4. NEIGHBORHOODS

VISION

Bloomington's neighborhoods will continue to be the friendly, vibrant and diverse foundation of our community, composed of historic houses, modern residences of all kinds, local businesses and community resources, serving all residents.

The cornerstone of a city's quality of life is its selection of housing and neighborhoods. Often thought of as the basic geographic unit by which urban residential areas are defined, a neighborhood is much more than simply the sum of all physical structures such as houses, public facilities and infrastructure elements within a certain area. Neighborhoods are informally defined by the sense of community and the quality of life enjoyed by the people who live there.

There are many ways in which a neighborhood can be defined. Physically, a neighborhood unit is a geographic area of the City that is predominantly residential, bound by streets, natural elements or other features. It usually contains community facilities like a park, a school, convenient shopping and a place of worship. Some of the community facilities are shared by more than one neighborhood depending on its size.

Bloomington is a growing community. This growth brings about changes, including demographic makeup. As outlined in Projections and Trends chapter, by 2035 Bloomington can expect a higher percentage of older adults, greater ethnic diversity, smaller family sizes and most importantly, a change in how residents experience and interact with their surroundings and the community.

BLOOMINGTON'S EXISTING NEIGHBORHOODS

The City's population nearly doubled in the last 50 years. The incorporated city limits grew by nearly 2.5 times, from slightly over 10 square miles in 1970 to 27 square miles in 2010. As a result of this growth in such a short time, the established older neighborhoods within the core are markedly different from the newer suburban style neighborhoods. The 10-square mile core is roughly bound by Veterans Parkway on the east and the south, the Town of Normal to the north and Interstate 74 to the west. The neighborhoods here are a case study of the City's settlement history and changing development patterns since its incorporation.

Like many communities across the Midwest during the 19th and early 20th centuries, Bloomington was designed with a simple grid street pattern conducive to all modes of travel, neighborhoods with a defined center and edge, and a Downtown that was the economic center of the community. The ad-vent of the Chicago-Alton railroad in 1853 introduced a new component to the City's development pattern. It not only brought the industrial uses to the rail corridor but also working class housing for the employees of expanding industrial concerns to the west of Downtown. Although the (old) east side retains some remains of the Illinois Central Railroad corridor, this area has historically drawn more affluent residents. This development history continues to influence the characteristics of the established residential neighborhoods. To appropriately address the unique needs of the various neighborhoods, this plan classified them into four broad areas: Regeneration Area, Preservation Area, Stable Area and Emerging Area as illustrated in Figure 4-1. The first two categories define the established older neighborhoods while the stable areas represent the neighborhoods built within the last 50 years. Emerging areas represent neighborhoods of the future.

The older neighborhoods have different needs and present different opportunities and challenges as they evolve and transition to cater to the needs of 21st century residents. A majority of the public infrastructure in these neighbor-hoods is a century old if not older. Understanding the needs and tailoring solutions to address them is critical for the future stability and sustainability of these neighborhoods and the community as a whole.

Regeneration Area

As identified in the existing conditions analysis and fortified by the community outreach, Bloomington's West Side (or the Regeneration Area) is different in many ways from rest of the community. There is a higher concentration of crime, a concentration of lower income households and a food desert. The assessed values in this neighborhood are declining which makes private reinvestment challenging. The concentration of these and many other social issues not only negatively impact the lives of people living there today but will continue to do so in the future if left untouched. The family and the neighborhood context both have a significant impact on the academic achievement of children. Education has been identified as a major factor that helps break the cycle of poverty. The poor performance of children in the schools serving the Regeneration Area can be attributed to the neighborhood context in that area. This complex multi-directional relationship is explained at a greater length in Chapter 5. This plan calls for a comprehensive and collaborative approach to revitalizing this area.

Preservation Area

The Preservation Area has the highest concentration of historic homes, landmarks and other assets, including the Whites Place, Franklin Square, and East Grove Street National Historic Districts, and the Davis-Jefferson local historic district. It also includes many sites scattered throughout the area. A walk down one of the tree-lined streets in these neighborhoods is a panorama of varied architecture, from lavish Queen Anne to humble Spanish Revival, with carefully manicured lawns and landscapes interspersed with homes awaiting their chance for restoration. While this area is experiencing some private investment, there are concentrated blocks that need attention. The competing interests between historic preservation and the market pressures for conversion or demolition need to be addressed as well. The City's last historic preservation plan was not updated comprehensively over more than two decades. It is critical for the historic preservation plan to be kept up to date. It not only identifies the historic assets but also identified strategies and resources necessary to protect those assets.

Stable Areas

The third category of established neighborhoods in Bloomington are grouped as the Stable Areas. This area is predominantly located to the east and south of Veterans Parkway. The majority of the neighborhoods in this area were built within the last 50 years. Neighborhoods here are suburban style development and can be characterized by larger single family houses (between 2,000 – 4,000 Sq ft) and cul-de-sac streets feeding into a central collector street. Many neighborhoods have only one or two connections to the larger street network making it difficult to use any modes of travel other than automobile. This type of neighborhood continues to be the primary form of development even today. As discussed in Fiscal Impact Analysis chapter, much of this development occurred in a contiguous form with an exception of a few neighborhoods that fit the definition of a leap-frog or sprawling development pattern. The cost of such sprawling development patterns is a burden on the broader community. The street patterns of these neighborhoods also make it difficult for emergency response teams to get to the residents quickly.

Emerging (Future Growth) Areas

To achieve the goals of compact and contiguous development, maximizing the use of existing infrastructure and community facilities and preserving prime farm land as identified in other sections of this plan, two general areas were designated for future residential use. Unlike the suburban type development, this plan calls for a human scale, mixed use, walkable and connected neighborhoods in these areas. Specific guidelines for the new neighborhoods are set forth in Future Growth and Landuse Chapter. To achieve these goals the City should play a more active role in the design and development of these areas.

In summary, Bloomington has an equal mix of old and new established neighborhoods that cater to the needs of diverse residents. While the prosperity of all the City neighborhoods is critical for the overall health of the community, the neighborhoods in the stable areas are fairly new and do not need much City intervention through the horizon year of this plan. The neighborhoods in the Regeneration and the Preservation Areas have experienced years of disinvestment. These areas need immediate City intervention from policy, regulatory and resource perspectives. The City should prioritize its limited resources to preserve and enhance the Regeneration and Preservation Areas, in that order. The success of many elements outlined in this plan such as education, natural environment, physical health and the community well-being are all tied to the health of the established older neighborhoods in these areas.

The key to a successful neighborhood (old, new or future) is creating a sustainable environment where the ongoing investment in property is supported by public investment in schools and parks; opportunities for social interaction; accessibility for pedestrians, bicyclists and vehicles and careful and strategic placement of retail uses and other appropriate non-residential uses within the neighborhood area.
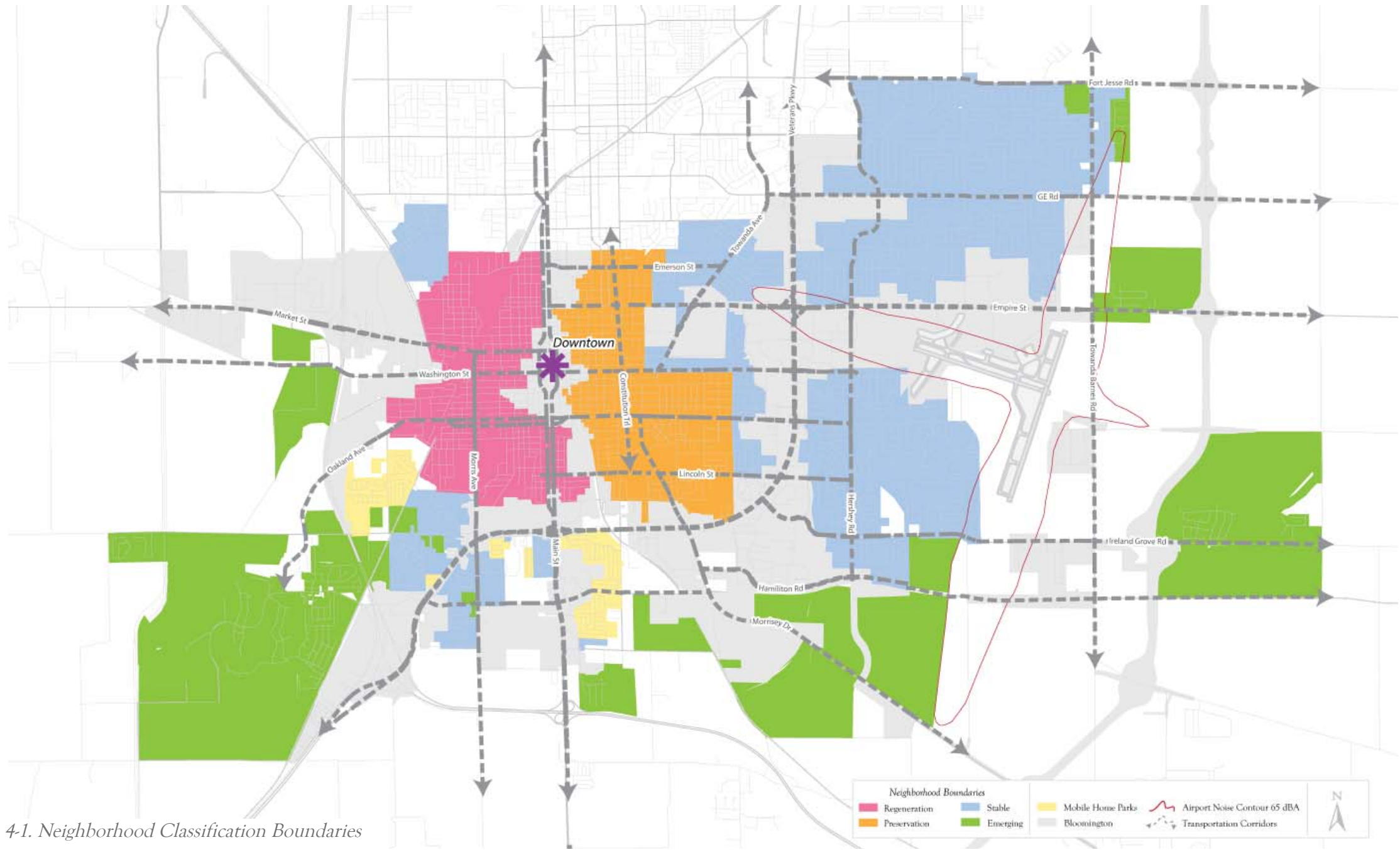
Figure 4-1. Neighborhood Classification Boundaries

