DRAFT PLAN FOR PUBLIC REVIEW

This Draft Plan is available for public review and comment by March 14, 2024. You can submit your comments through the Comment Form on the MCRPC website at https://mcplan.org/.

TPMA

Regional Housing Recovery Plan

February 29, 2024

Submitted to

McLean County Regional Planning Commission

Submitted by

TPMA

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Special Thank You!

Regional Housing Recovery Plan Steering Committee Members

William Bessler	City of Bloomington
Matt Burgess	Home Sweet Home Ministries
Mustaali Carbaidwala	Class Act Realty
Dr. Adam Carter	PATH Crisis, Inc.
Diane Cote	Mid-Illinois Realtors Association
Erin Duncan	Prairie State Legal Services
Kristie Engerman (Alternate to Diane Cote)	Illinois Realtors Association
Tami Foley	Mid Central Community Action
Maura Freeman	Rivian
Jeremy Hayes	Bloomington Housing Authority
Patrick Hoban	Bloomington-Normal Economic Development Council
Raymond Lai	McLean County Regional Planning Commission
Kathleen Lorenz	United Way of McLean County
Kevin McCall	McLean County Behavioral Health Coordinating Council
Robbie Osenga	Catalyst Construction Inc.
Lora Passetti	Thrive Housing
Jennifer Toney	Town of Normal

Former Steering Committee Members

Zach Dietmeier	Rivian
Martha Evans	PATH Crisis, Inc.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

TPMA Consultant Team Members & MCRPC Staff

Mark Adams	McLean County Regional Planning Commission
Tania Barreto	McLean County Regional Planning Commission
Aaron Finley	TPMA
Zachary Rice	TPMA
Connor Waddell	TPMA
Michaela Wischmeier	TPMA

Table of Contents

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Executive Summary

Stakeholder Engagement:
- **Housing Needs Survey:** This online and paper survey collected data on demographics, housing conditions, affordability, and preferences from 1,181 respondents. The survey was published on October 16, 2023, and remained open until November 27, 2023.
- **Interviews:** Nine individual or small group interviews were conducted from December 2023 to January 2024 with various stakeholders such as planners, developers, and housing authority leaders to understand challenges and potential solutions.
- **Workshops:** Two stakeholder workshops were held on January 9 and 10, 2024, engaging 26 participants from a diverse cross-section of the community in brainstorming ideas and identifying barriers to achieving the community's housing goals.
- **Public Forum:** On January 9, 2024, more than 100 residents participated in-person and through Zoom at the public forum which allowed residents to share their experiences and concerns regarding housing in the community.

Data Analysis:
- **Demographics & Workforce:** This section examines population trends, age demographics, industry mix, and commuting patterns to understand the local housing context.
- **Housing Stock:** This section analyzes the existing housing stock by type, age, value, and vacancy rates to assess the availability and quality of housing options.
- **Housing Analysis & Demand:** This section explores housing affordability, cost burdens, and the projected demand for different housing types based on various factors.

Key Findings:
- **Limited affordability:** The survey and forum revealed a lack of affordable housing options, especially for specific demographics like young professionals and seniors.
- **Limited housing diversity:** The current housing stock heavily favors single-family homes, limiting options for those seeking different housing types.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- **Barriers to access:** High upfront costs, predatory rental practices, and lack of support services create challenges for vulnerable populations in securing stable housing.
- **Competitive market:** Low vacancy rates and rising prices make it difficult for potential buyers and renters to find suitable housing.
- **Public concerns:** Participants expressed concerns about limited public transportation, NIMBYism ("Not in My Backyard") attitudes, and the need for diverse representation in future planning efforts.

Strategic Recommendations:
- **Coordinate on Regional Resources:**
  - Establish a Cross-Sectoral Housing Recovery Implementation Committee, which includes governmental, non-profit, and private sector employers and stakeholders to define goals, establish metrics, and ensure regional alignment.
  - Collaborate with regional planning organizations for technical expertise and data analysis.
  - Hire or assign a Housing Coordinator to oversee coordination efforts and advocate for funding.
- **Expand Centralized Housing Information Hub:**
  - Create a user-friendly online and print resource guide with information on housing programs, services, and available units.
  - Partner with various access points to ensure wide community reach and offer multilingual assistance.
- **Develop and Host a Housing Education Campaign:**
  - Partner with media outlets and community organizations to raise awareness about the housing crisis.
  - Develop targeted educational materials and conduct outreach efforts to address the specific needs of diverse populations.
- **Extend Position of Housing Navigator:**
  - Secure sustained funding and expand the Housing Navigator's role to provide case management support and partner with landlords.
- **Zoning and Land Use Adjustments:**
  - Conduct a review of land-use ordinances to identify and address regulations hindering affordable housing development.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o Establish overlay districts in targeted areas to incentivize specific development types (e.g., mixed-use, transit-oriented, affordable housing).
- o Develop and implement an inclusionary zoning ordinance that balances affordability requirements with developer incentives.
- o Expand the permitted housing mix to include smaller single-family homes, duplexes, triplexes, quadplexes, and Accessory Dwelling Units (ADUs).

- **Expand and Maximize Funding Opportunities:**
  - o Establish a dedicated Affordable Housing Trust Fund with diverse funding sources.
  - o Advocate for state-level economic development policies that direct resources to communities impacted by economic activity.
  - o Explore opportunities to support organizations such as the Central Illinois Land Bank Authority and Bloomington-Normal Community Land Trust through financial support and project partnerships.
  - o Advocate for state and federal funding for land banking and community land trusts.

- **Partnership Opportunities for Preservation and Maintenance:**
  - o Partner with housing authorities to acquire and rehabilitate properties exiting the Low-Income Housing Tax Credit (LIHTC) program.
  - o Develop a Renaissance Loan program to provide low-interest loans to homeowners for repairs and improvements.
  - o Consider additional strategies such as redevelopment districts or property tax relief programs for low-income homeowners.

- **Support Permanent Supportive Housing (PSH) and Low-Income Housing Tax Credit (LIHTC)**
  - o Participate in Illinois Housing Development Authority (IHDA) listening sessions, advocate for funding and policy changes, and develop a coordinated approach with McLean County Behavioral Health Coordinating Council.
  - o Facilitate public endorsement and matching grants for LIHTC applicants with PSH units.

- **Engage Landlords and Employers:**

#theTPMAway   5

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o Collaborate with employers to understand employee housing needs and develop employer-assisted housing programs.
- o Advocate for public policies that incentivize employers to support affordable housing.
- o Partner with community organizations to connect employers with resources and promote "living wage" campaigns.
- o Initiate a Landlord Risk Recovery Fund to assist landlords renting to at-risk populations and offer training and technical assistance on best practices.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Stakeholder Engagement

Housing Needs Survey

The Housing Needs Survey was designed to collect quantifiable input from a wide range of McLean County residents and workers. The survey was published on October 16, 2023, and remained open until November 27, 2023. In addition to the English version of the survey, translated versions in French and Spanish were available. All versions could be accessed through the McLean County Regional Planning Commission's website, and paper copies were available. Over the six-week period, 1,181 responses were recorded. A complete version of the survey can be found in Appendix I.

Survey responses were limited to one per household. Participants were not required to live in McLean County to complete the survey; in fact, responses from residents of 45 unique ZIP codes were collected. A large age demographic was represented, and the breakdown of respondents by age can be seen in Figure 1.
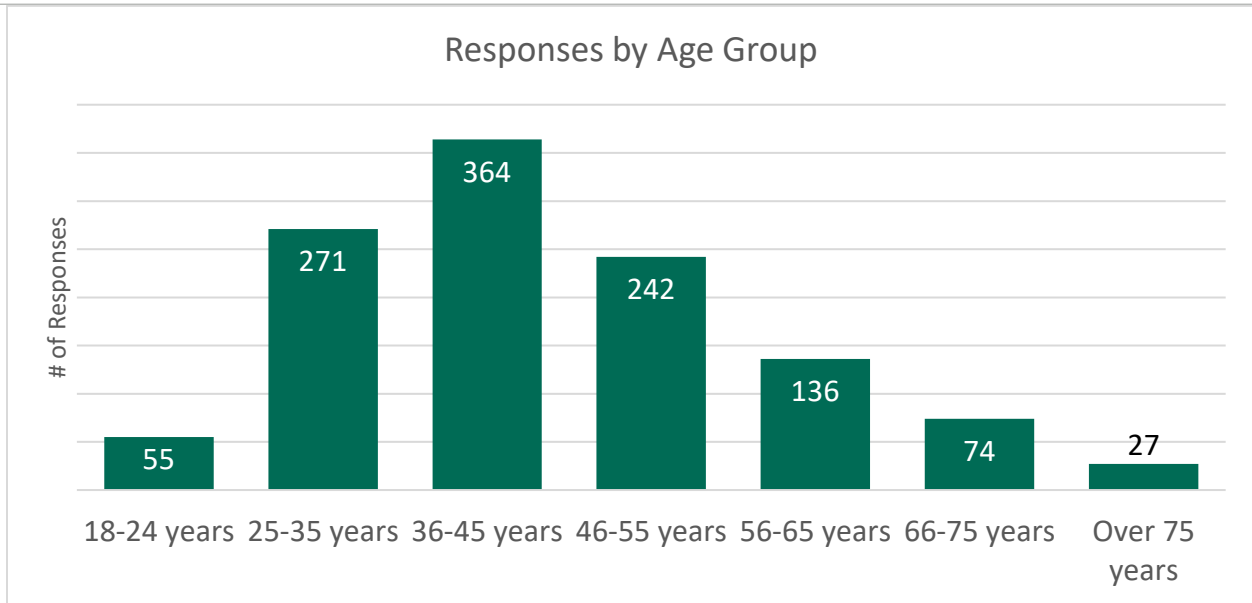
TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Responses by Age Group

Figure 1: Survey Respondents by Age

Most respondents reported having lived in the county for more than 10 years. A handful had lived in the county for less than 1 year, and a larger percentage had lived in the county for 1-10 years. 21 people reported living outside of the county.
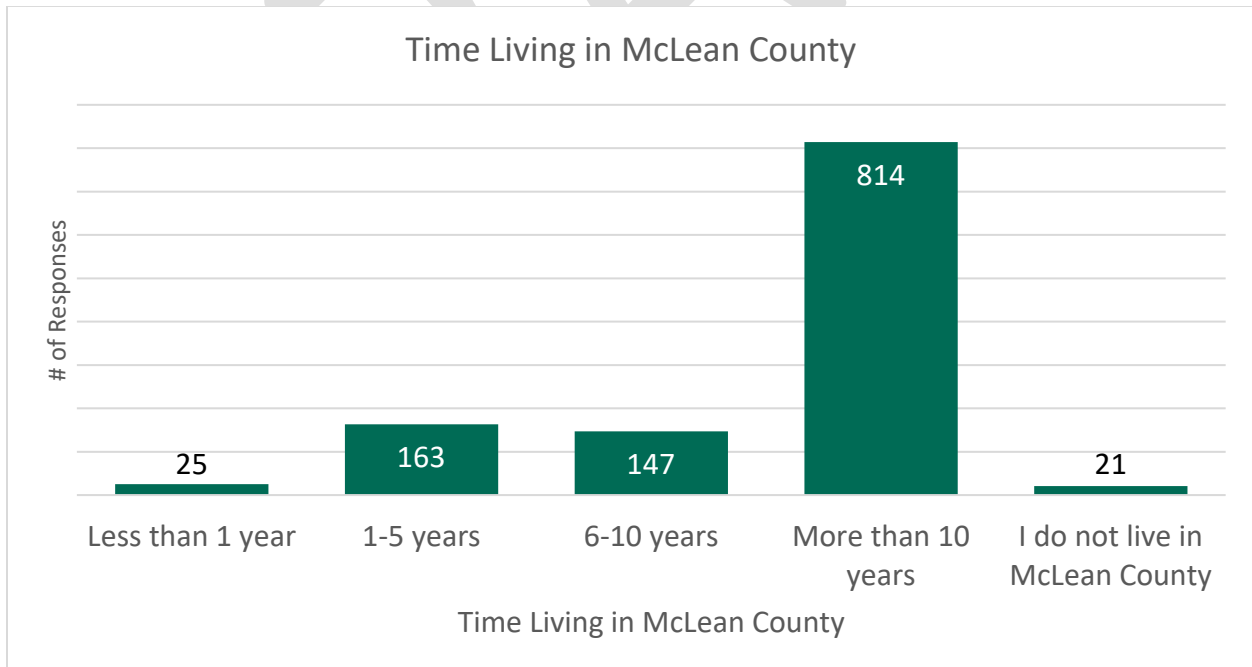
Time Living in McLean County

Figure 2: Survey Respondents by Time Living in McLean County

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

A wide variety of households were represented. The average household size reported by survey respondents was 3.1. Some reported living in households of up to 12 people. However, most households contained between 1-4 occupants. home
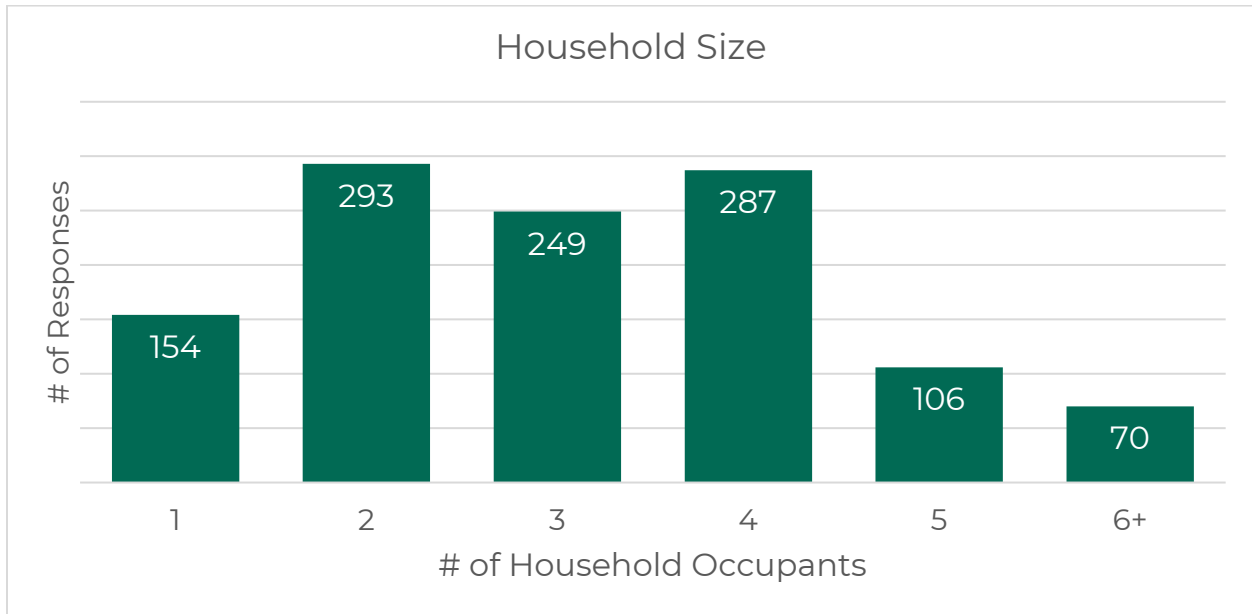

Figure 3: Survey Respondents by Household Size

Next, respondents were asked to report the number of occupants who were presently employed. Employment could be counted if any occupant were employed on a full- or part-time basis. On average, 1.6 occupants per household were employed.
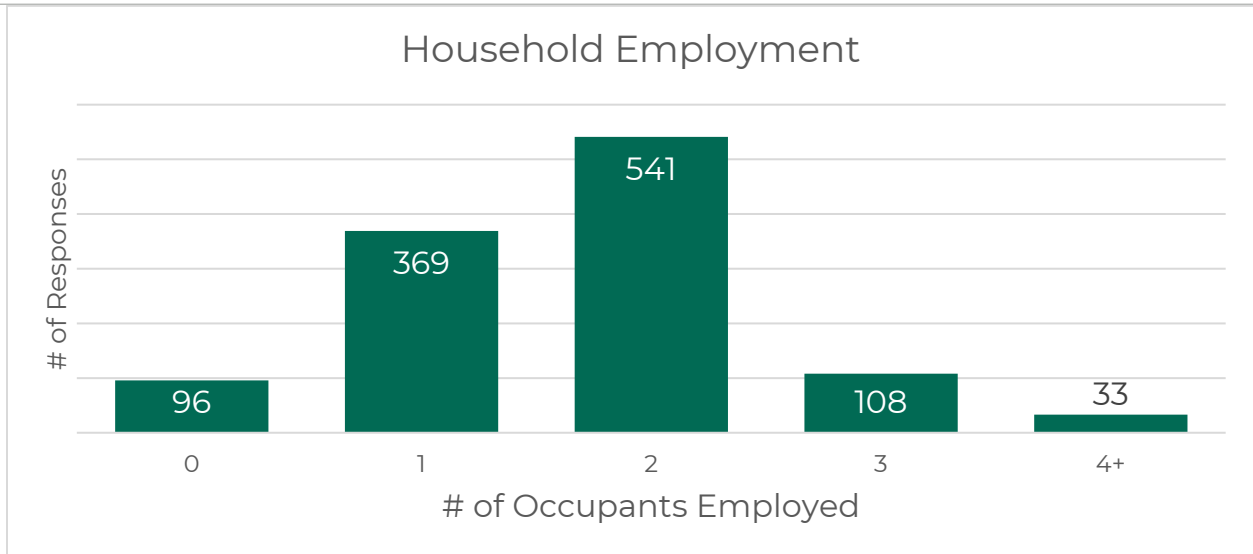
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Household Employment

Figure 4: Household Employment

Approximately two thirds of respondents reported that they owned their home; about 30% reported that they currently rent. About 3% selected the "Other" option, and explained that they were living with friends, homeless, or in transition between homes. Some indicated that they owned their mobile home but parked on a rented property.
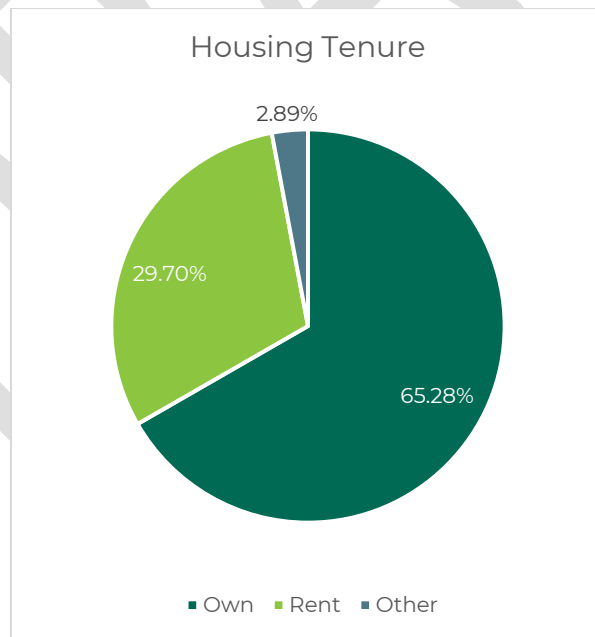

Figure 5: Housing Tenure

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Most respondents reported living in single-family homes. The next most common dwelling type was an apartment unit. A handful of people reported living in duplexes, townhouses, modular homes. Those who selected the "Other" category indicated that they lived in mobile homes, senior living centers, condominiums, or other dwelling types.
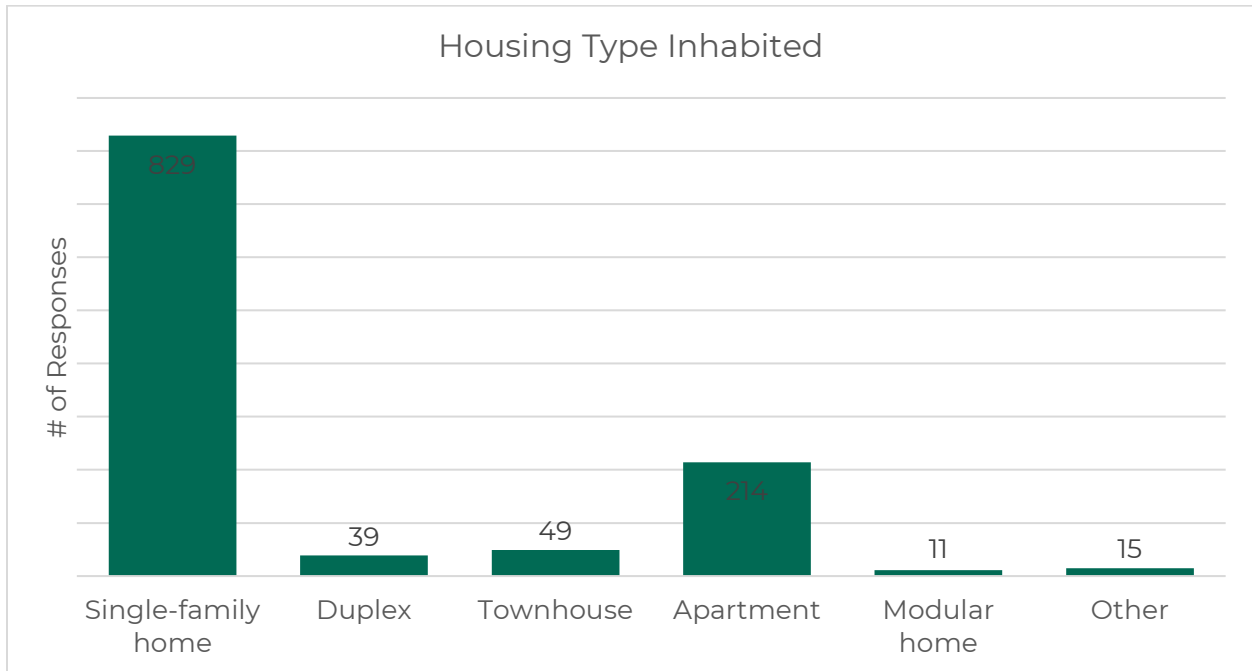

Figure 6: Housing Type Inhabited

A wide variety of household incomes were reported, which indicates a balanced sample of the local population. About 80 respondents indicated that they earn less than $20,000 a year, and about the same reported earning more than $200,000 a year.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
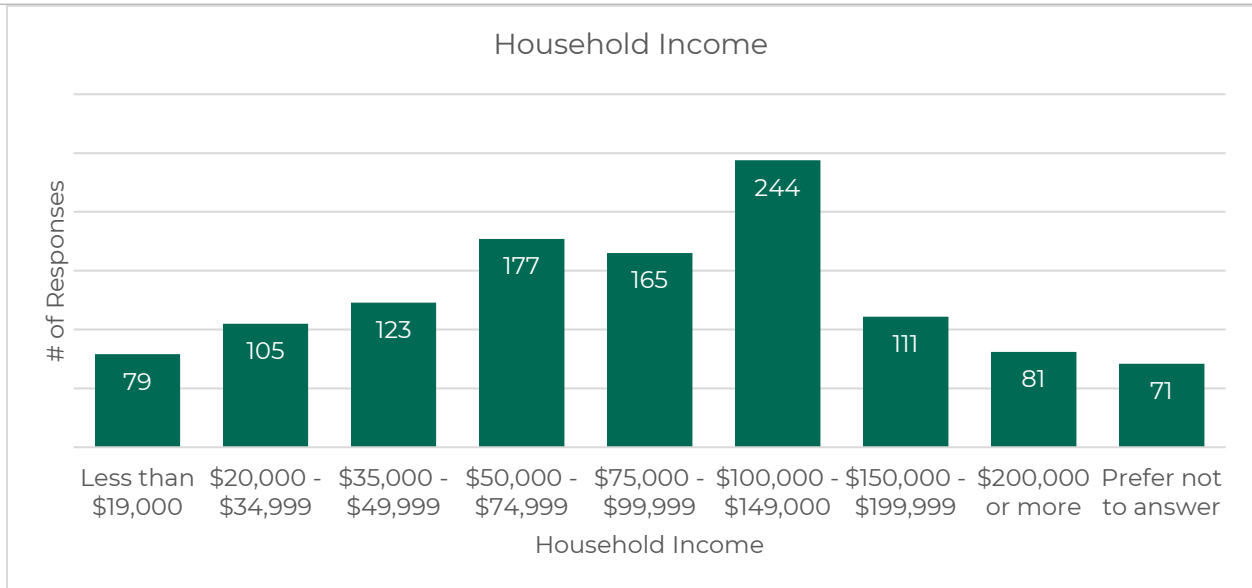
Household Income

Figure 7: Household Income

When asked to indicate whether they had trouble in affording housing-related costs since the onset of the COVID-19 pandemic, about half of respondents reported that they had. Housing costs were defined broadly and included mortgage or rent payments, homeowners or renters insurance, property taxes, homeowners association fees, and utilities.
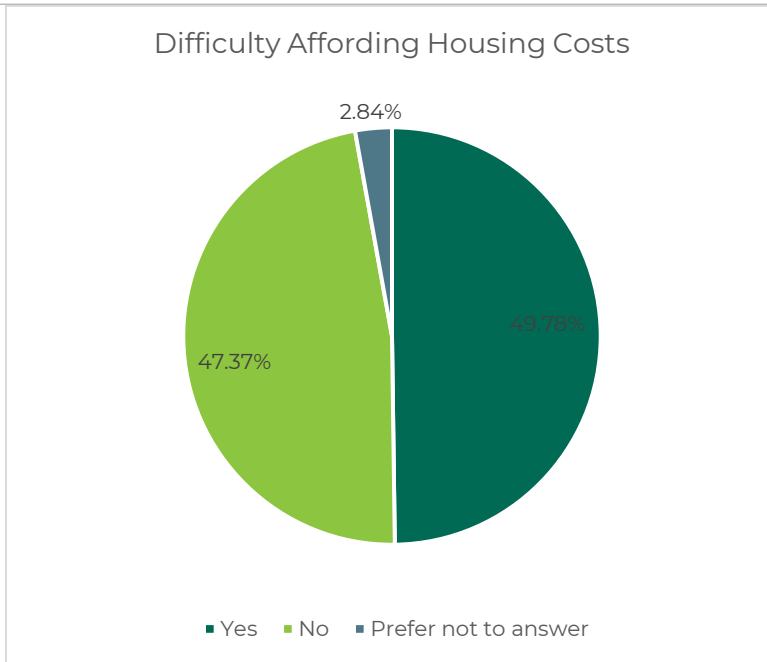
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Figure 8: Difficulty Affording Housing Costs

