi-family support residential social service needs for senior population | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | CDBG, Private Financial Institutions, Habitat for Humanity |
| 5.1C Utilize existing programs to identify, prioritize, and support building rehabilitation that creates value for residents and is most able to have a positive impact in the neighborhood context. | Multi-family and Single-family rehabilitation and preservation | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | CDBG, LIHTC, Sec 202, HTC, TIF, Private Financial Institutions, Private Developers |
| 6.1A Work with developers and community stakeholders including lenders, potential owners and renters, building code officials, and municipal leadership to create funding strategies to implement infill development solutions that accomplish the goals in this report. | All housing types | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | TBD |
| 6.1D. Create a curriculum with Illinois Housing Development Authority, Bloomington Housing Authority, and other housing advocacy groups to present housing options to developers along with opportunities for public/private collaboration on affordable housing projects | All housing types | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | Varies depending on use |
| 6.2A Promote existing educational opportunities and resource availability for residents. | All housing types | Mid-Term 3 -5 Years | City of Bloomington, Town of Normal, Historic Commissions, Realtors, Developers, Neighborhood organizations, Social Service organizations | |

KEY RECOMMENDATIONS

HOUSING TOOLKIT

The following list identifies **long-term** implementation strategies

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|--|--|---------------------------|---|--|
| 2.1B. Create affordable senior housing near commercial nodes and activity centers to allow seniors access to needed services and amenities. | Multi-family residential development for seniors | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, realtors and developers | CDBG, TIF, HTC when historic preservation warranted, NMTC, LIHTC, Sec 202, Sec 811, Private Financial Institutions, Private Developers |
| 4.1C Development permanent supportive housing convenient to social services and transportation. | Multi-family support residential development for special needs population | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social service organizations, realtors and developers, | LIHYC, CDBGF, TIF, HOPWA, HOME, Sec 811, Private Financial Institutions, Private Developers |
| 4.2A Provide permanent affordable housing for the very poor utilizing targeted funding, development of best practice programs, and coordinated organizational resources. | Multi-family support residential development for low-income households | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social service organizations, realtors and developers | Sec 202, LIHTC, TIF, HOPWA, Habitat for Humanity, CDBG, HOME, and Private Financial Institutions |
| 4.2D Cultivate a federally qualified health care agency (FQHC) focused on qualified groups as identified in the eligibility requirements for FQHC patrons. Utilize existing plans and reports to substantiate creation of a new agency. The Source for Housing Solutions identifies the creation of federally qualified health care agencies as a critical stepping stone to providing long-term care for the homeless and low-income elderly residents. These centers can help participants on Medicare/Medicaid better understand their benefits in addition to establishing partnerships with existing social service/mental health providers. There are 566 FQHC operating in Illinois. | Multi-family and Single-family residential development to support health care services for low-income households | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, Social service organizations, realtors and developers | N/A |

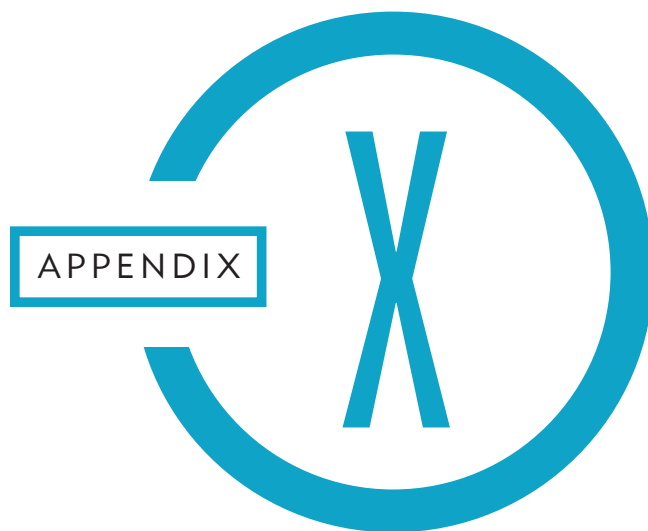
KEY RECOMMENDATIONS

HOUSING TOOLKIT

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|--|---|---------------------------|---|--|
| 4.3B. Inventory oversupply of housing stock and work with realtors, management companies and municipal departments to promote their absorption. This strategy is a long-term goal to promote Smart Growth and responsive housing typologies. | Review future Multi-family and Single-family residential | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, realtors and developers | N/A |
| 4.3C Promote the development of housing using less expensive construction procedures, such as zero lot line housing developments. This recommendation should be coordinated with existing annexation agreements to ensure long-term success of future developments. | Primarily to focus on Multi-family, but Single-family residential should be included within procedures review | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, realtors and developers | N/A |
| 4.4B. Create market rate housing in Downtown Bloomington, Uptown Normal and near well-developed walkable areas identified by the Urban Fit Study. Market rate housing should satisfy the needs of future residents consistent with current population trends. | Market Rate - Multi-family residential development with Mixed-use components | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Realtors, Developers, Neighborhood organizations, realtors and developers | TIF, HTC when historic preservation warranted, Private Financial Institutions, Private Developers |
| 4.4E. Consider multi-family housing alternatives or those that incorporate live/work, incubator or shared office space. Co-located amenities or building functionality encourages opportunity for a diversity of residents. Public education of new building types would be included in this process as well. | Provide Live / Work Studios and Loft apartments with a mix of incomes and square footages | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Historic Commission, Realtors, Developers, Neighborhood organizations, realtors and developers | CDBG, TIF, HTC when historic preservation warranted, NMTC, LIHTC, Private Financial Institutions, Private Developers |

KEY RECOMMENDATIONS

| Housing Implementation Strategies | Type of Housing | Timing | Project Partners | Funding Sources |
|---|--|---------------------------|---|--|
| 4.5C Coordinate with non-profit organizations to provide basic repairs including minor plumbing, electric, exterior maintenance and roofing, to maintain the safety and livability of houses owned and resided in by elderly persons. These organizations may have a social worker on staff to help assess the ability of the individuals they assisted to continue living on their own. | Primarily to focus on Multi-family, but Single-family residential should be included | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Neighborhood organizations, non-profit organizations | CDBG, TIF, HTC when historic preservation warranted, NMTC, LIHTC, Private Financial Institutions, Private Developers |
| 5.1D. Promote incentives for rehabilitation of existing structure including local, state and federal funding sources. Encourage public/private partnerships and engagement of non-profit organizations and | Primarily to focus on Multi-family, but Single-family residential should be included | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Historic Commission, Realtors, Developers, Neighborhood organizations, realtors and developers | CDBG, TIF, HTC when historic preservation warranted, NMTC, LIHTC, Private Financial Institutions, Private Developers |
| 5.1E. Coordinate with non-profit organizations to provide basic repairs to maintain the safety and livability of houses owned and resided in by elderly persons. These organizations may have a social worker on staff to help assess the ability of the individuals they assisted to continue living on their own. | Single-family residential rehabilitation and preservation | Long-term 6 – 10 years | City of Bloomington, Town of Normal, Neighborhood organizations, and realtors | CDBG, Habitat for Humanity, HOME, and Private Financial Institutions |



APPENDIX

Family Affordable Housing

| Name | Address | Community | # Units | Financing/Subsidy |
|------------------------------------|----------------------------|------------------|----------------|--------------------------|
| EAST DOUGLAS APTS. | 215 E. DOUGLAS ST. | BLOOMINGTON | 52 | LIHTC |
| FOX HILL | 101 FOX HILL CR. | BLOOMINGTON | 88 | LIHTC |
| TURNBERRY SQUARE APTS | 304 TURNBERRY DR. | BLOOMINGTON | 104 | LIHTC |
| TURNBERRY VILLAGE | 901 VALLEYVIEW CIRCLE | BLOOMINGTON | 184 | LIHTC |
| TURNBERRY VILLAGE II APTS. | 276 REEVESTON DRIVE | BLOOMINGTON | 108 | HOME, TEB |
| DANBURY COURT APARTMENTS | 19 BASIL WAY | BLOOMINGTON | 96 | TEB |
| DANBURY COURT APARTMENTS II | 19 BASIL WAY | BLOOMINGTON | 96 | TEB |
| STONEMAN CORNER | 302 S. MADISON, APT. A | BLOOMINGTON | 10 | HTF |
| MAYORS MANOR | 504 W. WASHINGTON STREET | BLOOMINGTON | 26 | SRO-SPECIAL NEEDS |
| MACKINAW VIEW | 320 EAST MAIN ST | COLFAX | 7 | RHS-515 |
| BLOOMINGTON-NORMAL SCATTERED SITES | MULTIPLE ADDRESSES | BLOOMINGTON | 26 | RHS-515 |
| HEYWORTH APTS | 307 WIGWAM ST. | HEYWORTH | 20 | RHS-515 |
| BRADLEE PARK | 404 EAST MAPLE ST. | LEROY | 36 | LIHTC |
| LEXINGTON PLACE fka Country Grove | 706 N. ORANGE ST. | LEXINGTON | 12 | LIHTC |
| BRIARWOOD II | 100 NORTHFIELD DR. | NORMAL | 120 | LIHTC |
| CRESTWOOD APTS | 404 E. VERNON | NORMAL | 12 | LIHTC |
| VISTAS AT NORTHBROOK | 619 W. ORLANDO | NORMAL | 167 | ML, TEB |
| LANCASTER HEIGHTS | 1462 E. COLLEGE AVE. | NORMAL | 198 | HUD 236 |
| FAIRVIEW RIDGE APARTMENTS | 711 W. ORLANDO AVE. | NORMAL | 136 | TEB |
| AMANDA BROOKE APTS. | 1402 E. COLLEGE BUILDING C | NORMAL | 120 | SEC. 8 |
| ORLANDO NORTHBROOK ESTATES | 710 W. ORLANDO AVE | NORMAL | 116 | HUD SEC. 8 |
| LINCOLN SQUARE APARTMENTS | 1700 N. SCHOOL ST. | NORMAL | 46 | HUD SEC. 8 |
| BHA PUBLIC HOUSING | MULTIPLE ADDRESSES | BLOOMINGTON | 274 | PUBLIC HOUSING |
| | | | 2,054 | |

Searches of websites and conversations with operators indicate that some of these facilities offer a mix of short- and long-term care. While these facilities do not have direct subsidies, several are Medicaid approved.