Neighborhood Boundaries

Regeneration
Preservation
Stable
Emerging
Mobile Home Parks
Bloomington
Airport Noise Contour 65 dBA
Transportation Corridors

REGENERATION AREA

LOCATION: West side of Bloomington bounded by the Downtown and Main Street along the east, I-55/74 on the west, Miller Park on the south.

CHARACTERISTICS:

- Historically this area housed working class neighborhoods that served the Downtown and the Chicago/Alton Railroad and later the west-side coal miners. It was stable until the 1960's and has suffered severe disinvestment since then.
- Grid street pattern with mature tree lined streets is very conducive to the multimodal transportation.
- Typical block is approximately 1/10th of a linear mile or three acres. Neighborhood blocks present a mix of uses and residential densities. High and medium density residential blocks are prevalent closer to the Downtown and along the commercial corridors.
- Residential parcel sizes vary significantly from 30'X120' to 150'X100' with larger lots and houses closer toward the western edge of this area.
- Majority of the houses in this area are one-story cottage or two story foursquare detached houses typical of the 19th and early 20th century .
- Average square footage of a single family house is 1,000 sq. ft. and assessed value is less than $35,000, making it one of the most affordable areas in the City.
- Many houses sit on small lots that are legally non-conforming per current standards.
- Larger homes originally built for single family use were now converted into multi-family units resulting in inadequate off street parking.
- This area contains a higher percentage of rental units. As a result, the short and long term vacancy rates in the regeneration area are higher compared to the rest of the City.
- The infrastructure in this area, both above and un-der ground, is at least 100 years old and is in severe disrepair, contributing to the area's unattractiveness for private investment.

CHALLENGES AND OPPORTUNITIES

- High concentrations of low-income households, rental units, absentee landlords and crime results in issues such as transiency, social disconnect and lack of property maintenance. These issues pose a threat to property values and the area's long-term viability and sustainability.
- School choices and neighborhood desirability have a complex relationship. The social issues in the neighborhoods affect the educational achievements of the school students. This area is served by District 87. The schools serving this area have lower test scores by comparison to other schools in the City. This can be attributed to several social factors including transiency, poverty and health conditions in the neighborhood. Education helps break the cycle of poverty and create economic prosperity. Hence, education should be the center of the revitalization efforts in this area.
- The declining property rates make it very difficult not only to attract new investment but also for current homeowners to invest in their properties.
- This area is one of the most affordable areas in the community. Rehabilitation and preservation of housing stock in this area is key to maintaining Bloomington as an affordable community.
- There are many not-for-profit, grassroots and neighborhood organizations committed to improving the quality of life in this area. The City should collaborate with them to improve the physical, social and economic aspects of this area.

This area suffered decades of disinvestment. The City, along with the many community stakeholders, should make revitalization of this area the highest priority during this plan horizon period.
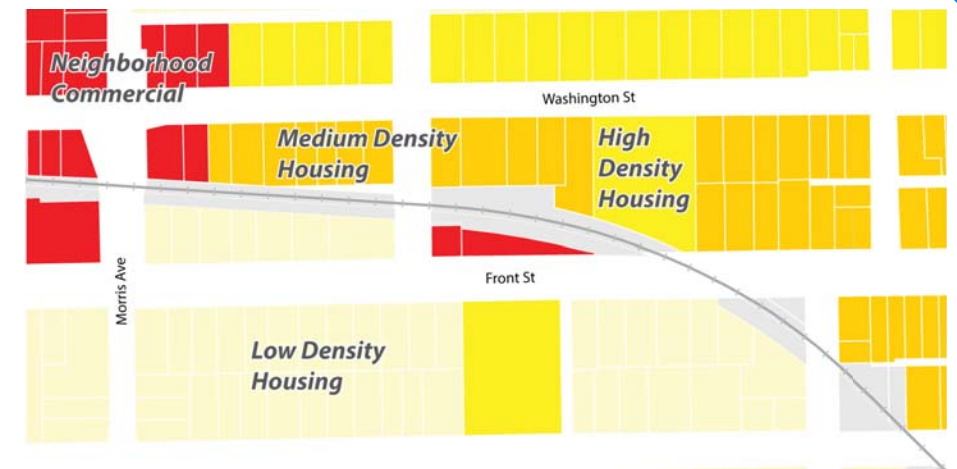
Segment within the Regeneration Area showing neighborhood blocks that accommodate a variety of densities and uses. A typical block is approximately three acres. Low density blocks accommodate anywhere between 7-8 housing units/acre; Medium density blocks accommodate between 12-20 units/acre and high density blocks accommodate more than 20 units/acre.

Multi-family apartment in Regeneration Area

PRESERVATION AREA

LOCATION: The old east side of Bloomington bounded by the Downtown and Main Street along the west and Veterans Parkway on the east and south.

CHARACTERISTICS:

- This area housed the elite members of the community during the 19th and early 20th centuries. At that time, these upper income neighborhoods expanded eastward with the expansion of the trolley system. This was the start of the east-west social divide in the community.
- Today, this area houses several locally and nationally designated historic districts including the Franklin Square District, East Grove Street Historic District, Whites Place Historic District, and Davis Jefferson Historic District (see Figure 4-2). Many individual properties are also listed on the national registry of historic properties.
- Mature tree lined streets in grid pattern is very conducive to multi modal transportation.
- This area houses many fashionable and attractive houses, many of which are designed by local architects George Miller and Arthur Pillsbury. Dominant architectural styles of homes here include Queen Anne, Italianate, Colonial, Tudor, Mission and Spanish Revival.
- Neighborhoods closer to the Downtown have smaller blocks, approximately 1.5 acres and accommodate a variety of densities, tenancies and uses. Example: Dimmitt's Grove Neighborhood. Lot frontages here range from 40' to 60' and depths vary from 80' to 140'. Assessed values of homes in these neighborhoods range from $35,000 to $75,000.
- Neighborhoods further east have larger blocks, approximately four acres and are predominantly single family, owner occupied housing units. Example: Founders Grove. Residential lot sizes here are fairly standard. Lot frontage varies between 50' to 65' and depth between 115' to 130'. Assessed values of homes range from $35,000 to over $100,000.
- Larger homes originally built for single family use are now converted into multi-family units resulting in inadequate off street parking. This is a major challenge for this area.
- The once elite neighborhood today houses a mix of income levels with a higher concentration of moderate income households.

CHALLENGES AND OPPORTUNITIES

- The Illinois Central Railroad that once traversed the north-south path through Bloomington passed through this area. While the rail line itself is long gone, it left its industrial remnants along its path adjacent to the residential neighborhoods. Today, many of these properties are vacant or underutilized. This abandoned rail corridor was converted into the Constitutional Trail in the last 25 years. This alteration in the nature of this corridor presents a tremendous opportunity to transform the land uses incompatible with residential uses into those that compliment the trail and the surrounding established historic neighborhoods.
- The preservation area is packed with historic resources, some of which have local historic designation. Neighborhoods not currently part of historic districts are generally hesitant to seek local historic designation, due to incomplete understanding of the requirements and limited resources available for their rehabilitation. The primary threat to these historic structures is conversion to multi-family units. When not planned properly, densities can have a negative impact on the surrounding property values and the neighborhood itself. The City should work closely with these neighborhoods to prepare neighborhood level plans to help protect these valuable historic and cultural assets.