Respondents who indicated they had had trouble affording housing costs since the COVID-19 pandemic were then asked to explain why. Most reported that increases in housing costs burdened them, and others reported that non-housing costs and shifting employment conditions contributed to the difficulty.
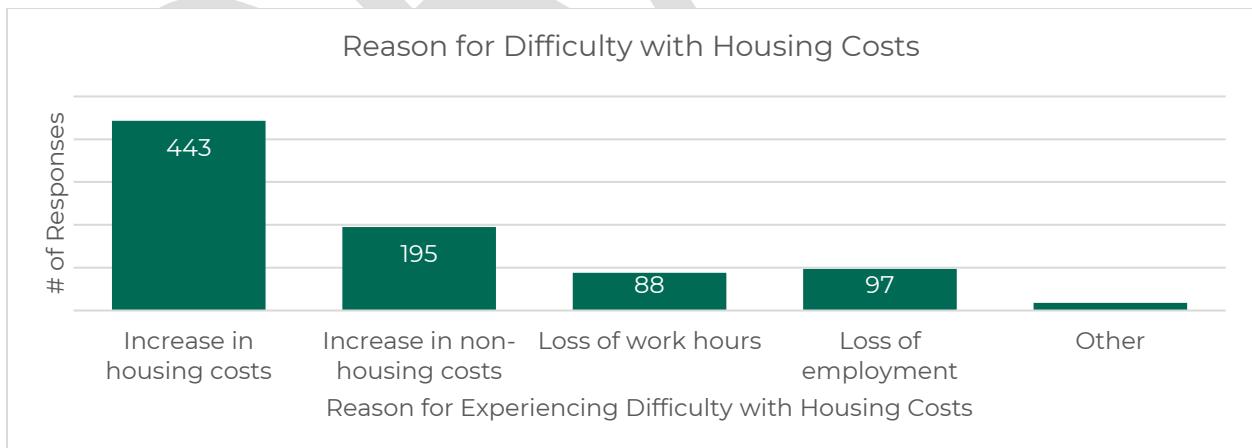

Figure 9: Reason for Difficulty with Housing Costs during COVID-19 Pandemic

Only about 15% of respondents indicated that they had trouble in affording to maintain their home. Maintenance could include repairs or upkeep for any major asset of the home, such as HVAC, electric, yard

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

maintenance, etc. For about one third of respondents, this question was not applicable.
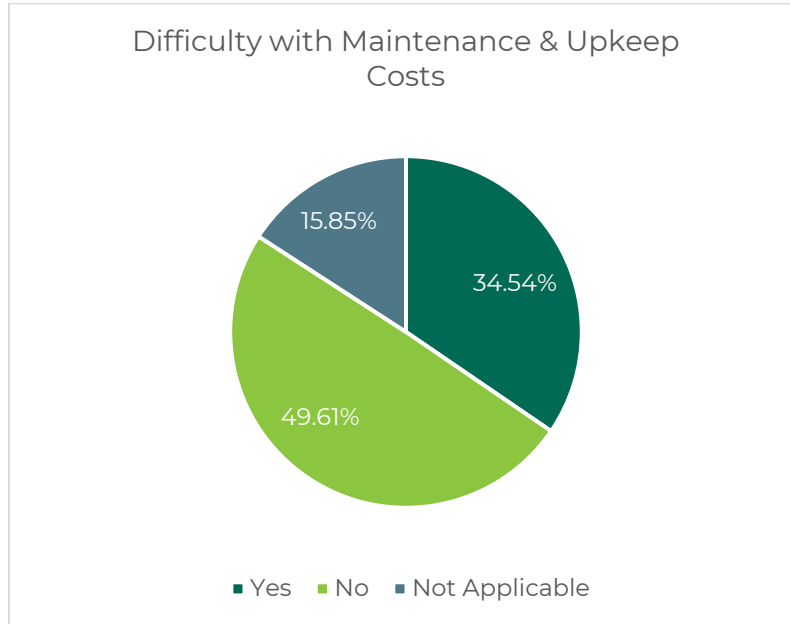

Figure 10: Difficulty with Maintenance & Upkeep Costs

Of 1,118 respondents who answered a question about whether they were considering moving out of the county, about 54% answered "yes". Figure 11 provides a breakdown of the reasons listed for doing so. Most who indicated they considered leaving McLean County said housing costs were the main factor motivating their decision.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

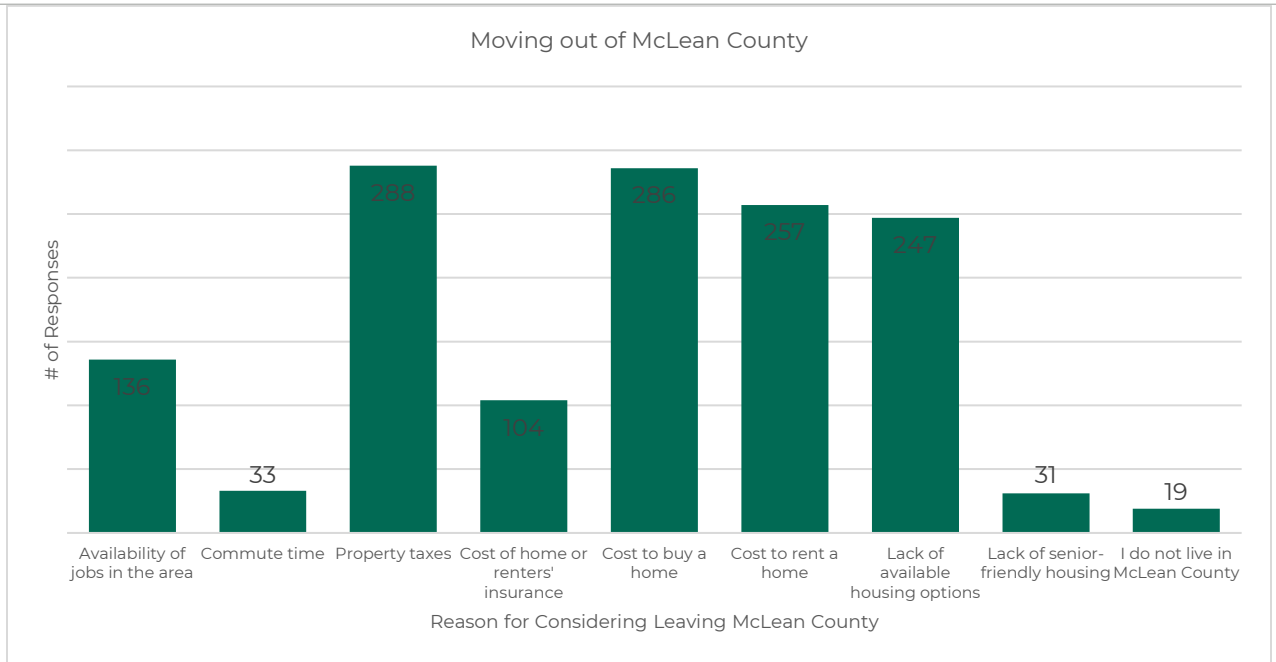www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Figure 11: Reasons for Moving out of McLean County

To understand which types of housing stakeholders feel is most highly demanded, they were asked to select a price range of homes which McLean County is perceived to need the most. Most respondents indicated that the greatest demand in the county is for housing which costs less than $1,000 per month.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
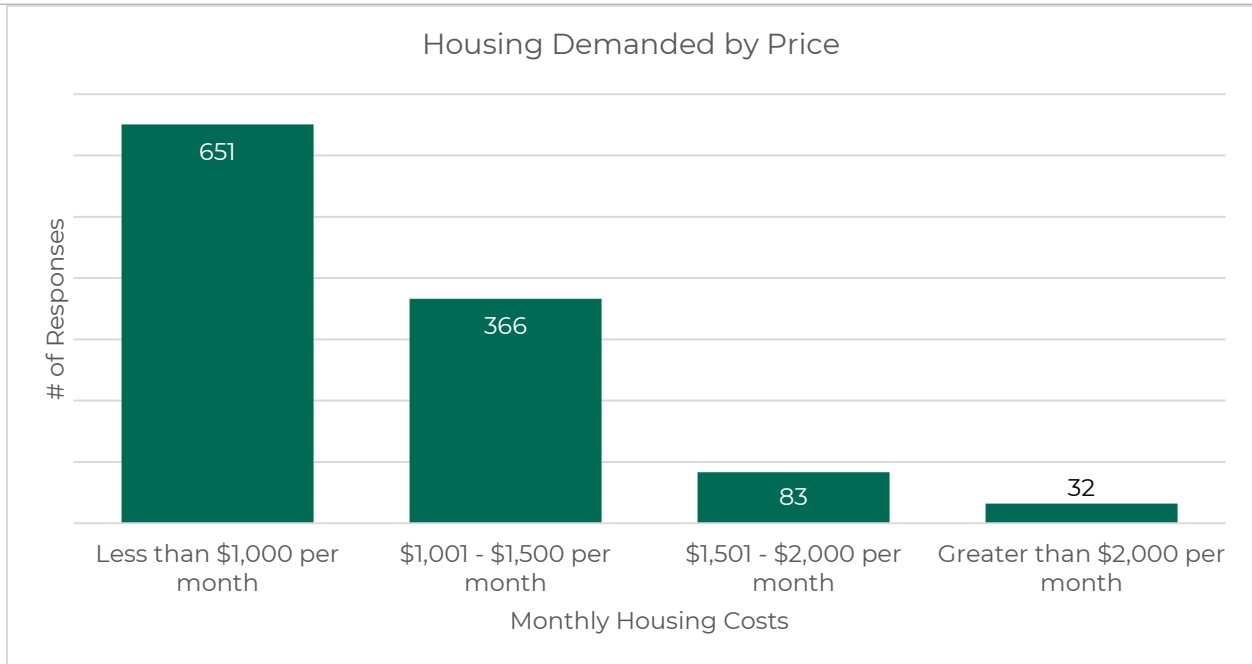317-894-5508

Figure 12: Housing Demanded by Price

When considering their preference for their next home, most respondents indicated that they would be interested in a single-family home. Respondents could select more than one option; townhomes, apartments, and duplexes were popular options, as well. About 200 respondents indicated that they have no intention of moving to another home.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Next Home Preferences

Figure 13: Next Home Preferences
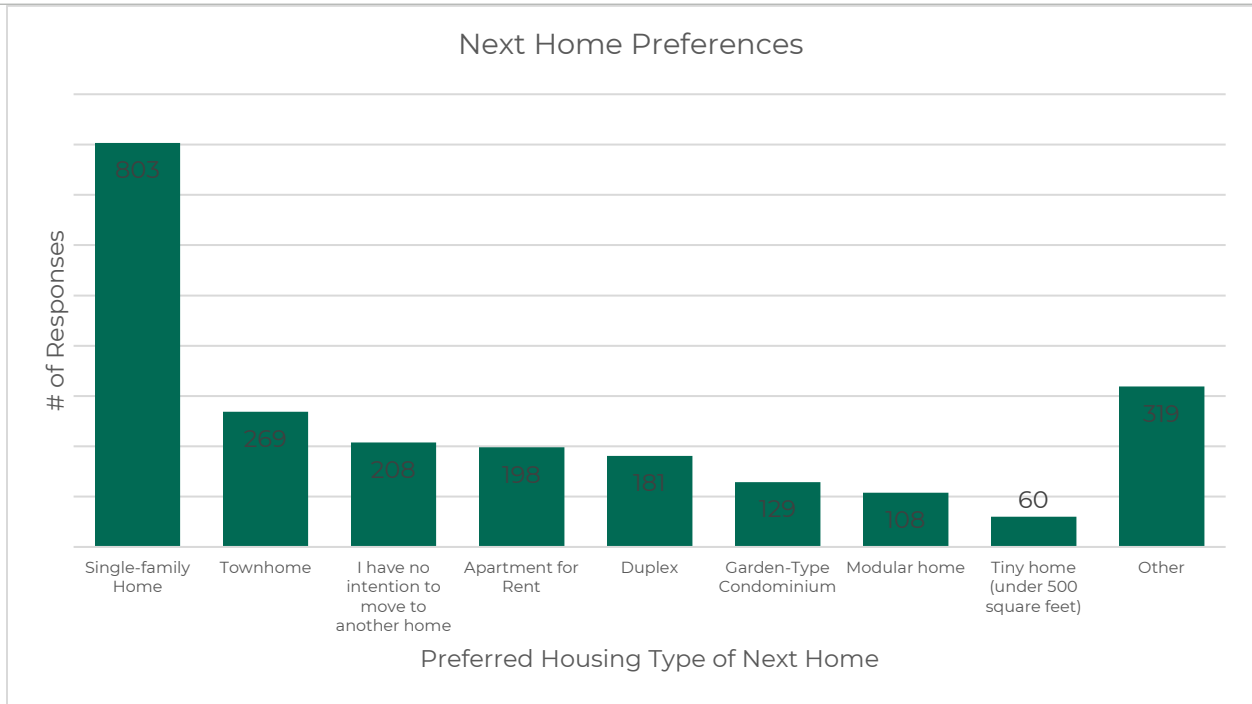
To understand which features of a home were most important to stakeholders, a list was provided, and respondents were asked to rate the importance of each on a scale of 1-5. The higher the score of the feature, the more important it was, on average, to respondents. Having a yard was most highly prioritized. Proximity to employment and amenities were the next most highly prioritized features.
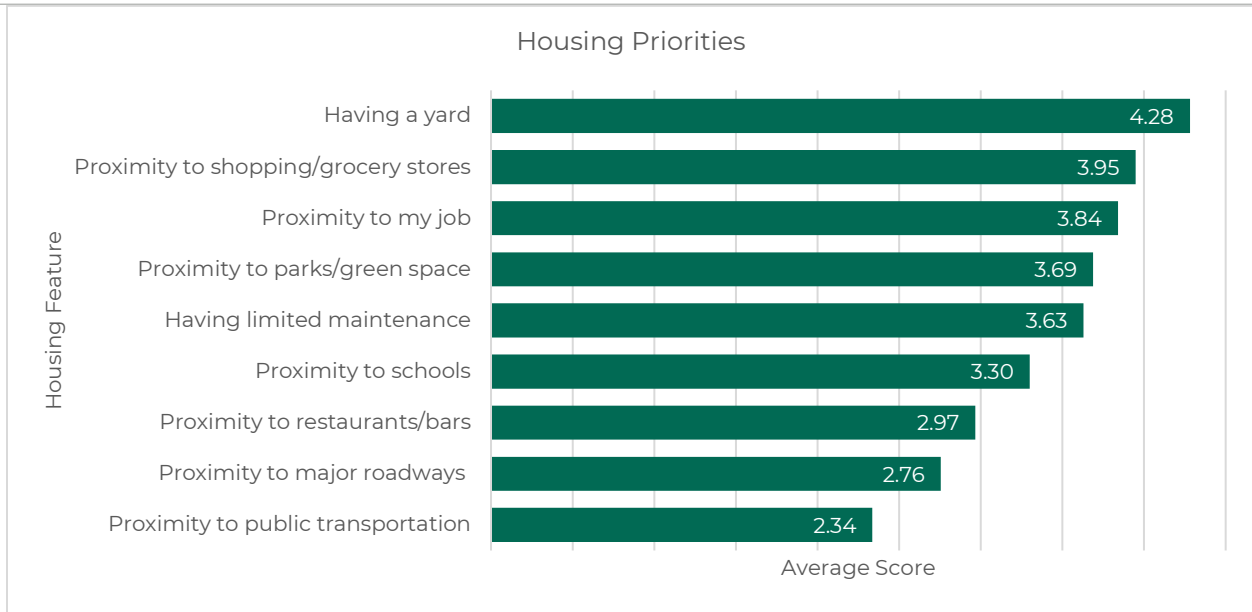
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Housing Priorities

Housing Feature	Average Score
Having a yard	4.28
Proximity to shopping/grocery stores	3.95
Proximity to my job	3.84
Proximity to parks/green space	3.69
Having limited maintenance	3.63
Proximity to schools	3.30
Proximity to restaurants/bars	2.97
Proximity to major roadways	2.76
Proximity to public transportation	2.34

Figure 14: Housing Priorities

When considering new developments in McLean County, respondents were asked to score a variety of development types on a scale of 1-5. The higher the score, the more favorable the development type was, on average, to the respondent. The preference for single-family homes was the highest, followed by townhomes, duplexes, and multifamily developments.

Development Preferences

Housing Type	Average Score
Single-Family Homes	4.41
Townhomes	3.86
Duplex	3.79
Multifamily Development	3.74
Rental Homes	3.72
Mixed-Use Development	3.43
Accessory Dwelling Units (ADUs)	3.43
Modular Homes	3.28

Figure 15: Development Preferences

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
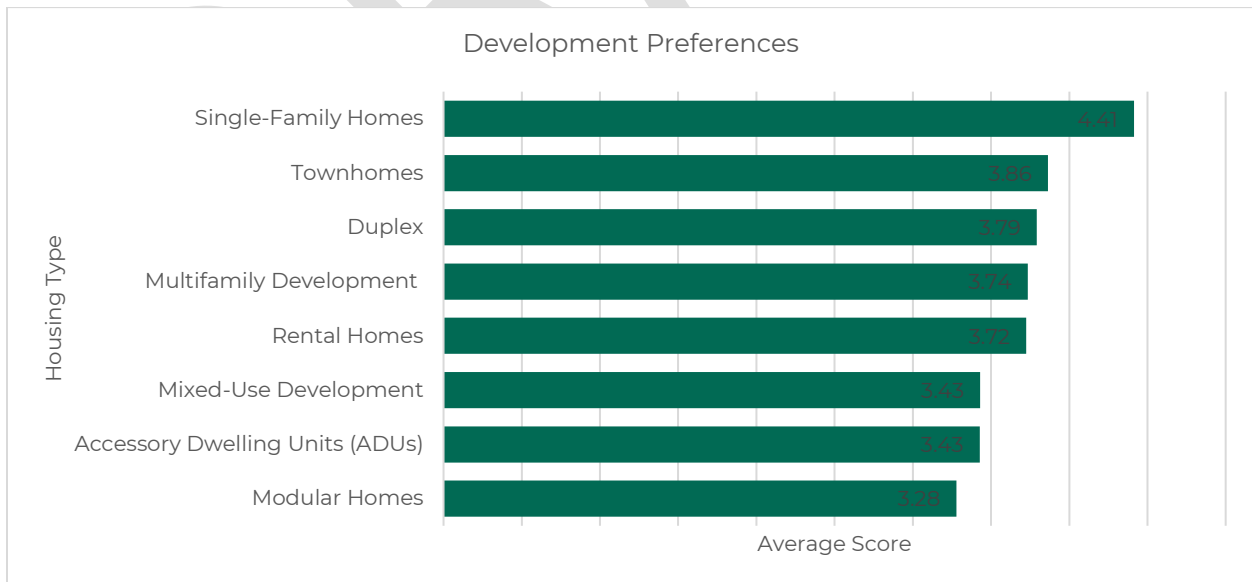
As a variety of policies could be implemented to address housing needs within the county, a handful were proposed to respondents to gauge support. Respondents could select which of the following policies they would support. The support for a policy which would allow for the replacing of vacant or blighted commercial areas with residential development was the strongest. Support for the development of affordable housing was strong, as well.
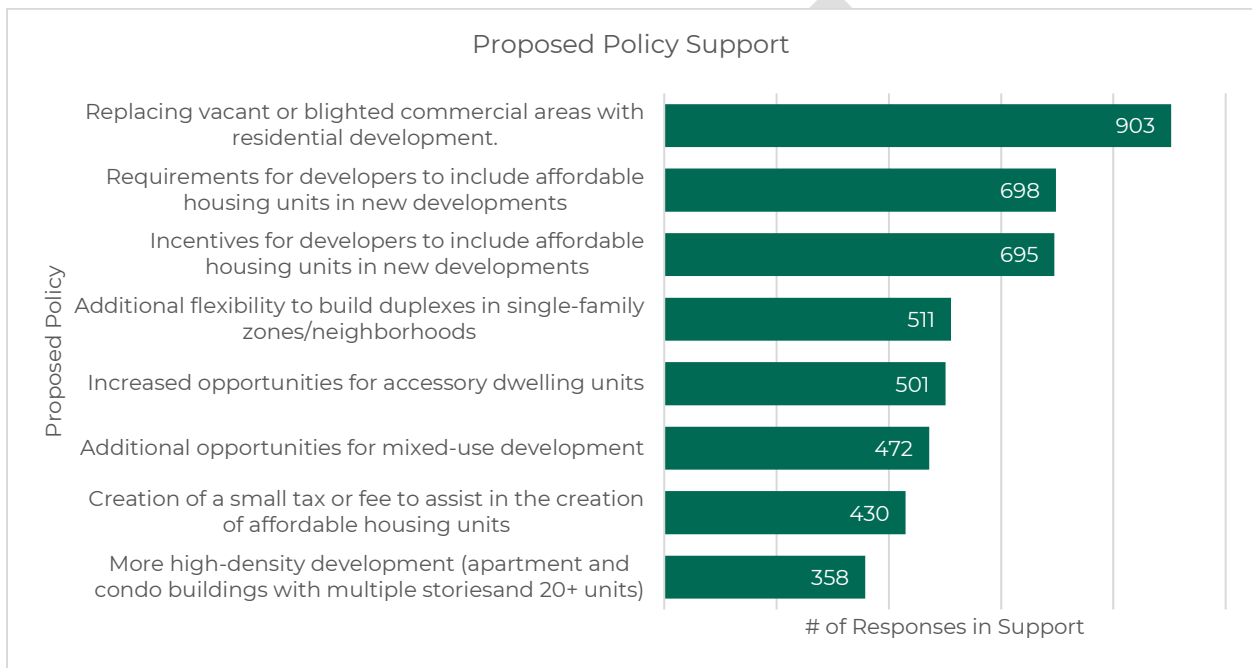

Figure 16: Proposed Policy Support

Finally, respondents were given the opportunity to provide general comments on the housing conditions within McLean County. Their comments were coded and organized into a variety of categories, which are presented in Figure 17. A key to the labels used in Figure 17 is provided below. Most open responses were related to the affordability of local housing and expressed concern about rising housing costs. Local tax policies, landlord accountability, and specialized housing were also common themes of open-ended responses.
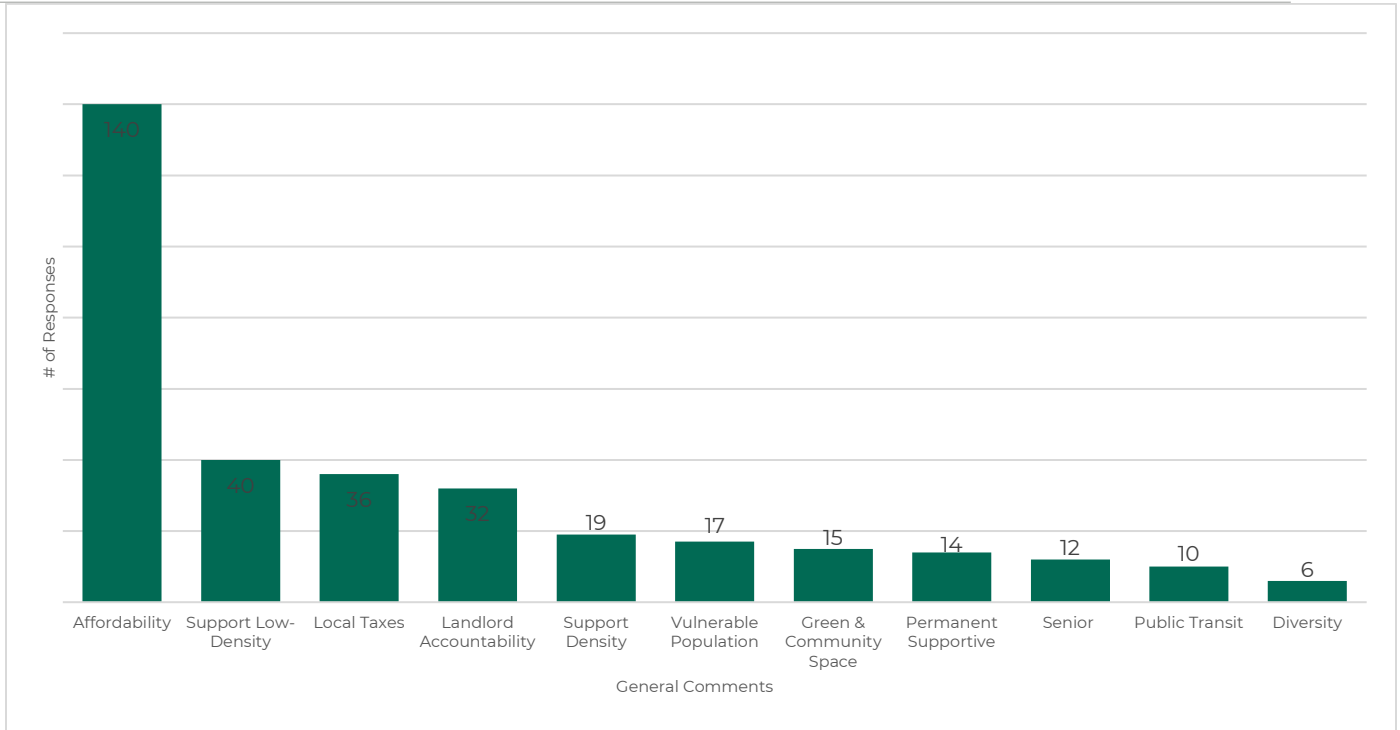
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Figure 17: Open Responses

Label Title	Label Description
Affordability	Costs of housing are too high; efforts should be made to increase affordability; lack of low-income or subsidized housing
Support Low-Density	Avoid high-density development; build single-family homes; avoid low-income or subsidized housing
Local Taxes	Revisit local tax policies; property taxes are too high
Landlord Accountability	Implement landlord accountability measures; prevent unwarranted or extreme rent hikes; require rental maintenance
Support Density	Increase housing density; build ADUs, cottage communities, or mixed-use developments

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Vulnerable Population	Expand housing options for those with mental and physical disabilities; provide recovery and transitional housing
Green & Community Space	Increase amount of green and community space, like parks
Permanent Supportive	Expand permanent supportive housing options
Seniors	Expand senior housing options
Public Transit	Improve public transportation infrastructure
Diversity	Support a diverse population in new housing developments

Interviews & Workshops

Nine individual or small group interviews were conducted from December 2023 to January 2024. Examples of Interviewees included planners, permanent supportive housing providers, developers, major employers, realtors, housing authority leaders, and elected Town/City Council members. Themes of barriers, what is working, and what can be added, scaled, or improved were considered for the interview results.

