

CP/AI Public and Stakeholder Meeting Input

Aug/Sept 2024

About the Public Meetings and Stakeholder Workshops

To gather community input on the development of the 2025-2029 Consolidated Plan and Analysis of Impediments to Fair Housing Choice, the Housing and Neighborhood Development (HAND) department of the City of Bloomington hosted three public meetings and six stakeholder workshops in the period from August 20 - September 3, 2024.

Included in this document are summaries of the public feedback and transcripts of public comments at each of the meetings, both organized by topic.

The public meetings were hybrid: offered both in-person and on Zoom. The stakeholder meetings were all virtual, offered on Zoom. A total of 119 residents and organizational representatives participated in the nine meetings.

Attending organizations represented included:

Beacon
Bloomington Board of Realtors
Bloomington Housing Authority
CDFI Friendly Bloomington
Center for Justice and Mediation
(CJAM)
Centerstone Connection Indiana
City of Bloomington Council for
Community Accessibility
City of Bloomington Human Rights
Commission
City of Bloomington Office of the
Mayor
El Centro Comunal Latino
Habitat for Humanity

Heading Home Coalition of South
Central Indiana
HealthNet
HealthNet Homeless Initiative
Middle Way House
Mobility Lending Library
Monroe County Health
Department
Mother Hubbard's Cupboard
New Hope for Families
Southern Indiana Center for
Independent Living (SICIL)
Stone Belt
United Way of South Central
Indiana
YIMByana

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SUMMARIES: Feedback Provided at the Public Meetings and Stakeholder Workshops

Notes on the summaries:

- These summaries are based on the transcripts in the Appendix.
- They are intended to provide high-level overview of the major ideas and themes that emerged in the public meetings and stakeholder workshops on August 20 – Sept 3, 2024.
- This document is only intended to represent the public comments shared at these meetings. Neither the summaries nor the transcripts have been fact-checked.
- More detail is available in the Appendix with the transcripts.

1. Affordable Housing / Fair Housing

(barriers, opportunities, etc.)

Access to Housing Information

- There is currently challenge in finding centralized resources for housing stability programs. There is a need for a "one-stop shop" to consolidate information on housing resources, funding sources, eligibility, and program cycles, make it easier for renters and homeowners to access the support they need.
- A housing fair could provide essential information about programs like the Landlord Risk Mitigation Fund and tenant-based rental assistance.
- There is a need to improve housing quality, particularly for run-down homes. The City of Bloomington's Housing and Neighborhood Development (HAND) housing repair program is a potential resource

Affordable Housing Production

- There is a concern that new housing developments are focused on workforce housing for medium-income individuals, neglecting the need for Section 8 or income-based affordable housing options for low-income residents.
- Current incentives for developers to include workforce housing target higher Area Median Income (AMI) levels (100-120% AMI), which may not adequately serve the local workforce, as these income thresholds are considered too high.

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Summaries of Public Comment

- High infrastructure and planning costs in Monroe County, driven by extensive legislative requirements, make it challenging for developers to build affordable housing. Reducing these costs could increase affordability.
- Design requirements, such as elevating entrances in certain developments, increase construction costs and reduce accessibility, further contributing to high housing costs in the area.

Covenants and Subdivisions

- Neighborhood covenants often restrict property rentals, limiting opportunities for empty nesters or seniors to rent out portions of their homes (e.g., basements or garages).
- Changing covenants through neighborhood collaboration could increase housing density and offer financial benefits for seniors with large, empty homes.
- Covenants typically renew automatically, but neighborhoods can work together, possibly with support from local agencies like HAND, to revise them.
- Revising covenants could help provide affordable housing options for students or younger residents while allowing seniors to supplement their income.