Segment within the Preservation Area showing neighborhood blocks, closer to Downtown, that accommodate a variety of densities and uses. Low density blocks accommodate anywhere between 7-8 housing units/acre; Medium density blocks accommodate between 12-20 units/acre and high density blocks accommodate more than 20 units/acre.

- This area is also served by District 87. Some elementary schools in this area are more desirable than others. This again can be associated with the complex and multi-layered relationship between the neighborhood demographics and school performance. Education is a key component to keeping this area desirable.
- Downtown revitalization efforts can greatly benefit from the Preservation as well as the Regeneration Areas and vice-versa.
- The infrastructure in this area, both above and under ground, is at least 100 years old and in severe disrepair. This can be a key factor in stabilizing the declining property values and attracting additional private investment to the area.
- There are many active neighborhood associations committed to improving the property values and the quality of life in this area. The City should work with them to create neighborhood level plans to address needs specific to each neighborhood within this area.

This area should be prioritized for investment of public dollars, after the Regeneration area. The City should consider updating its historic preservation plan and adding resources strategically to protect the historic resources.

Adlai Stevenson house in Franklin Park neighborhood

Historic home in Franklin Park neighborhood

North Roosevelt Ave Historic District

White Place Historic District - NHD

Franklin Square Historic District - NHD

Downtown Bloomington Historic District - NHD

Davis-Jefferson Historic District

East Grove St Historic District - NHD

Figure 4-2. Historic Districts and the Preservation Area (yellow-dotted line)

Historic home in Whites Place historic district

Historic home in Whites Place historic district

Historic home in Grove Street historic district

Historic home in Grove Street historic district

Historic home in Grove Street historic district

Historic home in Davis Jefferson historic district

Historic home in Davis Jefferson historic district

STABLE AREA

LOCATION: Areas east and south of Veterans Parkway

CHARACTERISTICS:
- Bloomington's 20th century boom period, from 1960 to 2010, resulted in sustained growth of population and incorporated area. This area, predominantly built within the last 50 years, accounts for slightly more than half of the City's residential neighborhoods.
- Street patterns here are suburban style. Subdivisions are built on cul-de-sacs that feed into a collector street which eventually feed into the larger street network.
- Houses are larger, averaging around 2,000-2,400 square feet. In some neighborhoods, the average square footage of a house is over 3,000.
- Lot sizes and shapes are homogeneous depending on the zoning in that area. The current zoning ordinance is geared predominantly towards these newer areas.
- The uses and densities in this area are homogeneous and are separated from each other.
- Medium density residential is typically duplexes/townhouses or single family detached homes on smaller lots. Multi-family units are almost always apartment complexes typically around a central parking lot.
- Single family housing units are almost always owner occupied. Rental is accommodated through apartments.
- Assessed values range from $50,000 to over $250,000.

CHALLENGES AND OPPORTUNITIES:
- The suburban style development resulted in isolated subdivisions in place of connected neighborhoods.
- The street patterns are not conducive to alternate modes of transportation or emergency response.
- Some residential subdivisions in this area, built within the last 20 years, can be categorized as "leapfrog development" or "sprawl." As outlined in Fiscal Impact Analysis chapter, the cost of such development is huge for the City. This plan strongly recommends against such development in the future.
- Many subdivisions in the northeast and southwest parts of town are not within the 6-minute emergency response zone. While the City needs to find ways to respond to these existing neighborhoods within six minutes, the type of development that strains City's emergency response should be strongly discouraged.
- Housing in this area is mostly single family owner occupied detached housing or apartments. Housing densities between two and six units are almost non-existent in this area.
- The cost of a single family new construction in this area averaged $297,000 in 2014, nearly double the median home value in the City, $153,500, making this area very unaffordable for households at or below area's median income. This phenomenon discourages diversity within neighborhoods.

Given the age of this area and the continued private investment, this area does not require any redevelopment effort during this plan horizon period, except for isolated instances. It is very stable.

Segment within the Stable Area showing an area near the school with a variety of residential densities. Low density blocks accommodate anywhere between 2-5 housing units/acre; Medium density blocks accommodate between 6-10 units/acre and high density blocks accommodate 20-30 units/acre.

NEIGHBORHOOD PLANS

The power of neighborhood/homeowner associations in creating vibrant and thriving neighborhoods cannot be underestimated. The planning process has revealed a blatant underrepresentation of neighborhoods within the local planning process. Bloomington has many active neighborhood associations. The City should fully embrace a neighborhood planning approach.

Both city officials and residents themselves have made strides in recent years with the West Bloomington Revitalization Project (WBRP), but more can be done to integrate a neighborhood focus into the larger effort to guide growth and change in the city. The comprehensive plan provides the "big picture" and identifies needs at macro scale. Neighborhood level plans, done at a much smaller scale, will identify specific issues for each neighborhood and how that neighborhood fits within the "big picture." This may include dealing with vacant business or increased traffic flow, crime or development densities. This comprehensive plan urges the City to engage and empower the neighbors to plan for themselves, particularly in the Regeneration and Preservation Areas.
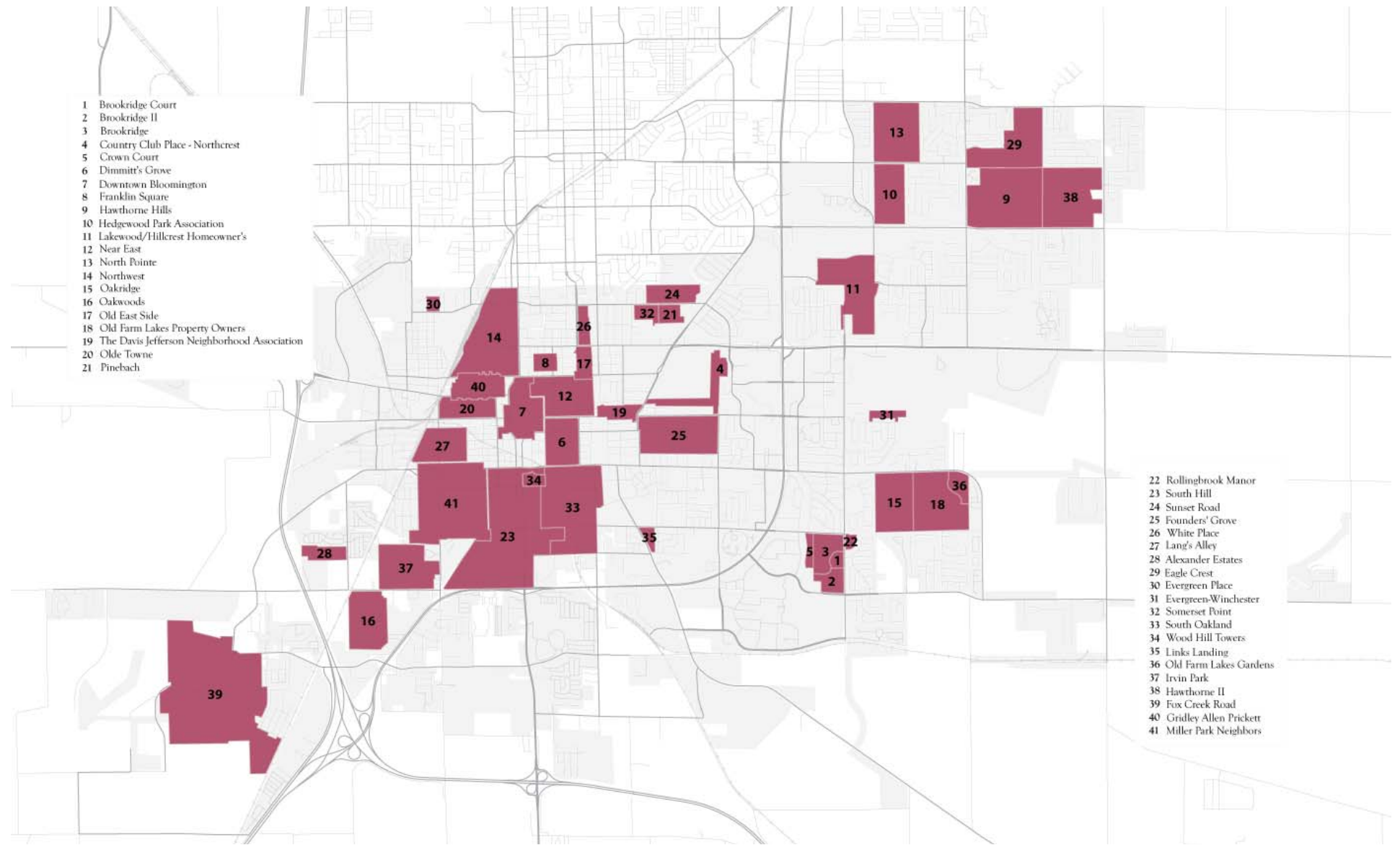
1   Brookridge Court
2   Brookridge II
3   Brookridge
4   Country Club Place - Northcrest
5   Crown Court
6   Dimmitt's Grove
7   Downtown Bloomington
8   Franklin Square
9   Hawthorne Hills
10 Hedgewood Park Association
11 Lakewood/Hillcrest Homeowner's
12 Near East
13 North Pointe
14 Northwest
15 Oakridge
16 Oakwoods
17 Old East Side
18 Old Farm Lakes Property Owners
19 The Davis Jefferson Neighborhood Association
20 Olde Towne
21 Pinebach

22 Rollingbrook Manor
23 South Hill
24 Sunset Road
25 Founders' Grove
26 White Place
27 Lang's Alley
28 Alexander Estates
29 Eagle Crest
30 Evergreen Place
31 Evergreen-Winchester
32 Somerset Point
33 South Oakland
34 Wood Hill Towers
35 Links Landing
36 Old Farm Lakes Gardens
37 Irvin Park
38 Hawthorne II
39 Fox Creek Road
40 Gridley Allen Prickett
41 Miller Park Neighbors

Figure 4-3. Neighborhood Organizations

N-1. Ensure compact development of the City through denser, mixed-use developments and reinvestment in the established older neighborhoods.