Key Findings:

- **Barriers to Housing Efforts:**
  - **Shortage of affordable housing:** Limited availability across all income levels, including missing middle and workforce housing.
  - **Rising housing costs:** Inflation, material, and labor costs impacting overall affordability.
  - **Quality concerns:** Availability of safe and well-maintained housing.
  - **Zoning and ordinances:** Existing regulations hindering diverse housing development.
  - **Communication and collaboration:** Ineffective communication and collaboration among stakeholders.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o **Infrastructure limitations:** Lack of infrastructure to support new housing development.

- **What areas have shown positive outcomes?**
  - o **Housing navigator program:** Providing assistance to connect individuals with housing resources.
  - o **Court-based rental assistance program:** Supporting individuals facing eviction.
  - o **Strong local Housing Assistance Coalition:** Collaborative efforts towards housing solutions.
  - o **Increased stakeholder involvement:** Broader participation in addressing housing challenges.

- **What can be added, scaled, or improved?**
  - o **Housing navigator program:** Scale up on its success.
  - o **Increase funding**: Secure additional resources to support housing initiatives.
  - o **Expand existing program:** Establish eviction prevention funds.
  - o **Financial coaching:** Provide support to improve financial literacy and ability to secure housing.
  - o **Develop more housing units**: Focus on mixed-income, mixed-style developments accessible by public transportation.
  - o **Need more permanent supportive housing:** Address the needs of vulnerable populations.

Two stakeholder workshops were held on January 9 and 10, 2024. While many stakeholders representing different industries and sectors in McLean County were invited, participants in both sessions included City, Town, and County staff members, Illinois State University employees, Carle BroMenn and OSF Healthcare, Bloomington Housing Authority, Connect Transit, Catalyst Construction, and McLean County Chamber of Commerce. There were 14 attendees on January 9 and 12 on January 10, each lasting two hours.

Participants were invited to reach a consensus on a group long-term goal for McLean County within two years. They also identified barriers

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

to the goals and action steps. A detailed breakdown of this information can be found in Appendix II.

Group one's goal was to have "At least one amazing mixed-income, mixed-housing style residential development in a location accessible by/near bus and/or trail." Group two's goal was to have "Additional low/mid-income level housing with transportation and permanent supportive housing."

Common workshop barriers identified included:

- **NIMBYism** (resistance to new developments in existing neighborhoods)

- **Developer willingness** and capacity to build affordable housing

- **Cultural barriers** and/or misconceptions about affordable housing needs

- **Lack of incentives** for developers to build affordable housing

- **Challenges in securing full engagement** and follow-through from local leaders on key initiatives.

Potential action steps identified (but not limited to) included:

- **Implement affordable housing incentives** for landlords and developers

- **Conduct community education** and awareness about affordable housing needs and solutions

- **Foster intentional collaboration** among stakeholders, including developers, community organizations, and local government

- **Advocate for zoning changes** to facilitate diverse housing development

- **Create a housing trust fund** to promote local affordable housing non-profits such as Thrive Housing, Mid Central Community Action, and Bloomington-Normal Community Land Trust.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Public Forum on Housing Needs

The McLean County Regional Planning Commission (MCRPC) held a public forum on January 9, 2024, to gather community input for their "Regional Housing Recovery Plan." More than 100 residents participated in-person or through Zoom, offering crucial insights into the housing challenges faced by the Bloomington-Normal area.

Key Findings:

- **Limited Affordability and Diversity:**
    - Participants highlighted a lack of affordable housing options, especially for specific demographics like young professionals, recent graduates, and seniors, who require smaller units like one-bedroom apartments or studios.
    - The current housing stock heavily favors single-family homes, limiting overall housing diversity and hindering potential solutions.
- **Barriers to Access:**
    - High upfront costs associated with renting, such as application fees and deposits, were identified as a significant barrier to access, particularly for low-income residents.
    - Predatory rental practices, like exorbitant fees or unfair lease terms, further disadvantage vulnerable populations.
    - A lack of supportive services, especially for the homeless and formerly incarcerated populations, creates additional challenges in securing stable housing.
- **Competitive Market and Limited Supply:**
    - The forum revealed a competitive housing market with low availability of units, leading to:
        - Rising prices, making homeownership increasingly challenging.
        - Quick sales, pushing out potential buyers, especially those who need more time to arrange financing or search for suitable options.

Public Concerns:

Beyond the identified key findings, the forum unearthed several specific concerns voiced by the community:

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- **Transportation limitations:** Difficulty accessing housing due to the lack of reliable public transportation, especially for those without personal vehicles.
- **Single-family housing focus:** Residents expressed concerns that focusing solely on building single-family homes does not address the needs of diverse community members.
- **NIMBYism ("Not in My Backyard") attitudes:** Resistance from some residents towards new housing developments in their neighborhoods was noted as a potential hurdle.
- **Need for diverse representation:** While participation was good, concerns were raised about ensuring voices from all demographics within the community were heard.

Potential Solutions:

Participants proposed various solutions to address these challenges:

- **Zoning reforms:** Allowing for diverse housing options beyond single-family homes, including apartments, duplexes, mixed-use developments, and potentially Accessory Dwelling Units (ADUs) and tiny homes.
- **Financial assistance programs:** Initiatives to ease upfront rental costs, support first-time homeownership, and potentially offer rental assistance programs.
- **Increasing housing supply:** Encouraging infill development, exploring innovative housing models, and potentially implementing affordable housing requirements for developers.
- **Improved rental regulations:** Implementing stricter regulations to address predatory practices, ensuring quality enforcement of existing regulations, and exploring rent control measures.
- **Enhanced support services:** Expanding access to transitional and supportive housing, improving outreach to the homeless, and addressing the specific needs of marginalized groups.
- **Improved public transportation:** Investing in reliable public transportation options to connect residents to jobs, education, and amenities without relying solely on personal vehicles.
- **Community education and outreach:** Addressing NIMBYism through education campaigns highlighting the benefits of diverse housing options and fostering inclusive community development.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Data Analysis

Demographics & Workforce

Population Trend

Population growth rates in McLean County have varied widely over the last twenty years. Between 2000 and 2010, the county's population increased by 20,000 people, or about 12.7%. Over the next 10-year period, the population increased by less than 1,400 people – a growth rate of approximately 0.8%. According to Esri's Community Profile estimates, a low growth rate like that seen over the last decade is expected to continue for the next several years given the current housing shortage and current factors. There are many factors which influence shifts in population trends, and housing – the focus of this study – is certainly one of them. Changes in the housing market, job market, and other economic conditions could cause the actual population trend to deviate significantly from this projection.
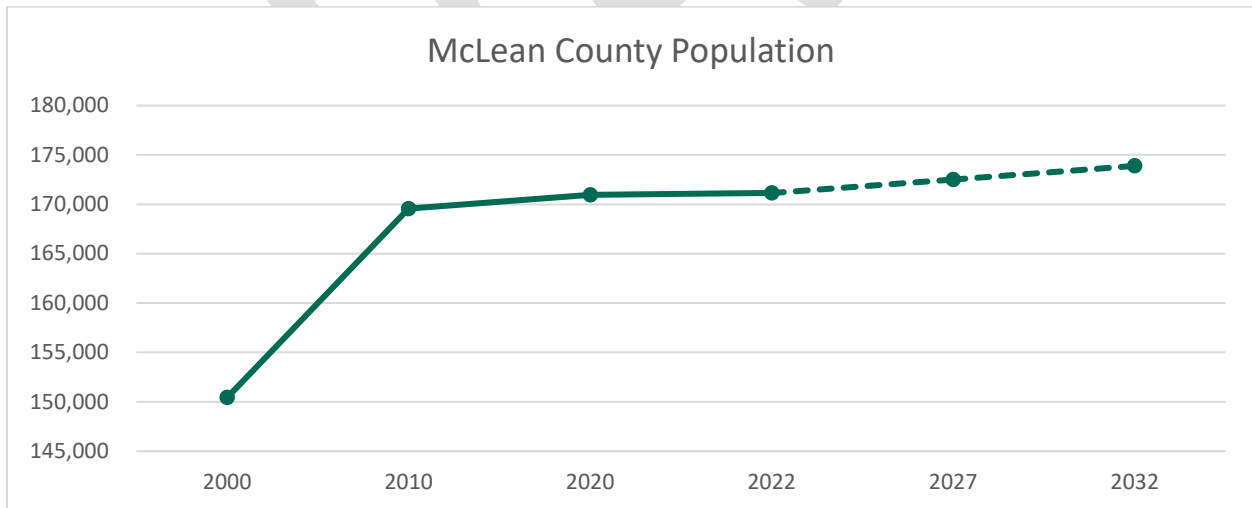

Figure 18: McLean County Population Estimates. Source: 2020 US Census, 2022 ACS 1-Year Estimates, Esri Projection

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Aging Characteristics

Due to the presence of three colleges - Illinois State University, Illinois Wesleyn University, and Heartland Community College, McLean County is home to a young population. In 2022, the county's median age was 33.9 years, which is much lower than the State of Illinois' median of 39.1 years. The large share of college-age students does not exempt the county from experiencing other shifts in the age demographic which are affecting other parts of the country, though. The 'Baby Boomer' generation – which comprises those born between 1946 and 1964 – is aging, and a significant part of the population is transitioning into a new age bracket. Between 2017 and 2022, McLean County, Bloomington, and Normal all saw notable increases in the percentage of the population over 65. This shift, which will continue for the next several years, will impact housing, workforce, healthcare, and many other areas of the economy. This would include but not be limited to a growing need for affordable senior housing that is accessible and permanent supportive housing for those aging in place who require additional supportive services.
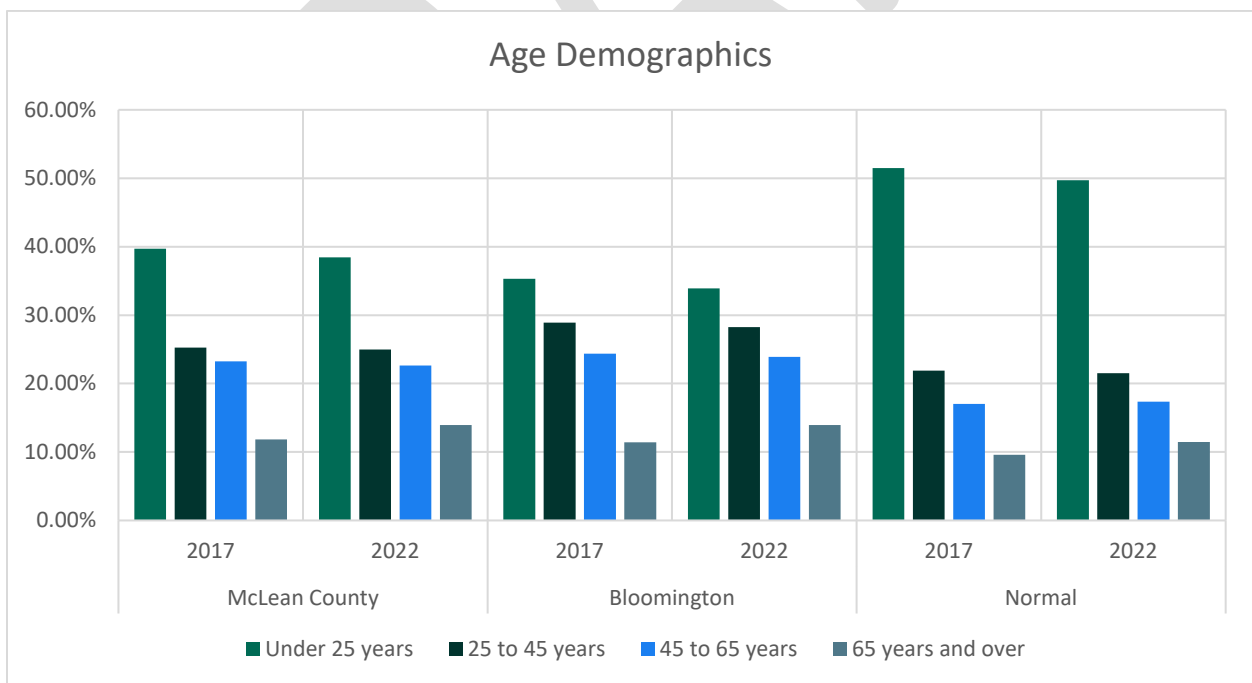

Figure 19: Age Demographics. Source: ACS 2017 & 2022 5-Year Estimates

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Industry Breakdown

One of the easiest ways to measure the direct impacts of the COVID-19 pandemic on the local economy is through employment data. Between Quarter 3 of 2019 and Quarter 3 of 2023, McLean County experienced significant shifts in the local industry mix. Over the 4-year period, many industries saw their total workforce shrink by several hundred employees. Others, however, saw growth. The most considerable growth has been seen in the manufacturing industry, which has added 7,000 jobs since Quarter 3 of 2019.

As the industry mix has changed within the county, so has the financial makeup of the community. The average annual earnings for workers in the county have increased by more than $11,000 since 2019 (see Figure 20). As a result, the demand for housing has shifted; households of different income levels have different housing preferences. Methods for ensuring the proper mix of housing type and price is maintained will be discussed later in this report. The cost of housing rose by 37% between January 2022 and August 2023 according to the U.S. Federal Housing Finance Agency housing price index. Like other communities in the United States, rising housing costs and inflation have outpaced growth in wages and incomes. As of 2021, middle class households in the United States earned an average of 5% less than in 2000, after adjusting for inflation, according to USA Facts, IRS and Census Bureau data.
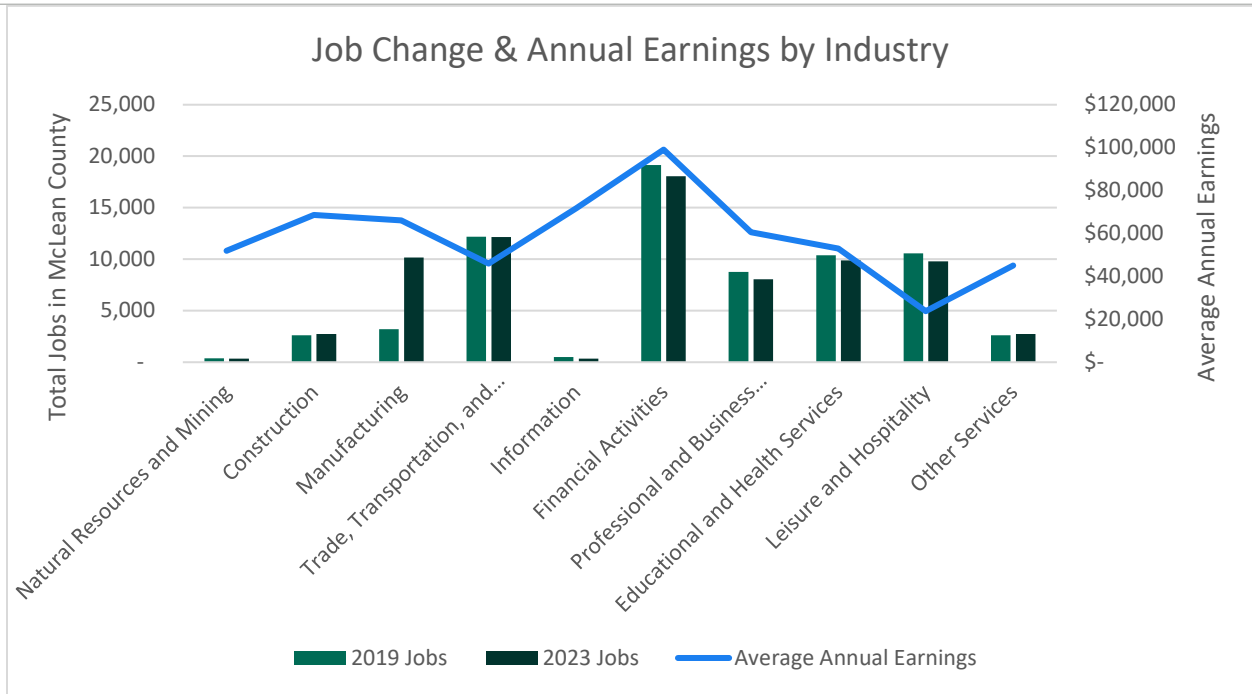
TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Figure 20: Job Change & Annual Earnings by Industry in McLean County. Source: Illinois Department of Employment Security, 2023

Commuting Patterns

Much of the job growth that has been realized within the county is being met by workers residing beyond county limits. According to the Bloomington-Normal Economic Development Council and Rivian, 50 to 80% of Rivian's workforce commutes 45 minutes or more to the Normal plant. In 2023, the net number of commuters who traveled into the county for work was 5,427. In other words, after considering the number of workers entering the county for work, and those who leave it, the county attracts about 5,427 more workers than it loses. High inbound commuter levels can indicate demand for housing, as it is expected that some percentage of those workers would choose to live closer to their place of employment if the opportunity were available. This indicates that local wages are being spent outside of McLean County, so local spending and tax bases are directly restricted. This topic will be revisited when considering demand for housing in McLean County.
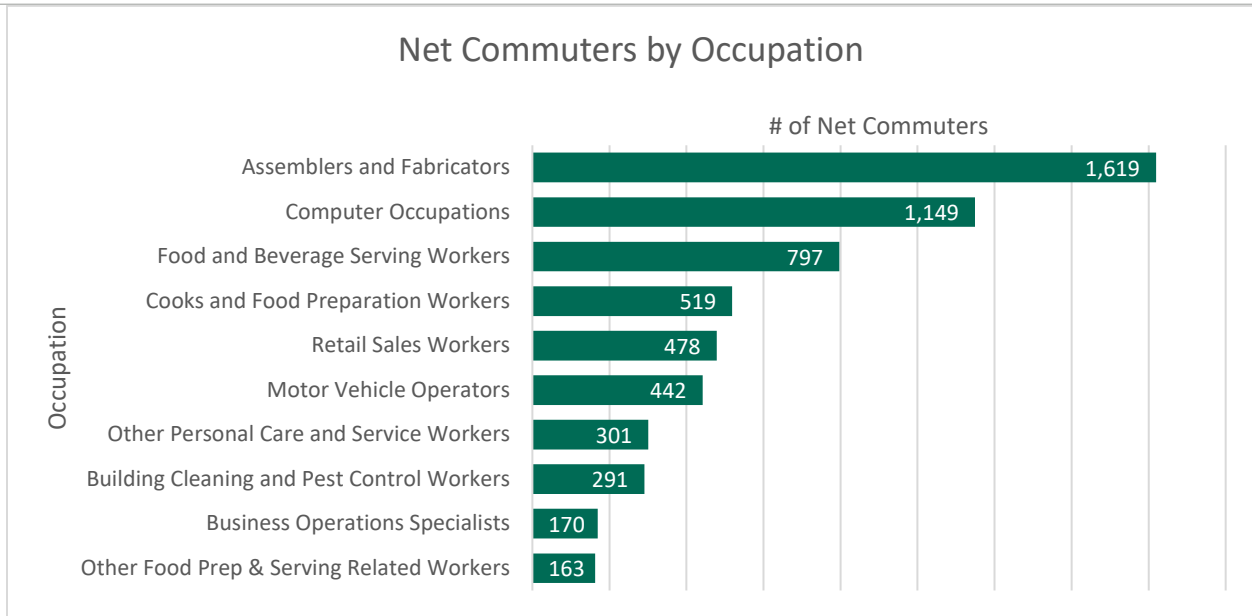
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Figure 21: Net Commuters by Occupation. Source: Lightcast, 2023

Occupational Income & Earnings

Employment and earnings data for common occupations within the county can be another helpful metric for understanding what affordability means within the local context. Waiters and servers often earn minimum wage, and their low hourly wages are reflected in their annual earnings. Firefighters and elementary school teachers earn similar wages, totaling between $61,000 and $62,000 per year. Registered nurses and police officers typically earn more than $75,000 per year.

The demand for individuals within each of the occupations presented in Figure 22 (and many others not included) is constant; each are critical components of the community. Therefore, efforts should be made to ensure that the local housing market reflects their specific residential needs and financial ability. Their annual earnings can help inform a local definition of affordable housing. For example, based on these data, the typical waiter in McLean County can afford to spend about $670 on rent or a mortgage; police officers could afford upwards of $2,000. It is crucially important that local leadership devise a strategy for providing accommodations for individuals across the spectrum, as each makes an

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

important contribution to the local ecosystem. A more in-depth look at demand will be provided in the following sections of this report.
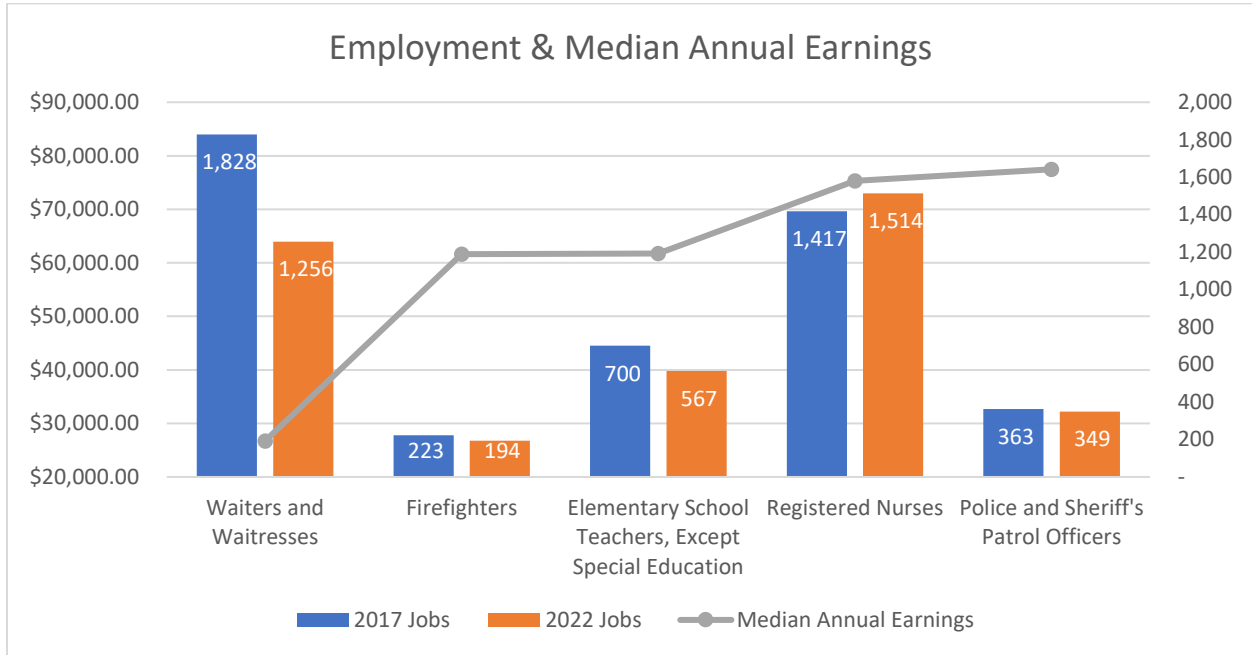
Figure 22: Employment & Median Annual Earnings in McLean County. Source: Lightcast, 2023

Poverty & Homelessness

Poverty levels have increased in McLean County over the last 5 years, Bloomington and Normal. Poverty is measured by the Official Poverty Measure (OPM), which measures pre-tax income against a food cost threshold and accounts for family size. At the county level, the poverty rate rose 1.5 percentage points, from 14.2% in 2016 to 15.7% in 2021. Bloomington saw a comparable increase in poverty rates (up 0.6 percentage points, from 12.9% to 13.5%), but the change in Normal was more pronounced. Over the 5-year period, poverty levels increased by about 3.4 percentage points in Normal, reaching 25.6% by 2021.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
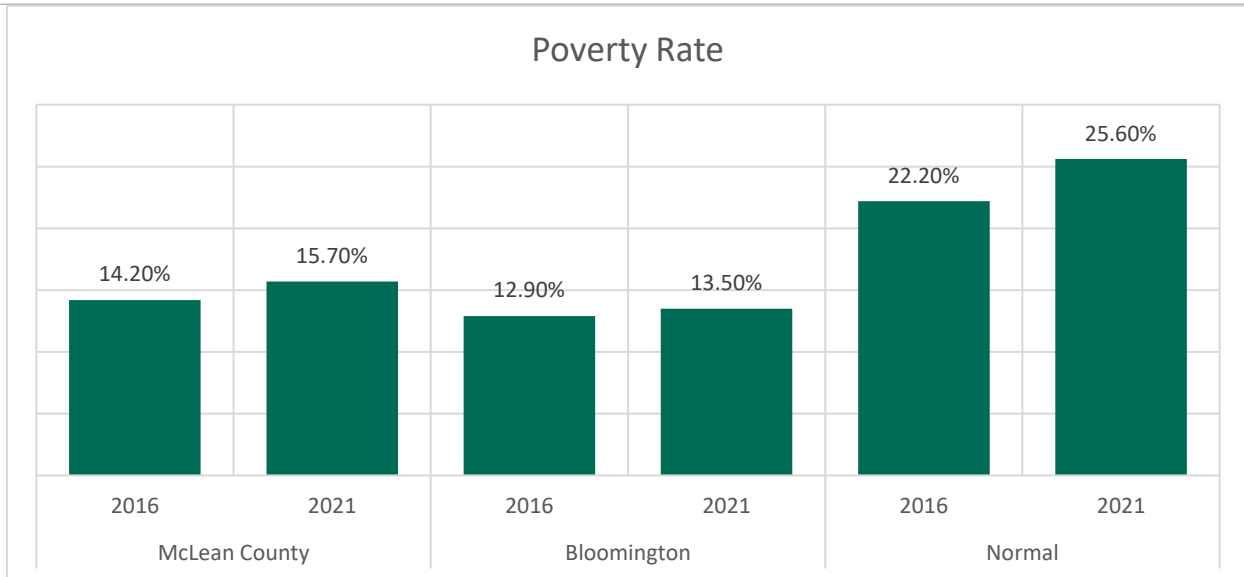
Poverty Rate

Figure 23: Poverty Rates. Source: ACS 2016-2021 5-Year Estimates

When poverty levels in the county are examined by race, it is evident that poverty is experienced differently by race. In McLean County, the White population comprises about 78.5% of the total population, and the non-White population makes up the remaining 21.5%. While 12.3% of White residents fell below the poverty threshold in 2022, 37% of Black or African American residents fell below the same threshold. Native Hawaiian and Other Pacific Islanders, residents of Hispanic or Latino origin, and other races experience poverty at higher-than-average rates in McLean County, as well. Local policymakers should consider promoting equitable solutions that alleviate the racial disparities by partnering with the NAACP and racial minority-based organizations and designing policy solutions that targe groups who have historically needed more access and more stable housing.