Sources: Illinois Housing Development Agency; U.S. Department of Housing and Urban Development; Applied Real Estate Analysis

APPENDIX

Age-Restricted Housing

| Name | Address | Community | # Units | Financing/Subsidy |
|--------------------|--------------------------------|------------------|----------------|--------------------------|
| LINCOLN TOWERS | 202 S. ROOSEVELT AVE. | BLOOMINGTON | 100 | TEB/HUD SEC. 8 |
| ANGLERS MANOR | 1017 SOUTH MERCER AVENUE | BLOOMINGTON | 96 | TEB/HUD SEC. 8 |
| THE DOWNTOWNER | 109 W. MARKET ST. | BLOOMINGTON | 36 | HUD SEC. 8 |
| PHOENIX TOWERS | 202 W. LOCUST ST. | BLOOMINGTON | 158 | HUD SEC. 8 |
| LINCOLN TOWERS | 202 SOUTH ROOSEVELT ST. | BLOOMINGTON | 100 | TEB/HUD SEC. 8 |
| GRIDLEY MANOR APTS | 108 E. 10TH ST. | GRIDLEY | 12 | TC/RHS-515 |
| COTTAGE APARTMENTS | W. HOVEY AND S. COTTAGE AVENUE | NORMAL | 50 | H, LIHTC, PB/SEC. 8 |
| EVERGREEN VILLAGE | 1701 EVERGREEN BOULEVARD | NORMAL | 99 | SUPPORTIVE HOUSING |
| WOOD HILL TOWERS | 104 W. WOOD/101 E. MACARTHUR | BLOOMINGTON | 289 | PUBLIC HOUSING |
| JOHN KANE HOMES | W. MONROE/N. HINSHAW | BLOOMINGTON | 36 | PUBLIC HOUSING |
| | | | 976 | |

SPECIAL NEEDS HOUSING-ELDERLY*

| Name | Address | Community | # Units | Financing/Subsidy |
|------------------------------------|---------------------------|------------------|----------------|--------------------------|
| BICKFORD-BLOOMINGTON | 14 HEARTLAND DR | BLOOMINGTON | 55 | ASSISTED LIVING |
| LUTHER OAKS INC | 601 LUTZ RD | BLOOMINGTON | 58 | CONTINUUM OF CARE |
| WESTMINSTER VILLAGE AL | 2025 E. LINCOLN ST | BLOOMINGTON | 60 | ASSISTED LIVING |
| APRERION CARE | 1509 NORTH CALHOUN STREET | BLOOMINGTON | 117 | SKILLED NURSING |
| BLOOMINGTON REHABILITATION AND HCC | 1925 SOUTH MAIN STREET | BLOOMINGTON | 78 | REHABILITATION |
| HERITAGE HEALTH | 700 E. WALNUT STREET | BLOOMINGTON | 88 | REHABILITATION |
| MEADOWS MENONITE HOME | 24588 CHURCH STREET | CHENOA | 116 | CONTINUUM OF CARE |
| APRERION CARE | 402 SOUTH HARRISON | COLFAX | 60 | SKILLED NURSING |
| LEROY MANOR | 509 SOUTH BUCK ROAD | LEROY | 102 | SKILLED NURSING |
| EVERGREEN PLACE AL | 801 W GREGORY ST | NORMAL | 60 | ASSISTED LIVING |
| MEADOWS AT MERCY CREEK AL | 1501 MERCY CREEK DR | NORMAL | 60 | ASSISTED LIVING |
| SUGAR CREEK TRS | 505 E VERNON AVE | NORMAL | 38 | MEMORY CARE |
| HEARTLAND OF NORMAL | 510 BROADWAY | NORMAL | 116 | REHABILITATION |
| HERITAGE HEALTH | 509 N. ADELAIDE | NORMAL | 141 | CONTINUUM OF CARE |
| McLean County Nursing Home | 901 NORTH MAIN | NORMAL | 150 | SKILLED NURSING |
| CHSP IRVIN APARTMENTS | W. JACKSON/W. OAKLAND | BLOOMINGTON | 26 | CONGREGATE-INDEP |
| | | | 1325 | |

Program ID

- LIHTC – Low-Income housing Tax Credit
- HTF – IDHA’s Housing Trust Fund
- ML – Multifamily Loan
- TEB – Tax Exempt Bonds
- RHS – Rural Housing Service (U. S. Department of Agriculture program)
- HUD Section 8 (rent subsidy program)
- HUD 236 - Government Mortgage Insurance

APPENDIX

HOUSING BY YEAR BUILT - MCLEAN COUNTY

| Subject | McLean County, Illinois | | | | | |
|--------------------------------------|-------------------------|-----------------|----------------|-----------------|-----------------|-----------------|
| | Occupied housing units | | Owner-occupied | | Renter-occupied | |
| | Estimate | Margin of Error | Estimate | Margin of Error | Estimate | Margin of Error |
| Occupied housing units | 64,415 | +/-679 | 42,813 | +/-663 | 21,602 | +/-647 |
| UNITS IN STRUCTURE | | | | | | |
| 1, detached | 63.90% | +/-0.9 | 86.50% | +/-0.8 | 19.10% | +/-1.3 |
| 1, attached | 4.60% | +/-0.4 | 5.30% | +/-0.5 | 3.30% | +/-0.8 |
| 2 apartments | 2.50% | +/-0.4 | 0.50% | +/-0.2 | 6.40% | +/-1.2 |
| 3 or 4 apartments | 5.50% | +/-0.6 | 0.60% | +/-0.2 | 15.10% | +/-1.7 |
| 5 to 9 apartments | 6.40% | +/-0.6 | 0.90% | +/-0.4 | 17.20% | +/-1.7 |
| 10 or more apartments | 13.10% | +/-0.9 | 0.80% | +/-0.3 | 37.50% | +/-2.2 |
| Mobile home or other type of housing | 4.00% | +/-0.4 | 5.40% | +/-0.6 | 1.40% | +/-0.5 |
| YEAR STRUCTURE BUILT | | | | | | |
| 2010 or later | 1.40% | +/-0.3 | 1.30% | +/-0.3 | 1.60% | +/-0.7 |
| 2000 to 2009 | 16.50% | +/-0.8 | 17.00% | +/-0.9 | 15.40% | +/-1.7 |
| 1980 to 1999 | 29.00% | +/-1.0 | 29.20% | +/-1.0 | 28.70% | +/-2.2 |
| 1960 to 1979 | 27.20% | +/-1.0 | 25.30% | +/-1.1 | 30.90% | +/-2.2 |
| 1940 to 1959 | 10.80% | +/-0.7 | 10.80% | +/-0.8 | 10.70% | +/-1.4 |
| 1939 or earlier | 15.10% | +/-0.6 | 16.40% | +/-0.7 | 12.60% | +/-1.2 |

APPENDIX

APPENDIX

SOCIAL SERVICE AGENCIES

| Agency Name | Description | Phone OR e-mail | Address |
|---|---|-------------------|--|
| A Caring Touch | This private agency provides in home supportive services (CNA, Nurse Aides, and homemaker) to seniors. Funding comes from the user of these services. | (309) 828-1516 | 315 N Center St, Bloomington, IL 61701 |
| Activity and Recreation Center (ARC) | The Activity and Recreation Center (ARC) serves the 55+ community by offering exercise classes, holds events, and other programs which provides both physical and mental benefits. The center is subsidized through property taxes which helps lower membership fees. | (309) 888-9099 | 600 E Willow St, Normal, IL 61761 |
| Advocate Bromenn | Advocate Bromenn is the only health clinic to provide inpatient mental health services within McLean county. They also have numerous outpatient services as well. | 309-268-5747 | 1304 Franklin Ave., Normal, Illinois 61761 |
| AMBUCS (Cornbelt Chapter) | AMBUCS chartered in 1092, is a community service organization that helps improve mobility for people with disabilities. Most of its local work involves building wheelchair ramps, distributing free AmTrykes (therapeutic tricycles) and promoting scholarships for therapists | lgturil@yahoo.com | Cornbelt AMBUCS, P.O. Box 981, Bloomington, IL 61702 |
| Autism McLean | This agency provides training, education, support, resources, programs, and awareness to people who have autism, family members, and the general community. Funding comes from membership fees, donations, and fundraising. | (309) 661-9440 | 2404 E Empire St, Bloomington, IL 61704 |
| The Baby Fold | The Baby Fold provides gamut of services, including specialized education, adoption assistance, and residential treatment care for children facing abuse and neglect, struggling with physical or mental challenges, or otherwise at risk. | (309) 452-1170 | Normal, IL 61761 |
| Bloomington Housing Authority (BHA) | BHA is an agency that connects low to moderate income households with housing and specializes in public housing and section 8 vouchers. | (309) 829-3360 | 104 E Wood St #1, Bloomington, IL 61701 |
| Bloomington-Normal Area Homebuilders Association (BHNA) | BNHA is the professional association for area homebuilders that serves as a professional information clearinghouse and advocate organization. The association also sponsors community projects such as the Easter Seals Camp and the Miller Park Zoo and provides shelters along the Constitution Trail. | (309) 663-6612 | 1713 Tullamore, Suite B, Bloomington, Illinois |
| Bloomington-Normal Association of Realtors (BNAR) | BNAR provides services that ensure the professionalism and success of its members while promoting real property ownership and protecting property rights in the area. | (309) 664-5092 | 407 Detroit Dr, Bloomington, IL 61704 |
| Center for Youth and Family Solutions | The Center for Youth and Family Solutions "offer critical counseling, casework, and support services to assist those whose lives have been touched by trauma, grief and loss, abuse and neglect, and other significant family life challenges. [Their] programs include: foster care services for abused and neglected children; adoption services; crisis response for runaways and their families; delinquency prevention services for at-risk youth; residential treatment for abused and neglected boys; professional counseling for children, individuals, couples, and families; in-home counseling for seniors; mental health crisis response for youth; and community advocacy programs." | (309) 820-7616 | 502 S Morris Ave, Bloomington, IL 61701 |
| Chestnut Health Systems | Chestnut provides substance abuse and mental health treatment, credit counseling, and family counseling. This is a private provider and would require potential patients to pay for treatment options. | (309) 827-6026 | W Chestnut St, Bloomington, IL 61701 |
| Community Care Systems Inc. | Community Care Systems Inc. is a multi-purpose social service organization that provides in-home care, adult day care, individualized care and employment opportunities with a concentration on seniors and adult populations. | (309) 661-6400 | 3601 General Electric Rd #2, Bloomington, IL 61704 |

APPENDIX

SOCIAL SERVICE AGENCIES

| | | | |
|---|--|----------------|--|
| Labrynth | Labrynth provides outreach services to women who are transitioning out of jail or prison or who are on parole or probation. They provide assistance in many areas such as transportation, housing, counseling, case management, and education. Currently, they are raising matching funds to purchase transitional housing properties. | (309) 831-6491 | 616 W Monroe St, Bloomington, IL 61701 |
| Life Center for Independent Living (LIFE CIL) | Life Center for Independent Living (LIFE CIL) is an advocacy organization encouraging independent living for people with physical and mental challenges. Individual advocacy is done by teaching individual self-advocacy skills, while system-wide advocacy is promoted by LIFE-CIL staff who strive for a positive change in the community and work to create awareness and limit barriers for their clients. | (309) 663-5433 | 2201 Eastland Dr # 1, Bloomington, IL 61704 |
| Marcfirst McLean County | Marcfirst McLean County connects families and people with developmental disabilities to their community through a lifetime of meaningful supports. Marcfirst programs include Services for Parent, Infant, and Child Education (SPICE), an early intervention pediatric therapy center; the Transition Program, which provides a variety of services to assist students in planning for a smooth transition from high school to adulthood; the Supported Employment Program (SEP), which helps people with developmental disabilities find and keep viable jobs in the community; developmental training; residential services; and many more. | (309) 451-8888 | 1606 Hunt Dr #1A, Normal, IL 61761 |
| McLean County Center for Human Services | Center for Human services has numerous housing programs with supportive services and case-managers and also provide help to individuals when applying for benefits. The Center also has housing units that accept section 8 vouchers. | (309) 827-5351 | 108 W Market St, Bloomington, IL 61701 |
| McLean County Health Department | "Behavioral health services are available in McLean County for the care and treatment of county residents with emotional disabilities, developmental disabilities, or disabilities due to substance abuse." | (309) 888-5450 | 200 W Front St, Bloomington, IL 61701 |
| Mid Central Community Action (MCCA) | Mid Central Community Action provides education and resources to individuals and families to become financially secure. MCCA has programs related to homeownership, domestic violence, energy efficiency, in addition to community service programs. | (309) 829-0691 | 1301 W Washington St, Bloomington, IL 61701 |
| Mobile Health Project | The Community Health Care Clinic and Home Sweet Home have partnered to sponsor the Mobile Health Project. Home Sweet Home owns the vehicle, handles the logistics of the program *drivers, supplies, coordinating site locations) and provides linkage, referral, and follow up contact with patients for other needs they may have (housing, transportation, dental care, clothing, employment assistance). The Community Health Care Clinic provides the medical treatment. | 309-828-7356 | 303 E. Oakland Avenue, Bloomington, IL 61701 |
| Providing Access to Help (PATH) | Providing Access to Help (PATH) has services and programs for drug abuse, elder abuse intervention, in-home counseling, money management, caregiver support, grandparents raising grandchildren, and provides outreach to the homeless population. | (309) 828-1022 | 201 E Grove St # 2A, Bloomington, IL 61701 |
| Project Oz | Project Oz has been serving youth and families in McLean County for over 35 years. The agency focuses on preventing drug abuse; empowering youth and young adults on a variety of issues; assisting homeless and runaway youth; and helping teens stay in school. | (309) 827-0377 | 1105 W Front St, Bloomington, IL 61701 |
| Salvation Army | The Salvation Army prevodes "disaster relief services, child care centers, summer camps, holiday assistance, services for the aging, veterans programs, shelters for women and children, family and career counseling, vocational training, correctional services, and substance abuse rehabilitation." | (309) 829-9476 | 611 W Washington St, Bloomington, IL 61701 |