N-1.1 Enhance the livability of all Bloomington neighborhoods.

N-1.1a Update the ordinances and regulations as needed to accomplish the goals of the comprehensive plan. *City of Bloomington, ongoing*

N-1.1b Ensure sensitive transitions from residential to nonresidential. *City of Bloomington, ongoing*

N-1.1c Improve the walkability to destinations such as schools, parks and neighborhood commercial centers to preserve and enhance the walkable character of neighborhoods. *City of Bloomington, medium*

N-1.1d Identify opportunities for mixed-use development and encourage such development to enhance neighborhoods. *City of Bloomington, short*

N-1.1e Update the ordinances and codes to reflect the unique needs of the Regeneration, Preservation, and Stable Areas and preserve their character. *City of Bloomington, ongoing*

METRICS

- Equalized assessed value ↑
- Number of mixed-use developments ↑
- Mileage of complete streets ↑
- Updated codes and ordinances to reflect the unique needs of Regeneration, Preservation and Stable Areas

PARTNER AGENCIES

School districts, McLean County Wellness Coalition, MCRPC, McLean County Health Department, LifeCIL, Connect Transit, B-N Area Realtors, Developers, Neighborhood organizations

N-1.2 Prioritize, with urgency, the revitalization of the neighborhoods in the Regeneration area.

N-1.2a City should continue to use CDBG grants to support/partner with organizations such as West Bloomington Revitalization Project to have a collective impact on revitalization. *City of Bloomington, ongoing*

N-1.2b Continue to implement the West Bloomington Revitalization Strategic Plan adopted in 2010 and utilize it as the framework for the Regeneration area. *WBRP, ongoing*

N-1.2c Create neighborhood level plans consistent with the comprehensive plan to address issues specific to each neighborhood. CDBG grants can be used to assist the neighborhood groups with this process. *Neighborhood organizations, short*

N-1.2d Identify and eliminate the barriers for infill development. *Bloomington Community Development department, ongoing*

N-1.2e Identify areas for commercial mixed-use developments to enhance the character of the existing neighborhoods. *Bloomington Community Development department, short-medium*

N-1.2f Identify potential areas as needed to create "Neighborhood Conservation Districts" to ensure the character of the neighborhood is protected. *Neighborhood organizations, medium*

N-1.2g Enhance key corridors into the City such as Washington Street, Macarthur Avenue, South Main/Center Street, and Market Street. *Bloomington Community Development department, short-medium*

N-1.2h Cluster capital improvement projects such as street resurfacing with housing improvement projects to heighten the positive impact in any given neighborhood. *City of Bloomington, ongoing*

N-1.2i Recognize the importance of programming to create a sense of community within the neighborhoods and support organizations that offer such programs. *Neighborhood organizations, short*

N-1.2j Promote the usage of the Tool Library. City has funded portion of this project with the CDBG funds. This should be promoted on the City's Facebook and website. *WBRP, short*

N-1.2k Develop an expansion plan of the Tool Library recognizing the need for more hours as well as possible expanding locations. *WBRP, short-medium*

N-1.3 Redevelop the neighborhoods in the Preservation area while carefully protecting their historic nature and character.

N-1.3a Keep the City's historic preservation plan current through schedule of regular updates and ensure consistency between it and various elements of this comprehensive plan. City may need to hire a dedicated staff person to oversee this process. *City of Bloomington, ongoing*

N-1.3b Create neighborhood level plans consistent with the comprehensive plan to address issues specific to each neighborhood. City can facilitate this process by creating a tool kit and encouraging the neighborhood organizations to lead their own planning process. *Neighborhood organizations, ongoing*

N-1.3c Foster preservation and adaptive reuse of significant historic buildings and structures. While residents can file variances, the sections of the zoning code that address setbacks should be revisited and amended to reflect the "non-conforming" condition. Such revision adds predictability and make this area more appealing for private investment. *City of Bloomington, ongoing*

N-1.3d Encourage the use of the statewide historic property incentives such as "Illinois Property Tax Assessment Freeze Program." *City of Bloomington, short*

N-1.3e Continue to enhance the City's designated historic districts. City currently provides some funding for improvements in the historic districts through the Eugene D. Funk program. More resources need to be allocated to this program. *City of Bloomington, medium*

N-1.3f Identify areas for commercial mixed use developments to enhance the character of the existing neighborhoods during the neighborhood planning process. *Bloomington Community Development department, ongoing*

N-1.3g Identify potential areas, as needed, to create "Neighborhood Conservation Districts" to ensure the character of the neighborhood is protected. *Neighborhood organizations, medium*

METRICS

- Equalized assessed value ↑
- # of permits for building improvements increase ↑
- Homeownership ↑
- Deconversions of multi-family units in single-family homes ↑
- Transiency ↓
- Vacancy rate ↓
- Code enforcement reports ↓
- Nuisance and calls for service ↓
- Usage of the "Illinois Property Tax Assessment Freeze Program" ↑
- # of neighborhood groups in the Preservation Area ↑
- # of adopted neighborhood plans ↑

PARTNER AGENCIES

IHPA, MCMH, Old House Society, Neighborhood associations in the historic district, City of Bloomington, MCRPC, Neighborhood organizations, EDC

N-1.4 Identify opportunities to gradually transition the low density residential developments in the Stable Areas into mixed use, walkable neighborhoods that appeal to all residents.

METRICS
• Population density ↑

N-1.4a Identify vacant lots and encourage mixed use development. *Bloomington Community Development department, short*

N-1.4b Improve connections and promote opportunities for bike trails, bus routes, road diets and on-street bike lanes to make the neighborhoods safer and more pedestrian friendly. *Bloomington Public Works department, short*

N-1.4c Connect neighborhoods with limited access to the greater street network. *Bloomington Public Works department, long*

PARTNER AGENCIES
Neighborhood organizations, Bike Blo-No, Friends of the Constitution Trail, Connect Transit, MCRPC

N-1.5 Promote creation of connected neighborhoods, focused on people, rather than isolated subdivisions in the Emerging areas.

METRICS
• Sub-area plans for emerging areas created and adopted • Complete street mileage ↑ • Sidewalks mileage ↑ • Bike trails mileage ↑ • Operating budget per mileage of infrastructure ↓

N-1.5a Proactively develop sub-area plans for the emerging areas guided by the land use plan. *Bloomington Community Development department, short*

N-1.5b   Incentivize subdivisions that follow sustainable neighborhood designs such as transit oriented development, mixed use development, traditional neighborhood design, cluster development and green building practices. *City of Bloomington, ongoing*

N-1.5c Require new residential subdivisions to be connected to surrounding areas. *City of Bloomington, ongoing*

N-1.5d Create guidelines for human-scaled and pedestrian friendly neighborhood development that also accommodates vehicles. *MCRPC, medium*

N-1.5e Create more pedestrian, bike and transit connections over Veterans Parkway to bridge the divide between neighborhoods on the east and west sides. Many transportation improvements are typically funded by Department of Transportation. However, smaller grants provided by the advocacy groups such as People For Bikes cannot be discounted. *Bloomington Public Works department, long*

PARTNER AGENCIES
MCRPC, School Districts, Connect Transit, B-N Realtors Association, Developers, City of Bloomington, Town of Normal, McLean County, Local/State bike advocacy groups, IDOT

N-2. Improve community identity and appearance by celebrating the unique nature and character of the City's individual neighborhoods.

N-2.1 Create and define neighborhood identity where none currently exists.