Development Costs

- When plats are submitted for approval, requirements often demand that roads be fully constructed before any lots can be sold, which can be financially impractical for developers. Developers may lack the funds to build the entire road upfront and prefer to build it in sections while selling lots incrementally.
- The cost of construction involves mathematical calculations, with land and infrastructure costs influencing the value of the houses being built.
- A Habitat for Humanity home has recently appraised for \$300,000 for the first time, marking a notable increase in home values.
- Home values in the community are perceived as disproportionately high relative to local income levels, benefiting current homeowners but limiting access to homeownership for others.
- Development costs in Bloomington have significantly increased over the past five years, impacting lot prices and home affordability.
- On the east side of Bloomington, high land acquisition and development costs drive up the price of lots, while the west side may offer lower costs.
- Increased city requirements, such as thicker asphalt, contribute to higher development costs, which are passed on to home buyers.

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Summaries of Public Comment

- Environmental assessments required by the public housing authority/CDC involve multiple steps, including Davis Bacon requirements, adding costs to projects.
- Delays in HUD regional office approvals result in contractors needing to revise their quotes, leading to additional setbacks.
- A key challenge is coordinating timelines between HUD, the city, builders, and developers, which often don't align.
- Infrastructure costs for Habitat for Humanity's Osage Place neighborhood have increased by 30% in three years, reaching over \$65,000 per lot, not including land costs, making affordable housing development difficult.
- Ordinances and regulations, such as requirements for curbs, sidewalks, alleys, and extra asphalt or concrete, significantly add to development costs and hinder affordability.
- Land availability is another issue, with limited options in the city and prohibitive costs in the county due to the need for expensive septic systems, as sewer connections are not available.
- Lengthy planning processes and delays in bond releases also increase development costs, which are ultimately passed on to homebuyers by typical developers, reducing affordability.
- Project costs tend to increase over time due to these complexities and delays.

Eviction Diversion

- **Mediation and Support in Eviction Court:** Center for Justice and Mediation (CJAM) provides mediation for around 900–1,000 people in eviction court annually, but there is a gap in support for individuals at high risk of homelessness. A system for triage case management, especially for vulnerable tenants, is needed to provide housing stability post-eviction.
- **Eviction Causes:** Many evictions result from nonpayment of rent and accumulating penalty fees. Flexible funds to cover rent shortfalls could prevent evictions and help families avoid homelessness.
- **Prevention through Rapid Support Programs:** There is a need for faster intervention before evictions, such as providing financial assistance for apartment applications and other diversion efforts, especially for single adults. Existing programs like rapid rehousing have strict criteria that many tenants struggle to meet.

Eviction Expungement

- **Financial Assistance for Eviction Expungement:** Advocacy for HAND to assist tenants in paying off remaining damages to prevent eviction from being sealed or expunged, with a model like New Hope's, which filed 30 eviction expungements in 12 months.
- **Indiana's eviction sealing law (2022)** has allowed for expunging past evictions from records, which is beneficial for securing future housing. The process is straightforward, requiring just two documents, and is available if the eviction was dismissed, overturned, or in favor of the resident.
- **Case management organizations**, like New Hope, assist individuals with this expungement process, helping them file the necessary paperwork and remove evictions from their records.
- **More training for organizations** on how to assist with eviction expungement could be beneficial, potentially supported by the city or organizations like HAND.
- **Indiana Legal Services offers occasional walk-in expungement workshops**, providing attorneys to help individuals determine eligibility and complete paperwork.

Fair Housing

- Floor plate limitations on developments can hinder accessibility for people with disabilities, particularly in wheelchair-accessible units.
- Fair Housing Education is needed for both tenants and landlords, with an emphasis on the rental market that serves 65% of City residents. Fair housing training in Bloomington should address specific local needs and improve understanding of housing fairness.
- Landlord Training: landlords should be required to participate in annual fair housing education as part of their rental permit recertification process to strengthen fair housing understanding and compliance.
- Funding for Education: Questions arise about whether federal funds, such as CDBG and HOME dollars, could be allocated to expand fair housing education efforts.

Family Housing

- Single parents often need larger rental units, such as 3-bedroom apartments, to accommodate their families. However, access to affordable 3-bedroom rental units can be challenging to find.
- With typically only one income, the cost of renting such units can be more burdensome compared to a mortgage for a similarly sized home.

HAND Rental Permit Program

- The HAND permit program restricts the number of renters in larger homes, which limits the availability of affordable housing in downtown Bloomington.
- The restrictive nature of the HAND permit program is leading some property owners to turn to Airbnb, reducing long-term housing options.