APPENDIX

SOCIAL SERVICE AGENCIES

| | | | |
|-------------------------------------|---|----------------|---|
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| SHOW BUS | SHOW BUS is a nonprofit organization that has provided public transportation to residents of rural central Illinois since 1979. The organization grew out of a study group on aging in McLean and Livingston Counties. The initial transit program, which was restricted to those two counties, focused on service to seniors. Services were later expanded as more deferral funding became available, first to people with disabilities and other special populations and then to rural residents more generally. The service area has also expanded over time as agencies in several neighboring counties saw the benefit of combining forces. SHOW Bus is now the primary rural transit provider in seven counties: McLean, Livingston, Ford, Iroquois, Kankakee, DeWitt, and Macon. | (815) 945-8500 | 510 Hoselton Dr, Chenoa, IL 61726 |
| The Immigration Project | The Immigration Project provides access to quality legal services in central and southern Illinois for immigrants documented and non-documented. The Project provides consultations on immigration issues including citizenship; assistance for victims of crimes; family unifications; removal defense; and legal assistance on Deferred Action for Childhood Arrivals. | (309) 829-8703 | 211 Landmark Drive, Suite B3A, Normal, IL 61761 |
| Western Avenue Community Center | The Western Avenue Community Center provides programs for seniors, offers interpretation services, has a food pantry, youth programs, and hispanic outreach programs. | (309) 829-4807 | 600 N Western Ave, Bloomington, IL 61701 |
| YouthBuild of McLean County | YouthBuild of McLean County offers the following programs to youth ages 17 to 24: education assistance (attainment of high school diploma/GED); affordable housing "youth build" program and training; job training programs; the AmeriCorps Program; and youth leadership and empowerment. | (309) 454-3898 | 360 Wylie Dr #305, Normal, IL 61761 |

APPENDIX

SOCIAL SERVICE AGENCIES

| | | | |
|--|--|----------------|---|
| Young Women's Christian Association (YWCA) | Young Women's Christian Association (YWCA), founded in 1908, provides a huge variety of services for women, children, seniors, and families in McLean County. Services include early childhood education, a food bank, and various adult services including medical transportation, transportation to work on Sundays, home care services, assistance for victims of sexual assault, and many more. | (309) 662-0461 | 1201 N Hershey Rd, Bloomington, IL 61704 |
| United Way of McLean County | "United Way 2-1-1 was created to help residents find fast, free, and confidential help for health and human service resources. It is for times of crisis as well as everyday needs. 2-1-1 call specialists are available 24/7 to help individuals locate health and human services in their area - from mortgage, rent and utility assistance to food, clothing, emergency shelter, counseling and much more." | (309) 828-7383 | 201 E Grove St, Bloomington, IL 61701 |
| Veterans Assistance Commission (VAC) | "The Veterans Assistance Commission (VAC) assists indigent veterans and their families with limited temporary emergency financial aid." | (309) 888-5140 | 200 W. Front St., Suite 400D, Bloomington, IL 61701 |
| Visiting Angels Living Assistance Services | This private agency provides in home supportive services to seniors. | (309) 663-9565 | 315 E Front St, Bloomington, IL 61701 |

BLOOMINGTON REGIONAL HOUSING STUDY

MCRPC STAFF KICK-OFF MEETING

August 12, 2016 10am

1. The team was asked to coordinate with Normal Comprehensive Plan, currently underway
2. Investigate sites with density
3. Schedule
 - Land use: place based approach/themes
 - Feb/March : Draft future land use (put in study)
 - May: proposed + comment
4. Coordinate with Long Range Transportation Plan
 - Include survey results in Housing Study
 - Structure of the report is by topic area
5. Stakeholder Meetings
 - MCRPC will send stakeholder list
 - RATIO will coordinate 2 days of stakeholder meetings
 - RATIO will send questions to survey representative to capture data for housing study
 - Tailor outreach to demographics
 - RATIO will provide input into packet and survey documents to MCRPC 9-1
6. Health Study Health study was recently completed
 - 2 hospitals + health depts.: joint effort, assessment complete
7. Population projections
 - MPRPC will send RATIO send data and migration data (death, births)
 - Students have been removed from dataset
 - Woods and Pool data is not used for population projections
 - AREA will complete the housing demand model
8. Notable Changes in the City
 - Household growth
 - 21,000 students at ISU
 - Developable sites
9. Site Selection
 - RATIO presented an Urban Fit Study that illustrated several subarea options for increased density at commercial notes.
 - The team discussed the sites and identified: #9, #5, #7, #6 as viable options from the Urban Fit Study
 - Morris + Washington was also identified for investigation
 - College Ave at Kroger site, near Veterans Parkway was identified as a site of interest
 - The team plans to drive the corridor on College Ave to Empire to better understand the site aspects
 - The Morrisey corridor was discussed as a corridor of interest
 - Fox Creek at Grove Street has been discussed for additional housing as well

BLOOMINGTON REGIONAL HOUSING STUDY

HOUSING SUB-COMMITTEE MEETING

August 12, 2016 11am

1. Fair Housing Assessment
 - Maps and tables : HUD – 17 maps, 15 tables
 - Make fair housing profile
 - Identify fair housing issues and capacity
 - Implementation of recommendations
 - Monitoring of implementation by HUD
2. Affordable housing outcomes
 - Human relations commission – complaints against fair housing, what is process + follow up
 - Disability housing
3. Data analysis for regional level not census tract level
 - Dissimilarity index
 - Population trends
 - Trends in households
4. Public engagement (coordinate)
 - Survey questions + interviews to address fair housing
 - What constitutes fair housing law?
 - What are protected classes?
 - Local v. federal regulations
5. Source of income
 - B-N and regional housing authority : consolidated plan
 - Transitional and supportive housing for the homeless should be considered
6. Regulatory Restrictions
 - Zoning, affordability (review code)
7. Survey questions
 - The team will develop questions for inclusion in a housing survey to be distributed in October. Sample questions may include:
 - Are you happy w/ current housing?
 - Do you like current living location?
8. Demographics
 - There is a growing Congolese population. It has been noted that there is overcrowding in some units due to landlords not complying with occupancy laws.
 - Certain areas of Normal should be analyzed for this trend. North Normal was brought up as an example.
 - Students are considered low income. This is a challenge from a population projection point of view.
 - International students tend to rent less expensive housing
9. Housing Demand
 - Demand for SFH; historic neighborhoods area in jeopardy due to demolition/renovation of existing structures
 - SFH subdivision issue
 - Environmentally unhealthy neighborhoods due to water and other issues

BLOOMINGTON REGIONAL HOUSING STUDY

STEERING COMMITTEE MEETING

August 12, 2016 12pm

Our team asked the Steering Committee to provide insight into their priorities for the planning process. The answers were broad reaching and visionary. The summary of these answers is organized by theme below:

Affordability

- Affordable housing issues and how to fix them
- Identify how to resolve the problem - next steps
- Strategies and programs to increase affordable housing
- Data and information for HUD
- Barriers to fair housing and identification of issue areas
- Strategies for income diversity
- Illustrate graphics with housing types including maps, zoning and housing types
- Case studies and precedents
- Financing for low income individuals
- Affordability for today and the future
- Implementation affordable housing recommendations

Safe Structures

- Consider demolition and renovation of structures
- Best practice, data driven interventions
- Strategy to educate development community
- 'Segmented' in Normal: NIMBY
- Development community is not creative
- Mixed use next to SFH is not desired
- More innovation/creative development needed
- Define affordable housing
- Consider private property owners
- More realtor community involvement
- Teardown old housing stock, build apartments

Responsive Housing Typologies

- Missing housing types - affordability
- Additional product types desired (what is demand) – high end apartments/housing
- Demand for families with no kids
- Gaps in housing types - more high end needed
- Mixed use higher density housing (precedents)
- Trends in housing development, zoning, how to prepare for future
- What is demand for market rate housing?
- Gain insight into appropriate housing type

- Identify areas for right housing, density, etc
- Live/work space: artists, westside Bloomington (studios); example: 202 Roosevelt St.

Density and Transit Oriented Development

- Density, maintenance and building
- Learn from TOD and density in other communities of similar size - Moline, Rock Island and Davenport
- Analyze job growth
- Where is density currently?
- What is the role of companies in community?
- Employment uncertainty
- Mixed income housing: commercial and residential
- Look at precedents

Preservation of Community Character

- Preserve sense of community and neighborhood character
- Who do we want to attract and retain? Entrepreneurs (boomers)
- Mobile workforce, coworking spaces needed
- Comprehensive data analysis – bedroom communities
- Quality green space

Marketing and Branding

- Funding, how-tos, marketing doc.
- Strategies for infill development including funding
- Innovative solutions
- What does community want to see
- Fresh perspective
- Short and long term vision for private development investor

Steering Committee
Exercise: What are your
top three priorities for this
planning process?