TPMA
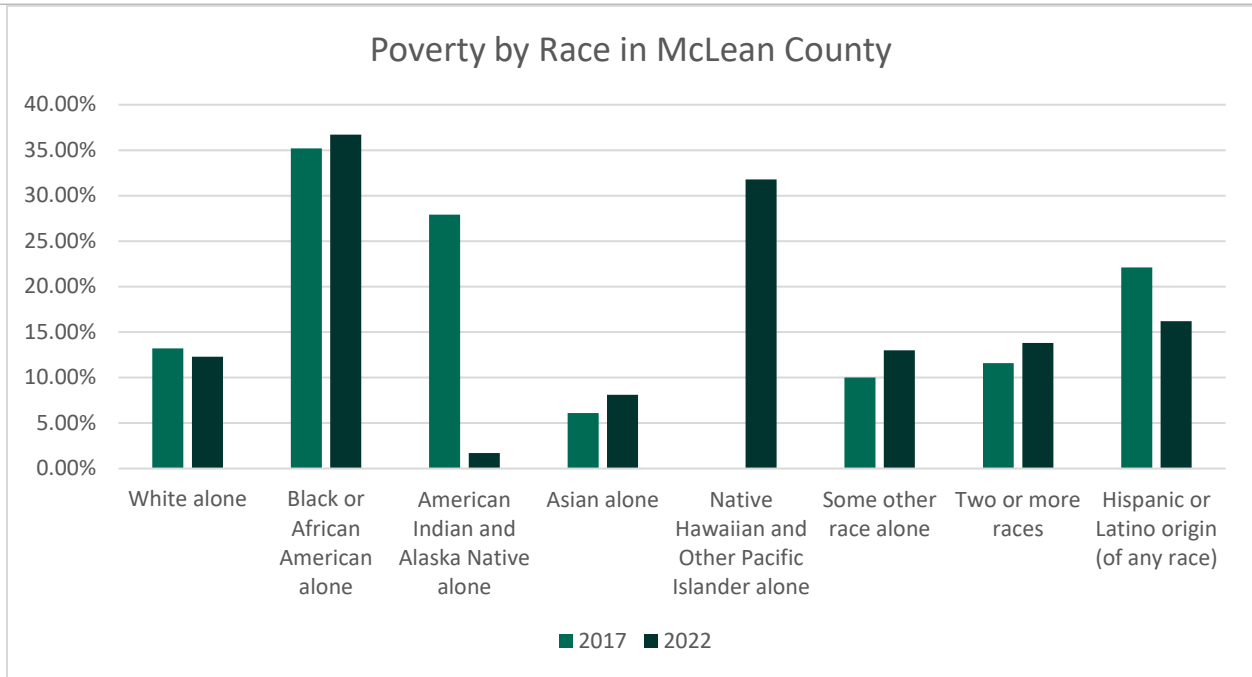
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Poverty by Race in McLean County

Figure 24: Poverty by Race in McLean County. Source: 2017 & 2022 ACS 5-Year Estimates

Homeless rates in McLean County were higher in 2022 than at any other point over the last four years. 878 residential evictions were filed in 2022, and 865 were filed in 2023. High eviction rates contribute to the homeless issue, and homelessness rates have risen in the county after the pandemic. In 2022, there were more than 1,200 homeless persons in the county – 200 of which were children. The number of homeless households has increased by 160% since 2019. This indicates a greater need for support services and housing throughout the county and emphasizes the effects of COVID-19 on housing and the local economy. A recent study published in 2022, "Homelessness is a Housing Problem," found that the two main factors contributing to a growing homeless population include declining vacancy rates and rapidly escalating rental costs. Homelessness is a systemic issue due to inadequate affordable housing, rather than individual failings, substance abuse or mental health crises.
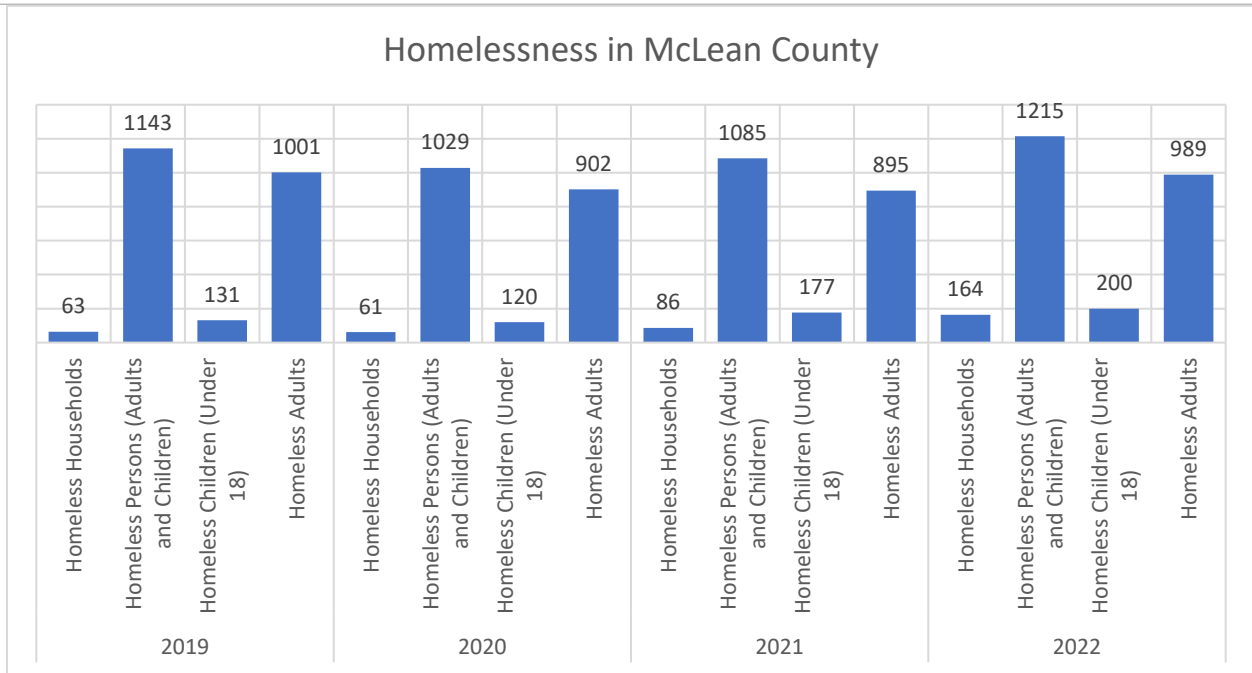
TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Homelessness in McLean County

Figure 25: Homelessness in McLean County. Source: PATH, 2022

Local Temporary Shelter Waitlists for local shelters and supportive housing properties can be useful for understanding the capacity of local resources. The United Way of McLean County Housing Coalition tracked the number of people on waitlists at two shelters: The Salvation Army and Home Sweet Home Ministries. As illustrated in Figure 26, in the beginning of 2023, between 5 and 30 people were on a waitlist at any given time. This data does not include precariously housed individuals who lack stable, independent housing and are "doubled-up" with family and/or friends and includes individuals with the mental capacity to seek out temporary shelter.

When it comes to estimating demand for new permanent supportive housing (PSH) development, there are several methodologies that can be used. However, accurate data on current levels of the unhoused population are difficult to acquire. The data provided by PATH Crisis in Figure X provide the best estimate available, but it should be noted that this estimate is likely a conservative one which does not include individuals who are precariously housed, recently displaced, or otherwise unhoused but omitted from the official count.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

In an article from the Corporation for Supportive Housing[1], it is estimated that between 85-90% of individuals captured in the point-in-time counts are in need of permanent supportive housing. Based on the PIT counts from 2023 from the Bloomington/Central IL Continuum of Care and the formula provided by the Corporation for Supportive Housing, at least 330-350 new permanent supportive housing units are needed to meet the growing demand due to rising homelessness. Note, this formula (refer to Appendix) does not account for precariously housed individuals who are "doubling-up" or "couch-surfing" in unstable living conditions. To provide a more specific estimate, a more thorough analysis should be pursued in future planning efforts.
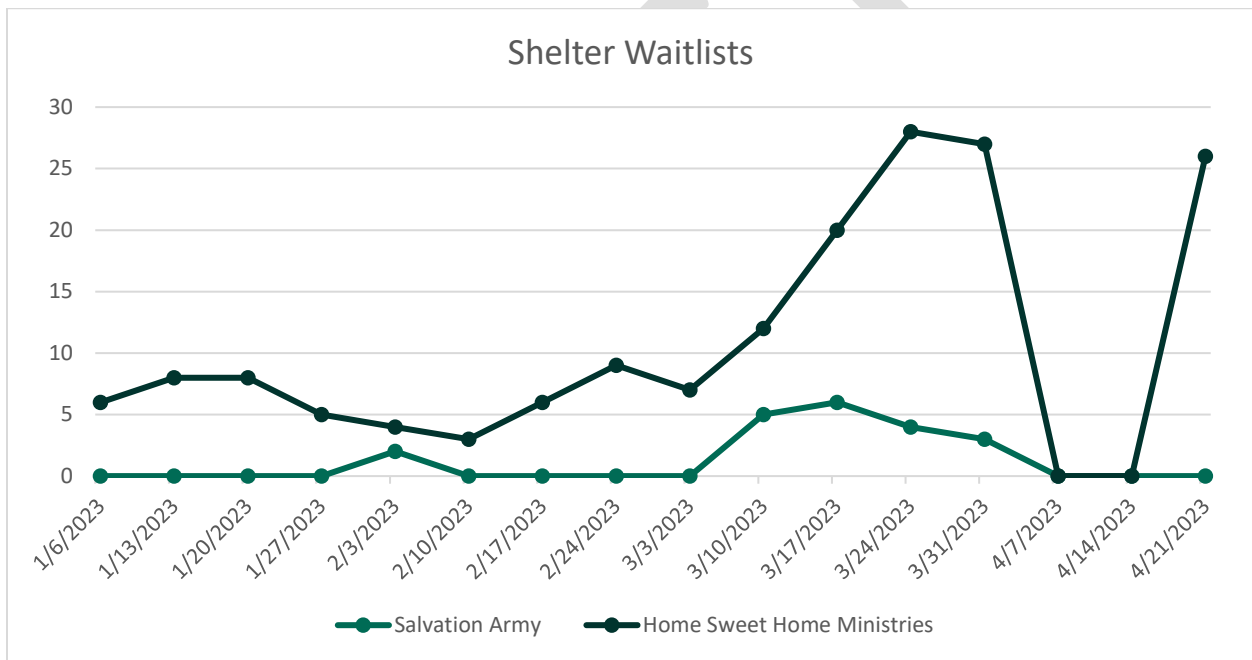

Figure 26: Shelter Waitlists. Source: United Way of McLean County Housing Coalition, 2024

---

[1] Corporation for Supportive Housing: Estimating the Need. https://www.csh.org/wp-content/uploads/2013/08/Estimating-the-Need.pdf

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Housing Stock

Housing by Type

In Figure 27, housing units in McLean County, Bloomington, and Normal are presented by the total number of units in the structure. In other words, housing density can be compared using the data in this graphic. In McLean County, about two-thirds of housing units are single-family, detached homes. There are few units in medium-density structures (with 2-9 units per structure), and 15% of units are in larger multifamily developments (10+ units per structure). In Bloomington, the trend is similar, with a slightly higher proportion of higher density units. In Normal, only about half of all housing units are single-family, detached. Approximately 24.1% of housing units are in medium-density structures, and about 22.9% are larger, multifamily developments.

Since the number of individuals per household continues to decline, demographic data has shown nationally and locally that nuclear family single-family homes are not necessary for smaller households. Many communities around the country have begun to focus on developing the "missing middle," or housing units which are typically categorized as medium density (such as townhomes, duplexes, triplexes, and fourplexes). These units can be useful for maximizing land use in a way that maintains the appeal of lower-density housing subdivision. Moreover, these medium-density units can provide more appropriate housing options for smaller households, as well as those looking for more affordable options with a smaller footprint and less maintenance. Ultimately, promoting diverse housing types increases a variety of housing prices and sizes that can more flexibly accommodate a variety of household income levels and composition.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
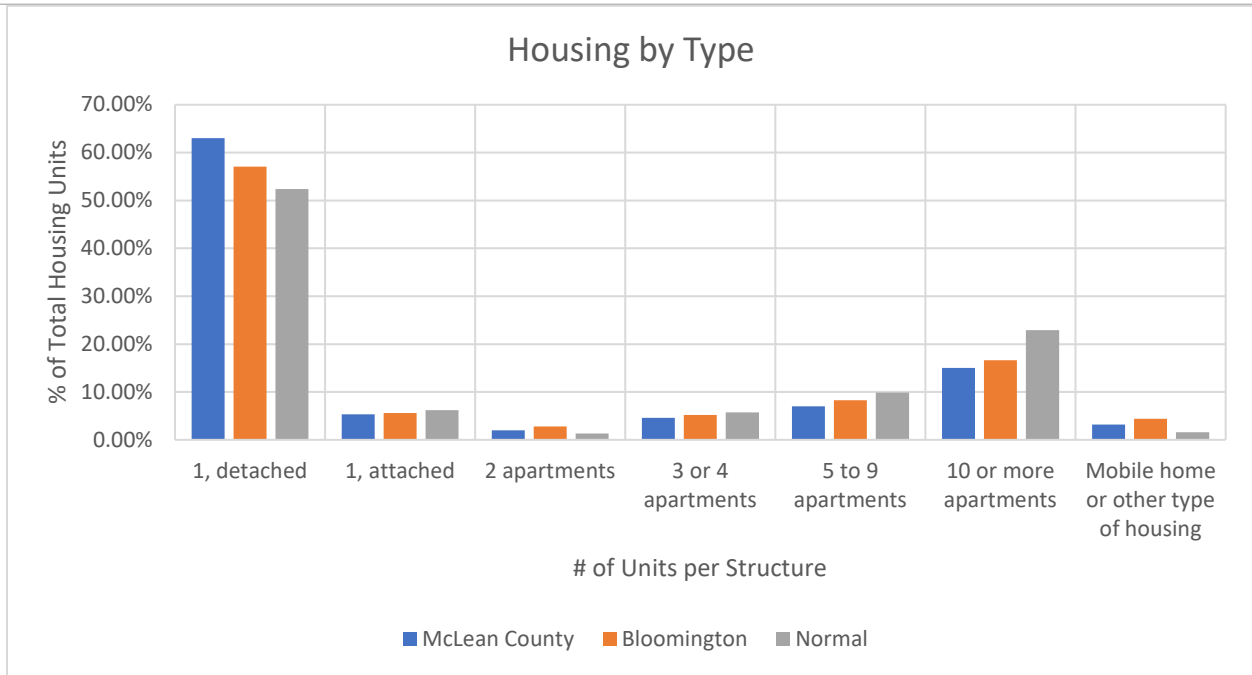
Housing by Type

Figure 27: Housing by Type. Source: ACS 2022 5-Year Estimates

Housing by Year Built

The rapidly aging housing stock illustrates the overall quality of housing in McLean County. In many cases, an older housing stock is more difficult to maintain, which can affect housing costs and the degree to which the entire housing stock can be inhabited. In Mclean County, about 77.7% of housing units were built before 2000. About half were built before 1960. Improving and utilizing the existing housing stock is important for growing communities, and this often requires an effort to rehabilitate or maintain an older housing stock.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
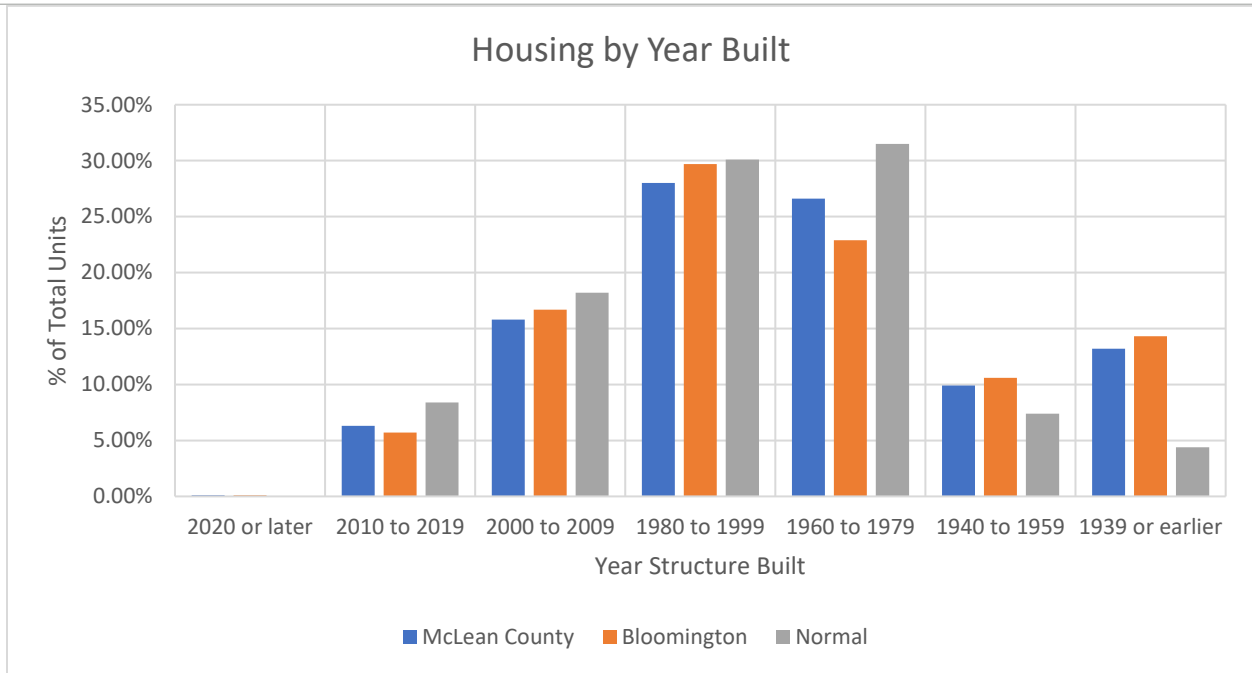
Figure 28: Housing by Year Built. Source: ACS 2022 5-Year Estimates

Home Values

Home values in McLean County have increased over the last six years. Between September 2018 and September 2023, the typical single-family home value (measured by Zillow's Home Value [2]Index) [OBJ] increased by over 32%. While heavy fluctuations in home values are common, the market has been exceptionally volatile over the last five years. The COVID-19 pandemic coincided with a sharp rise in housing prices which has only continued. Mortgage and refinance interest rates have been elevated to 8% to cool the market, but data have not yet indicated that home values are stabilizing. According to the Mid-Illinois Realtors Association, closed homes sales decreased by 27% between 2020 and 2023, from 3,133 to 2,299, further exemplifying the dwindling supply and few affordable housing options for first-time homebuyers and new workforce arrivals. The median price of a resale home in McLean County

---

[2] Zillow explains their index as, "A measure of the typical home value and market changes across a given region and housing type. It reflects the typical value for homes in the 35th to 65th percentile range." Data provided are seasonally adjusted.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

skyrocketed from $167,000 in 2020 to $232,000 in 2023; a 39% increase in the matter of three years.

Of course, such dramatic increases in home value reduce housing affordability and accessibility. With home values and interest rates so high, fewer households can purchase homes. This could result in higher demand for multi-family housing, as well as smaller, more affordable for-sale units like condominiums or townhomes. If Residential Zoning Reform were implemented and allowed the creation "missing-middle" housing, more diverse housing types would be permitted.
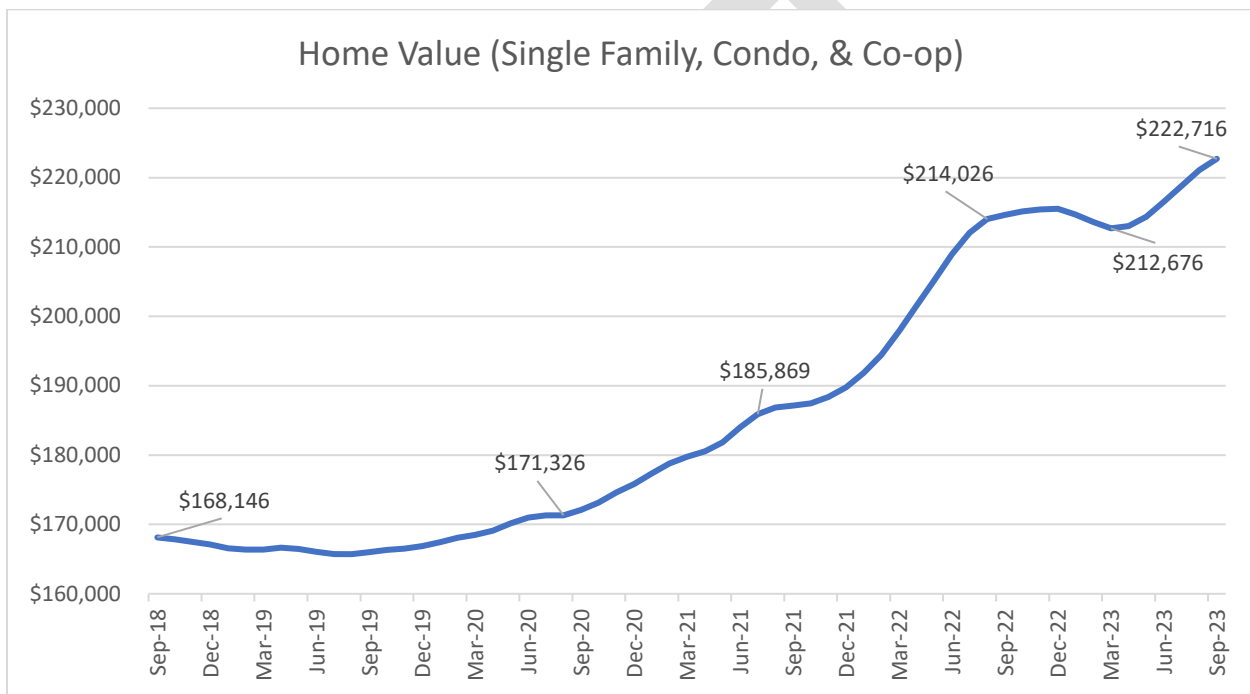
Figure 29: Home Values in McLean County. Source: Zillow Home Value Index, 2023

Another indicator of high demand for new housing in the county is the vacancy rate of single-family homes. In a healthy housing market, vacancy rates typically float between 8-10%. In McLean County, the vacancy rate for single-family homes (attached and detached) was 5.01% in 2022. In Bloomington and Normal, the rates were even lower, at 3.86% and 3.68%, respectively. Low vacancy rates can indicate a tight housing market and high demand for additional housing.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
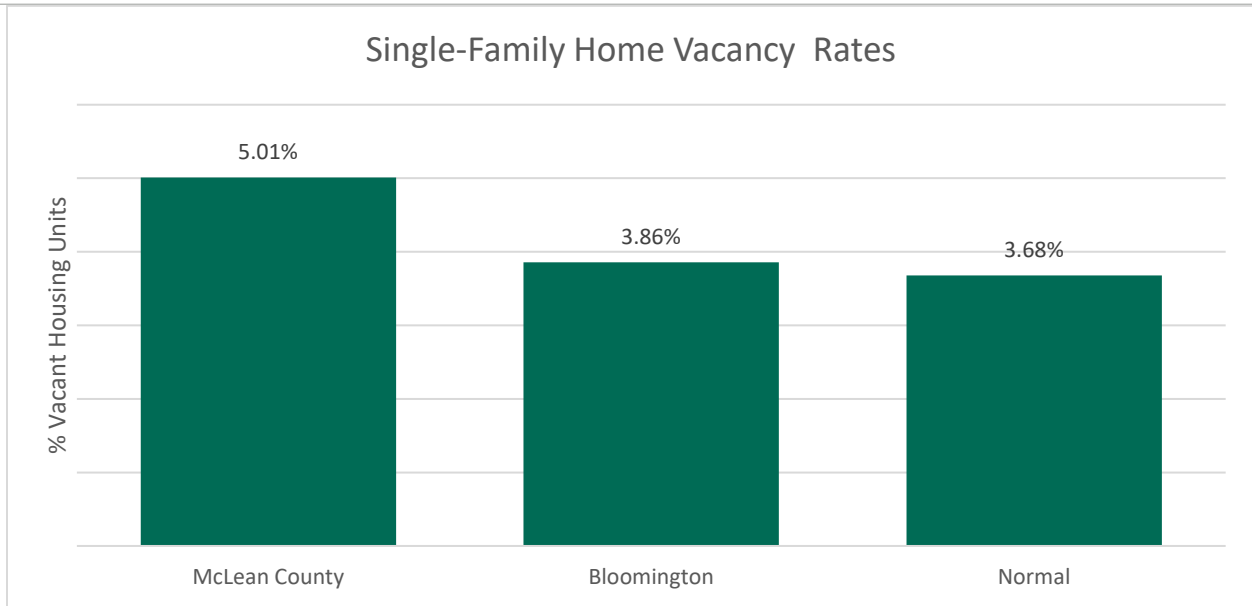
Figure 30: Single-Family Home Vacancy Rates. Source: ACS 2022 5-Year Estimates.