Housing Costs

- High application fees and wait lists for housing are causing financial strain on individuals, especially those who are frequently denied and forced to pay multiple times.
- The community is facing a severe housing shortage, and even high-cost homes are needed due to the limitations on what developers can build.
- There is a critical need for affordable and attainable housing, with recent land development stops exacerbating the issue and potentially driving families to relocate.
- Housing, along with density, transportation, and childcare, are interconnected issues that need addressing to alleviate the broader housing crisis.

Local Housing Market

- There is an important connection between housing access and workforce attraction. Employers prioritize having a quality workforce living nearby.
- The aging population in Bloomington is impacting housing demand, with a significant increase in residents over age 65 anticipated, potentially affecting community vibrancy and talent retention.
- Market forces such as zoning and sewer policies are influencing housing availability, with recent decisions pushing development to either urban areas or outer counties, increasing commuting costs and impacting affordability.
- A significant portion of employees are commuting into Monroe County, with some employers reporting up to half of their workforce coming from outside the county, which affects housing and salary dynamics.
- The city's growth in industries like life sciences and advanced manufacturing is causing increased commuting and a need for housing that attracts and retains workers, including recent graduates. Additionally, current interest rates are discouraging retirees from downsizing, indicating a need for innovative financial solutions to encourage housing market fluidity.
- Indiana University needs to be more involved in Bloomington's housing issues. The city and university should collaborate more effectively to address local needs.

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Summaries of Public Comment

- There is a need for multifaceted solutions to housing problems, including working with state legislators and local officials, and educating them about the impact of their decisions on urban density and housing affordability.
 - There are significant barriers to affordable housing, including restrictive state regulations, high land costs, and long wait times for federal tax credits for low-income housing. Innovative models and community collaboration are suggested.
 - Opportunities for local solutions and innovation include exploring land trusts, subdividing large lots for affordable housing, and considering alternative housing models like tiny home eco-villages.
 - The high cost of entry-level housing in Bloomington is a major concern, with suggestions for subsidies and incentives to make homeownership more affordable for first-time buyers.
 - There is a shortage of rental homes priced under \$500. Long-term, more luxury or large-scale apartments could eventually become affordable as they age.
 - Reducing permitting and overhead costs to stimulate housing construction would support the concept of filtering, where people move up into newer and larger homes, allowing smaller and lower-end homes to become available.
 - Increasing housing supply can help reduce housing prices and address homelessness.
- "Gentle density" can increase housing options across the city, while avoiding large apartment complexes.

Housing Choice Vouchers

- Low-income renters with good records struggle to find Section 8 housing due to poor communication and limited access to landlords offering such housing, primarily relying on ineffective word of mouth.
- Consider a trend where realtors or large rental apartment complexes voluntarily offer units to low-income individuals with good references to help reduce housing inequities. This trend could be supported by organizations like the Chamber of Commerce or the Board of Realtors to improve access to affordable housing.
- Over 40% of Housing Voucher holders in Bloomington lose their Section 8 Housing Choice Vouchers (HCVs) when attempting to move due to the lack of available housing within payment limits and the 120-day timeframe.
- The Bloomington Housing Authority (BHA) issues about 1,700 vouchers annually, but only 69% are used, partly due to a shortage of landlords accepting vouchers and a lack of appropriate units for voucher use.

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Summaries of Public Comment

- The BHA has created a landlord incentive program, including a landlord risk mitigation fund, to encourage more landlords to accept vouchers, but progress is slow and more promotion is needed.
- Voucher recipients face challenges such as high rents, limited landlords in the program, and a lack of up-to-date resources, which complicates the housing search process.
- A suggestion was made to organize housing fairs or similar events where landlords and Housing Choice Voucher recipients could meet, similar to student apartment fairs, to improve connections and access to housing.
- Single-person households often struggle with insufficient benefits compared to families with dependents, making it harder to secure housing under the voucher program.
- Landlords continue to discriminate against voucher holders, despite guaranteed payment. The local landlord risk mitigation programs and other potential incentives could encourage landlords to accept housing vouchers.