RATIO

MEMORANDUM

To: MCRPC, Steering Committee
 RATIO Project No.: 16080
 Date: November 4, 2016
 Subject: Focus Group Summaries (October 13 and 14, 2016)

Architecture

Preservation

Interior Design

Landscape Architecture

Urban Planning & Design

Graphic Design

October 13, 2016

10.00a Policymakers

Homebuying Incentives

- It is possible to develop affordable housing using CRA for 1st time homebuyers.
- In Bloomington and Normal, workforce housing cost is around \$90,000.
- Normal Housing Authority works to assist residents with credit scores and incomes and matches them with appropriate housing.
- There are no programs for rental payment supplements.
- Affordable HUD housing (subsidized) is based income level and household size.
- The low income household size for McLean County 1 or 2 persons making \$46,000/year.
- There have been fewer requests for housing assistance in 2016 than other years. They are down to just 3 so far in 2016.
- State Farm Corporation finance has a 1st time homebuyers program.
- MCCA offers a forgivable loan after 5 years. The requirements include: must be low to moderate income or below 80% AMI. MCCA and Busey bank partnered and received a grant from the Federal Home Loan Bank of Chicago (FHLBC) to provide down payment assistance. This grant expires 3/31/2017.
- Other programs used are: FHA and VA

Housing Affordability

- There are challenges for young families to afford the available housing even though they're working full-time.
- There are other factors that can depress the housing market. High property taxes as a percentage of property value is one of these factors.
- Financial literacy needs to be a part of loan assistance programs. Participants felt that consumers did not have the resources they needed to make good financial decisions.
- Transportation costs for outlying homes in County make buying these homes a barrier for many residents.
- Younger households often have higher debt than older households due to student loans.
- The lack of mass transit is an issue, especially for non-traditional student and single parent households.

University Needs

- ISU has about 6,000 student on-campus in housing.
- ISU had reduced some on-campus housing. However, new student housing units are being built.
- There is a shift to off-campus apartments from traditional on-campus housing.
- ISU enrollment is up and may see enrollment grow as other Illinois state universities are reducing enrollments. It is rumored that either Western or Eastern Illinois University may close.
- Additional students would cause a strain on existing housing supply. If ISU grew too fast, it would be difficult for the local housing market to respond fast enough.
- Landlords are currently getting about \$600/month to \$800/month per bed for student housing.

Unit Type Demand

- There is a strong demand for older units that are now near full capacity.
- New housing units entering the market have higher rents.

Focus Group Interviews

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November 4, 2016

- There is a need for supportive housing. This housing type is estimated to be around 1/3 of the total housing demand in the County.

Current Areas of Growth/Challenges in Market

- There is very little to no activity for LIHTC projects. Developers find this project type challenging on their part. The last LIHTC deal was more than a decade ago. However, there is a senior housing tax credit deal being constructed in the middle school in Bloomington just east of downtown.
- The Uptown Normal area has had significant amount of mixed use development, but many storefronts have remain vacant.
- Single family home appreciation is flat due to oversupply in the market.
- Single family residential housing growth is flat as well with oversupply in the market.

11:00a Developers, Builders, Realtors and Architects

- The single family residential market is slow due to a drop in employment locally.
- The Uptown Normal area is estimated at \$1,100/mo for 1-bedroom apartments.
- There is more student housing being constructed as well as an adult residential development at the “hole in the ground” in Uptown with rents per month ranging from \$2,100-3,000. Only 20-30 units are in the development.
- The Downtown Lofts in Bloomington have been popular with early retirees and young professionals.
- There are over 100 lofts in downtown Bloomington.
- Bloomington is currently creating a bit of an artist “funkiness” to its downtown.
- Condos are struggling as people are looking to rent and not buy.
- Rents are running around \$1.00/SF in downtown Bloomington with ranges from \$1,200-1,500/mo.
- Participants felt that the housing market hasn’t rebounded since recession.
- It is a difficult time for Millennials and 1st time homebuyers to purchase a home. The housing market has too many large homes at too high a price to attract them into the home buying market. Many are continuing to rent.
- There are some issues of concern over development constraints especially in Bloomington. These constraints are perceived to delay and raise costs of projects. For example, for a 2,200SF 4-bed home, energy efficiency requirements alone raise the cost of the home \$10-12k
- The financial gap is growing as property taxes can be as high as \$13,000/year. For example, 2,200sf home at \$189,000 would have a \$5,000 property tax bill.
- Existing housing product types in the community don’t appear to be lining up with demographic shifts. There is a need more senior product.
- Participants see a need to increase density. This would reverse a generation of suburb growth.
- State Farm is contracting out work and many employees may be heading to other offices around the country instead of staying in Bloomington.
- 2-3,000 single family housing lots have been approved but have not been built on to date.
- Sanitary sewer extensions increase the costs for development on the edge of communities.
- Bloomington downtown redevelopment has costs associated with older buildings such as plumbing and electrical that increase cost per square foot.
- TIF districts for North Main Street and Southwest Downtown blocks are being put in place now.

1:00p Apartment Managers / Landlords

- Apartment complexes and rentals occupancy rate is down by 8% - 12% from a norm of 95% - 98% to around 83% - 90%
- The rental market is below expectations due to State Farm moving out ‘externals’ to other offices nationwide.

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- \$900/mo is upper end of the rental market.
- Some 3-bedrooms are around \$1200/month. There are more 3-bedrooms than there is need in the market. There is a surplus.
- Student housing at ISU fire station is for 1 and 2 year students.
- Historic Neighborhoods are renting homes for \$550 a month.
- Downtowns are a niche market with opportunity.
- Section 8 housing vouchers need to be managed well, as these clients can be difficult to manage. Some Section 8 housing is on the perimeter of the community and the new bus routes and schedules can be difficult for residents to commute to work in a timely manner or some new routes don't even go by apartment complexes anymore. Section 8 brings in \$100-150/month
- More apartments tend to be market rate housing than affordable. One example is an apartment complex that has 2/3 market and 1/3 Section 42 or 8 subsidized rentals.
- Downtown rentals in both markets appear to be fairly strong
- School districts are very important for housing market. In Bloomington and Normal, there is a perceived difference in school quality.
- Some ISU professors are struggling to pay rent near ISU
- Pets can be an issue as some apartment complexes do not allow them

2:00p Key Employers

- Amenities are a key to attracting talent and there is a need for higher rental quality and finishes.
- Loft space is a niche that seems to attract younger professional.
- Taxes are higher in Bloomington and Normal than further out in the County.
- ISU has record enrollment with this year's 1st year students. This may be placing some pressure for off-campus housing. If ISU increases into the future then pressure will increase for off-campus housing.
- There is a need for affordable housing for workforce.
- Quality of place is important to the community, families and young professionals.
- State Farm is sending employees to Atlanta from Bloomington/Normal.
- 1-bedroom and studio apartments are going for \$600 – 700/month

3:00p Millennials and Boomers

- Handicap accessibility is an issue as seniors age.
- There are many ranch homes that are owner occupied.
- Participants felt that townhomes in the middle price range were challenging to find in the market. Some commented that they would pay \$200+ per month to live in a walkable and amenity rich neighborhood
- Boomers don't want yard work, double lots, big housing units. They would like no outdoor maintenance, but still would like to have 2-3 bedrooms. Uptown Normal is desirable due to amenities and access to Constitution Trail.
- Boomers want to be near other people for social interaction and vibrancy of neighborhood.
- One Uptown Circle has high rents for the marketplace with 1-bedrooms at \$1650/month; 2-bed at \$2,000/month and 3-bedrooms at \$2,300/month
- A location near a grocery store would be great as an amenity for walkability. Walkability is very important for access to essentials but also for overall health.
- Infill housing would be great in neighborhoods but must be compatible with surrounding homes and apartment buildings.
- The environment around ISU and historic areas have higher rents.
- Some participants wanted to be just far away from ISU not to attract students.
- Many would like a mix of generations in their buildings and neighborhoods.

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Focus Group Interviews

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- There needs to be more mixed use and additional housing on east side near Veterans and College area.
- There is no demand for 3,000-5,000 SF homes in the market currently.
- There should be more focus on redevelopment areas.

4:00p Neighborhood Groups

- Bloomington has significant historic neighborhoods.
- Normal has ISU
- Many homes are aging and becoming less functional for student housing near ISU
- Modestly priced homes are needed in the marketplace.
- Student housing apartments are needed in the marketplace

West Side - Bloomington

- The Westside of Bloomington has about 20 blocks of redevelopment area.
- Affordable housing is priority and so is ownership.
- Participants estimate that only about 1/3 own their own home in this area while 2/3 rent.
- Many desire complete street upgrades for West Market Street to Downtown Bloomington.
- West Washington Street needs city lights, sidewalks, businesses, and foot traffic
- Along West Market street, there is a physical barrier of the railroad.

Near East Side - Bloomington

- This area is an historic neighborhood with most homes from 1880s with a few infill opportunities.
- Conversion to student housing, affordability and the ability of homeowners to preserve and maintain their homes are concerns.

Old Town Neighborhood - Bloomington

- Old Town is an historic neighborhood near downtown with homes from 1860s – 1880s.
- CDBG infrastructure investments in the sidewalks and intersection have been made.

Mid-Century Neighborhood - Bloomington

- This neighborhood is located on west side of city.
- Renovated homes and very desirable area to live.

Hedgemont - Normal

- The Hedgemont - Hawthorne Hills area is a very desirable area near North Point Elementary School which is a highly regarded neighborhood.
- There are still 171 home lots available for build out.
- Sales of single family residential are going slowly.

Franklin Park – Normal

- It is a neighborhood located in Normal, north of ISU, with home values ranging in price from \$30 to \$58 / SF
- Being somewhat encroached by ISU students living in single family residential homes.

Historic neighborhood – Normal

- Home ages range from 1850s – 1900s
- About 500 total homes in neighborhood

Northwest Neighborhood – Bloomington

- There are many absentee landlords who don't maintain their properties.
- There are many subsidized rentals with Section 8 renters.
- There is some historic housing stock in this neighborhood but the community must balance housing preservation with affordability of rehabilitation.

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- The neighborhood getting more ISU students because it is more affordable.

Dimmit Grove Historic Neighborhood - Bloomington

- Participants would like to keep density consistent with character of neighborhood.
- Redevelopment and infill is needed, but must be consistent with historic character of homes.
- There is a need for enforceable historic preservation standards to maintain and sustain home values over time.
- The neighborhood has diversity of income and ethnicity.

Other comments in general

- Participants enjoy the diversity and richness of amenities.
- Many people love the walkability of downtown and Uptown Normal areas
- There are traffic control issues for many neighborhoods
- Bus transit changes have created some commuter confusion
- WWDRP completes housing repairs for home renovations
- Schools have different quality perceptions of District 87 v District 5
- The sweet-spot for home sales right now is around \$ 125,000 to \$150,000
- May need a vocational training program for trades for housing construction and restoration
- Enterprise Zone recently approved for West Side businesses

October 14, 2016

10am Affordability

General

- Mid Central Community Action is an organization that advocates for affordable housing.
- On the west side of Bloomington there are foreclosed and vacant homes. These homes are sometimes rehabilitated and sold to first time homebuyers.
- Many properties could benefit from rehabilitation.
- There is a scarcity of permanent support housing for disabilities. This is a challenge in the community.
- There is a trend for aging in place. This demographic needs accessible housing and safe neighborhoods.
- Employees need affordable housing because wages aren't as high in manufacturing.
- There is a lot of affordable housing but not social services.
- Locations of affordable housing aren't conducive
- Decent housing is needed
- Gap between low income and being able to afford rents
- Not all services are income dependent – education and resources are provided to anyone
- More disconnects than lack of housing – mismatch between services and units or landlords and resources
- Gap in ability to get housing based on income
- Lack of housing in lower middle of incomes and first tier market rate rentals
- Lots of organizational resources but generation is used to going on website instead of going into office for utility assistance, credits, rental assistance
- Affordable – but is it decent?
- Define rental multifamily homes that aren't/are decent for data – rental registration program based on inspections, frequency of inspections are a question (enforcement)
- Ordinance that says every rental unit has to be registered with City
- If units don't pass, it goes to court – property maintenance board
- Repeated problems in certain complexes that are never fixed
- Tenants don't report maintenance issues for fear of evictions – city doesn't allow anonymous complaints

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Habitat for Humanity

- Habitat serves the working poor. Clients have trouble paying their mortgage and its hard to get through the application process because of debt and other financial challenges that need to be resolved first.
- Habitat builds 6 houses a year.
- Habitat is working with Unit 5 schools to create program 'geometry and construction' 2017 – Main East HS is currently doing program, partnership with middle school
- Habitat wants all local walls built with student teams
- Habitat serves 60% and lower median income. Tenants pay less for Habitat houses than average.
- West Bloomington community has issues including roofing. Habitat received a grant to help with a new roof but there can't be volunteers on roof. The project needed a contractor. Many houses Habitat can't help because of the type of house and roof pitch.