Multi-Family Unit Counts

As McLean County's population has grown, so has demand for multi-family rental units. The number of units in McLean County has increased steadily over the past two decades. Between 2000 and 2023, a net total of 2,283 units were added within the county, which is an increase of roughly 20%. Many of those have provided a variety of market-rate housing options; just over 700 units were developed with the Low-Income Housing Tax Credit (LIHTC) program, which ensures their affordability for a 30-year period. As will be seen in the following sections of the report, the availability of LIHTC units is declining within the county and is expected to fall sharply over the next 10 years. Other developments have provided a variety of market-rate options.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
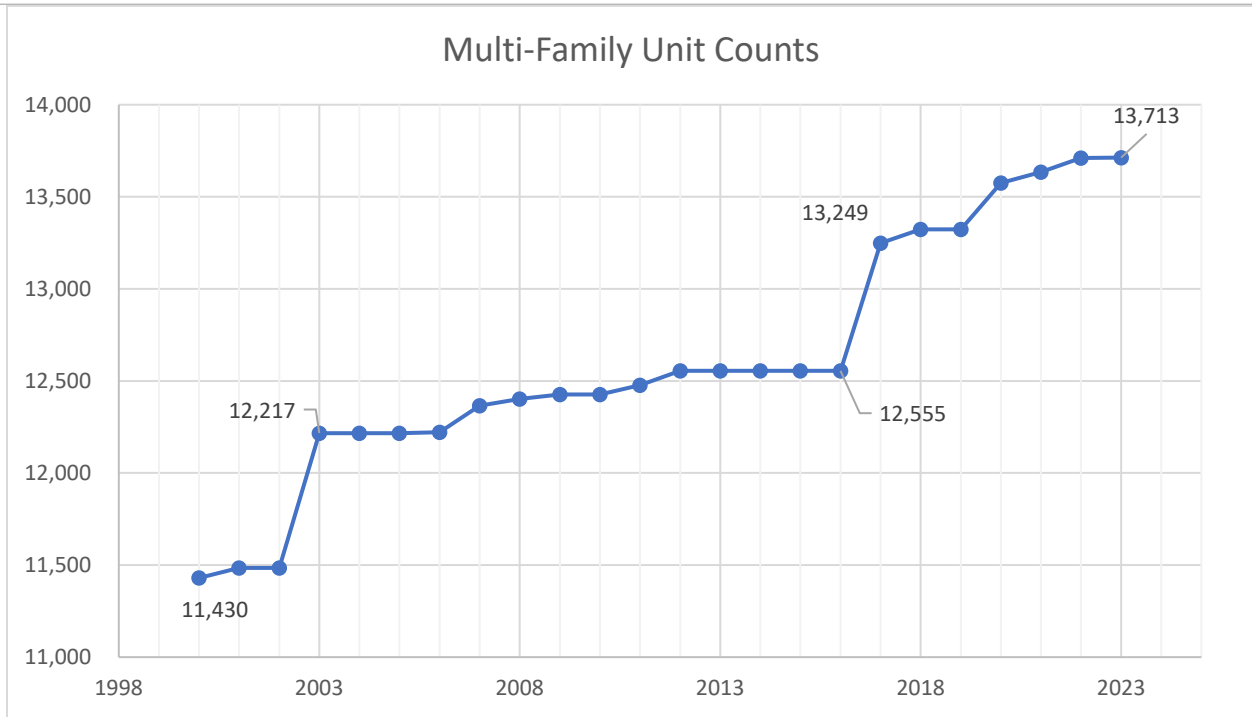
Figure 31: Multi-Family Unit Counts. Source: CoStar, 2023

Rent per Square Foot

For many years, the rent per square foot of multi-family units in McLean County remained stable. Between 2000 and 2018, this rate increased by only about $0.09, from $0.73 to $0.82. Then, between 2018 and 2023, the market saw a rapid increase in rental costs. Over this period, rent prices per square foot increased from $0.82 to $1.15, which is an increase of over 40%. Such a dramatic increase over a brief period indicates a significant increase in demand for multi-family housing in the county in the face of housing underproduction in the region and nation. In other words, limited availability of multi-family housing has resulted in extreme increases in existing units' value.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
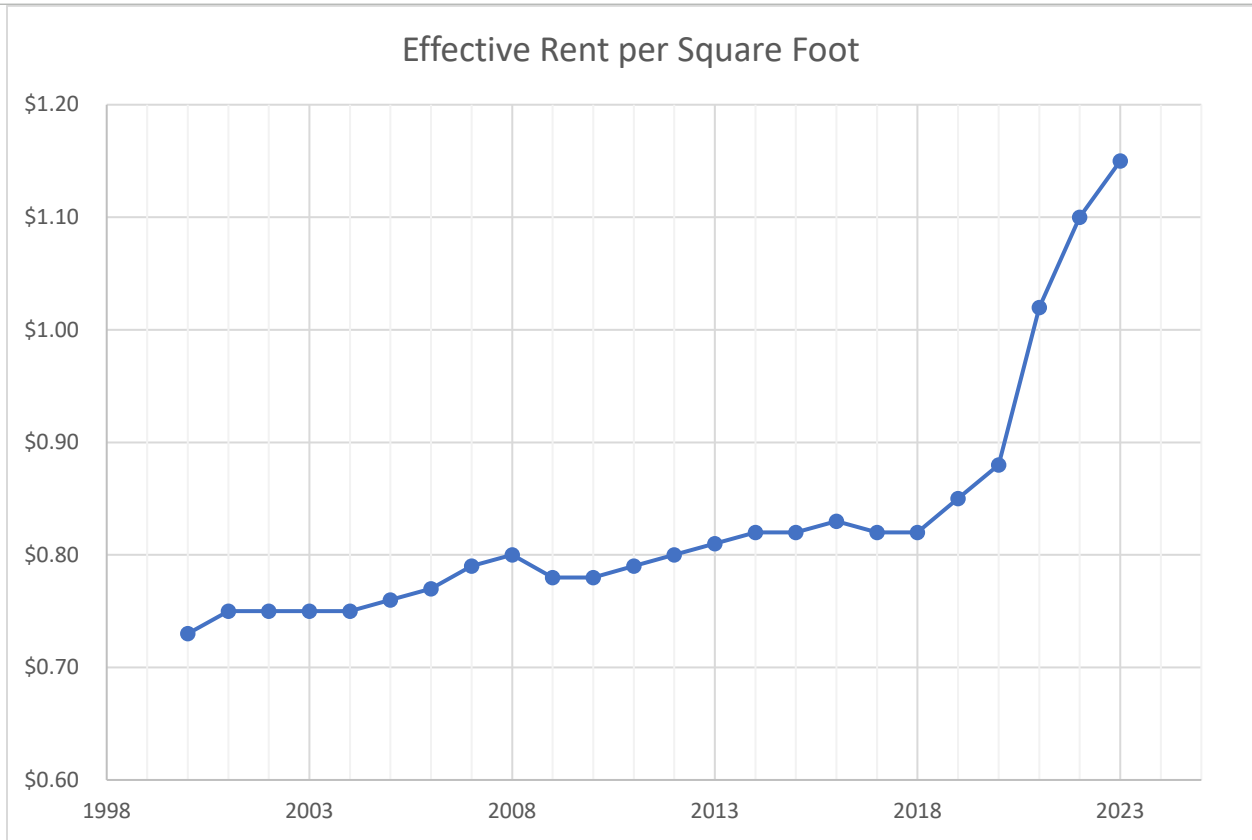
Figure 32: Effective Rent per Square Foot. Source: CoStar, 2023

Multi-Family Vacancy Rates

The demand for multi-family housing demonstrated in Figure 33 is also reflected in the multi-family vacancy rates for the county. Vacancy rates for multi-family units fluctuated over the standard range between 2000 and 2018. Over the 5-year period between 2018 and 2023, however, the vacancy rate fell from 8.3% to 2.8%. Such a low vacancy rate in 2023 indicates an extremely tight market, with a low supply of multi-family housing relative to demand in the county. The tight rental market has allowed property owners to be more selective in their tenant selection, establishing further barriers to housing through high application fees, strict credit history/score requirements and more than one month rent upfront requirement.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Multi-Family Vacancy Rate

Year	Rate
2000	9.6%
2001	9.8%
2002	10.0%
2003	11.1%
2004	11.3%
2005	10.9%
2006	10.1%
2007	10.0%
2008	8.8%
2009	8.8%
2010	8.9%
2011	8.2%
2012	8.0%
2013	8.3%
2014	8.3%
2015	7.4%
2016	7.3%
2017	6.8%
2018	8.3%
2019	6.6%
2020	4.2%
2021	2.2%
2022	2.9%
2023	2.8%

Figure 33: Multi-Family Vacancy Rates. Source: CoStar, 2023

Rent by Census Tract

In the maps provided, there is a significant variation in rental costs throughout the county. In some areas of the county, a typical monthly rent is between $2,000 and $4,000; in others, less than $800 is standard. An understanding of the distribution of affordable housing within the community can be helpful for identifying gaps and opportunities for improved development.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
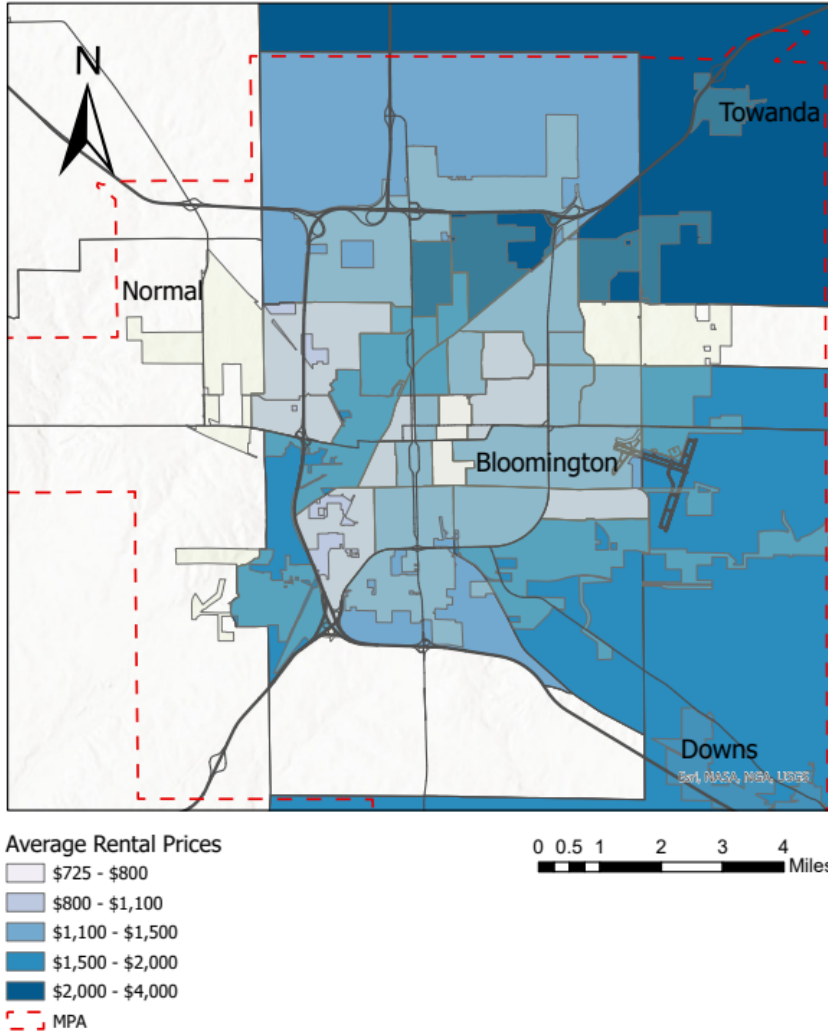
Figure 34: Mean Rent in Bloomington & Normal by Census Tract. Source: MCRPC, 2023

![TPMA logo] **TPMA**
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
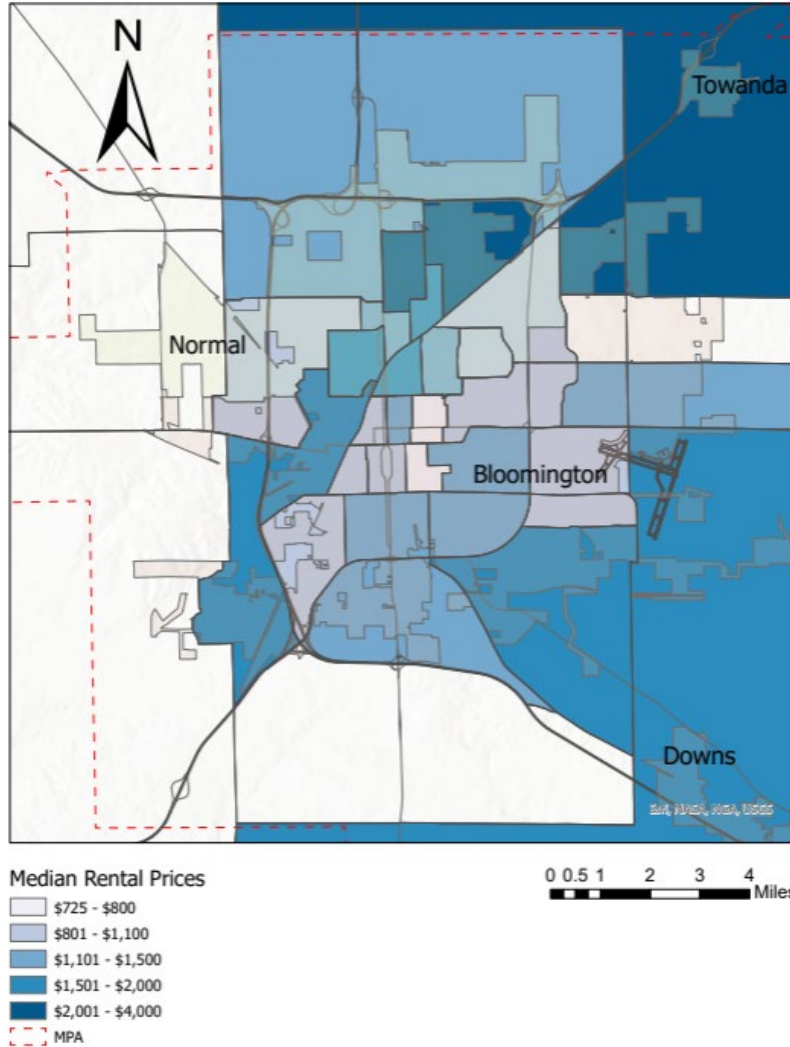
Figure 35: Median Rent in Bloomington & Normal by Census Tract. Source: MCRPC, 2023

Group Quarters

When estimating housing demand, it is important to know how much of the population is housed in group quarters. In 2020, the US Census reported 8,588 people living in group quarters in McLean County; 7,688 people were noninstitutionalized, and 900 people were institutionalized. In McLean County, the vast majority (97.42%) of noninstitutionalized people living in group quarters are college

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

students. About 76.44% of the institutionalized population is housed in nursing facilities, and 18.33% is housed in a correctional facility.

Population in Group Quarters

Noninstitutionalized population

- Other facilities — 2.58%
- Military quarters — 0.00%
- College/University student housing — 97.42%

Institutionalized population

- Other facilities — 3.44%
- Nursing facilities/Skilled-nursing facilities — 76.44%
- Juvenile facilities — 1.78%
- Correctional facilities for adults — 18.33%
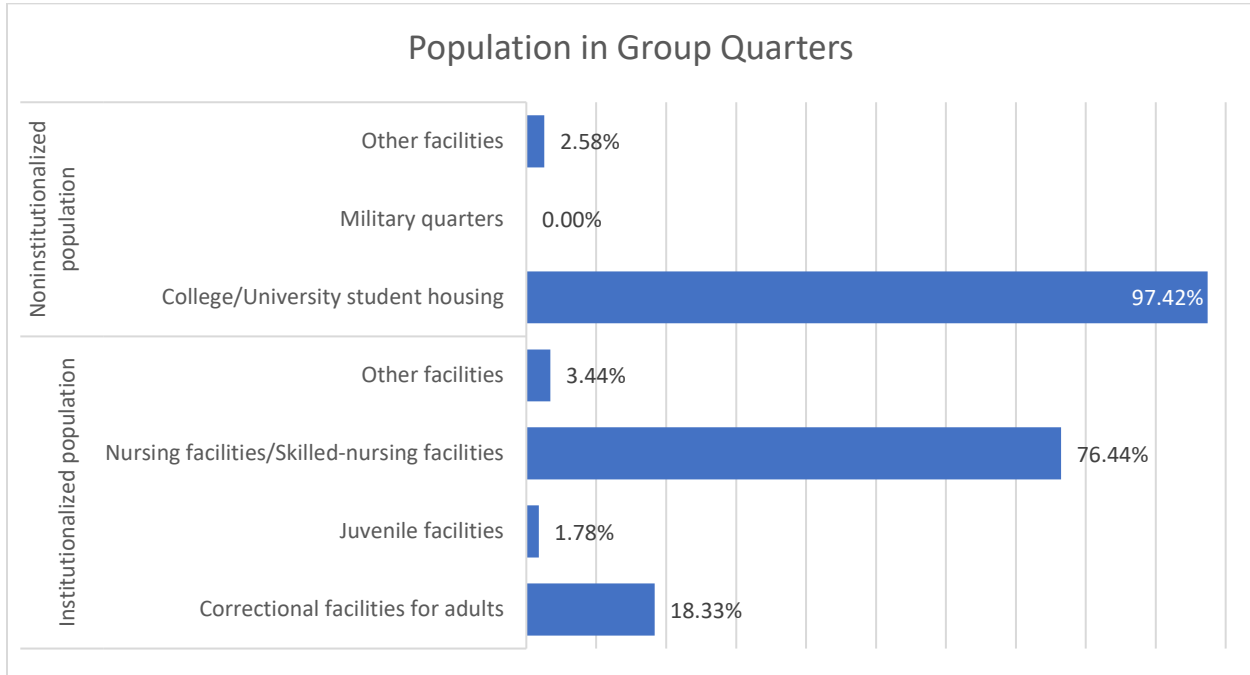
Figure 36: Population in Group Quarters in McLean County. Source: 2020 US Census

The student population at Illinois State University (ISU) does skew overall segment of the population living in group quarters. Enrollment levels at ISU have remained constant over the last six years, falling between 20,000 and 21,000. The university provides some on-campus housing for its students, in five different neighborhoods. Four residence halls (Tri-Towers, Watterson Towers, Hewett-Manchester, and Cardinal Court) serve the undergraduate population, as well as two apartment complexes (Fell Avenue and School Street). Most complexes provide partially or fully furnished units, access to laundry, support, and other amenities.

While many students take advantage of university-sponsored housing, others must find accommodation off campus. Some occupy multi-family developments, like apartment complexes, but others rent single-family homes (See Figure 37). In fact, a substantial portion of McLean County's stock of single-family homes is renter occupied. This could indicate a lack of appropriate housing options for students and other groups interested in short-term housing. The occupation of single-

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

family homes by a transient renting population can be an inefficient use of space, strain local parking and transportation infrastructure, and diminish the quality of existing housing stock over time.
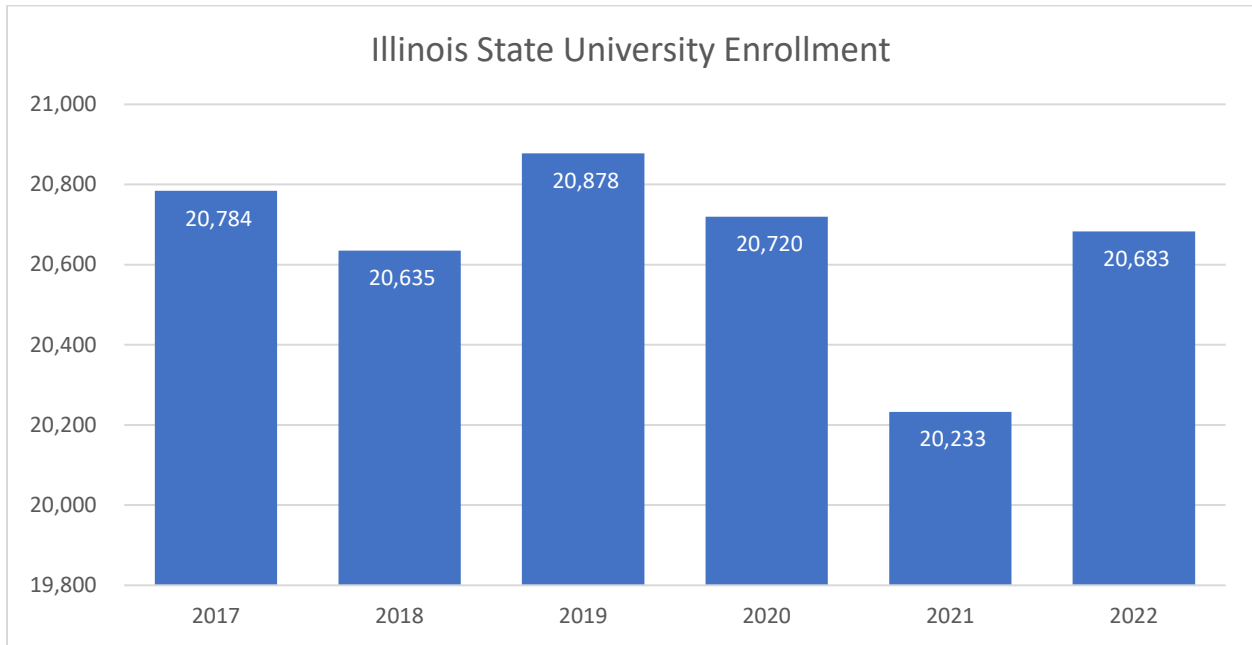
Figure 37: Illinois State University Enrollment. Source: Illinois State University, 2023

Renter-Occupied Units by Type

In 2022, there were 68,879 occupied housing units in McLean County. Of those units, 24,556 were occupied by renters. In Figure X, renter-occupied housing units are categorized by type. About 21.5% of renters occupy single-family homes. A little over 36% occupy units in medium-density structures, and approximately 42% are residents in high-density structures of 10 or more units.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Renter-Occupied Housing Units by Type
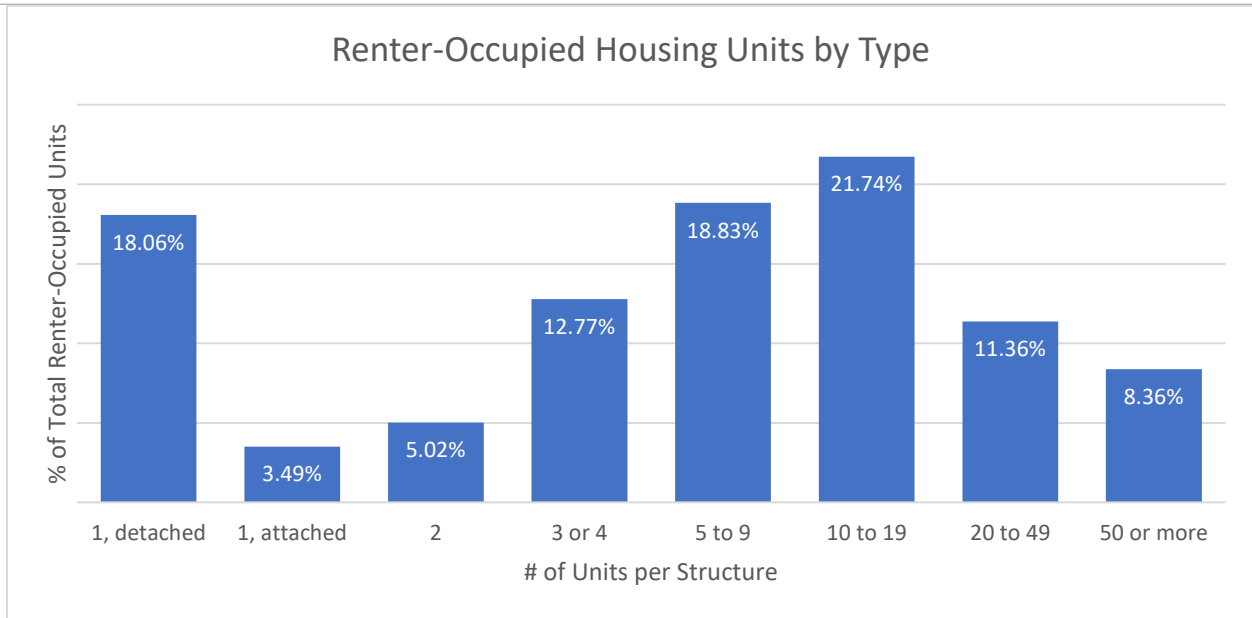
Figure 38: Renter-Occupied Housing Units by Type. Source: ACS 2022 1-Year Estimates

LIHTC Inventory

The Low-Income Housing Tax Credit (LIHTC) program is one of the primary federal tools for creating affordable housing. This program provides tax credits to developers in exchange for a commitment to provide affordable rent, based on the Area Median Income (AMI) for thirty years. LIHTC housing provides financing for approximately 90% of all affordable housing in the United States.