N-2.1a Create a tool kit or guide for neighbors wanting to organize themselves into a neighborhood organization. *MCRPC, short*

N-2.1b Provide networking opportunities for neighborhood groups to interact with each other and share resources. City can facilitate this by joining the Regional Neighborhood Network Conference. *City of Bloomington, short*

N-2.1c Identify under-utilized areas within the city for potential redevelopment opportunities that could enhance the surrounding neighborhood. *City of Bloomington, short*

N-2.1d Work to recreate a new identity for areas such as the Warehouse District, recognizing and respecting the associated history. *City of Bloomington, medium*

N-2.1e Investigate a brewery/arts district to revitalize the manufacturing complex off Bunn and Croxton Ave near the Trail. *Bloomington Community Development department, medium*

N-2.1f Leverage Route 66 tourism efforts to enhance the adjacent neighborhoods. *City of Bloomington, ongoing*

METRICS

- # of neighborhood organizations ↑
- Neighborhood planning tool kit
- Neighborhood programming
- EAV of Warehouse District ↑
- EAV of the manufacturing facility off Bunn/Croxton Avenues ↑

PARTNER AGENCIES

WBRP, Neighborhood organizations, COB Parks and Rec, EDC, CVB, Homebrew Associations, Breweriana Clubs, Restaurants, Jaycees (Bruegala), MCRPC, McLean County Chamber of Commerce, MCMH, DBA

N-2.2 Celebrate the uniqueness of Bloomington's neighborhoods.

N-2.2a Identify the unique qualities of each neighborhood and promote these as destinations for desirable areas to live, work, shop and play. *Bloomington Community Development department, short*

N-2.2b Councils, boards, and commissions should consider the uniqueness of the neighborhoods while reviewing and approving development proposals. *City of Bloomington, ongoing*

N-2.3 Enhance Bloomington's public realm.

N-2.3a Promote the city's commitment to the tree-planting program. *City of Bloomington, ongoing*

N-2.3b Prioritize tree-planting along major corridors. *City of Bloomington, ongoing*

N-2.3c City and IDOT should coordinate beautification efforts including tree planting and landscaping along state corridors. *City of Bloomington, ongoing*

N-2.3d Establish a program for public art (See Arts, Culture, & History Section). *BCPA, short*

N-2.3e Identify areas for micro-parks/play streets within neighborhoods. *McLean County Wellness Coalition, medium*

N-2.3f Encourage neighborhood cleaning and greening. *Neighborhood organizations, ongoing*

N-2.3g Promote the current City programs such as "Adopt-a-Street" and "Adopt-a-Park" to encourage more residents to actively become involved in the upkeep and beautification of their neighborhoods. *Bloomington Community Development department, short*

N-2.3h Actively promote incentive programs like the "50/50 Sidewalk Program" to improve the neighborhood aesthetics and livability. *Bloomington Public Works department, short*

N-2.3i Increase the use of complete streets safely accessible by bus, foot, bike and car. *City of Bloomington, ongoing*

N-3. Improve communication between the City, the citizens, and the neighborhood organizations to foster teamwork and community spirit.

N-3.1 City will use both traditional and non-traditional methods to communicate with its residents.

N-3.1a City will continue to post as much information as possible on its website in a timely manner. *City of Bloomington, ongoing*

N-3.1b Conduct regular audits of the City website for usability and efficiency focusing on traffic, broken links and search engine optimization (SEO). *City of Bloomington, ongoing*

N-3.1c City will continue to use social media such as Facebook and Twitter to provide relevant information quickly. *City of Bloomington, ongoing*

N-3.1d The biweekly mayoral open house will continue to be a forum for two-way communication between the City and its citizens. *City Mayor, ongoing*

N-3.1e The bimonthly "Focus Meetings" with the Bloomington Police Department will continue to be the forum for the residents to discuss safety issues in the City. *Bloomington Police department, ongoing*

N-3.1f City will utilize Nextdoor as one of the tools to improve its direct communications with its residents. *City of Bloomington, short*

N-3.1g Neighborhood organizations (or subgroups) will appoint a point person to receive information from the City and distribute to the residents within that neighborhood as well as bring neighborhood concerns to the City's attention. *City of Bloomington, short*

N-3.1h Continue to offer the citizen academy "Bloomington 101." *City of Bloomington, ongoing*

N-3.1i Make it easy for the residents to find information about City services/programs/incentives. *City of Bloomington, short*

METRICS

- Nextdoor participation by neighborhood organizations ↑
- City has received the point of contact information from both organized and unorganized neighborhood groups
- Image of the City as measured by satisfaction surveys ↑

PARTNER AGENCIES

Neighorhood organizations, WBRP, COB, BPD, City Mayor

HOUSING

Neighborhoods cannot be addressed without housing and vice-versa. Bloomington's growth since the 1970's resulted in the addition of 20,000 new housing units. The majority of the new housing permits were issued for the construction of detached single family housing or multi-family apartments. As identified in existing conditions, nearly 57% of all housing in Bloomington is single family and 30% is rental. Less than 7% of housing stock is duplexes. The housing choice between the detached single family and the high density multi-family is slim or non existent, especially in the stable areas. This type of housing increases density, walkability and affordability.

Bloomington's median home price at $153,500 and median rent at $700 seem affordable for a community with a median family income of $56,510. A household paying more than 30% of their income on housing-related costs is considered housing cost burdened. Nearly a quarter of all City residents are burdened with homeownership and approximately 40% are burdened with home rental.

As shown in Figure 4-5, the average price of a new single family home in 2014 was $297,000, almost double the area median home value of $153,500. This price differential is essentially a function of increased square footage of the newer housing units along with the increase in costs of construction. This phenomenon poses a threat to the affordability of housing and diversity of the community. As evidenced by the increased vacancy rates in Figure 4-4, the abundance of this type of housing stock can also pose a threat to the sustainability of housing stock in the older established neighborhoods.

Affordable housing is critical for young professionals, college graduates, seniors on a fixed income, people working in low paying professionals such as pre-school teachers. In Bloomington nearly 13,000 households earn less than median income.

Affordable Housing

To ensure safe, decent and affordable housing opportunity for all residents and to protect the older housing stock in the City, this plan calls for a diversity of housing types that are affordable and accessible. Communities committed

to affordability offer developers variety of incentives such as density bonuses and expedited approvals in exchange for permanent affordable housing for moderate and low income families to help preserve mixed-income neighborhoods. Others have affordable housing ordinances that require developments meet certain criteria and have a minimum percentage of rental units set aside as "affordable". Other communities offer developers alternatives such as pay-in-lieu-of or fee waivers. Communities can and should tailor these incentives to the local conditions and needs.

This plan proposes policy and regulatory changes and encourages partnerships and programmatic approaches to improving the housing quality and affordability in the Regeneration and the Preservation Areas, increasing mixed use residential developments in the Stable Area, and housing choices that encourage mixed neighborhoods that appeal to various ages, incomes and ethnicities in the Emerging Areas. It also calls for a political commitment to make Bloomington a community for all.

Percent of Total Residential
Vacancy During the 4th Qtr of 2010

Percent of Total Residential Vacancies
for Over 36 Months During the 4th Qtr of 2010

Percent of Total Residential
Vacancy During the 4th Qtr of 2013

Percent of Total Residential Vacancies
for Over 36 Months During the 4th Qtr of 2013

1% OR LESS   1.1 - 2.0   2.1 - 5.0   5.1 - 7.0   OVER 7%   N

Data Source: HUD; USPS
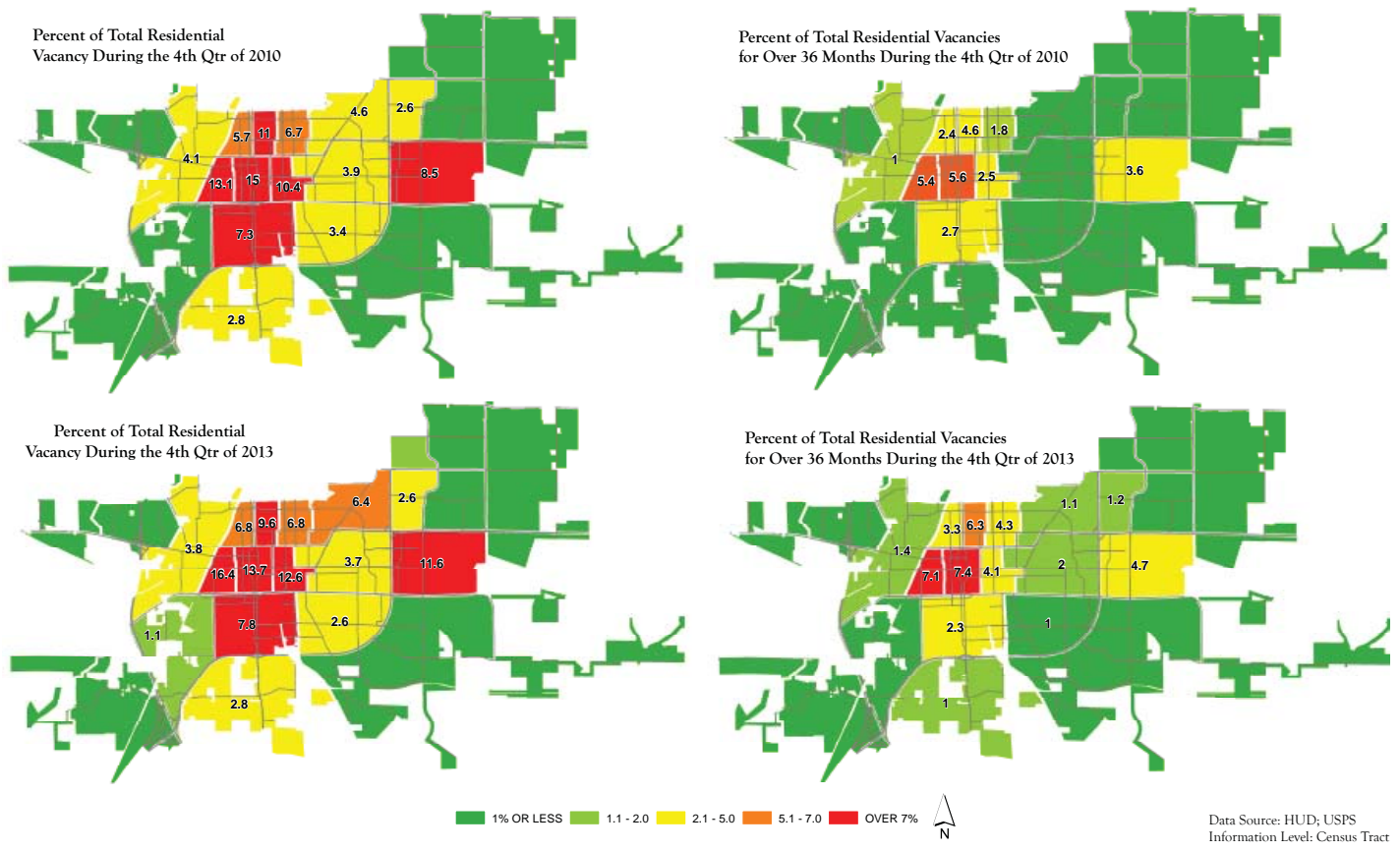Information Level: Census Tract