Mobile Homes

- Mobile home residents fall through the cracks of all programs because of physical challenges and/or disabilities. In addition, furnaces and hot water heaters in mobile homes are issues. Maintenance completed by tenants is an issue as well.
- Participants discussed the question: how do you bring together a collaboration of organizations to do maintenance for vulnerable populations?
- MCCA administers the Low Income Home Energy Assistance Program (LIHEAP) to help with utility costs and emergency furnace repair/replacement for eligible, low-income residents. Weatherization is a program to help people make their home more energy efficient (insulation, ventilation, etc.) to reduce energy costs. Both are programs that are funded by the Department of Commerce and Economic Opportunity (DCEO).

Housing Affordability

- Affordable rentals are a minimum (not enough). Landlords aren't always willing to rent to certain types of families e.g., single parent, low income, minimum wage, families with lots of kids and they end up leaving Bloomington/Normal. If the family has to leave, transportation becomes an issue because of cost.
- There is a lack of affordable housing in the community and the affordable housing available isn't always safe.
- Many times there is a lien on property for best rate mortgage, also called a 'move or die' loan
- Participants discussed: How do you assist rental properties?
- The lowest tier rental properties are not economically feasible to rent and it is difficult to properly maintain homes.
- There is a gap in availability of rental property.
- 80% of public housing residents make less than 30%AMI (\$700 or less/month).
- Lack of awareness about financial situation is an issue
- There is a mismatch between affordable owner-occupied and market rate (80%AMI). 30% or lower must have subsidies through section 8, etc.

Supportive Services

- Support piece for vulnerable populations is critical.
- Lack of funding for supportive services leave many vulnerable to housing instability.
- Resources aren't available to help those who need it.
- Landlords are an issue because they lack of education about supportive services. It would be good to consider education for landlords that the services for their tenants are available.
- Some programs can't service landlords and are available for homeowners – low and moderate income people.

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- There are 21 people waiting for supportive services but money is an issue (CDBG). 51% of units in a complex have to be occupied by low and moderate income people to receive CDBG funding. In addition, every year there has to be monitoring of the property.
- There is a stigma with renting to the poor population. Many renters don't take care of the unit, especially in transition housing. More intensive supportive services would reduce property damage. Also, incentives to residents would help reduce property damage.
- MCCA administers a Transitional Housing Program (THP), that lasts for two years, where tenants have the opportunity to be refunded 1/3 of the rent paid, up to \$1000, less any damage, charges, outstanding fee if they meet program goals and requirements. The returned rent would be in addition to their security deposit.
- The Continuum of Care group is tracking returns to homelessness.
- MCCA fund requirements are different – the front end is financial education for potential recipients and prepare them for next crisis – screens out people who are serious about change. The group must see progress to continue giving subsidies. The long term success of families is the most important with supportive services being critical to participant's success.
- Debt loans disqualify people from habitat homes – MCCA helps resolve these issues
- The MCCA program is in year 3 of the program and there are positive outcomes
- It would be helpful to expand financial education classes and agencies who work with families on how to give them skills to help themselves.
- Residents don't talk to their landlords because of fear of being evicted
- A healthy renters' class is needed.
- Community mental health clinic – all residents receive life skills classes and education by case managers
- When case managers are on site, the apartments are better maintained. Program participants have a life-long relationship with case workers.
- Thousands of residents are living below the poverty line. There isn't enough units and inventory to accommodate them.
- There are 1/3 number of supportive housing beds as is needed in the community.
- Cuts to supportive services and vocational training – builders don't have workforce to hire for construction.
- Supportive services are needed but there isn't capacity in system even with more units
- What about people that don't qualify for supportive services? Eg: make \$1 over cut off for housing eligibility? What about working poor?

**LISC database has more information – includes credit score, income, etc.

Housing Inventory

- Participants discussed how to have an impact on housing market.
- The private market is driving affordable housing. Developers have 90 days to fill vacant units with low income before it converts to the private market.
- There is a State-wide referral system to find tenants for inventory available.
- There is a social service capacity issue.
- There are too many 3-bedroom apartments for the current population and vacancy rates in this type of housing are going up.
- There needs to be one point of contact for the landlords to fill apartments.
- There is a matching issue between vacancies, tenants, supportive service availability, and landlords.
- Typically, residents pay \$515/month in mortgage for a 3-bedroom house including escrow PLUS \$2,200/year in property tax.
- Illinois is one of the bottom 3 states for recovery since 2008. Bloomington/Normal is at the bottom of recovery. Lack of recovery affects property taxes, etc. Builders are being affected by lack of recovery
- Builders are used to constructing one type of housing that was replicable

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- Lot layouts are approved for next 15 years but are not built because of lack of demand
- Identify type of housing that is needed in the future – what do we need? What is market saying?
- Foreclosure Mitigation funds will be expiring – loan modifications will be coming to an end (Stacy Tot)
- Are people prepared to assume their initial mortgage at end of modification period?
- **Illinois affordable housing tax credit (LIHTC) – 5 year renewal- incentivize private investment in affordable housing, primarily large scale but can be used to finance single-family homes e.g., habitat
- Mayor’s Manor is an existing 26 unit SRO (Single Room Occupancy) development
- Macco Development (40-60 units) is looking to build in Illinois (multi-family housing, supportive housing, elderly housing)
- Brinshore Development (developer/owner of affordable housing) has approximately 26 unites of scattered site housing
- There may an opportunity to revitalize the vacant school
- Locally there has been an increase in autism diagnosis (1 in 45 children); families need support and demands are growing

What is the criteria for decent affordable housing?

- Health and safety issues
- No mold
- Running water
- Working utilities
- Landlord accountability
- A policy is needed to identify “good” affordable housing
- Location is an issue – community demographics, proximity to transportation, jobs should be nearby, density and disbursement is better than concentrations; looking for models of good housing behavior for participants in social service programs
- Property taxes are dependent on infrastructure and school systems –some areas outside Bloomington have higher taxes than the city
- Housing stock and quality – mobile homes
 - Not a substandard housing stock
 - Legitimate portion of the area’s affordable housing stock (7%)
 - Important option for lowest-income residents
 - Shorter lifespan
 - Maintenance resources required of tenants/owners
 - Limited useful life before replacement is required (hard to maintain, hard to repair)
 - Detached housing is often preferred over multi-family
 - Construction charities for mobile home repair (8 families), \$25k to maintain mobile homes – program lasted 2 years (CDBG)
 - Good for families who are “falling through the cracks” because of the affordability
 - Fear of eviction sometimes causes tenants to not report maintenance issues
 - Social interaction is often higher than in apartment buildings (neighbor helping neighbor)
- How do we help single parents while they are taking classes?
- There is one mobile home park outside of the City (to the south)
- Supportive services offered:
 - Mental health
 - Transportation
 - Financial education
 - Senior services
 - Medical

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- Case management
- Childcare assistance
- Education
- Daily living skills
- Social interaction
- Too many in the county (50%) are “house poor” defined as paying more than 30% of gross income on housing. Worse, it is common to find people paying 50% of gross income on housing
- The housing and transportation index (H+T developed by CNT and HUD) is important to understand housing affordability.
- There is an opportunity to coordinate volunteer day services to be more of a clearinghouse: e.g., State Farm, churches, Habitat for Humanity, etc. to connect volunteers to opportunities (example is Faith in Action and other online sign-up sites)
- Insurance could be an issue for scaling up groups like Faith in Action
- How do we get back to neighbor to neighbor help?
- Participants want to increase the sense of community and to strengthen social networks.
- There are problems with the definition of “affordability”; should focus on working people with no disposable income
- Where do renters go to find information? Is there a clearinghouse? There isn’t really a general location for this information unless you have more resources (Prairie State Legal Services is the de facto resident advocacy group)
- Participants need legal support to deal with issues and navigate the system

1.45pm Health

- Mental Health Action Plan
 - Housing is the largest barrier for poverty level
 - Out of the four elements needed to help people live in recovery, supportive housing and employment are most important
 - Maslow’s Hierarchy of Needs is an important way of understanding this population’s needs
 - 5 areas of need, housing was one
 - There is a Health Coordinating Council with appointed representatives
- Continuum of Care provides homeless services
- How do you rank needs in community on a grant application?
- Federal government is recommending “housing first” initiatives if funded by HUD where the focus is to get the person housed first and then get service plan
- The State of Illinois is pursuing a waiver for Medicaid (housing is a part of waiver and can be billed)
- United Way has a program to support students (birth to adult); basic needs are most important including housing
- Education stakeholders are bringing deficiencies and needs into school
- Disparity data shows concentrations in west Bloomington, Chenoa, Colfax and Stanford
- West Bloomington has a concentration of poverty, residents are less likely to have cars, the majority are renters (with high rent rates); it takes 75 hours of minimum wage labor to afford a 1- apartment bedroom (fair market rent as defined by HUD)
- There are very real physical barriers including intersections and transportation (hard to get to jobs, services and housing)
- Basic needs are clustered outside of west Bloomington and hard to get to
- Environmental barriers are train tracks at Morris and no sidewalks in west Bloomington – how to create better pathways to cross tracks without vehicles
- In 2014, a Needs Assessment was created by the United Way:

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- 10 top issues prioritized
- Housing was one of top issues, education was pursued
- Overwhelming issue for League of Women Voters
- West Bloomington revitalization, west Bloomington housing
- United Way offers developmentally-disabled supportive services and financial support to other organizations
- Supportive services are scattered and function in “silos” due to funding streams – more financial support is needed to service populations
- Supportive housing and employment are top priorities
- Not enough housing to help population that needs it
- PUNS list is long (HUD) – an indication of people waiting for services they need
- 553 levy through the health department provides supportive housing and case management for women and ex-offenders; there are also small scale (YMCA) housing needs (pooled resources)
- Collaborative needs assessment – asthma was very high in west Bloomington and is not being managed (measured in ER trips)
- Air quality in homes is an issue – are there programs that can solve this?
- Potential asthma cluster on west side neighborhood
- West Bloomington housing collaborative created to purchase and flip homes
- Landlords don’t take care of properties in west Bloomington; good landlords are the exception
- There is a lack of development activity in west Bloomington
- Development occurs on the eastside of Bloomington (west of I-55B)
- No supportive services in west Bloomington, supportive series are clustered on far west side and east side
- Other side of Morris would be good for development – possibly mixed use, creative housing
- Accessibility and walkability are issues (fighting obesity)
- **Gold route - bus, every house**
- No bus shelters and areas to stand are not safe or comfortable
- Zoning is a barrier to commercial development
- More services are needed on southwest side
- Neighborhood character should be maintained
- People in west Bloomington CARE about their neighborhood
- West Washington and West Jefferson are problem areas that need to be revitalized
- There should be an effort to maintain momentum after grant ends
- Lead levels (paint), radon, and asbestos are high in west Bloomington
- Safety of homes is also questionable in west Bloomington
- Accessibility is an issue- Veterans Parkway is a barrier that people don’t cross; difficult to navigate especially with kids
- 61701, 61702 zip codes contain residents with the largest service needs
- It is difficult for residents to get to health care provider locations
- Mobile health project operates 2 times per month
- The area needs a provider that can serve the Medicare population
- The city has a sidewalk policy (50/50 shared cost with property owner)
- Hard to walk on west Washington during winter (owners don’t shovel and areas aren’t maintained)
- Lack of enforcement of infrastructure; it is often neglected, demolished, and/or not maintained
- There should be an effort to work with realtors to identify properties that need maintenance
- Sellers in west Bloomington overinflate their housing values and don’t sell or maintain properties
- There is a perception issue about west Bloomington; less about crime than access
- There is an opportunity to educate people coming into community
- Green Top Grocery is a recent effort
- 4 year process for opening