In McLean County, there were 1,215 LIHTC units available in 2023. Over the next ten years, more than half of those units are set to expire, which means the contracts that ensure affordable rents are maintained will terminate. According to a recent White Paper on LIHTC Housing in McLean County conducted by MCRPC in June 2023, 96 of the 120 LIHTC units that are up for renewal by 2027 will be converted to market rate.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
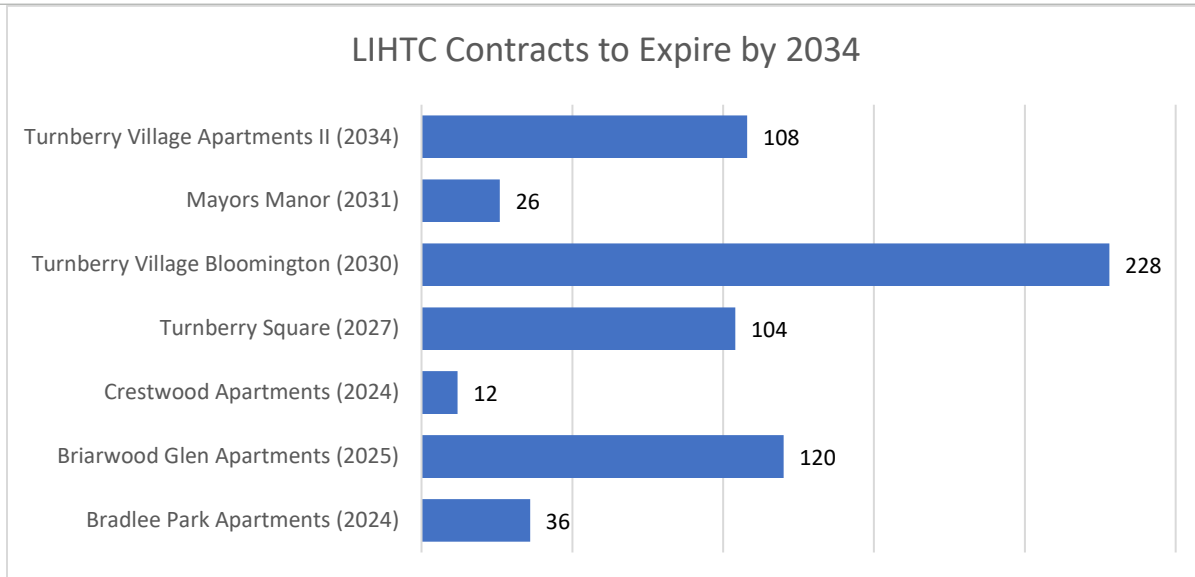
Figure 39: LIHTC Contracts to Expire by 2034. Source: MCRPC, 2023

While a sizable portion of LIHTC contracts will expire by 2034, several will remain bound by contract to provide affordable rent for decades to come. The most recent LIHTC-sponsored developments are Cottage Apartments and Phoenix Towers, whose contracts began in 2011 and 2012, respectively.

Property Name	Property Address	City	State	Zip Code	Total Units	Earliest Start Date	Latest End Date
Lincoln Towers	202 S Roosevelt Ave	Bloomington	IL	61701-5055	101	12/1/1980	3/31/2040
Phoenix Towers IHDA	202 W Locust St	Bloomington	IL	61701-2903	158	11/1/2012	1/1/2043
Bradlee Park Apartments	404 E Maple St	Le Roy	IL	61752-1783	36	1/1/1994	1/1/2024
Briarwood Glen Apartments	1800 Rockingham Dr	Normal	IL	61761-1049	120	1/1/1995	1/1/2025
Crestwood Apartments	404 E Vernon Ave	Normal	IL	61761	12	1/1/1994	1/1/2024

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Gridley Manor Apartments	108 E 10th St	Gridley	IL	61744-8722	12	1/1/1993	6/24/2045
Turnberry Square	304 Turnberry Dr	Bloomington	IL	61701-1471	104	1/1/1997	1/1/2027
Turnberry Village Bloomington	901 Valley View Cir	Bloomington	IL	61705-9387	228	1/1/2000	1/1/2030
Mayors Manor	500 W Washington St	Bloomington	IL	61701	26	1/1/2001	1/1/2031
Danbury Court I	19 Basil Way	Bloomington	IL	61705-4161	128	1/1/2004	11/1/2052
Lexington Place Apartments	706 N Orange St	Lexington	IL	61753-1069	12	12/7/1978	5/24/2049
Briarwood II Apartments	100 Northfield Dr	Normal	IL	61761-1064	120	1/1/1994	9/1/2049
Turnberry Village Apartments II	276 Reeveston Dr	Bloomington	IL	61705-5000	108	1/1/2004	1/1/2034
Cottage Apartments	1000 S Cottage Ave	Normal	IL	61761-4383	50	1/1/2011	1/1/2041

Table 1: LIHTC Inventory. Source: MCRPC, 2023

Housing Analysis & Demand

Fair Market Rent/Minimum Wage Affordability Analysis

According to the ACS 2022 1-Year Estimates, the Median Household Income (MHI) for McLean County was $70,674 per year. Using this MHI estimate, Table 2 breaks down local income brackets along with the maximum housing cost threshold for housing cost burden.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

	Median Household Income	Median Monthly Income	Housing Cost Burden Threshold
MHHI	$70,674.00	$5,889.50	$1,766.85
120% MHHI	$84,808.80	$7,067.40	$2,120.22
80% MHHI	$56,539.20	$4,711.60	$1,413.48
60% MHHI	$42,404.40	$3,533.70	$1,060.11
30% MHHI	$21,202.20	$1,766.85	$530.06

Table 2: Cost Burden Thresholds. Source: ACS 2022 1-Year Estimates

HUD Income Limits

The figures in Table 3 use the County's estimated MHI, not the Median Family Income (MFI) metric that is used by the Department of Housing and Urban Development (HUD) to set affordability thresholds. The Area Median Income limits for FY 2023 are presented in Table X.

Median Family Income	FY 2023 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
$115,000	**Low Income (80% MFI)**	$61,800	$70,600	$79,450	$88,250	$95,350	$102,400	$109,450	$116,500
	Very Low Income (50% MFI)	$38,650	$44,150	$49,650	$55,150	$59,600	$64,000	$68,400	$72,800
	Extremely Low Income (30% MFI)	$23,200	$26,500	$29,800	$33,100	$35,750	$40,280	$45,420	$50,560

Table 3: HUD Income Limits. Source: US Department of Housing and Urban Development, 2023

Housing Cost Burden

The U.S. Department of Housing and Urban Development (HUD) defines a cost-burdened household as any household which spends more than

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

30% of its income on housing costs. An extremely cost-burdened household spends 50% or more of its income on housing costs. In McLean County, approximately 14.5% of owner-occupied households were cost burdened; 9.32% spent between 30%-50% of their income on housing costs, and 5.22% spent more than 50% of their income on housing costs. 44% of renters in McLean County are cost-burdened and 50% of U.S. renters are cost-burdened according to recent ACS data – the highest since 2012. Cost burden incidence in owner-occupied units was comparable in Bloomington in 2022, and slightly lower in Normal.
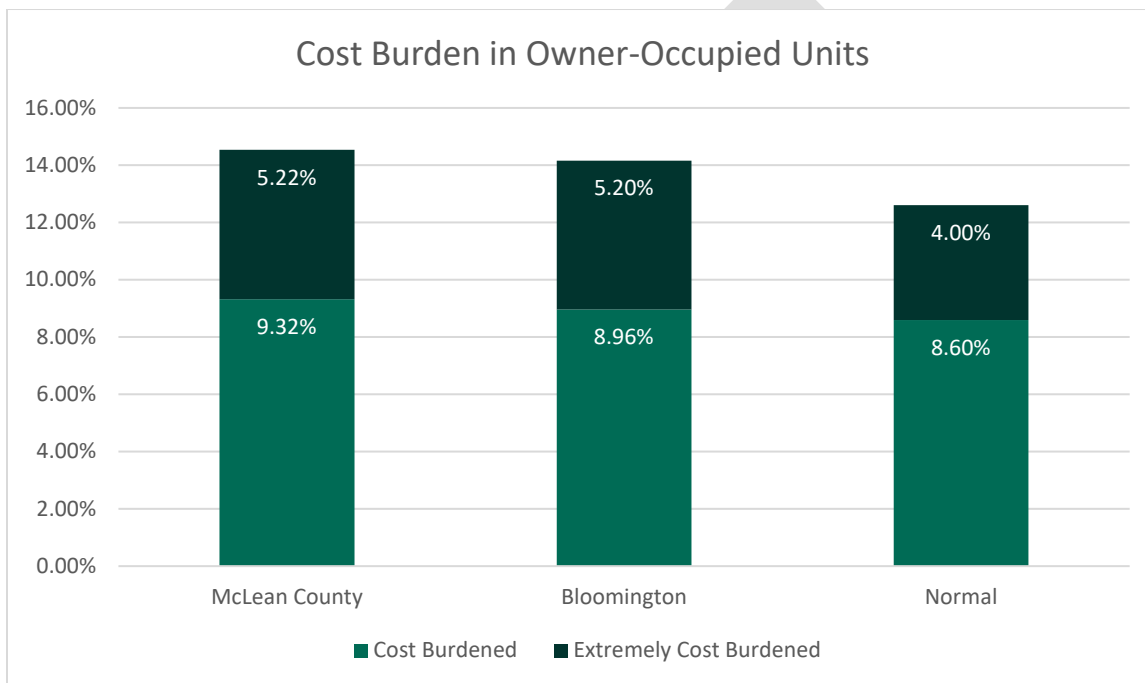
Figure 40: Housing Cost Burden in Owner-Occupied Units. Source: ACS 2022 5-Year Estimates

Cost burden rates in renter-occupied units are higher than in owner-occupied units. In McLean County, about 38% of all renter-occupied units were spending more than 30% of their income on housing costs in 2022. A little over one-fifth of households spent more than 50% of their income on housing costs. The percentage of cost-burdened households is slightly lower in Bloomington, but much higher in Normal. In Normal, 50% of households were cost burdened; almost one-third were extremely cost burdened. Although student housing may skew this trend, it is worth noting that over half of Illinois State University students live off-campus, which keeps the demand for rental housing constant and prices high for local non-student residents.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
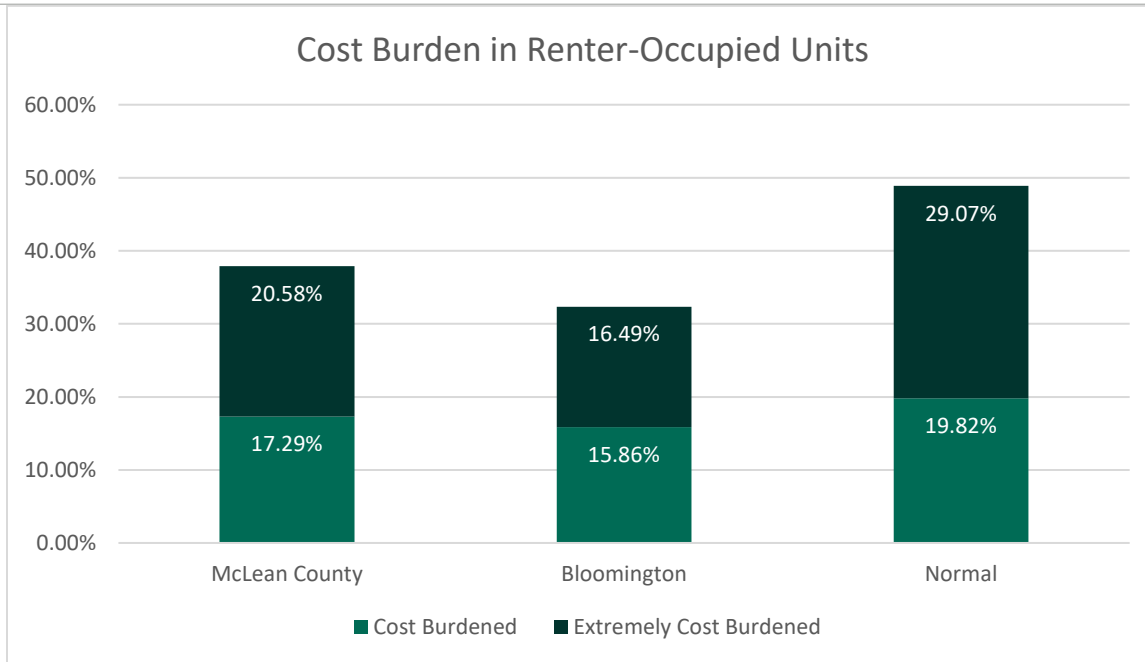
Figure 41: Housing Cost Burden in Renter-Occupied Units. Source: ACS 2022 5-Year Estimates

It can also be helpful to measure housing cost burden by household income. Cost burden rates are significantly higher in low-income households. In McLean County, Bloomington, and Normal, between 85%-95% of households earning less than $20,000 per year are cost burdened. Those levels fall as income increases. Households earning more than $75,000 per year, between 3%-5% are cost burdened. This is exceptionally problematic for senior citizens and residents living on fixed incomes.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
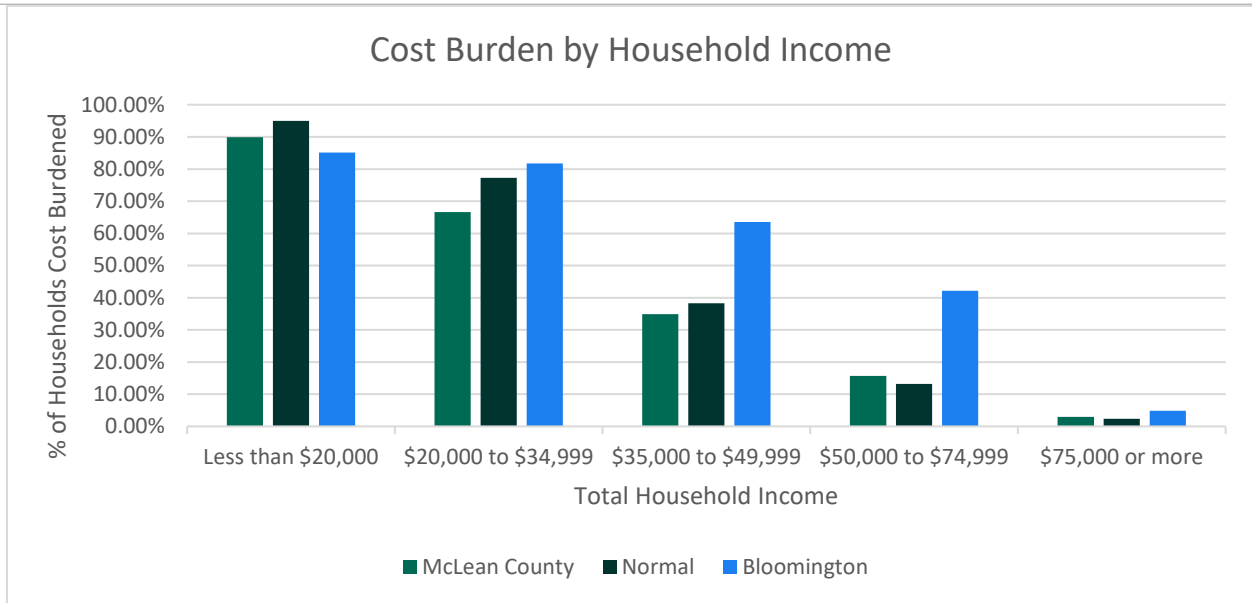
Figure 42: Housing Cost Burden by Household Income. Source: ACS 2022 5-Year Estimates

Figure 42 provides data on the quantity of households that fall into each income category measured in the previous graphic. In McLean County, for example, about 10% of all households earn less than $20,000 per year. Since around 90% of those households are cost burdened, it follows that the cost-burdened households earning less than $20,000 per year comprise approximately 9% of the overall household population.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
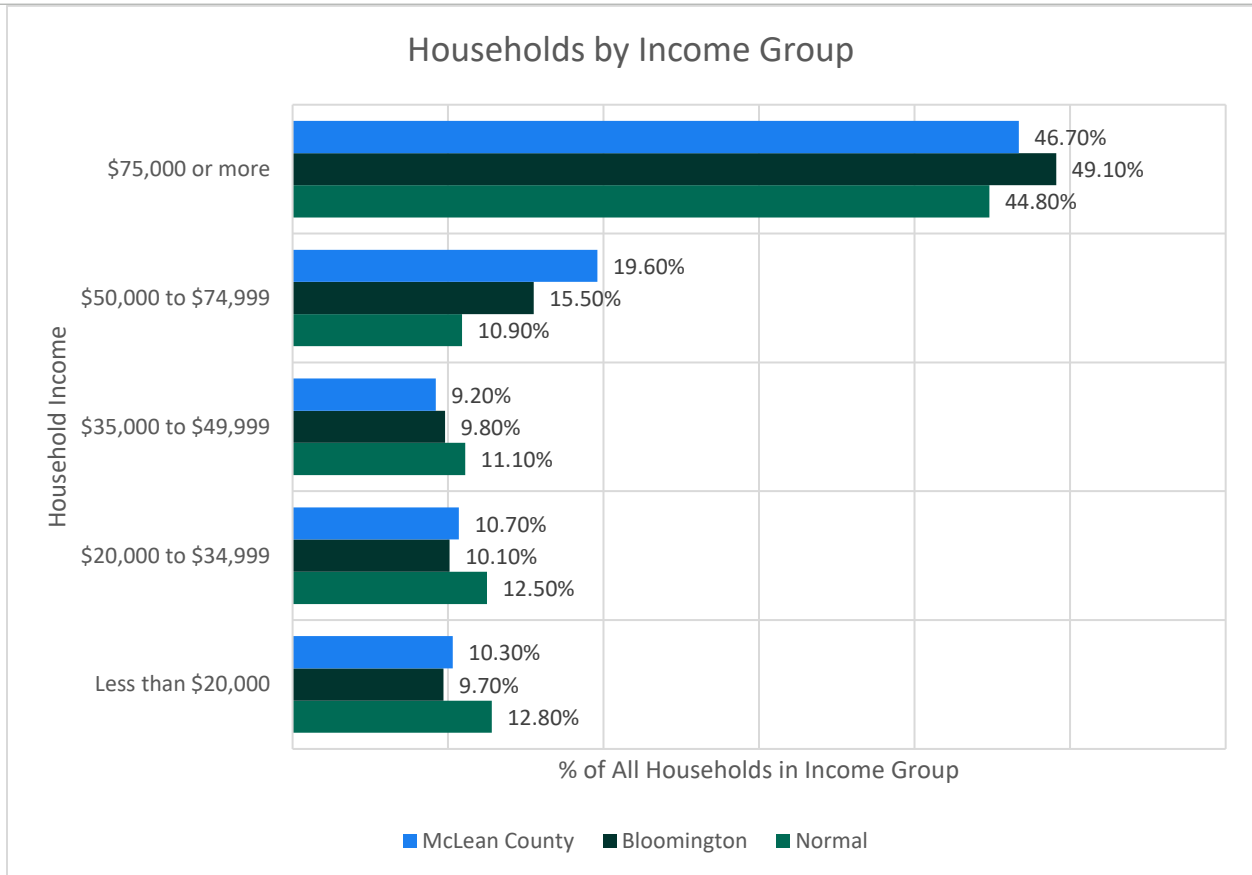
Figure 43: % of Total Households in Each Income Group. Source: ACS 2022 5-Year Estimates

Demand for Housing

There are several approaches that can be used to calculate demand for new housing development. In McLean County, rapid job growth from Rivian and Ferraro have heavily strained the housing market, increasing home costs and property taxes due to property value growth between 11-20% for Bloomington and Normal, respectively. Employment data, which track jobs and wages in the county, can be used to estimate the amount of housing development required to keep housing costs from increasing further. Rapid job growth combined with inadequate affordable housing supply has been exacerbated by historically high inflation. As of August 2023, 68% of total inflation was housing-related across the U.S., according to an Up for Growth 2023 Report.

As seen in Figure X, countywide employment hovered just above 80,000 prior to the COVID-19 pandemic. Then, in 2020, employment

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

figures in the county plummeted by 10 percent. At the same time, housing prices rose sharply due to supply chain issues and new housing preferences after COVID-19 pandemic. In the years following the pandemic, county employment levels have recovered and far surpassed the pre-pandemic levels. This surge in employment – coupled with lack of affordable housing development and the financial and housing instability catalyzed by the pandemic – has caused housing prices to increase dramatically between 2021 and 2024 in McLean County.
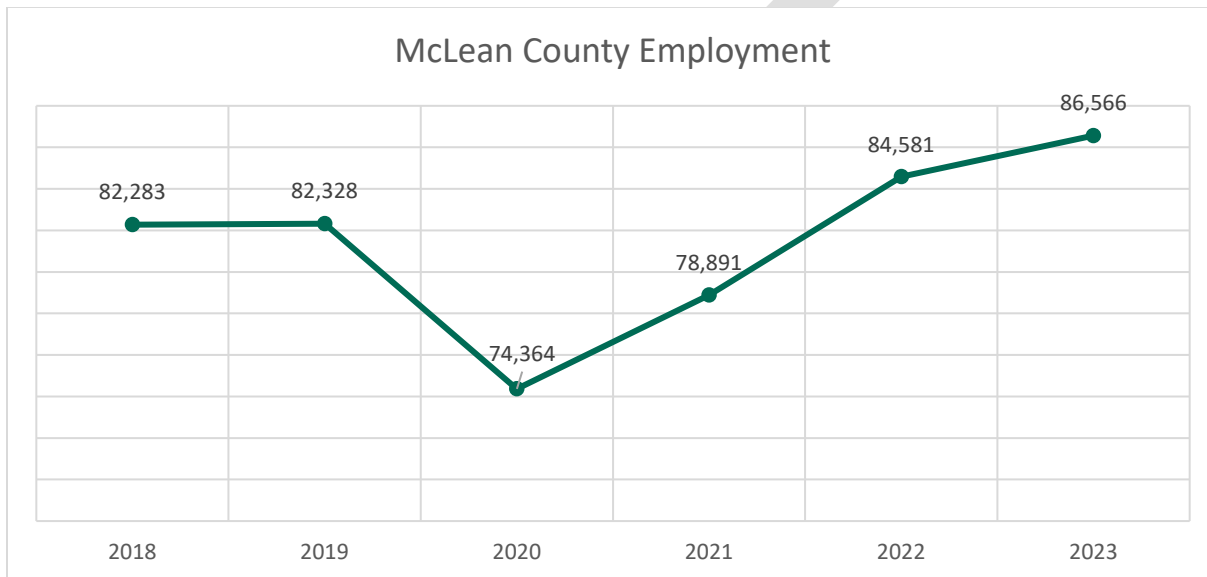
Figure 44: McLean County Employment. Source: Illinois Department of Employment Security, 2023

Therefore, the task of the demand model is to estimate how many housing units will be required to keep up with rising employment in the county. According to the American Planning Association, the target balance of jobs and housing units should be a ratio of 1.5:⌷⌷ In other words, for every increase in one and a half jobs, the county should add at least one housing unit. Doing so will help to minimize the increase of housing costs as the county's economy grows to maintain affordability.