Figure 4-4. Residential Vacancy Analysis, City of Bloomington
Please refer to the housing chapter in the existing conditions analysis for a detailed discussion on this subject.

Figure 4-5. Average cost of new single family house in thousands and number of new constructions in Bloomington Normal.
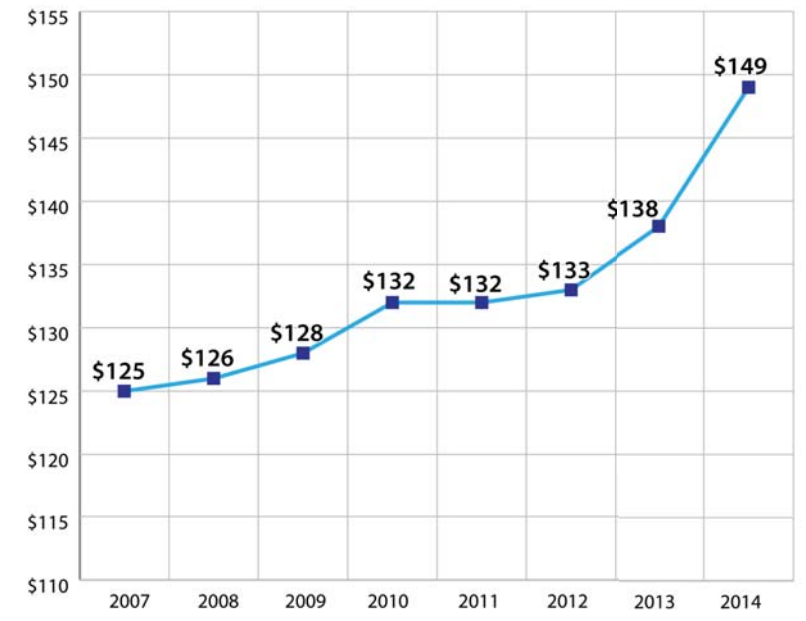

Figure 4-6. Average construction cost per square feet.

Source: Bloomington Normal Association of Realtors

H-1. Ensure the availability of safe, attractive and high quality housing stock to meet the needs of all current and future residents of Bloomington.

H-1.1 Ensure that the housing to accommodate the new growth is a broad range (of types, sizes, ages, densities, tenancies and costs) equitably distributed throughout the City recognizing changing trends in age-group composition, income, and family living habits.

METRICS

- Percent of housing with 2-6 units ↑
- Percent of newer housing under 2,000 sq. ft. ↑
- # of housing units in mixed use ↑
- Home Ownership ↑
- Vacancy rates ↓
- Code violations ↓
- Annual report to track complaints by ward

PARTNER AGENCIES

City, City Township assessor, BHA, Local government units, Bloomington-Normal Realtor's Association, Habitat for Humanity, MCCA, League of Women Voters, Normal, McLean County

H-1.1a Review and improve the current ordinances, codes, regulations, and permitting processes and fees, as needed and desirable, to provide more efficient mechanisms for new developments and redevelopment opportunities. *City of Bloomington, ongoing*

H-1.1b Provide supporting infrastructure for housing such as roads, sanitary sewer facilities, park and trails. The provision of such infrastructure will occur in a way to ensure that no new development occurs unless adequate public infrastructure is readily available or planned. *City of Bloomington, ongoing*

H-1.1c Monitor housing market and residential trends (census data, permit data, assessed values, home sales data, median rents) to provide better information to policy makers and the community. This could allow for better comparisons with surrounding communities. *Bloomington-Normal Realtors Association, ongoing*

H-1.1d Track ownership and rental vacancy rates citywide as well as by census tracts. Ensure a downward trend of the vacancy rates. *MCRPC, short/ongoing*

H-1.1e Improved code enforcement. *City of Bloomington, ongoing*

H-1.1f Sponsor education seminars for developers, realtors and policymakers on housing topics such as latest demands, changing trends, redevelopment and historic preservation. *MCRPC, short/ongoing*

H-1.1g Evaluate, update and enforce the "Rental Property Program," "Neighborhood Preservation Ordinance," and the "Nuisance Abatement Ordinance." *City of Bloomington, short/ongoing*

H-1.1h Make the annual report available to the public by ward using GIS. Present these reports to the City Council periodically. *City of Bloomington, short/ongoing*

H-1.1i Create a regional housing plan to address housing issues in Bloomington-Normal and McLean County. *MCRPC, medium-long*

H-1.2 Ensure an adequate supply of affordable housing for low to moderate income households.

METRICS

- % of new homes available at or below the median home value ↑
- Funding to provide housing solutions for low/ very low income households ↑

PARTNER AGENCIES

Local government, PATH, Habitat for Humanity, MCCA, City of Bloomington, MCRPC, EDC, League of Women Voters

H-1.2a Educate the policy makers and community at large on affordable housing issues. *BHA, short/ongoing*

H-1.2b Work with community partners like Habitat for Humanity, MCCA and Bloomington Housing Authority to have a collective impact on affordable housing issues. *City of Bloomington, short/ongoing*

H-1.2c Encourage collaborations among affordable housing providers. *BHA, short/ongoing*

H-1.2d Identify creative solutions for affordable housing such as home sharing, micro units, and tiny homes. *BHA, medium-long*

H-1.2e Increase supply of affordable rental housing, especially in areas close to job centers, schools and community facilities. *Developers, long*

H-1.2f Identify and reduce barriers for mixed income housing. *City of Bloomington, medium-long*

Bloomington Housing Authority (BHA)

The Bloomington Housing Authority provides housing for the low to moderate income populations in Bloomington-Normal and McLean County. It is primarily funded by Housing and Urban Development Department (HUD) and is responsible for managing public housing and the Section 8 voucher program. The Section 8 program is a rental assistance program which provides vouchers to very low income families, the elderly, and those with disabilities helping to assist with rental housing in the private market. Public housing is rental housing owned and managed by BHA which provides affordable housing for families, elderly and people with disabilities. BHA currently manages approximately 600 rental units throughout nine housing sites identified in Figure 4-7 and is a key entity in providing affordable housing in the community.
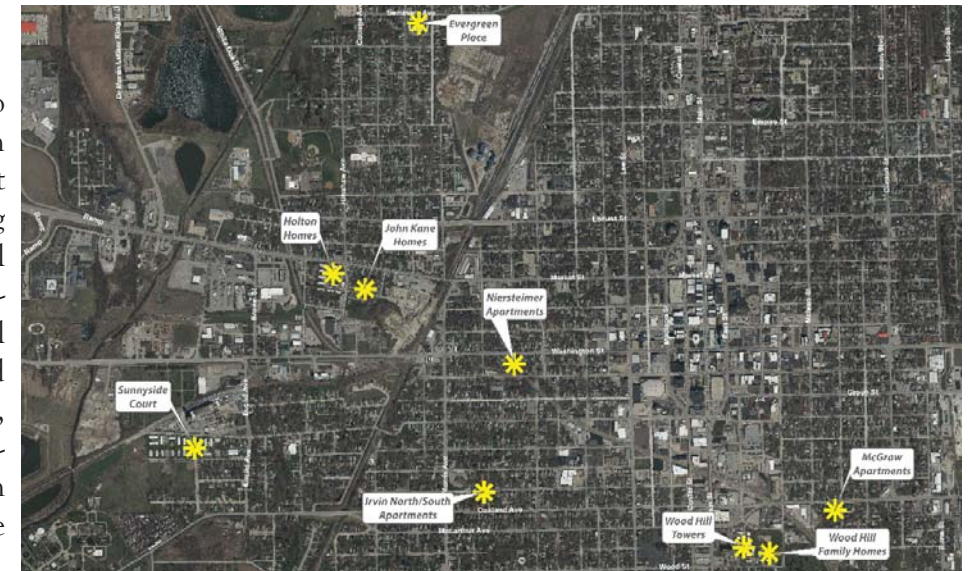