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- Co-op grocery model
- Located east of downtown Bloomington on east Washington
- Studies reported that such a store (10,000 square feet) wouldn't survive on the west side
- Opportunity to provide access to fresh, healthy, local food in a food desert
- A need to educate residents about the offerings and benefits of the co-op
- The store can benefit from using the WIC program, SNAP, and "veggie prescriptions"
- The store is scheduled to open in May
- The location provides improved walkability to historic neighborhoods nearby, is on a bus route, and near a trail
- The store will include a teaching kitchen
- The location offers retail synergy and creates a community hub along with Bloomington Cycle and Fitness, Gingerbread House, and nearby offices
- The store will have 30-40 employees, will focus on hiring employees who live within 1 mile radius, and will provide a living wage and benefits
- Opportunity to review the Constitution trail map to illustrate direct connection from Green Top to west side
- Food hub concept could be used to exchange work for food
- The Constitution Trail is an anchor; we should look at spurs and connections for solutions
- Education is important to help people understand how to be healthy
- The community has a diverse cultural identity
- There should be an emphasis on accessibility for all
- There needs to be an effort to lure development to the west
- Retail synergy is important especially in terms of convenience
- There needs to be more consideration of equity and disparity – racism is fueling many issues, there is a "brand" problem so public relations and community organization are probably needed

**Define affordability

- Affordability should be expanded to people that make slightly more than the cut off for services

2.45p Homelessness

- There is a need to identify more landlords that are willing to work with program
- Affordability is an issue as there are not enough units to meet demand
- The population in need largely work service jobs
- Availability of supportive housing is an issue
- There are only 26 units of transitional housing
- Credit and past rental history are impediments to finding permanent housing
- Permanent supportive housing includes mental health services and substance abuse assistance for participants in program
- Can't guarantee support for landlords for eviction or other
- Chestnut Health Systems has wrap around services for all ages
- It is estimated that there are 180-200 homeless people in the area (not including youth)
- Youth homelessness is estimated at 10-15 (aged under 18) and approximately 20 who are over 18 and not in shelters
- Homeless youth in shelters includes 18 in scattered sites, two in an emergency shelter and two in a foster home
- Housing quality is an issue including transportation, walkability, lack of bus service, and tenants fear reprisal if they complain
- For homeless individuals in particular, personal safety is a critical issue
- Many individuals return to shelters due to safety issues, unresponsive landlords, infestation problems

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- One tool may be to create a “Tiny House” neighborhood to combat chronic homelessness; difficulty lies in zoning restrictions, maintenance, and supportive services
- Tiny Houses can’t be located next to church or school (currently)
- Consider a Tiny Home neighborhood – chronic homelessness, zoning restrictions, maintenance, services (Kelly Becker), can’t be located next to church or school
- First Christian Church constructed a Tiny House but couldn’t place it permanently and it can’t stay in one spot
- Expanding the idea further could provide “green” tiny homes for energy efficiency
- The problem should be solvable- there are less than 25 people to house that are chronically homeless
- Current efforts are underway to change the zoning code to accommodate a tiny house neighborhood
- Building capacity in shelters is frowned upon largely due to people staying beyond the emergency time period
- Once individuals leave shelters, there is a lack of affordable housing to accommodate them
- Social service providers have difficulty finding permanent housing for those that need it
- Low-income housing is needed
- Emergency shelter operation has been extended due to lack of affordable housing
- Added organizational capacity would have more preventative services
- Direct service is serving people now as opposed to outreach which is more sustainable
- The easy part is housing but wrap around services are more difficult due to lack of funding
- Collaboration is critical to social services
- Even when housing is available, wrap around services aren’t available (from a staffing perspective)
- Many clients are bouncing from service to service
- It is critical to reduce stressors of homelessness
- The custom of funding housing first but then cutting funding for other services is not sustainable
- How do you support people after they have housing?
- There is concern over the sustainability of projects and programs (emergency shelter grants, homeless prevention grants) due to capacity to administer the grants
- Social service staff cuts come before cutting services to clients which reduces efficacy
- Recent shift to be less reliant on state and federal funding and seeking out foundation grant options and volunteers
- It is important to define the level of services that are needed – e.g.; permanent supportive housing
 - How much service are we talking about? What does it take in terms of funding and staffing?
 - 19 households, 3 grants, 1 case manager and 1 intern
- Public housing: 580 units, 3 social work staff
- 25 units for adult developmental disabilities, 2.5 FTE staff
- Chestnut – one stop shop for services
 - Includes mental health/behavior health clinic, free clinic (for physical issues), and family counseling
 - Case management helps connects the dots
 - Wait list is 15 people with priority given to those who are homeless, those with mental health and/or drug use issues
 - The program could use 1 more staff person and additional funding
 - There is also a need to grow more supportive services

SITE ANALYSIS

Site 1 : Washington Street and Morris Avenue in Bloomington

Participants discussed the relatively positive attributes of the site including proximity to transportation, ability to accommodate density, and nearby amenities such as the Constitution Trail. The surrounding land patterns are not residential; however, the area is close to necessary supportive service providers.

Site 2 : Raab Road and Main Street in Normal

This gateway into the Town of Normal has high visibility and substantial commercial activity to support residential development. Discussion centered on the appropriate type of development for the site and challenging identity, perception, and circulation around the site.

Site 3 : Emerson Street and Main Street in Bloomington

This site is ideally located north of Bloomington's downtown and is currently a commercial node on a route leading to ISU. The site has good transportation access and is near supportive service providers. Pedestrian access and coordination with the City's vision for the site will need to be considered.

Site 4 : College Avenue and Towanda Avenue in Normal

This site is located near commercial activity and existing multi-family buildings. Good transportation access and priority for future pedestrian access make this site a strong candidate for mixed-use development. The location and history of this site was also discussed.

Site 5 : Fort Jesse Road and Airport Road in Normal

Residential development on a large greenfield site was debated between the Steering Committee participants. The site is far from employment centers and transportation; however, it is positioned to receive a unique residential product and pre-annexation agreements will expire in 2020, offering opportunities for more variety of development on the site.

Scoring for each of the sites was determined by input from the Steering Committee.

1

**Washington and Morris
Bloomington, IL**



Site Ownership: varies by parcel
Current Zoning: Commercial (B-2)
Current Land Use: residential, commercial
Size: approximately 1/8 mi sq.

The site is located on the west side of Bloomington in a transitional zone near the rail line. Currently, there is developable land within the study area. It is not served by bus transportation. Artisan businesses are in the vicinity. The surrounding land patterns are primarily light industrial and manufacturing. The closest housing is single family residential.

- Detention could be a consideration for this site
- Constitution Trail is an asset close to the site
- There is access to supportive services in close proximity
- It is a 5-minute walk to bus service
- Density would encourage transit services
- Nearby rail could be noisy for residents
- The Gold Line is located on Washington Street

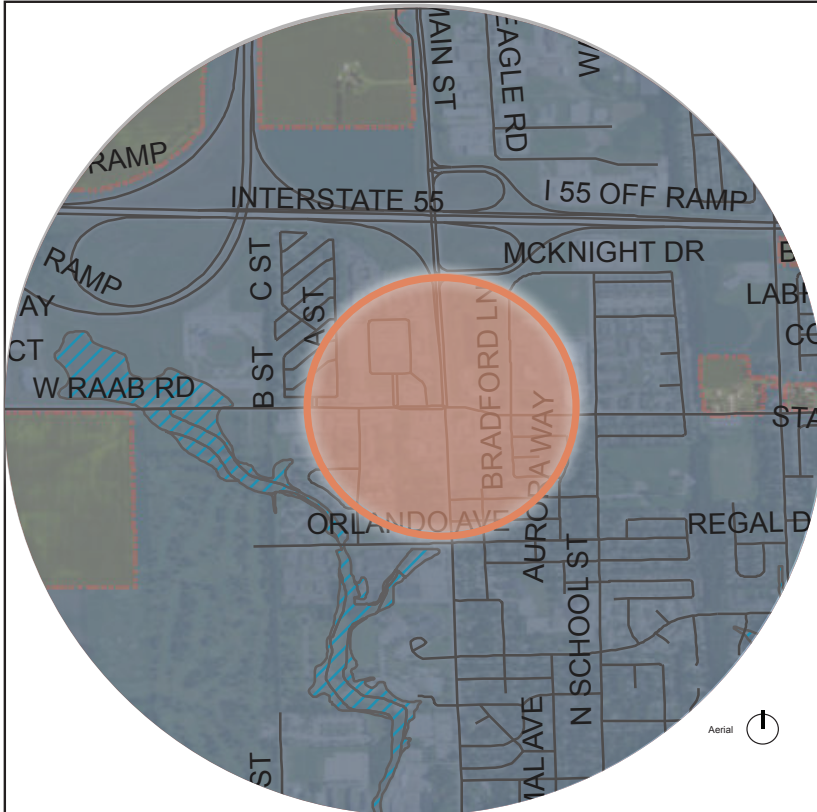


0-3 Criteria (0 - Nonexistent 1 - Weak 2 - Average 3 - Excellent)

- 3 Consistent with Comprehensive Plan Vision
- 3 Availability of Parking
- 3 Good Visibility and Strong Identity
- 1 Presence/Function of Utilities, Infrastructure/Environmental
- 2 Proximity to Transportation
- 3 Synergies and Connectivity with City Destinations
- 1 Land is owned by the City / Available / Will not displace
- 2 Market Demand
- 3 Housing Demand
- 21 Total Score

2

**Raab Road and Main St
Normal, IL**



Site Ownership: varies by parcel
Current Zoning: primarily residential, commercial
Current Land Use: commercial, residential
Size: approximately 1/8 mile

This site is adjacent to the interstate and is a gateway into Normal. There is substantial commercial activity to support additional residential development.