In Table 4, the annual increase in jobs in McLean County is provided, as well as the target number of housing units associated with each annual increase. Over three years, McLean County added over 12,000 jobs to its workforce. As a result, several workers are community long distances (as demonstrated by the commuting data presented in Figure X), increasing the demand for housing. MCRPC gathered recent data that estimates 50-80% of Rivian's employees in Normal commute 45

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

minutes or more one-way. This is a significant tax base that are spending their wages outside of McLean County, limiting the economic development in the community. Therefore, according to the APA's target balance, McLean County should add an additional 8,134 livable housing units to accommodate this significant increase in jobs in the county.

Year	Increase in Jobs	Housing Unit Development Target
2020-2021	4,527	3,018
2021-2022	5,690	3,793
2022-2023	1,985	1,323
Totals:	12,202	8,134

Table 4: Jobs and Housing Unit Demand. Source: Illinois Department of Employment Security, 2023

It is important to note that the housing demand of an additional 8,134 units does not necessarily mean that the county needs to add that many new units. Some of this demand could be met by the rehabilitation of dilapidated or otherwise uninhabitable housing units in the county which are currently vacant. In 2022, more than 6,400 units were vacant in McLean County. As indicated in the sections of the report which summarized stakeholder engagement, many residents have reported that much of the housing stock is neglected or poorly maintained, and therefore uninhabitable. As such, these housing units do not contribute to the housing supply. In centralized, urban areas, the redevelopment of existing housing stock serves as a cost-effective and environmentally sensitive method to increase the housing supply.

In addition, there are many housing units that have recently been developed, or are in the process of being developed, for which public data do not yet account. In Figures 45 and 46, data on new, approved developments in Bloomington and Normal are summarized by housing type. Since these projects have been so recently approved and are actively being developed, they are absent from housing unit counts provided earlier in the report.

In Bloomington, there are 1,630 units being actively developed. The majority of these are single-family, detached units, but a healthy mix of

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

medium- and high-density developments are in-progress, as well. In Normal, there are 405 units being developed. A small number are exclusively single-family, detached units, but many are attached to single-family or a mix of attached and detached single-family units. 320 multifamily units are being developed, and an additional student-housing apartment is being developed, which will accommodate 16 students. In addition, rural communities in McLean County, such as the Villages of Downs and Heyworth, have begun to increase their housing development. There are several developments in these communities that are platted and permitted, and these units will help the county meet growing demand pending their construction and completion timeline.

In sum, projects currently underway are expected to provide more than 2,000 housing units in McLean County, which will help meet a substantial part of the estimated market demand. Note that the market demand does not equate to affordable housing as they are two separate but interconnected housing needs.
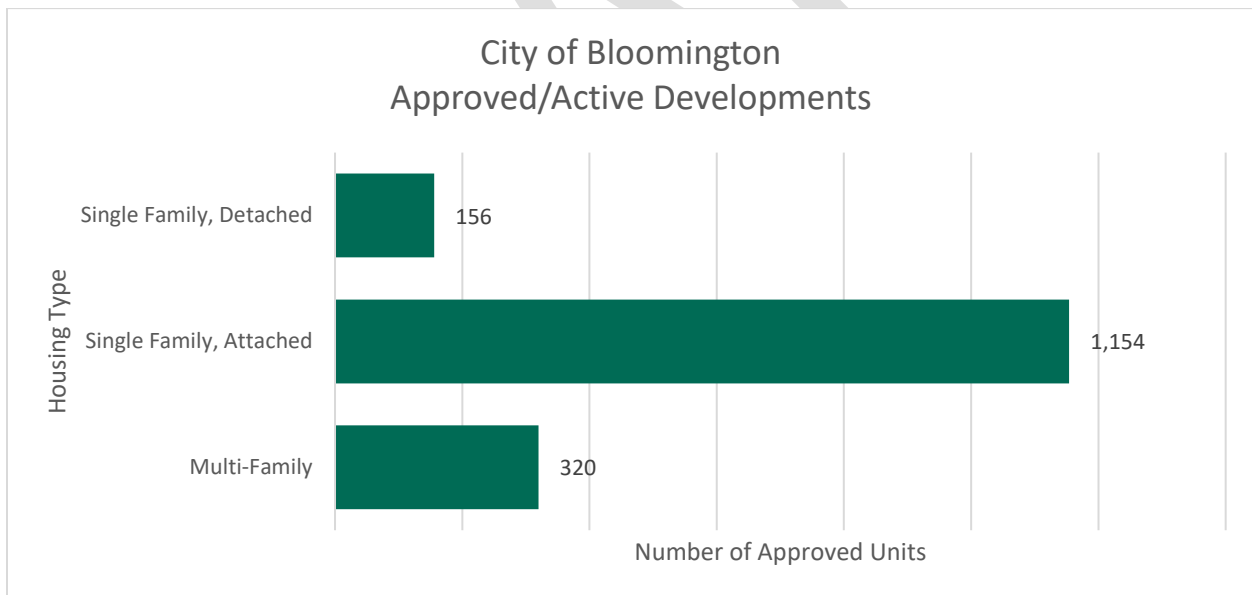
Figure 45: City of Bloomington Approved/Active Projects. Source: City of Bloomington, 2024

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508
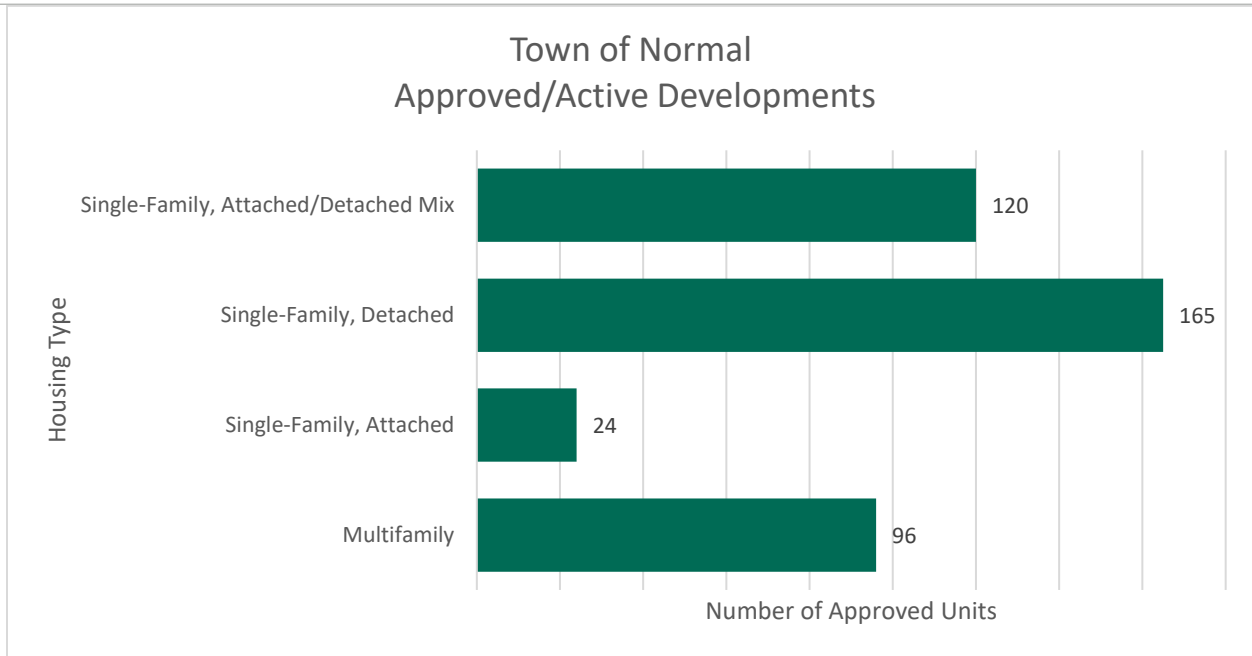
Figure 46: Town of Normal Approved/Active Projects. Source: Town of Normal, 2024

The developments which have been approved or are actively being developed are not guaranteed to reach completion; there are many obstacles which could arise throughout the process which could prevent a development's completion. Conversely, there are likely to be other projects in the development pipeline which are not accounted for in the data presented here. However, a perfect estimate is not a requirement for estimating demand. Approximately 1,500-3,000 new units under current development will directly increase the supply of housing in McLean County. However, even after planned developments are completed, there will still be unmet affordable housing demand, especially for units of specific income or accessibility types.

To begin to understand how the local population's financial characteristics translate to housing demand, wage data is tracked in Figure 47. As jobs have increased within the county, so have the average wages earned by McLean County workers. Between 2019 and 2023, the average annual wages earned in McLean County increased by more than $11,000. This shift is a result of a changing job market in the county; during the COVID-19 pandemic, service-providing industries saw a decline in total jobs. Other industries, such as the manufacturing industry, increased substantially. Given that workers in these industries

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

earn higher wages than those in many service-providing industries, the overall county earnings increased.
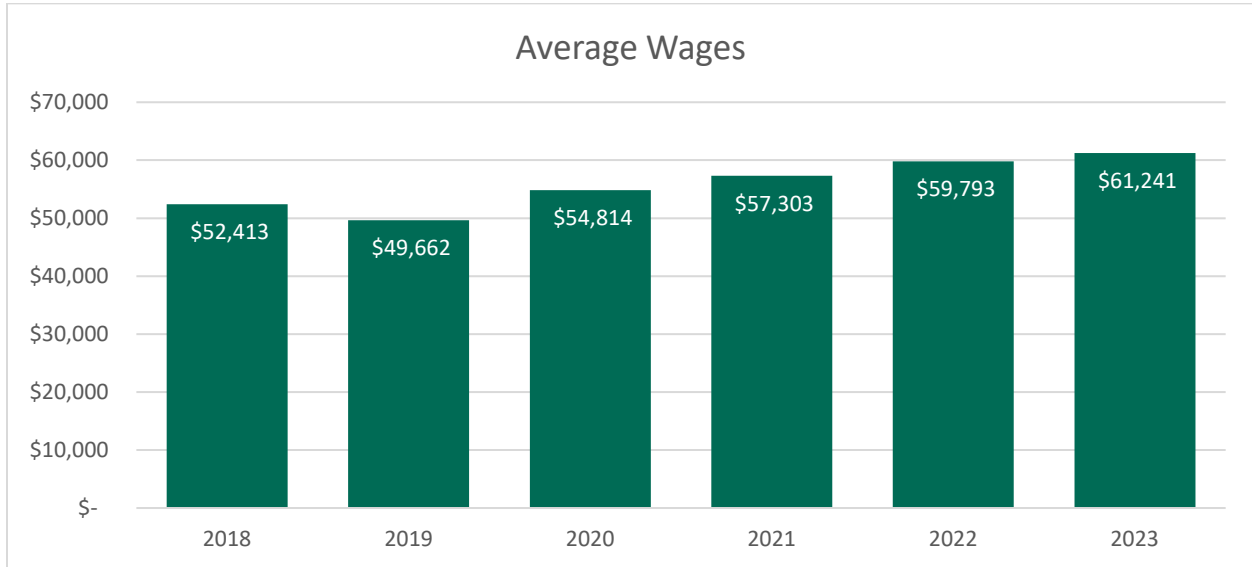
Figure 47: Average Wages in McLean County. Source: Illinois Department of Employment Security, 2023

This increase in earned wages might lead to the conclusion that McLean County has a greater demand for higher-end housing; indeed, many workers who have recently been attracted into the county for work are likely in the market for expensive housing. However, most of the population demands more affordable housing options. Residents experiencing housing insecurity, homelessness or extreme poverty will not be served by high-end housing without the inclusion of affordable units in housing development projects.

Thus, McLean County residents demand a more diverse selection of housing. Furthermore, if the local housing market does not provide an appropriately diverse and affordable selection of housing types, marginalized populations will feel disproportionately burdened by housing costs and housing instability will escalate county-wide. This is a problem which many stakeholders in the county demand to avoid, and in the sections to follow, we will discuss how targeted housing strategies can help to meet specific demand within McLean County.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Data Analysis: Summary of Findings

Demographics & Workforce:

- The local population is aging, which will have implications for consumer demand in the local housing market.
- Over the last 4 years, employment in McLean County has increased sharply; over the same period, average annual earnings for McLean County residents have increased.
- Thousands of individuals who find employment in McLean County live beyond county limits but travel into the county for work.
- Despite increases in average annual earnings for McLean County workers, poverty rates increased in Bloomington, Normal, and at the county level between 2016 and 2021.
- Homeless rates in McLean County were higher in 2022 than at any other point over the last four years; long waitlists at local temporary shelters have become commonplace.

Housing Stock:

- The majority of housing in McLean County is comprised of single-family homes. In Bloomington and Normal, high-density multi-family units are more common. Countywide, medium-density units are lacking.
- Between 2018 and 2023, the estimated value of single-family homes increased by more than 32%; between 2020 and 2023, closed home sales decreased by 27%.
- Vacancy rates in the county are exceedingly low, indicating very high demand.
- Although the number of multifamily units in McLean County has increased, the effective rent per square foot increased sharply (by more than 40%) between 2018 and 2023.
- 96 of the 120 LIHTC units that are up for renewal by 2027 will be converted to market rate.

Housing Analysis & Demand:

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- High levels of owners and renters alike are cost burdened or extremely cost burdened in McLean County.
- In McLean County, Bloomington, and Normal, between 85%-95% of households earning less than $20,000 per year are cost burdened.
- In the aftermath of the COVID-19 pandemic, housing prices increased sharply. As county employment increased rapidly between 2021 and 2024, housing demand (and consequently, price) increased dramatically.
- To meet a target balance between local employment and housing, McLean County should add an additional 8,134 livable housing units to accommodate growth.
- Many developments in Bloomington, Normal, and other communities throughout the county are currently underway and can help meet housing demand.

Strategic Recommendations

Coordinate on Regional Resources:

Establish Intergovernmental Housing Recovery Implementation Committee:

- **Action Plan:**
  - Define specific goals for each focus area (e.g., increase affordable housing units by 10% in 3 years).
  - Establish measurable metrics (e.g., number of units built, funding secured).
  - Set achievable targets and timelines.
  - Ensure goals align with regional needs and priorities.
- **Performance Metrics:**

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o Track progress towards goals regularly using defined metrics.
- o Report findings to the public in accessible formats (e.g., dashboards, community meetings).
- o Adapt the plan based on data and feedback.
- **Regional Planning Organization Partnership:**
  - o Collaborate with regional planning organizations for technical expertise and data analysis.
  - o Leverage their resources for research, mapping, and policy development.
  - o Ensure regional coordination and alignment of efforts.

Hire/Assign Housing Coordinator:

- **Funding Advocacy:**
  - o Partner with stakeholders and/or regional municipalities to secure funding for a dedicated housing coordinator position.
  - o Highlight the position's value in achieving housing goals.
  - o Explore grant opportunities and public-private partnerships.
- **Resource Guide:**
  - o Develop a comprehensive online and print guide to housing programs and resources.
  - o Update the guide regularly to reflect changes and new opportunities.
  - o Make the guide accessible in multiple languages and formats.
- **Developer & Community Meetings:**
  - o Organize regular meetings with developers, builders, and community organizations.
  - o Facilitate communication and collaboration between stakeholders.
  - o Discuss challenges and opportunities for affordable housing development.
- **Affordable Housing Preservation Inventory:**
  - o Create and maintain an inventory of existing affordable housing units.
  - o Identify potential redevelopment opportunities for affordable housing preservation.
  - o Use the inventory for informed decision-making and resource allocation.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Expand Centralized Housing Information Hub:

- **Multiple Audiences:**
  - Assemble in a single location information about County, City, and Town housing programs and services.
  - Provide housing-related information for home seekers, local developers, economic development entities, and community organizations.
  - Collect feedback from various audiences on their information needs and update information and strategies accordingly.
- **Multiple Access Points:**
  - Partner with libraries, community centers, and faith-based organizations to establish access points.
  - Ensure the hub is accessible in underserved communities.
  - Offer multilingual assistance if needed.
- **User-Friendly Website:**
  - Develop a website with a clear and intuitive interface.
  - Provide searchable listings of available housing units, resources, and programs.
  - Offer information in multiple languages and accessibility features.

Develop and Host a Housing Education Campaign:

- **Media Partnerships:**
  - Collaborate with local media outlets to raise awareness about the housing crisis.
  - Develop public service announcements and educational segments.
  - Utilize social media and online platforms for outreach.
- **Targeted Educational Materials:**
  - Create brochures, infographics, and videos tailored to specific populations (e.g., first-time homebuyers, seniors).
  - Address the unique needs and challenges of each group.
  - Translate materials into multiple languages as needed.
- **Community Outreach:**
  - Organize community events, workshops, and town halls to engage residents.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o Partner with trusted community organizations for outreach and education.
- o Gather feedback and address concerns from the community.

Extend Position of Housing Navigator:

- **Funding Sustainability:**
  - o Advocate for sustained funding from various sources (e.g., local government, grants, philanthropy).
  - o Highlight the navigator's impact on housing stability and community well-being.
  - o Explore innovative funding models, such as social impact bonds.
- **Case Management & Housing Search:**
  - o Expand the navigator's role to provide case management support, including:
    - ▪ Needs assessment and goal setting
    - ▪ Resource referrals and connection to services
    - ▪ Assistance with paperwork and applications
  - o Partner with landlords to increase access to rental units.

Zoning and Land Use Adjustments:

Conduct Review of Land Use Ordinances:

- Conduct a comprehensive review of zoning codes, subdivision regulations, and other land-use policies.
- Identify regulations that create barriers to affordable housing development (e.g., minimum lot sizes, parking requirements).
- Consider the impact of regulations on housing affordability and accessibility.

Establish Overlay Districts:

- Implement overlay districts in targeted areas to incentivize specific development types:
  - o Mixed-use development for vibrant communities and walkable neighborhoods.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- o Transit-oriented development near public transportation hubs for accessibility.
  - o Affordable housing development in areas with high housing demand.
- Oakley, CA: Affordable Housing Overlay Zones
  - o Oakley converted sixteen acres of light commercial and industrial-zoned property to "by right" property, which allowed for affordable multi-family developments to be developed.
- Puget Sound, WA: Transit-Oriented Overlay District
  - o This transit-oriented overlay district is a floating zone that implements an array of development regulations to support transit usage and create a vibrant neighborhood around the transit station.
- Partner with developers to create demonstration projects highlighting successful implementation.

Develop Inclusionary Zoning:

- Develop a model inclusionary zoning ordinance that balances affordability requirements with developer incentives. This could include:
  - o **Density bonuses:** Allowing developers to build more units than typically permitted in exchange for including affordable units.
    - ▪ Portland, OR: Density Bonus
      - ▪ Portland is one of many cities that has implemented density bonuses; to encourage green, dense housing development, it offers additional square footage for "green roofs."
  - o **Reduced parking requirements:** Relaxing parking mandates to make development more cost-effective and encourage alternative transportation options.
  - o **Fee-in-lieu programs:** Allowing developers to pay a fee instead of providing on-site affordable units, with the funds used to create affordable housing elsewhere.
- Offer technical assistance to local governments considering implementing inclusionary zoning. This could include:
  - o Drafting model ordinances and best practice guides.
  - o Providing training and workshops for local officials.
  - o Helping to conduct feasibility studies and market analyses.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- [Montgomery County, MD: Moderately Priced Dwelling Units](#)
  - To ensure that a reasonable portion of the housing stock is accessible for low- and moderate-income households, the MPDU program imposes resale and occupancy restrictions for a limited time.

Expand Housing Mix:

- Allow for a wider variety of housing types, including:
- Smaller single-family homes: Attract a wider range of incomes and household sizes.
  - [Falls Church, VA: The Railroad Cottages](#)
    - While The Railroad Cottages community is designed to accommodate seniors, it serves as a general example of how the 'missing middle' can be developed with accessible, aesthetically pleasing housing.
- Duplexes, triplexes, and quadplexes: Provide more affordable multi-family options.
  - [Minneapolis, MN: Gentle Density](#)
    - Minneapolis, MN has adopted zoning changes to introduce "gentle density," which aims to allow townhomes, two-to-four-family homes, and small-scale apartments into formerly single-family lots. This increases options for residents at every stage of the housing lifecycle, reducing migration out of the community.
- Accessory Dwelling Units (ADUs): Offer additional housing units on existing properties.
  - [Alexandria, VA: Designing Accessory Dwelling Unit Regulations](#)
    - This policy report provided Alexandria with a set of recommendations for increasing the use of ADUs throughout the city, with focuses on financing, support, and development allowances.
- Consider density bonuses for developers who include affordable units for mixed-use development. This can incentivize the creation of more housing units while meeting specific needs.
  - [Carmel, IN: Midtown District](#)
    - A 140-foot boulevard was revitalized with a mixed-use approach; offices, apartments, and restaurants are

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

juxtaposed within the space to create a vibrant, lively atmosphere.

Expand and Maximize Funding Opportunities:

Establish Affordable Housing Trust Fund:

- Establish a dedicated funding stream for the trust fund, such as:
  - Real estate transfer tax: A small tax on property sales that generates ongoing revenue.
  - Impact fees: Fees charged to developers to offset the impacts of new development on infrastructure and public services.
- Partner with philanthropic organizations and businesses to raise additional funds. Leverage their resources and commitment to social impact.
- Use the trust fund to provide gap financing for affordable housing development. This can cover the difference between development costs and available funding from other sources.
  - Philadelphia, PA: Housing Trust Fund
    - Philadelphia's Housing Trust Fund supports accessible housing through the development of affordable homes, the renovation of aging units, and the provision of aid to the homeless population.

Advocate for State-Level Economic Development:

- Advocate for state policies that direct resources to communities impacted by economic development activities. This could include:
  - Tax credits or grants for businesses that invest in affordable housing in impacted areas.
  - Infrastructure investments in communities experiencing rapid growth due to economic development.
- Partner with regional economic development organizations to leverage resources. Combine expertise and efforts for more impactful outcomes.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Support for Land Banking and Community Land Trusts:

- Explore opportunities to provide financial support to organizations such as joining the Central Illinois Land Bank Authority and supporting the Bloomington-Normal Community Land Trust. These organizations could acquire and manage land for affordable housing development.
    - Example: Durham, NC: Durham Community Land Trustees
        - Durham Community Land Trustees (DCLT) builds, manages, and advocates for permanently affordable housing. The land trust owns and manages nearly 300 units, which house 325 low-income people.
- Partner on land acquisition and development projects. Leverage their expertise and access to land resources.
- Advocate for state and federal funding for land banking and community land trusts. Secure resources to support their continued operations and expansion.

Partnership Opportunities for Preservation and Maintenance:

- Partner with housing authorities to acquire and rehabilitate properties coming out of the Low-Income Housing Tax Credit (LIHTC) program. This can prevent the loss of affordable housing units.
    - Example: Hopkinson, RI: Upper Rockville Mill
        - A historic stone mill was the target of a $4 million rehabilitation project, which utilized the Federal Tax Incentives for Rehabilitating Historic Buildings to convert the building into mixed-use commercial space and workforce housing.

- Develop a Renaissance Loan program to provide low-interest loans to homeowners for repairs and improvements. This can help maintain existing affordable housing stock.
    - Example: Fairfax, VA: City of Fairfax Renaissance Housing Corporation
        - A public-private partnership in Fairfax, VA offers low-interest loans for modernizing or repairing owner-occupied detached homes. The program was recently

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

expanded to include townhomes, duplexes, and condominiums.

- Consider additional strategies such as redevelopment districts or property tax relief programs for low-income homeowners.
  - Example: [Denver, CO: DURA Renew Denver](#)
    - DURA partners with organizations throughout Denver to provide financing for redevelopment projects, which capitalize on existing infrastructure to expand the housing stock.

Support Permanent Supportive Housing (PSH) and LIHTC:

Participate in IHDA Listening Sessions:

- Continue to participate in Illinois Housing Development Authority (IHDA) listening sessions and provide feedback. Share the region's needs and priorities with the state housing agency.
- Advocate for funding and policy changes that support PSH and affordable housing development. Encourage policies that address the specific needs of vulnerable populations.
  - Example: [Anaheim, CA: Adaptive Reuse with LIHTC](#)
    - Anaheim leveraged the Low-Income Housing Tax Credit to convert a former motel into permanent supportive housing for its growing homeless population.

McLean County Behavioral Health Coordinating Council:

- Secure funding from the council to support PSH and affordable housing projects. Demonstrate the connection between housing and mental health and substance use outcomes.
- Develop a coordinated approach to addressing the housing needs of individuals with mental health and substance use disorders. This could involve:
  - Streamlining referrals and access to housing resources.
  - Providing supportive services within affordable housing developments.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

  - Collaborating with healthcare providers and social service agencies.

Facilitate Public Endorsement/Match for LIHTC Applicants with PSH Units:

- Provide publicly funded matching grants to LIHTC developers who include PSH units in their projects. This can incentivize developers to create more supportive housing options.
- Advocate for state and federal policies that incentivize developers to include PSH units. This could include additional tax credits or subsidies.