Homeowner Associations (HOAs)

- Homeowners living in communities with failing HOAs are struggling. Fees are increasing while property values are decreasing, causing financial stress for many.
- HOAs are often run by amateur homeowners, which leads to inconsistent decision-making, lack of oversight, and insufficient reserves for large maintenance projects.
- HAND (Housing and Neighborhood Development) should consider providing assistance to HOAs, as there is no existing oversight, and the problems in HOAs affect both homeowners and neighboring communities.
- Property values in the speaker's HOA are lower compared to nearby neighborhoods, partially due to inadequate maintenance and a backlog of necessary repairs, which discourages potential buyers.
- The speaker points out that HOAs, while private, have impacts on public infrastructure, like drainage systems, and residents pay city fees but may not receive certain services in return.

Housing Costs Increasing Faster Than Incomes

- There is a growing disparity between wages and the cost of living in Bloomington, exacerbated by inflation and stagnant wage growth over the past five years.
- There are increasing challenge for residents to afford daily necessities due to low pay and high living costs, particularly in Bloomington's economic environment.
- Employment and job training, and child care accessibility are key concerns impacting housing and community development.

Mobile Homes & Affordable Housing

- Kirkwood Mobile Home Park residents are being displaced since the property was purchased by an investor.
- Trailer units are an important source of affordable housing. Residents who are forced out are unlikely to afford new market-rate apartments.
- There are grave risks about the loss of affordable housing and housing instability in mobile home parks due to landlord decisions to redevelop or sell the land.
- Hen mobile home parks are sold, residents experience displacement, especially many of whom are disabled or care for disabled family members.

Patterns in New Development

- The local rental market is driving up overall housing costs, making Bloomington the most expensive in Indiana. A significant portion of residents are housing cost-burdened. Market forces alone will not address the issue.
- There is a need for transparency regarding occupancy rates in luxury apartment complexes. The city's development boom is not aligned with population growth. Developments are driven by investment, rather than meeting housing needs.
- There is a dire lack of affordable housing for first-time buyers and young families. Rising prices prevent families from affording homes in Bloomington.
- We need increased public subsidies or alternative solutions, such as land trusts or bonds, to counter market-driven luxury developments, particularly for low-income residents and long-term housing stability.

Regional Housing Market

- **Housing ecosystem:** Affordable housing should not be limited to city limits but considered within the broader community, including the county. However, restrictive county land use policies hinder affordable housing development.

- **Land use restrictions:** Subdivision rules in the county, along with sewer extension challenges, make it difficult to develop smaller, affordable lots. Current zoning and policies discourage rural subdivisions and smaller lot developments.
- **Cost barriers:** High land and construction costs, coupled with rising interest rates, make it difficult for builders to break even on developments, further driving up housing prices. This is compounded by a lack of inventory, creating a "golden handcuffs" effect where homeowners are hesitant to move due to low interest rates on existing homes.
- **Call for public involvement:** There is a need for greater community participation, particularly from underrepresented groups, in the county's development ordinance and zoning map process, as current decisions appear to favor preserving rural areas over expanding affordable housing opportunities.

Regulatory Burdens

- City regulations could be designed to better support affordable housing organizations like Habitat for Humanity and their homeowners by addressing additional burdens beyond affordable mortgages, such as maintenance and repair responsibilities tied to city infrastructure.
- There are sometimes unintended consequences of city ordinances that place maintenance responsibilities for sidewalks, street trees, and grass buffers on homeowners, which can disproportionately affect lower-income residents.
- Habitat for Humanity seeks to collaborate with the city to find solutions that could alleviate these burdens, as these expenses often require hiring contractors and are difficult for typical homeowners to manage on their own.

Short Term Rentals

- The proliferation of Airbnbs and investor-owned properties is causing issues in neighborhoods, with concerns about the lack of regulation and its impact on housing availability.
- There is concern about the number of homes off the market for short-term rentals and a request for measures to discourage or tax them.
- Short-term rentals like Airbnb can include both entire homes and just individual rooms, and the speaker shared personal experience of renting out their home and a room through Airbnb during a period of unemployment.