- Consider townhomes for the site as a medium-density option
- Cost of land could be higher next to commercial/retail
- Good bus access
- Police station is nearby
- Consider demolition of 6 residential units on Main Street
- Southwest corner are 6-1 acre lots zoned commercial
- Fairview school district services the site
- Rezoning would be challenging
- College Station Apartments are R3A
- East of schools at College Drive may be an alternate location
- Access from Trader's Circle is difficult
- There are perception and identity issues with the site
- Mixed senior housing development is desired
- Traffic is an issue
- Access to grocery store



Source: Google Street View

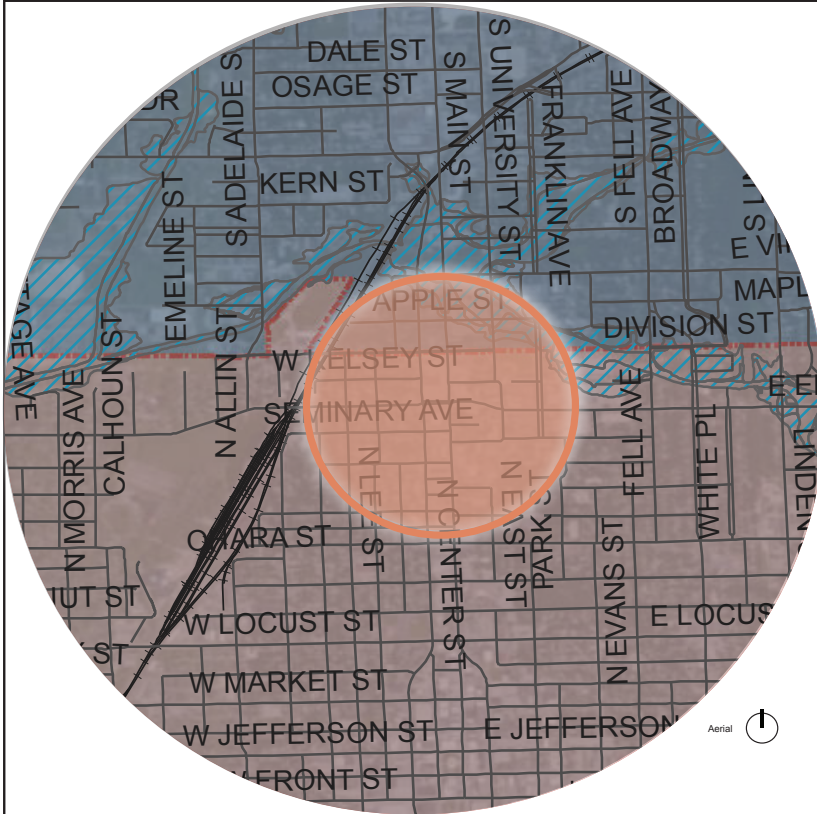
0-3 Criteria (0 - Nonexistent 1 - Weak 2 - Average 3 - Excellent)

- 3** Consistent with Comprehensive Plan Vision
- 3** Availability of Parking
- 1** Good Visibility and Strong Identity
- 3** Presence/Function of Utilities, Infrastructure/Environmental
- 3** Proximity to Transportation
- 2** Synergies and Connectivity with City Destinations
- 1** Land is owned by the City / Available / Will not displace
- 2** Market Demand
- 2** Housing Demand

20 Total Score

3

**Emerson St and Main St
Bloomington, IL**



Site Ownership: varies by parcel
Current Zoning: residential, commercial
Current Land Use: commercial, residential
Size: approximately 1/8 mile

Located north of Bloomington's downtown, this site is currently a commercial node and route that leads directly to Illinois State University. The site is served by bus transportation and is adjacent to healthy residential neighborhoods.

- The south Electrolux site at Walnut and Main should be considered
- There is a TIF starting in the area
- It is an asset to be close to Wesleyan College
- The area is not pedestrian friendly but could have parking in the back to make the area more walkable
- There is a brownfield on the westside of Main Street
- The site is close to supportive services
- The City's vision for the site is mixed use



Source: Google Street View

0-3 Criteria (0 - Nonexistent 1 - Weak 2 - Average 3 - Excellent)

- 3** Consistent with Comprehensive Plan Vision
- 2** Availability of Parking
- 3** Good Visibility and Strong Identity
- 3** Presence/Function of Utilities, Infrastructure/Environmental
- 1** Proximity to Transportation
- 2** Synergies and Connectivity with City Destinations
- 2** Land is owned by the City / Available / Will not displace
- 3** Market Demand
- 2** Housing Demand
- 21** Total Score

4

College Ave and Towanda Normal, IL



Site Ownership: varies by parcel
Current Zoning: residential, commercial
Current Land Use: commercial, residential
Size: approximately 1/8 mile

The Kroger Site and adjacent multi-family residential housing create a mixed-use commercial node on the east side of Normal. This site is a gateway site to two shopping areas - Landmark Plaza and Shoppes at College Hills. The site has good access to major arterials and has a diverse resident population.

- Future priority pedestrian street
- Commercial property at corner is a good location for development
- The site is not affordable for small business
- Supportive services are nearby
- Walkability is an issue
- Bus routes are close by
- Consider a dense, tall building for this site
- Retail trends should be considered
- Mixed use is desired for the site



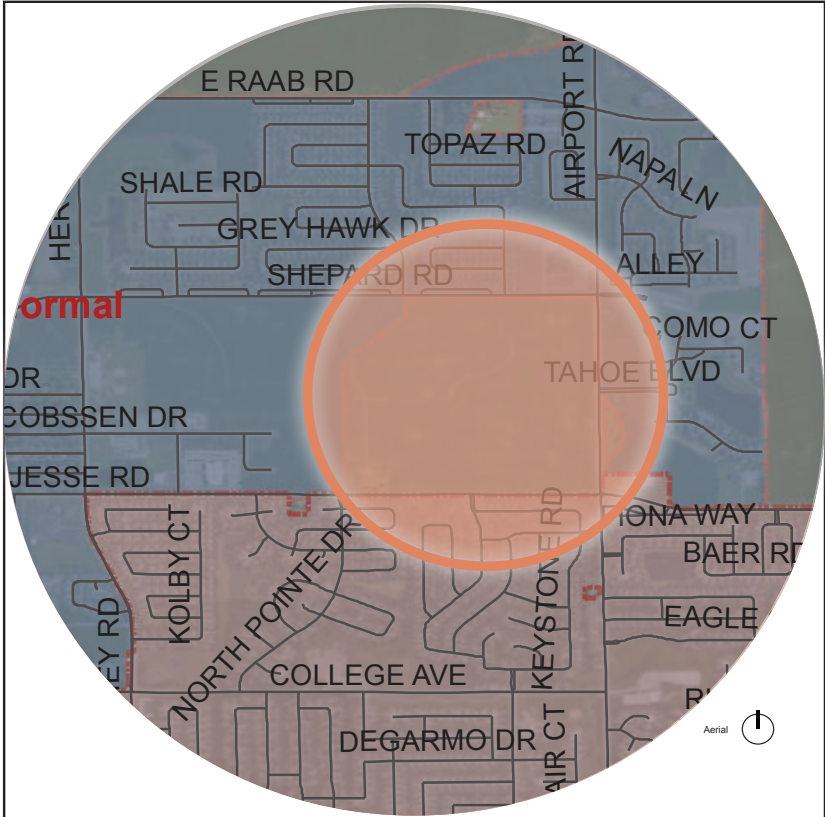
0-3 Criteria (0 - Nonexistent 1 - Weak 2 - Average 3 - Excellent)

- 3 Consistent with Comprehensive Plan Vision
- 3 Availability of Parking
- 3 Good Visibility and Strong Identity
- 3 Presence/Function of Utilities, Infrastructure/Environmental
- 3 Proximity to Transportation
- 3 Synergies and Connectivity with City Destinations
- 1 Land is owned by the City / Available / Will not displace
- 2 Market Demand
- 3 Housing Demand

24 Total Score

5

**Fort Jesse Rd and Airport Rd
Normal, IL**



Site Ownership: varies by parcel
Current Zoning: primarily residential, commercial
Current Land Use: commercial, residential
Size: approximately 1/8 mile

This 140a greenfield site is in the northeast corner of Normal. The site is adjacent to the Ft. Jesse Medical Office Complex, Grove Elementary School and North Pointe subdivision. The site is relatively disconnected from employment centers and transportation.

- The site will have high speed internet
- Veterans is a barrier to pedestrians
- Distihl Brewery is starting a new trend in area
- There is no bus service to the site
- There are pre-annexation agreements for the site but it is not platted or annexed. The agreements will expire within the next five years
- There is a desire for a unique product on the site
- The east side of Veterans is challenging for pedestrians
- There is a desire for additional trail and sidewalk connections
- There is a proposed new fire station in the vicinity

0-3 Criteria (0 - Nonexistent 1 - Weak 2 - Average 3 - Excellent)

- 2 Consistent with Comprehensive Plan Vision
- 3 Availability of Parking
- 1 Good Visibility and Strong Identity
- 1 Presence/Function of Utilities, Infrastructure/Environmental
- 1 Proximity to Transportation
- 1 Synergies and Connectivity with City Destinations
- 3 Land is owned by the City / Available / Will not displace
- 2 Market Demand
- 2 Housing Demand
- 16** Total Score

PREVIOUS REPORTS AND PLANNING CONTEXT

United Way of McLean County Needs Assessment (2016)

Summary. McLean County experienced an explosion in housing supply over the last 24 years that is slightly above the rate of population growth (33%) since 1990. In addition, there are decreasing rates of owner-occupied housing in many of Bloomington Normal’s older neighborhoods. The report’s conclusions identify more rental units desired by residents. The MCRPC states, between 1990 and 2005, the increase in the incorporated area of Bloomington Normal outpaced population growth by roughly 10 percent. Fair market rents are outpacing renter affordability and are continuing to rise. Additionally, the Social Impact Research Center reported that 25.7 percent of households in McLean County were severely burdened by their rent between 2008 and 2012, meaning at least half of household income was spent on housing. Renters paying 35% or more of their household income on housing rose 16.2% between 1999-2012 and homeless families have a hard time finding housing in Bloomington Normal. PATH (Providing Access to Help) reported there were approximately 250 people experiencing homelessness in McLean County in October 2013. The Bloomington Housing Authority (BHA) indicated the demand for subsidized housing in McLean County has exceeded its supply. There is also a waiting list to get into housing owned by BHA. Many public housing residents state a disability. In addition, the report stated that aging public housing stock is an issue.

Regional Housing Impact. The Regional Housing Study findings are similar with those of the United Way Needs Assessment. The report concludes that Bloomington Normal is overbuilt, similar to the findings of the Housing Study. However, the report asserts that renter affordability is becoming more difficult to achieve. This is contrary to the findings in the Housing Study which discusses Bloomington Normal’s relatively affordable housing stock for most residents. The impact of the Regional Housing Study may change the way the United Way views housing affordability and could support the refinement of their efforts towards the groups that need affordable housing the most. We have found that renters with low-incomes generally have higher levels of housing instability, however, this population is becoming smaller along with the homeless population. Similarly, the United Way’s findings discuss the impact of low household income on housing burden, although the Study asserts the population is growing. The Regional Housing Study will resolve this conflict. The United Way report will impact the Housing Study’s recommendations for rental affordable housing, public housing units, accessible homes for low-income families and coordination with public improvements including sidewalks.

Town of Normal Community Snapshot and Outreach Draft Report (2016)

Summary. Housing and transportation issues identified in the 2040 Comprehensive Plan Outreach Report must be carefully considered and addressed in the Comprehensive Plan. Nearly 70% of residential acreage is occupied by low-density, single-family detached housing, which accounts for only 40% of all housing units. The Town desires to increase residential density. Current annexation agreements allow over 3,500 residential units that would accommodate over 14,000 persons. The report discusses stakeholder perceptions that affordable housing and supportive housing concerns exist in the community.