Figure 4-7. Bloomington Housing Authority Properties

Affordable Housing Toolkit
(Source: Affordable Housing toolkit for communities in DuPage County)

Affordable Housing Trust Fund: Housing trust funds are distinct funds established by legislation, ordinance or resolution to receive public revenues, which can only be spent on affordable housing. Administered by the local agency or department that handles federal housing programs, a housing trust fund generates a consistent stream of funds that can be used in a variety of ways to serve a variety of affordable housing initiatives. In addition, trust funds can effectively harness and leverage additional resources for affordable housing programs. Housing trust funds are set up differently from community to community to meet their own needs. Examples of communities with this tool: Cambridge, Massachusetts, Chicago, Illinois, San Diego, California, and Santa Fe, New Mexico.

Community Land Trust: A community land trust can be created to acquire and hold land to provide affordable access to land and housing within the community. A community land trust, typically a non-profit organization, receives land as gifts or uses public or private funds to acquire land. Quite often, a community may use revenues from its trust fund to acquire land for a community land trust. The policies used in Burlington, Vermont, Albuquerque, New Mexico, and Durham, North Carolina demonstrate how homeownership can be made possible through a community land trust for extremely low- to moderate-income households.

Zoning Tools

Inclusionary zoning requires that a percentage of units in residential developments (new construction, substantial rehabilitation, and condo conversions) be made available for low and moderate-income households. An inclusionary zoning program can take many forms. The policy can be mandatory or voluntary; the affordable housing units can be built within the development or at a different location; the developers can be required to build the affordable housing units directly or in some circumstances, may be allowed to contribute to a housing trust fund or to donate land in lieu of building affordable units. The developers receive benefits or incentives to help offset the cost of the affordable units. These incentives or benefits can include: density bonuses, an expedited permit process, the waiver of certain fees, relaxed design standards, tax breaks or direct subsidies. Because inclusionary zoning links the creation of affordable units to the creation of market rate housing, it is most effective in areas that are experiencing significant growth and development or gentrification.

Case studies from Davis, California, Montgomery County, Maryland and Newton, Massachusetts, highlight the use of this tool around the country.

Flexible rehab codes allow municipalities the flexibility to determine when buildings must meet new construction standards based on the nature of the work to be done (and its effect on safety) instead of the cost of the work. Municipalities should standardize the process through clear steps and not make rehab too cost prohibitive.

Other Zoning Tools might include allowing accessory dwelling units, such as coach houses, in a single-family zoned area.

Other Local Funding Mechanisms

Commercial Linkage Fee: This fee can apply to new commercial, retail and/or industrial development, under the rationale that this new development creates a need for affordable housing. The funds generated from this fee are usually directed into a housing trust fund and used to support affordable housing initiatives. The fee is based on a rate per square foot.

Real Estate Transfer Tax: This is a tax based on the sales price of property and is paid every time a property is sold.
The real estate transfer tax provides a steady stream of income without relying on annual budget processes. The real estate transfer tax could be dedicated to an affordable housing trust fund.

Tear Down Fee and Tax: The permit fee and demolition tax apply to the tear down or removal of a residential structure. The demolition tax per unit is based on the type of residence. Such a mechanism could generate revenue needed to accomplish affordable housing initiatives in a community. The City of Highland Park recently implemented a tear down fee and tax to help provide a revenue stream for its local housing trust fund. The permit fee is set at $500 and the demolition tax is $10,000 for a single-family residence. Residents of a multi-family unit pay either $10,000 or they pay $3,000 per unit – whichever is higher.

Vacant, Abandoned and Substandard Property Rehab & Sale Programs: Many cities have created programs that acquire vacant, abandoned and substandard property in order to rehabilitate that property and produce affordable housing. This tool could be an effective method for providing affordable housing to low- and moderate income home buyers while simultaneously improving the quality of life of affected neighborhoods. A local government could operate this program in collaboration with a community land trust and with funds from a housing trust fund.

Employer Assisted Housing (EAH) Source: www.reachillinois.org
EAH is a tool to increase homeownership in targeted areas, while assisting employees of the participating employers with down payments for their new homes.   This program allows employees to live close to work thus reducing their commute times and greater mode choice. Participating employers get tax benefits while also helping the community achieve its goals of increased homeownership and revitalization of neighborhoods. Employers using this type of housing program see increased employee retention of their employees. Communities in Illinois with EAH programs include, Evanston, St. Charles, and Chicago. REACH, Illinois is a not-for-profit organization that help communities navigate the legal, technical and financial aspects of this program.

H-1.3 Create a life long community by fostering housing stock that meets the needs of residents of all ages and abilities.

H-1.3a Increase supply of housing options accessible to seniors and people with disabilities. *LIFE-CIL, medium-long*

- Accessible housing units ↑
- Mileage of complete streets ↑
- ADA accessibility of sidewalks ↑
- Accessible rental units ↑

H-1.3b Consider amending the building codes and design standards for accessibility and visitablity of new home construction. *City of Bloomington, short/ongoing*

H-1.3c Evaluate and amend as needed zoning and other regulations to include the development of housing for multi generational families. *City of Bloomington, short/ongoing*
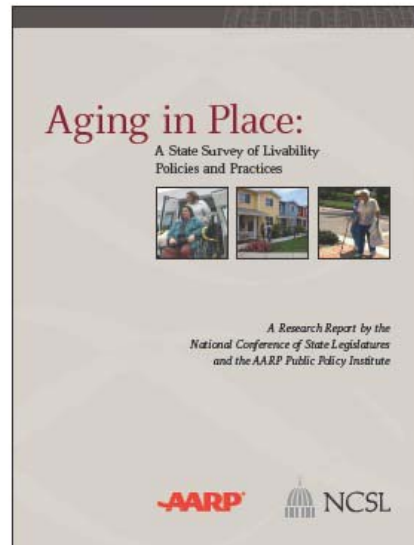
H-1.3d Work collaboratively with the County's mental health organization to collectively address housing for those dealing with behavioral health issues. *City of Bloomington, ongoing*

H-1.3e Ensure neighborhoods are walkable and have access to alternative modes of transportation and other amenities to make them attractive to aging populations. *City of Bloomington, ongoing*

PARTNER AGENCIES

Cornbelt Ambucs, COB, LIFE CIL, ECIAAA, McLean County Health Dept., Chestnut Health Systems, Developers, Realtors

Aging In Place

Aging in Place:
A State Survey of Livability
Policies and Practices

A Research Report by the
National Conference of State Legislatures
and the AARP Public Policy Institute

AARP   NCSL

A 2005 survey conducted by AARP, indicated that 89 percent of those surveyed who were 50 years and over would prefer to stay in their own home indefinitely as they aged. "Aging In Place" describes older adults living independently in their current residence or community for as long as possible.

Policies to promote aging in place provide long-term care services and supports in the home. Aging in place is also affected by the physical design and accessibility of the home as well as community features such as nearby services and amenities. Existing homes can be modified to improve accessibility and safety for older residents. Local governments can take numerous steps to support home modifications. In some cities, like Boston, landlords who rent to older adults or those with disabilities are eligible to apply for zero and low interest home modification loans through the city's Metropolitan Housing Partnership. In the case of new homes or apartments, jurisdictions should consider building codes that include accessibility features.

Community land use policies that separate homes from services can make aging in place difficult. Other considerations that might be made to make aging in place less difficult includes: a supply of moderately priced units, tenant based rental subsidies, tax relief for older adults based on the ability to pay or not pay, homestead exemptions (reduces the portion of a property's assessed value that is subject to taxation), property tax deferral (allows older homeowners to postpone payment of all or part of their property taxes until sale of property or their death) and "circuit breaker" programs that reduce the property tax burden to both homeowners and renters.

H-1.4 Encourage energy efficiency in existing structures and promote energy efficient new housing.