Student Housing

- The prevalence of student housing, especially around IU, exacerbates the problem by prioritizing student tenants over families, contributing to the shortage and unaffordability of available housing.
- Community funds should be directed toward increasing the availability of affordable housing to address the high demand and lack of options.
- As a renter and student at IU, I prefer to live within walking or biking distance to campus. Affordability issues in town are driven by the high demand for housing near campus, where land is expensive. This demand is particularly influenced by students seeking close proximity to the university.
- Student housing developments in Bloomington impact rental costs and affordability. Luxury complexes are common for students. Some student rental homes are in poor condition.
- There is a critical need for more diverse housing options beyond high-priced student rentals, which are driving up the cost and scarcity of housing for families and individuals.
- The current local housing market is highly unaffordable, with high rent costs and stringent credit requirements, making it difficult for low-income families to secure housing.
- The impact of student housing on overall housing affordability in the city should be studied.
- There is a 90% occupancy rate in Bloomington, including student rentals, highlighting a general supply issue and the limited housing available on the Indiana University (IU) campus.
- Land scarcity and high costs in Bloomington are factors affecting housing development and affordability.

Unified Development Ordinance (UDO)

- There's a need to support mixed-use zoning and relax standards for height and parking to enable nonprofit developers to build affordable housing.
- In the Near West Side, there is an ongoing issue with investors buying properties and leaving them vacant or in disrepair, exacerbated by recent zoning changes allowing more multi-family units, which has worsened the housing crisis.
- Increasing density, particularly through rezoning and allowing second dwellings on existing lots, are a way to lower development costs and address housing affordability.

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Summaries of Public Comment

- incentivize increased housing density to reduce development costs, acknowledging that higher density can be a contentious issue.
- Tucson and Nashville offer examples of where increasing density within existing neighborhoods and allowing second dwellings on single lots have been promoted.
- Center County, Pennsylvania, implemented an affordable housing overlay in the borough where State College is located. The overlay mandates that developers creating student or student-related housing must also include affordable housing units, either within or outside their development.

Urban Agriculture

- Community resilience and urban agriculture is a concern, such as the lack of food access in areas like the Sudbury Summit Development. There are challenges posed by increased rentals versus homeownership. Local food production is important for health and sustainability, especially in the face of economic and global uncertainties.
- There is a lack of coordination between neighborhood associations and sustainability efforts. Resources like the Bloomington Commission on Sustainability (BCOS) could be utilized better.
- Urban agriculture practices should be integrated into homeowner and neighborhood association guidelines.

2. Enhancing Access to Community Assets for LMI Households

(employment, transit, childcare, substance abuse recovery, job training, etc.)

- Housing stability is essential but only part of the solution; transportation, childcare, and navigating support systems also play crucial roles.
- Despite having data and studies on housing issues, there is frustration with lack of action from elected officials, who are seen as contributing to the housing shortage through costly regulations.
- The rising median house prices highlight the affordability crisis, exacerbated by expensive construction rules and regulations.
- Limited access to affordable housing and transportation challenges significantly impact individuals, making it difficult to balance basic needs like housing and food.

Childcare

- Childcare remains a major barrier for many, with long waitlists and limited availability, impacting families' ability to work and find stable housing. A statewide childcare gap study would be a valuable step forward.
- Despite recent community efforts to provide free Pre-K for income-qualified families, there remains a gap for younger children and limited availability in accessible childcare facilities.
- The Middle Way House previously had a childcare facility, Rise and Shine, which was closed due to funding constraints, leading to a significant gap in childcare availability for their clients.
- The expansion of the New Hope Family Shelter childcare facility in April 2022 allowed for increased service capacity, prioritizing low-income families and those in shelter, which has been crucial in helping families secure housing and employment.

Food Insecurity

- Families struggle to provide balanced meals, particularly proteins. Seasonal challenges, such as increased food needs during the summer, and delays in SNAP benefits exacerbate the issue.
- There is a need for increased investment in nonprofit staff and administrative costs to expand services and support logistics, as current funding often overlooks these essential aspects.
- A pilot program offering micro grants offered by a local food pantry highlighted significant needs for transportation, such as oil changes and bus passes, which impact individuals' ability to maintain stability and access services.