Regional Housing Impact. The Regional Housing Study includes stakeholder perspectives that echo those of the Outreach Draft Report. Findings are similar and recommendations



will be coordinated with the Town of Normal Comprehensive Plan Update as it is created. Population projections for Normal would not absorb all of the possible residential units if built according to the existing annexation agreements and recommendations of Uptown 2.0. The Regional Housing Study will provide recommendations on appropriate densities and number of units to accommodate the population of Normal in the future.

Uptown 2.0 Housing Market Study (2015)

Summary. The Study identified a demand for 980 units near Uptown in the next 6 years - primarily to house young professionals and empty nesters. Many of these units are proposed to be accommodated south of the railroad tracks. The housing types proposed include multi-family and attached single family. However, a spectrum of housing types is proposed in appropriate areas both north and south of the rail. The Study contends that the Uptown Study Area should be able to absorb an annual average of between 121 and 159 new market-rate multifamily and single-family attached housing units per year over the next five years.

Regional Housing Impact. Creating more density in Normal in the Uptown study area could have a positive impact on the low- and moderate- income populations currently underserved in the region. Consideration should be given to distribution of new housing units at a variety of price points to accommodate residents that most need housing but could potentially not afford market rate rents. Developers could be provided with incentives to reserve a portion of new housing units for low- and moderate- income families.

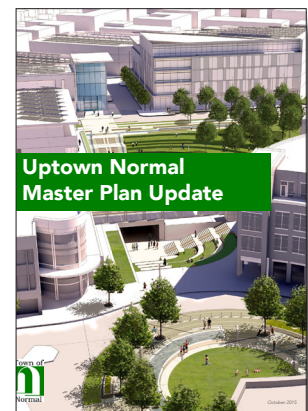
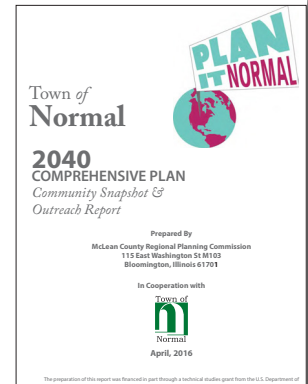
Mental Health Action Plan (2015)

Summary. Two main concerns were stated and addressed by the report: access to clean, safe and sanitary housing and availability of supportive housing services. The Plan recommended that a continuum of housing options be available for residents with mental health issues. Physical housing should be coordinated with a holistic approach to social service provision. In addition, landlords should be a part of the process to support renters and should be given the resources to do so. Accomplishments of the Study included the implementation of a variety of supportive housing and mental health strategies. The Plan's long range recommendations include creating an inventory of supportive housing and construction of new supportive housing units in McLean County.

Regional Housing Impact. The Regional Housing Study will include recommendations that identify housing typologies that are responsive to resident need and are coordinated with the Mental Health Action Plan. In addition, the Housing Study analyzes available housing units in the community and satisfies the Plan's recommendation to create an inventory.

City of Bloomington Comprehensive Plan (2015)

Summary. The Comprehensive Plan recommendations assert that affordable housing is critical for young professionals, college graduates, seniors, and low paid professionals. The Plan calls for a diversity of housing and includes recommendations to structure incentive offerings to developers in exchange for permanent affordable housing for moderate and low income families. This would help to create and preserve mixed-income neighborhoods. The Comprehensive Plan encourages partnerships and programmatic approaches to improving the housing quality and affordability in the Regeneration and the Preservation



APPENDIX

Areas of Bloomington, while increasing mixed use residential developments in the Stable Area. Strategies include identifying creative solutions for affordable housing such as: home sharing, micro units, and tiny homes. The Plan recommends resolving the housing/transportation cost mismatch for low income populations. Protection of historic resources and promoting deconversions were also identified as priorities. The Plan provided recommendations on how to reduce vacancies through rehabilitation programs and enhance existing supportive services in the community. Finally, the Plan recommends measures to ensure that a majority of the new housing demand is met through mixed use developments. The Plan prioritizes development of underutilized land, vacant/infill land and unincorporated land surrounded by incorporated land including annexed land for development. The City desires greater connectivity of subdivisions and in the future, greater density should be considered. The new mixed-use designation encourages a variety of building types and satisfies density goals.

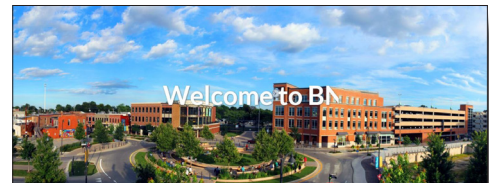


Regional Housing Impact. The Comprehensive Plan recommendations are consistent with our findings. The Regional Housing Study recommends creating responsive housing that considers aging populations. These recommendations could also be coordinated with APA PAS reports and other authorities to encourage Aging in Place. The Study identifies barriers to housing accessibility for special needs populations. This is consistent with Comprehensive Plan recommendations. In addition, mixed-use buildings in the prototypical subarea plans will be proposed in the Study, which will address recommendations for greater density and access.

BN Advantage - Regional Economic Development Strategy

Summary. BN Advantage is a regional economic development strategy that encourages a variety of businesses to locate in Bloomington and Normal and is focused on diversifying and strengthening the region's economy. It has a focus on entrepreneurship, information and communication technologies, agribusiness, transportation, logistics and advanced business services.

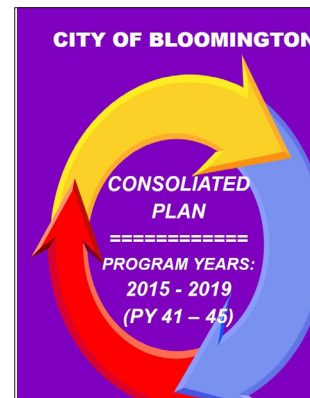
Regional Housing Impact. The Regional Housing Study focuses on similar industries as identified by BN Advantage that are growing in the region. The increase in jobs and emerging business sectors are consistent with those targeted by BN Advantage. However, in our findings, biotech is also among those industries with potential to grow in McLean County. The Regional Housing Study could impact BN Advantage strategies by introducing additional opportunities in urban settings to attract young professionals to the region.



2015-2020 Consolidated Plans of the City of Bloomington

Summary. In Bloomington, Community Development Block Grant (CDBG) assistance is directed primarily toward the west side of the City which is designated as a Regeneration Area because of its lack of resources and higher concentration of people needing assistance.

The Consolidated Plan is coordinated with the United Way Affordable Housing Study. Partnerships are important to success of CDBG projects, especially for low- and moderate-income families. As a result, rehabilitation of homes has been promoted by the Plan. There have been several successful projects for the rehabilitation of homes, primarily on the west side in conjunction with Habitat for Humanity and YouthBuild. Concurrent social service provision is critical for those who need it. PATH is a key partner in providing necessary social services. The Plan validates the cost burden of low and very low income households - similar to the United Way study. Affordable, safe and well maintained housing is hard to find for lower income groups. Elderly and disabled families make up approximately 44% of public housing residents and the need for accessible units is high and growing. This finding is similar to the United Way study as well. The need for subsidized housing exceeds supply and there is a decrease in owner occupied housing in older neighborhoods.

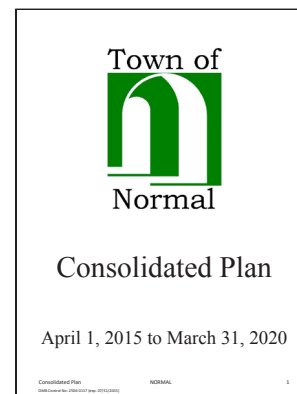


Regional Housing Impact. The Regional Housing Study will coordinate with the recommendations in the Consolidated Plan. However, the Study takes a future focus with population projections through 2040. With rental housing market trends and absorption of overbuilt properties, the Consolidated Plan recommendations may need to be updated to coordinate with the Regional Housing Study. The Consolidated Plan will impact the Regional Housing Study as it relates to fair housing and receipt of CDBG funds to encourage projects for low- and moderate- income families, elderly and disabled residents.

2015-2020 Consolidated Plans of the Town of Normal

Summary. Data indicates a growing need for affordable rental housing and owner occupied housing in the Town of Normal. There is no public housing in the Town of Normal. The report states that homelessness is not an issue in the Town of Normal. The Bloomington Housing Authority indicated in the 2014 Community Assessment that the need for subsidized housing in McLean County exceeds supply. Normal may consider landlords to rent to Section 8 voucher holders. There are no mental health centers in Normal. McLean County has some of the highest fair market rental prices compared to other Central Illinois counties with cities of comparable size. Nowhere in Central Illinois are the rental prices higher for an efficiency, 2-bedroom, or 3-bedroom housing unit.

Regional Housing Impact. The impact on the Regional Housing Study will include coordination with applicable and relevant recommendations in the Consolidated Plan. Bloomington contains the majority of social services that residents in both Bloomington and Normal utilize. The Regional Housing Study will consider the lack of social services in Normal and accessibility of residents to services in Bloomington. The Study will consider the location of new housing units and transportation services during the subarea planning for sites identified in Normal. These housing typologies will need to be responsive to the disparity of services.



Housing Needs Assessment Mental Health Advisory Group in McLean County Mental Health Action Plan (2014)

APPENDIX

Summary. McLean County needs step-down housing for those individuals diagnosed with mental illness released from correctional facilities. The report suggests engagement with Bloomington, Normal and the Bloomington Housing Authority to find solutions to this issue. McLean County needs to ensure that housing is accessible to those with disabilities, the chronically mentally ill, veterans, and homeless populations needing continuous care. In addition, the recommendations include the need for the County to increase the number of supportive housing beds from 84 beds to an estimated 180 based on the currently available data on the homeless population in the community. Housing needs for this population include: step-down, transitional, and permanent types.

Regional Housing Impact. The Regional Housing Study findings are consistent with the recommendations for partnership between agencies and organizations involved with housing advocacy. In addition, the Study acknowledges that supportive services are necessary to ensure those in need of housing maintain stability. The Housing Study will address the need for supportive housing.

League of Women Voters Study on Affordable Housing Issues in McLean County (2014)

Summary. Three issues were studied in the document: affordable housing in the community, supportive housing and the permanency of housing. High fair market rents were cited as a barrier for many residents. In addition, wait lists for public housing, jail and mental health issues further exacerbated housing instability. The study recommended that landlords take a more active role in providing supportive services for those that need it. Substandard housing was also discussed in the Study. Additional accessible units are needed including rehabilitation/renovation of existing structures to support the needs of residents. Mental health support including increasing the capacity of social services is critical to stabilizing residents in need. A community wide consortium was recommended to provide leadership and accountability on affordable housing issues.

Regional Housing Impact. The Study is consistent with many of the findings in the Regional Housing Study. Recommendations in the Study support the addition of accessible affordable housing units and address the special needs population in Bloomington and Normal. Housing typologies that are suitable and responsive to these groups will be illustrated in the Housing Study as well.

These plans were consulted throughout the Regional Housing Study planning process and informed many of the Study's policy recommendations. Future Transit Oriented Development, density, and development of additional housing typologies will be coordinated with success metrics identified in these previous reports.