Engage Landlords and Employers:

Collaborate with Employers to Support Housing:

- Conduct surveys and focus groups to understand the housing needs of employees. This can identify specific challenges and opportunities.
- Develop employer-assisted housing programs, such as:
  - Direct financial assistance for down payments or rent subsidies.
  - Housing partnerships with developers to offer discounted units to employees.
  - Employee relocation assistance programs to attract and retain talent.
- Advocate for public policies that incentivize employers to support affordable housing, such as:
  - Tax credits for businesses that invest in affordable housing development.
  - Grants for businesses that partner with housing organizations or provide employee housing assistance.
  - Regulatory reforms that remove unnecessary barriers to affordable housing development.
- Partner with community organizations to connect employers with affordable housing resources. This can help employers find housing options for their employees and connect them with relevant programs and initiatives.

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Promote "living wage" campaigns to ensure that employees can afford housing in the region. This can involve advocating for higher minimum wages and supporting policies that reduce the cost of living.

Initiate Landlord Risk Recovery Fund:

- Secure funding from public and private sources to create the fund. This could include:
  - Government grants
  - Philanthropic donations
  - Private sector contributions
  - Fees from developers or landlords
- Develop eligibility criteria for landlords who can receive assistance. This could include:
  - Renting to at-risk populations, such as low-income families or individuals experiencing homelessness
  - Participating in fair housing training and compliance programs
  - Meeting specific property maintenance standards
- Provide financial assistance to landlords to cover costs associated with renting to at-risk populations, such as:
  - Security deposits
  - Eviction prevention assistance
  - Damage repair costs!
  - Tenant screening and background checks
- Offer training and technical assistance to landlords on best practices for:
  - Tenant screening and selection
  - Lease management and conflict resolution!
  - Fair housing compliance
  - Property maintenance and repairs
- Partner with community organizations to connect landlords with potential tenants and resources. This can help landlords find qualified tenants and reduce vacancies while ensuring responsible and fair rental practices. 🯄

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Implementation Matrix

Strategic Recommendations	Goals	Action Items	Potential Lead	Timeline	Budget	Resources	Performance Measures
Coordinate on Regional Resources							
	Establish Intergovernmental Housing Recovery Implementation Committee	Convene stakeholders to establish committee structure and membership.	Committee	Ongoing	Existing funding + grants	Regional planning organizations	Number of units built in the region
	Define specific goals & metrics	Conduct needs assessment and data analysis to identify regional housing priorities and gaps.	Committee	Q1 2024	N/A	Data from regional housing needs assessments	Community input and feedback
	Establish performance tracking & reporting	Develop data collection and analysis protocols.	Committee	Q2 2024	N/A	Data management software	Communication and outreach plan
	Partnership with regional planning organizations	Organize joint research projects and data-sharing initiatives.	Committee	Ongoing	Existing funding	Regional planning departments, shared data platforms	Number of joint research projects and data-sharing initiatives
Housing Coordinator							
	Hire/Assign Housing Coordinator	Secure funding for dedicated position.	Committee	Q3 2024	Existing funding + grants	Stakeholders and regional municipalities	Number of units built in the region
	Create resource guide	Develop comprehensive guide to housing programs and services	Coordinator	Q4 2024	N/A	Stakeholders and social services agencies	Accessible guide
	Facilitate collaboration between stakeholders	Organize regular meetings with developers/builders/organizations	Coordinator	Ongoing	Existing funding	Developers and builders	Number of partnerships
	Use inventory for informed decision-making and resource allocation	Create inventory of existing and potential opportunities	Coordinator	Q4 2024	Existing funding	Stakeholders and regional municipalities	Pipeline of opportunities
Increase Access to Information and Resources							

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Develop Centralized Housing Information Hub	Design and develop user-friendly websites and mobile apps.	Housing Coordinator	Ongoing	Grant funding + partnerships	Libraries, community centers	Number of visitors
Launch Housing Education Campaign	Develop targeted educational materials and campaigns.	Housing Coordinator	Ongoing	Grant funding + partnerships	Local media outlets, community organizations	Earned media, reach
Extend Housing Navigator Program	Recruit, train, and hire housing navigators.	Local Nonprofit(s)	Ongoing	Grant funding + partnerships	Social service agencies, healthcare providers	Number of individuals served

Expand Housing Development Opportunities

Conduct Review of Zoning Ordinances	Identify barriers to affordable housing development in existing ordinances.	Planning & zoning department	Q1 2024	Existing budget	Existing zoning codes and regulations, community input and feedback	Number of zoning code amendments adopted
Establish Overlay Districts	Designate specific areas for denser, mixed-use development with affordable housing incentives.	Planning & zoning department	Q2 2024	Grant funding + partnerships	Developers and builders, CDCs	Number of overlay districts established
Develop Inclusionary Zoning Ordinance	Draft and adopt an ordinance requiring developers to include affordable units in new projects.	Planning & zoning department	Q3 2024	Grant funding	Model inclusionary zoning ordinances, Legal Counsel	Number of affordable units created
Expand Housing Mix Options	Update zoning codes to allow for a wider variety of housing types, including smaller units and accessory dwelling units.	Planning & zoning department	Q4 2024	N/A	Community input and feedback, best practices	Number of new housing units

Maximize Funding and Partnerships

Establish Affordable Housing Trust Fund	Secure funding and establish governance structure for the trust fund.	New Task force	Q1 2024	Grant funding + partnerships	Legal counsel, financial advisors	Amount of funding secured
Advocate for State Level Economic Development Policies	Lobby state legislators for policies that support affordable housing development.	Local officials	Ongoing	Existing advocacy efforts	State government agencies, business organizations	Number of state-level policies passed

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN 46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Support Land Banking & Community Land Trusts	Provide financial and technical assistance to land banks and community land trusts.	Local governments + partners + BNEDC	Ongoing	Grant funding + partnerships	Land banks and community land trusts	Legal Counsel
Partnership Opportunities for Preservation & Maintenance	Identify and partner with property owners and investors to preserve and maintain existing affordable housing.	Bloomington Housing Authority + partners	Ongoing	Grant funding + partnerships	Property owners and investors, nonprofit housing organizations	Number of partnerships established

Support Vulnerable Populations						
Coordinate IHDA Listening Sessions & Advocacy	Attend and actively participate in IHDA listening sessions on PSH needs and funding opportunities.	Local officials	Ongoing	Existing advocacy efforts	State housing agencies, community organizations	Number of local officials who participate
Secure County Behavioral Health Council Funding	Develop and submit grant proposals to secure funding for PSH projects.	Implementation Committee	Q1 2024	Grant funding	County behavioral health department, Mental health, and substance abuse service providers	Amount of funding secured through grants
Facilitate Public Endorsement/Match for LIHTC Applicants with PSH Units	Develop and implement a program to provide public endorsement and matching funds for LIHTC developers who include PSH units in their projects.	Local governments	Q2 2024	Grant funding	LIHTC developers, community development organizations	Number of projects with public endorsement and matching funds

Engage Landlords and Employers						
Collaborate with Employers to Support Housing	Conduct surveys and focus groups with employers to identify housing needs and challenges.	Local governments + partners	Q1 2024	Grant funding	Business associations, Chambers of commerce	Number of supporting businesses
Initiate Landlord Risk Recovery Fund	Secure funding and establish criteria for the landlord risk recovery fund.	Local governments + partners	Q3 2024	Grant funding + partnerships	Private lenders, nonprofit housing organizations	Amount of funding secured

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Appendix

Appendix I: Housing Survey

McLean County Regional Planning Commission is creating a Regional Housing Recovery Plan to inform and address needs of the local housing sector impacted by the pandemic in McLean County. Your survey responses will help your local leaders better understand public opinion about housing affordability, needs, and types of development. Information collected from this survey is anonymous. If you have any questions, please contact Community Planner Mark Adams at Madams@mcplan.org or 309-434-6838. **Please limit responses to one survey per household.**

BEGIN SURVEY

1. **What is your ZIP Code of your primary residence?**
   _____

2. **Which of the following best describes your age?** (Circle your response)

- 18-24 years
- 25-35 years
- 36-45 years
- 46-55 years
- 56-65 years
- 66-75 years
- Over 75 years

3. **How long have you lived in McLean County?** (Circle your response)

- Less than 1 year

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- 1-5 years
- 6-10 years
- More than 10 years
- I do not live in McLean County

4. **Including yourself, how many individuals live in your household?** _____

5. **How many children (under 18 years) currently live in your household?** _____

6. **Including yourself, how many adults between 18-65 years old currently live in your household?** _____

7. **Including yourself, how many adults over 65 years old currently live in your household?** _____

8. **Including yourself, how many people in your household are currently employed (either full-time or part-time)?** _____

9. **Do you currently own or rent your home?** (Circle your response)

- Own
- Rent
- Other (Explain) _____

10. **Which of the following best describes your current residence?** (Circle your response)

- Apartment
- Townhome
- Duplex

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Single-family Home
- Tiny home (under 500 square feet)
- Modular home (manufactured or other prefabricated structure)
- Other: _____

11. **Which of the following best describes your commute to work?** (Circle your response)

- Less than 10 minutes one way
- 10 – 30 minutes one way
- 30 - 60 minutes one way
- Over 60 minutes one way
- I work from home/remote exclusively
- I work hybrid-remote (split time between home and office/on-location)
- I am not currently working
- Other: _____

12a. If you do commute, how many days do you commute to your job in a typical week? (Circle your response)

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- None
- Not Applicable

12b. What is the longest commute you would be willing to drive to work on a typical basis (one-way)? (Circle your response)

- Less than 10 minutes
- 10 - 30 minutes
- 30 - 60 minutes
- Over 60 minutes

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Other: _____
- Not Applicable

13a. Since the start of the pandemic in March 2020, have you experienced any difficulty affording your housing costs? (Housing costs can include mortgage or rent payments, homeowners or renters insurance, property taxes, homeowners association fees, and/or utilities) (Circle your response)

- Yes
- No
- Prefer not to answer
- Other: _____

13b. If you answered "Yes" for 13a above, what is the reason? (Circle all that apply)

- Increase in housing costs (mortgage, rent, utilities)
- Increase in non-housing costs (for example, food, health, education)
- Loss of Work Hours
- Loss of Employment
- Other (Explain)_____

14. Since the start of the pandemic in March 2020, have you experienced any difficulty affording to maintain your home? (including: repairs, yard maintenance, septic system, water softeners, HVAC, etc.) (Circle your response)

- Yes
- No
- Not Applicable

15. If you have considered moving out of McLean County, what are the reasons? (Circle all that apply)

- No, I have not considered moving out of McLean County
- Availability of jobs in the area
- Commute time
- Property taxes

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Cost of home or renters' insurance
- Cost to buy a home
- Cost to rent a home
- Lack of available housing options
- Lack of senior-friendly housing
- I do not live in McLean County
- Other: _____

16a. If/when you move to your next home, which type(s) of home/dwelling would you consider? (Circle all that apply)

- Apartment for Rent
- Garden-Type Condominium
- Townhome
- Duplex
- Single-family Home
- Tiny home (under 500 square feet)
- Modular home (manufactured or other prefabricated structure)
- I have no intention to move to another home
- Other: _____

16b. If you currently rent, would you like to be a homeowner? (Circle your response)

- Yes
- No
- Not Applicable

16c. If so, in how many years?

(Leave blank if not applicable) _____ years.

17. Please rank how important the following factors are *to you* when choosing a home:

1 – Not at all important
2 – Somewhat not important
3 – Neutral

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

4 – Somewhat important
5 – Very important

- Proximity to schools_____
- Proximity to my job_____
- Proximity to parks/green space_____
- Proximity to shopping/groceries _____
- Proximity to restaurants/bars _____
- Proximity to public transportation _____
- Proximity to major roadways _____
- Having a yard _____
- Having limited maintenance _____

18. McLean County needs more housing options with total monthly housing costs _____ (including mortgage, rent, insurance, taxes, and/or utilities): (Circle one)

- Less than $1,000 per month
- $1,001 - $1,500 per month
- $1,501 - $2,000 per month
- Greater than $2,000 per month

19. Please indicate your level of support for each of the following on a scale of 1 to 5:

1 – Strongly oppose
2 – Somewhat oppose
3 – Neutral
4 – Somewhat support
5 – Strongly support

- Multifamily development (e.g., apartments and/or condominiums) _____
- Rental homes_____
- Mixed-use commercial/residential development _____
- Townhomes _____
- Accessory Dwelling Units (ADUs) _____

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Modular Homes _____
- Duplex _____
- Single-Family Homes _____

20. Which of the following housing policies would you support in McLean County? (Circle all that apply)

- Additional opportunities for mixed-use development (combination of commercial and residential uses.
- Increased opportunities for accessory dwelling units (e.g., "in-law suite").
- Additional flexibility to build duplexes in single-family zones/neighborhoods.
- Replacing vacant or blighted commercial areas with residential development.
- More high-density development (apartment and condominium buildings with multiple stories and 20+ units).
- Incentives for developers to include affordable housing units in new developments.
- Requirements for developers to include affordable housing units in new developments.
- Creation of a small tax or fee to assist in the creation of affordable housing units.

21. McLean County needs more _____ to meet the needs of its senior (over age 65) residents. (Circle all that apply)

- Smaller, more affordable housing options.
- Options for creating accessory dwelling units within existing homes (e.g., "in-law suites").
- Single level living options (e.g., housing with bedrooms, kitchen, and bathrooms on the same level).
- None of the Above

22. Which of the following best describes your annual household income? (Including all income earners who contribute to housing costs) (Circle one)

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Note: All personal information collected in this survey will remain anonymous. This question will help researchers determine the representativeness of survey results.

- Less than $19,999
- $20,000 - $34,999
- $35,000 - $49,999
- $50,000 - $74,999
- $75,000 - $99,999
- $100,000 - $149,999
- $150,000 - $199,999
- $200,000 or more
- Prefer not to answer

23. In the space below, please provide any additional comments you have regarding housing needs in McLean County:

_____
_____
_____
_____

Thank you for completing this survey!

Appendix II: Stakeholder Workshop Engagement Results

Day One

GOAL

At least one amazing mixed-income, mixed-housing style residential development in a location accessible by/near bus and/or trail.

Def. "amazing": visually interesting quality materials, environmentally friendly great shared spaces (in + out)

 BARRIERS

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

1. Developer with experience and willingness to build it

2. NIMBYISM

3. Cultural barriers/ misconceptions – finding higher income residents to share space with lower income and vice versa.

ALL BARRIERS

- NIMBYISM

- Cultural barriers/misconceptions. Finding lower-income residents to share space with higher-income

- Oversight, capacity, advocacy, reporting, grant, upkeep

- Zoning and location

- Funding

- Size

- Developer with experience and willingness to build it

- Law of diffusion of innovation – Late majority community

- Ready and willing and able developer

- Upfront capital and interest rates

- Availability of the right property

- The right developer

- Financing

- Too diverse of population mix to satisfy only my specific need

- Location that fills all the requirements

- Definition of affordable will be debated

- Low income the definition of development will reduce private sector interest or ability to participate

- Public-private partnership

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Timing for project approval, funding, and implementation – agreement between government agencies

- obtaining subsidies

- Development cost, materials, labor, and interest

- Increase construction costs

- Complicated funding/financing

- Push back from established residents

- Cost of land and construction

- Zoning

- If subsidies involved, need a developer with experience with govt programs

- Available land

- Securing agreed upon location

- Traffic concerns

- Developer risk tolerance

- No obvious local example to use as a model

- Limited available subsidies

- Funding resources

- Timeline

- Narrowing down the location

- Designing the space architecture

- Funding

- How will this be incentivized

- Where?

- Who will Develop?

- Cultural/generational divide

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Aggressive time

- Interest rates are high, building costs inflation, zoning laws, local buy-in, bank restrictions on lending

ALL GOALS

- At least one amazing mixed income mixed housing style residential development in a location accessible by/near bus or trail. Amazing – visually interesting quality materials, environmentally friendly, great shared spaces in and out.

- Reduce housing cost burdened households by 20%

- Enough additional supply to meet demand and stabilize rents at affordable rates and more transitional housing. Options to avoid trauma/crisis impacts during transition to stable housing

- Plan to rescue 100 dwelling units that would otherwise be torn down. Build 300 new dwellings that have access to public transportation.

- Additional 25 PSH units with sufficient funding for operational expenses.

- Increased investment in affordable housing – rental, owner occupied and supportive – a true commitment is needed to prioritize this type of housing development.

- Developers creating 100 subsidized housing units – integrate social services for the unhoused community – more local government collaboration and funding with social service agencies to combat homelessness in McLean County.

- Short term transitional housing options – affordable student housing

- Increase in short term housing opportunities

TEAM 1

Anti NIMBYISM

Education

- Create consensus around the housing needs

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Create an education campaign around creative success for projects in other communities

Developer Recruitment

- Provide clear achievable expectations with clear incentives

- Over incentivize 1 site for this development

- Pre-Identify willing residents up front

o Make a part of the education campaign

Public Private Partnerships

- A CDC without baggage (non-partisan)

- NOTE: Property tax abatement for LLCs committed to renting % to low-income or other incentives.

Consensus Around Breakdown of Housing Need

- Example 8000 units needed

o % at or above median income

o % at 80% of median income

o % at 50% AMI

o % at supportive

TEAM 2

Gather examples of Specific comparable successes (including over time/as project ages)

- NOTE: and some with missteps to inform our project to learn from

- NOTE: interviews with the development and maintenance teams? To learn challenging and missteps along with successes.

Conduct site visits to at least two similar projects

- NOTE: Communities with similar profile or local communities

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- NOTE: Community must identify what we want and where and reach out to developers, but the money must be there - ROI

EXAMPLES

- Chick-fil-a development – Atlanta, GA

- March Collective – Opelka, AL

- Renew Moline

- Pella, IA

- Conway, AR

TEAM 3

EDUCATION

- Partner with local media

    o Press release

    o List of viable media

    o Timeline for media campaign

- NOTE: negative and positive impacts

- Conduct an impact study

    o Quantitative data

        ▪ Traffic

        ▪ Economic

        ▪ Health and education

    o Qualitative

        ▪ Quality of life for residents

- Define Central Message and audiences

    o Determine geographic focus of message

    o Differentiate messages, based on geography of audience

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- NOTE: Better communicate and access to where and when development decisions are being made

- Understand objections to the project

  - Focus groups

  - Phone interviews

  - On the street interviews

- NOTE: need to know just understand objections but look at reframing optics

- Coalition building with community organizations

  - Orgs that support those who are unhoused

  - Social justice/civic engagement orgs

  - Local businesses

Day Two

GOAL:

Additional Low/Mid Income Level Housing with transportation and permanent supportive housing

GOAL NOTES:

1. Additional Permanent Supportive Housing, decrease homelessness, increase quality of affordable home for middle income families, increase quality of affordable apartments,

2. Adequate "missing middle" affordable workforce housing, adequate permanent supportive housing, and ability to setup/ flex temperature safe outdoor shelter for surges in need, Adequate funding sources for coordinated housing stability navigator, awareness among community of the importance of adequate affordable housing.

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

3. A connection between housing and transportation IE: If mid-low-income housing is planned, access to public transportation before locating it.

4. To see large complexes with newer amenities to attract a young and vibrant workforce, live, work, play. More than just "Shelter"

5. Use of "empty buildings for affordable housing, awareness of issues in our community, more new affordable housing, less vacant housing, more affordable housing from existing stock

6. More homes for first time home buyers 0-200k

7. To budget for the growth of McLean County by increasing the yearly budget to help with homelessness and displacement

8. To see affordable housing available throughout all of McLean County (esp. remote/outside city limits)

9. High quality standards and requirements. Currently too much housing that is subpar.

10. Additional housing units at market rate for middle income households, more LIHTC units, more permanent supportive housing units, zoning codes to increase density in the urban core, city town to create housing trust fund.

11. Affordable Housing for all, housing availability for those with challenges, BH, special needs, family supportive resources related to housing.

TOP BARRIERS:

1. Lack of Incentives (for non-luxury new builds, update older homes, from local government for affordable housing developments, incentives for builders,

2. NIMBY (do not build the affordable, denser housing by me, biases on public housing, public resistance to new housing developments, especially affordable housing developments, educating the community of the importance of housing projects)

TPMA
Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

3. Lack of Commitment of Community (community vision, all money together on goal)

Other Barriers

- Lack of land available. Lack of Affordable Land

- Lack of Developers in Central IL for Affordable Housing

- Increase in cost of homes since pandemic

- Political Willingness to address zoning and other regulations, agreement to vote to move forward on housing projects.

- Landlords buy-in for rentals

- Lack of creative thinking by development teams of residential developments

- Apartments for non-students

- Development of smaller communities outside of Bloomington/Normal

- More funding for nonprofits, especially new ones

- Housing easier to access

- Availability of skilled labor, cost of labor, material scarcity, available land in inner city.

- Older housing units and developments are not updated.

TEAM 1

Incentives

- Who gets them
  - Landlords
  - Builders
  - Property Owners (affected)

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Who provides/How
  - City & Town
- Reduce Regulations
- Tax Breaks
- Grants
- Compensation for affected owners
- Freeze property tax
  - State/Fed Grants – Reduce Regulations
  - Housing Trust Fund

TEAM 2

Community Education

- Who?
  - Media
  - Nonprofit led townhalls with City and County
  - Universities
- Community Relations
- Student Project
- How?
- Mailers
- Public Outreach Events
- Dedicated Column in Local Newspaper or other media
- Community Organized Event
- Bring Advocacy through town and city (mayors) to explain issues
- Address Publicly what is going on
- Beyond what now how
- Articulate vision and next steps

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Need urgency to move
- Community Leadership

TEAM 3

"TBR"

- Attracting skilled laborers (decrease costs) NOTE: Please explain
- Repurposing/Demo Unused Buildings NOTE: Who & How
- Fix/Beautify Property/Infrastructure
- Attract more business/create jobs NOTE: EDC? NOTE: Community outreach to educate the residents
- Community Education (Housing Crisis) (lower bias) (Facts/best practices)
- Engage Stakeholders (all) – Coordinated Approach NOTE: Who & How – EDC
- Intentional Collaborations (public/private)
  - NOTE: City & County
  - PVT
  - Landlords
  - Community
- Address Outdoor Shelter (TSOS) immediate issues and decrease crisis
  - NOTE: Make it easier to shelter and over night
- Regulations
- Zoning
- Understanding wants/desires of housing insecure individuals
- Zoning changes (open)
- Create a housing Trust Fund (build new, rehab, etc.)

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Public Engagement being aligned, same vision NOTE: Community education – Nonprofits and government working together.

OTHER INITIATIVES NOTED (post it notes)

- Address immediate issues
  - Funding for housing navigator
  - Failures of our CoC
  - Temp Safe Outdoor Shelter
- More Intentional Public-Private Collaboration
- Coordinate consortium of developers to minimize risk to any one developer
- Develop a plan of action
  - What land is available
  - Reach out to developers
  - Decide what type of housing project
  - Work with connecting transit
- Review and reduce some development regulations to make it easier for developers to invest private money
- More and better transparency about housing developments
  - Accept trust position for taxpayers
- Incentives for landlords- damage and money and rental assistance that is easier to access
- Research incentives to landlords to encourage more rentals to low/mid vs. luxury
- Community education about needs and success stories
  - Develop a plan of action to educate the community
- Town hall meetings

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

- Newspaper articles

- Create letters to mail out

- Create a long-term strategy for communication/education around housing needs.

- Offer education to the community on the issues and build awareness.

- Look into communities outside of Bloomington/Normal

- Coordination with governments and nonprofits to educate new homeowners about care for housing and home ownership

- Create requirements for developers of high-end units to build a percent of affordable units as a % of high end.

- Lobby to the city to discuss and plan for incentives to offer

- Incentives to private companies to build non luxury homes

- Develop incentives for developers to develop new or update existing properties

- Revitalization incentives for old homes and apartments

- Research financial incentives to builder or landlords for updates to new builds focus on low/mid housing

- More grants, tax breaks and seed money

- Meetings with community members and organizations

- Presence in community at events

- Incentivize infill development of affordable housing and walkability areas near shopping/grocery

- NIMBY – incent existing property owners to compensate them for reduction in property values

  o Lower taxes

  o More law enforcement to reduce safety concerns

- Taxpayer referendum

TPMA

Bold Solutions.
Empowered Communities.

Find us at:
1250 Indiana Avenue
Indianapolis, IN 46202

P.O. Box 881011
Indianapolis, IN
46202

www.tpma-inc.com
info@tpma-inc.com
317-894-5508

Reduce attractiveness and find financial alley for "takers" to move to M or C.

Formula for Projecting Point-In-Time (PIT) for Permanent Supportive Housing Demand: **A + ((B * 51) * (1-C)) = annual estimate**

Where:

A = PIT count of currently homeless (CH) people – including adults and children, and don't forget to take out the people you counted who live in PSH   B = number of CH adults and children who 1) became homeless within last 7 days, whether for the first time or not, or 2) were already homeless, but just entered the boundaries of your community within the past 7 days C = proportion (expressed in decimals – i.e., 15% = .15) of CH adults and children in A who have had a previous homeless episode within the past 12 months. It is important to understand what this formula says.

"B" and "(B*51)" – this part of the formula asks you to supply the number of people whose current homeless spell began within the past 7 days, or who, though homeless already, just came within your community's boundaries within the past 7 days.   Assumption: You need to know "B" because you are going to assume that, in every week of the year to which you are projecting, the same number of people enter homelessness or enter your community area already homeless. If you make this assumption, you can multiply "B" by 51 (the remaining number of weeks in a year) to get the number of people who were not homeless or in your community at the time you did your count, but whom you expect to become homeless or come into your community homeless, week after week, during the course of the next year.

"C" and (1-C) – Problem: Some people will become homeless more than once during the coming year. If you only use "(B*51)" as the projection, you will overestimate because the projection will double-count these people with more than one spell during a year.