Transportation and Other Resources

- Public transit is crucial for low- and moderate-income households as it provides access to employment, childcare, and essential services, helping reduce the cost of living by eliminating the need for a private vehicle.
- Transit improvements, particularly increasing the frequency of bus services, are necessary to better serve these populations. Current headways of up to one hour are inadequate and can severely impact employment opportunities for those reliant on public transportation.
- Frequent and reliable transit options should be prioritized, especially for lower-income households, to offer more flexibility and reduce the risks of job-related challenges due to transit delays.

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Summaries of Public Comment

- Neighborhood development should consider access to transit, healthcare, childcare, grocery stores, and recreational spaces. As Bloomington becomes more built out, finding well-located parcels becomes increasingly difficult, which affects both affordability and residents' sense of community.

Transportation Accessibility

- There is need for housing that is accessible for people with disabilities that is also near public transportation. The limited bus services and lack of accessible units impact employment, daily living, and mental and physical health, which can lead to eviction and long-term housing challenges.
- Even when transportation services are near their homes, people with disabilities still face challenges accessing these services, such as a lack of accessible driveways for BT Access or fixed-route bus stops near their homes. BT Access sometimes cannot make certain stops due to accessibility of the street or the traffic flow. This limits their community participation and well-being.
- Back Home in Indiana Alliance also works with people with disabilities with housing issues
- Environmental barriers such as untrimmed trees, sidewalk cracks, and obstructive signage or trash cans hinder safe and independent movement for individuals using mobility aids or assistive devices.
- The BT Access application process can be challenging for people with disabilities.
- Organizations claiming to be disability-friendly often nonetheless may lack an understanding of specific needs, highlighting the importance of training on empathy, accessibility protocols, and assistive technology accommodations.

Neighborhood Safety

- There is a need to gather and understand specific data on crime rates and safety concerns in various neighborhoods, as current knowledge is largely anecdotal.
- Avoiding discrimination by excluding individuals with a criminal history from housing is not an effective strategy; instead, rehabilitation and community integration should be encouraged.
- Implementing on-site staff and creating community-building activities within apartment complexes can help reduce crime and support residents.

3. Workforce Development Engagement for LMI Persons

(job training, education, economic development, etc.)

- **WorkOne Services:** Clients find WorkOne useful but report that the support for résumé building and interview skills is insufficient. They often feel overwhelmed and wish for more personalized assistance rather than just access to computers.
- **Coordination of Services:** There is a lack of coordination among various agencies like WorkOne, Ivy Tech, and local nonprofits, leading to scattered and inconsistent support for job seekers.
- **Vocational Rehabilitation** has a great record with job coaches, job shadowing getting individuals into the job force with assistance.
- **Libraries and Specialized Agencies:** Public libraries and Centers for Independent Living offer valuable support for job seekers, including résumé help and job coaching, but face challenges due to understaffing and high demand.

4. Healthy Housing & Safe Neighborhoods

(infant mortality, food security, access to health care, crime-free communities, lead-based paint, etc.)

Habitability

- **Housing Quality Concerns:** Many families avoid certain rental properties due to high crime rates or poor conditions. Some apartments struggle with maintaining management and adhering to housing authority guidelines.
- **Tenant Fear of Eviction:** Tenants may feel unsafe or reluctant to report property issues due to fear of eviction or retaliation, which can prevent necessary actions from housing authorities.
- **Lack of Awareness:** Many residents are unaware of their rights or the services provided by housing agencies like HAND and BHA, leading to issues with maintaining safe and habitable living conditions.
- **Efforts to Bridge Gaps:** Organizations like Heading Home and Housing4Hoosiers are working to improve communication and knowledge between landlords, tenants, and housing agencies, including creating resources and task forces to address these issues.
- **Habitability issues, particularly mold and water damage,** can lead to Section 8 housing being deemed uninhabitable, forcing tenants to move out with little support or resources, exacerbating their housing instability.
- **Mold is a complex issue with no standardized acceptable limits,** making proper testing and remediation challenging; the EPA lacks definitive guidelines, and effective mold testing is costly and requires specialized training and equipment.
- **Even if mold is identified as dangerous, there is often no financial support available for residents to fix the problem,** leaving them in a difficult situation with potential health risks and no means to address the issue.