METRICS

- Residential energy usage ↓
- % energy generated from renewable energy ↑
- Permits for residential alternate energy upgrades ↑
- Participation in weatherization programs ↑

PARTNER AGENCIES

Utility companies

H-1.4a Promote energy efficient new construction by updating the building codes to incorporate the latest energy efficiency standards. *City of Bloomington, short*

H-1.4b Facilitate weatherization programs for low income housing. *MCCA, short*

H-1.4c Create guidelines for residential scale renewable energy technologies. *City of Bloomington, short*

H-1.4d Actively promote utility provided energy efficiency programs. *City of Bloomington, ongoing*

H-1.4e Investigate the merits and demerits of amending the building code to promote the usage of grey water for lawn irrigation. *MCRPC, long*

H-1.4f Advocate for and utilize funding structures such as Property Assessed Clean Energy (PACE) to make green home improvements attractive to home owners. *City of Bloomington/MCRPC, short/ongoing*

PROPERTY ASSESSED CLEAN ENERGY (PACE)

The PACE initiative will enable building owners to achieve energy and water efficiency as well as implement renewable energy upgrades to their buildings by leveraging the City's existing property tax collections mechanisms. PACE pays for 100% of a project's costs and is repaid for up to 20 years with an assessment added to the property's tax bill or to the utility bill. PACE financing stays with the building upon sale and is easy to share with tenants. State and local governments sponsor PACE financing to create jobs, promote economic development and protect the environment.

Illinois has enacted PACE enabling legislation that enables home rule communities to sponsor these programs. Currently there is a PACE program for commercial, educational and institutional building in development in Chicago as outlined in the structure below.

PACE Structure
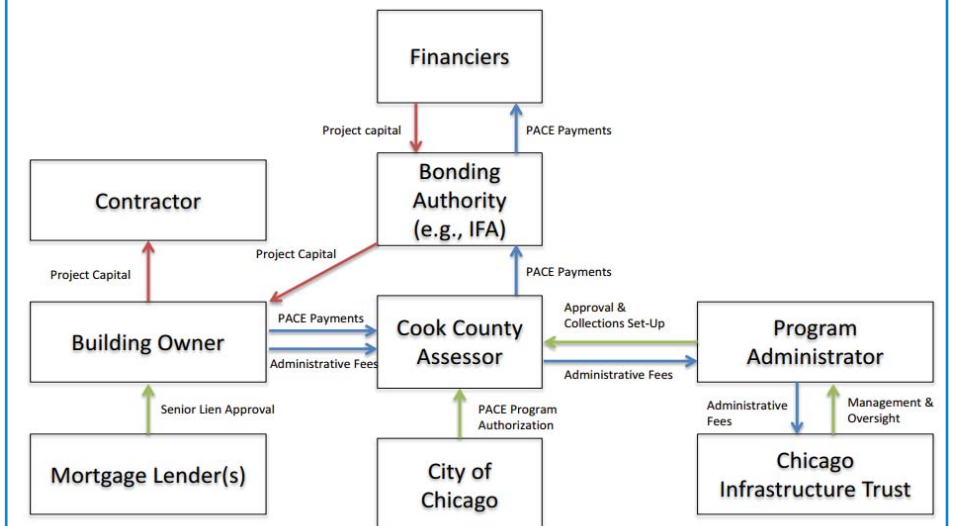
H-2. Ensure reinvestment in the established older neighborhoods and compact development of the City.

H-2.1 Improve transportation and land use coordination to ensure denser and walkable neighborhoods.

H-2.1a Identify areas for infill and mixed-use development and proactively promote them. *City of Bloomington, short/ongoing*

H-2.1b Identify ways to increase home ownership in the already walkable Regeneration and Preservation Areas. *MCCA's Financial Coaching & Housing Counseling, ongoing*

H-2.1c Designate land for a variety of residential densities sufficient to meet its housing needs for a variety of household sizes, with higher densities being focused in the vicinity of major employment centers and transit service. *City of Bloomington, medium-long*

H-2.1d Concentrate commercial development in compact, mixed-use districts interspersed with lower density uses and open space along corridors rather than commercial strips. *City of Bloomington, medium-long*

H-2.1e Use public investments to promote compact mixed use districts. *City of Bloomington, ongoing*

H-2.1f Promote creation of new neighborhoods rather than isolated subdivisions and/or apartment complexes. *City of Bloomington, medium-long*

H-2.1g Coordinate land use and transportation planning to ensure that new housing is easily accessible to multiple transportation options, including walking, bicycling, and public transportation. *City of Bloomington, ongoing*

H-2.1h Ensure a majority of the new housing of new housing demand is met through mixed use developments. *City of Bloomington, short*

H-2.1i Continue to protect the green space within residential neighborhoods. *City of Bloomington, ongoing*

METRICS

- Population density ↑
- Housing units within 1/4th mile of major employment centers ↑
- Complete street's mileage increase ↑
- Transit ridership ↑
- Vehicle miles traveled ↓
- Home ownership in Regeneration and Preservation Areas ↑

PARTNER AGENCIES

City of Bloomington, MCRPC, EDC, Developers, Realtors, Connect Transit

H-2.2 Preserve historic homes and structures in the designated Preservation Area.

H-2.2a Update the City's historic preservation plan on a regular basis, preferably every five years. *Historic Preservation Committee, short/ongoing*

H-2.2b Continue protecting the concentration of historical buildings structures, sites and other cultural resources through maintaining designation of existing historic districts. *City of Bloomington, ongoing*

H-2.2c Continue to apply code enforcement, zoning and historic review tools to protect homes within the historic districts. *City of Bloomington, short/ongoing*

H-2.2d Create historical design guidelines and standards with consideration to financial feasibility to provide predictability for developments in the historic districts. *Historic Preservation Committee, short*

H-2.2e Update the historic district regulations based on the guidelines as needed to maintain adequate protection of historical properties. *Historic Preservation Committee, short*

H-2.2f Actively pursue funding for preservation and provide financial incentives for restoration, rehabilitation and adaptive reuse of historic structures. *Historic Preservation Committee, medium*

H-2.2g Create/Maintain a database of historic homes and other assets such as historic gateways, carriage walks, brick streets and sidewalks. *City of Bloomington, short/ongoing*

H-2.2h Create, maintain and promote the database of financial tools, resources and historic preservation professionals. *Historic Preservation Committee, short/ongoing*

H-2.2i Avail educational information on benefits and impacts of historic preservation, related codes and regulations for current and potential home owners. *Historic Preservation Committee, short/ongoing*

H-2.2j Foster collaborations among the historic preservation community. *City of Bloomington, ongoing*

H-2.2k Promote deconstruction, not demolition, in historic districts to salvage key historical architectural features. *Historic Preservation Committee, short*

H-2.2l Create incentives for deconversion programs for structures that were converted from single family to multi family. *City of Bloomington, medium*

H-2.2m Ensure the City zoning code reflects Preservation Area's lot and home sizes, its character and needs. *City of Bloomington, short*

H-2.3 Rehabilitate housing in the designated Regeneration Area.

H-2.3a Create/update the database of housing conditions. *City of Bloomington, short/ongoing*

H-2.3b Develop and maintain programs that identify substandard housing and provide a wide spectrum of options to correct housing code violations. *City of Bloomington, medium-long*

H-2.3c Create/maintain and promote a database of financial tools, resources, housing and programs to encourage home ownership in the area. *MCCA's Financial Coaching & Housing Counseling Services, short/ongoing*

H-2.3d Create incentives for deconversion programs for structures that were converted from single family to multi family. *City of Bloomington, medium*

H-2.3e Encourage home ownership through programs like employer assisted housing. *City of Bloomington, medium-long*

H-2.3f Encourage the use of homes for "live/work studios." *City of Bloomington, short*

H-2.3g Recognize the need to evaluate neighborhood density when considering infill development/zoning changes. *City of Bloomington, short/ongoing*

H-2.3h Carefully evaluate the rehabilitation potential of vacant/abandoned homes before demolition. *City of Bloomington, medium*

H-2.3i Ensure municipal services and infrastructure compliment housing related initiatives. *City of Bloomington, short*

H-2.3j Consider instituting a first time home buyer program for low to moderate income households. *MCCA's Financial Coaching & Housing Counseling Services, short/ongoing*

METRICS

- Homeownership rates ↑
- Demolitions of homes ↓
- Live/Work Studios ↑
- Participation of first-time home buyers ↑
- Database of housing conditions created

PARTNER AGENCIES

City, Township assessor, WBRP, County Board,Major employers, Local business, EDC, Financial Services & Realtor partners of MCCA's down payment assistance program

West Bloomington Housing Collaborative

The West Bloomington Housing Collaborative (WBHC) was developed to help support the revitalization efforts on the west side of Bloomington. This was kick started with a 1.5 million dollar foreclosure settlement through Attorney General Lisa Madigan's office. The key funding partners of this initiative include Mid Central Community Action (MCCA), West Bloomington Revitalization Project (WBRP) and Habitat for Humanity. Other key partners include residents, community leaders and corporate partners in the neighborhood revitalization efforts.

MCCA will purchase and rehabilitate 13 homes for current renters to purchase and provide financial counseling for homeowners and renters. The West Bloomington Revitalization Project, with the help of volunteer labor, will renovate 20 owner-occupied homes in need of expensive repairs, and Habitat will build three new homes on vacant lots.