Housing and Healthcare

- There is a shortage of health providers in the community, driven by a gap between wages and housing affordability, which affects access to healthcare.
- Medical professionals often leave the area for better pay and more affordable housing in other parts of Central Indiana.

Language Barriers

- The primary barrier for El Centro Comunal Latino's clients is the language barrier, which hinders access to critical services such as public housing and transportation.
- Public transportation is a significant issue due to infrequent bus schedules, making it difficult for Latino community members to maintain employment.
- Limited access to affordable childcare prevents many from holding steady jobs, further impeding their ability to apply for housing programs.
- Habitat for Humanity's partnerships with organizations like Iglesia España and Sherwood Oaks have been effective in providing real-time interpretation and support for filling out housing applications, but more collaboration and interpreter availability are needed.

Lead-Based Paint

- There is limited data on the prevalence of lead-based paint in homes, particularly rental properties, and how it affects children in the community.
- While lead-based paint must be disclosed during property sales, it is not always accurately evaluated or tested; disclosures are often based on knowledge rather than definitive testing.
- Historically, lead presence was tested using paint samples sent to a lab, but newer methods like XRF guns, which can detect lead through paint layers, are available but not widely utilized.
- Comprehensive data is lacking, and it would be beneficial for local departments to either acquire an XRF gun or better utilize existing resources for lead hazard analysis.

Needle Exchange Programs

- **Concerns about Safety and Cleanliness:** There are ongoing issues with break-ins, public defecation, needles, and people sleeping on porches affecting tenants in downtown Bloomington.
- **Effectiveness of Needle Exchange Program:** The needle exchange program, which initially aimed to reduce harm, is now seen as ineffective due to the widespread distribution of needles without requiring their return.
- **Safety Issues Related to Unhoused Individuals:** Some members of the unhoused population, who struggle with mental health and substance abuse issues, are perceived as threats to community safety, as exemplified by an incident involving a man vandalizing a car.

People Escaping Domestic Violence

- Safety concerns with public transit are a significant issue for Middle Way House clients, as they fear encountering their abusers on bus lines, which can prevent them from using the transit system for essential needs like employment and childcare.
- Many clients lack access to cars or physical ability to walk or bike, making reliable and safe public transit crucial for their recovery and ability to access resources.
- Time constraints are a major challenge, as clients face lengthy job search processes, which can overlap with the limited time they have in shelter to secure affordable housing and other necessities.

Public Toilets

- There is a need for more public restrooms, especially Porta potties, in Bloomington.

Transitional Support

- Housing choice vouchers and public assistance programs provide important benefits, but income thresholds that limit earnings and participation in the community make it hard to transition to financial independence.
- There is a need for transitional support between receiving benefits and becoming fully financially independent. The fear of losing benefits discourages efforts to find better-paying jobs or improve their financial situation.
- A 6 to 12-month transitional housing assistance program could allow recipients to increase their income without losing benefits, helping them manage the financial steps toward self-sufficiency.

5. Housing the Homeless & Near-Homeless

(challenges, needs, innovative initiatives, etc.)

Reducing Homelessness

- **Housing Scarcity:** Bloomington has a severe housing shortage, with rental units at 95% capacity, leading to high homelessness rates. This scarcity exacerbates the issue, making it difficult to address homelessness effectively.
- **Immediate Actions:** To alleviate homelessness, it's crucial to increase housing availability by funding deposit and rent assistance, incentivizing landlords to accept Section 8 tenants, and supporting nonprofits that build or remodel housing.
- **Long-Term Solutions:** HAND should focus on making it easier to build and convert spaces into residential units. This includes simplifying construction rules and transforming underused commercial spaces into housing.
- **Priority Focus:** Addressing housing affordability and availability should be prioritized over other interventions like mental health or addiction treatment, as these issues alone will not reduce homelessness without sufficient housing supply.
- **Street Outreach and Housing Needs:** There is a significant need for street outreach teams and affordable, decent studio apartments to reduce the number of people sleeping outside. Current housing options are insufficient, with many families squeezed into inadequate spaces.
- **Family Shelter Challenges:** The speaker has not placed any families into four-bedroom apartments in five years, highlighting a lack of such housing options.
- **Role of Indiana University:** Indiana University should be more involved in housing discussions. The university's students often rent large apartments at high rates, and increasing dormitory and student housing could help alleviate housing shortages for both students and families.
- **Potential Impact of Increased IU Housing:** Encouraging IU to build more dormitories and consider higher density zoning could benefit both students and families seeking larger apartments.

Shelter Needs

- There is a need for more housing or shelter specifically for women in the town, with suggestions including creating a controlled tent environment similar to campgrounds as a transitional solution for those not ready for permanent housing.
- A proposed solution is to use "homeless pods," which are insulated, temperature-controlled, single-occupancy units with support services, as a transitional housing option for individuals who are not yet ready for permanent housing but need more than a basic shelter.

Supportive Housing and Services

- **Strengthening Business Relationships:** It's crucial to develop better relationships with local businesses to gain their support, as having them as allies can benefit the community as a whole.
- **Case Management Needs:** There is a significant need for continued case management beyond the initial housing placement. Current funding often limits case management to immediate crisis situations, but ongoing support is essential for successful long-term housing stability.
- **Exploring Hotel Conversions:** Turning hotels or old apartments into affordable housing is important. Converting hotels into Single Room Occupancies (SROs) is a promising model for addressing housing needs quickly. This approach can offer affordable, transitional housing with supportive services, though it requires effective operational management and funding.
- **Support for Chronic Homelessness:** Single Room Occupancies (SROs) are needed, particularly for individuals experiencing chronic homelessness. These units should be paired with supportive services to help with the transition to stable housing and long-term adjustment.
- **Operational and Financial Models:** Providing operational subsidies or rental assistance is necessary for SROs to function effectively. Housing projects should include funding for both development and ongoing operations.
- **Community and Supportive Services:** There is a need for a comprehensive approach to homelessness that includes both transitional housing and supportive services. Creating dedicated spaces with integrated services, including case management, can improve housing stability and help individuals adapt to their new living situations.

6. Housing for Special Needs Populations

(people with disabilities, elderly, persons in recovery, etc.)

Housing Accessibility

- **Financial Barriers:** Individuals with disabilities face financial challenges related to moving and deposits due to Medicaid limits and high housing costs in safe areas.
- **Accessibility Issues:** ADA guidelines are often insufficient for those using larger motorized wheelchairs; accessible features like wider pathways and bathrooms are often lacking.
- **Housing Availability:** There is a shortage of accessible units in Bloomington, and many available units are either too expensive or do not accept Section 8 vouchers. Some units prioritize age over disability.
- **Integration and Isolation:** Housing models like The Retreat at Switchyard and Governor's Park offer some benefits but may lead to isolation of disabled individuals. Balancing affordability and integration into the broader community is challenging.
- **Transportation and Services:** Public transportation is good within city limits but lacking outside, making it hard for those in more affordable, rural areas to access necessary services. Amenities like bookmobiles and food trucks help in some areas.
- **Future Planning:** There is concern about the lack of accessible housing for an aging population and the need for better planning to ensure homes are suitable for aging in place without becoming excessively costly.

Housing for People with Legal Charges

- The competitive housing market makes it challenging to secure housing for people with felonies or serious misdemeanor charges, often leading to rental denials.
- There is a significant gap in the community's ability to house individuals with various legal backgrounds, highlighting the need for continued support and development of incentive programs.
- The Bloomington Housing Authority's landlord Risk Mitigation Fund aims to incentivize landlords to rent to individuals with significant housing barriers, such as criminal records. The program supports landlords by providing financial backing, including up to \$2,000 for past due rent or damages, and offers renters education seminars to encourage landlord participation.

Housing for Older Adults

- **Aging Population Challenges:** Bloomington faces significant challenges due to an aging population, which will drive most of the city's growth. Affordable housing needs to address not just costs but also factors like transportation, food access, and supportive services.
- **Affordable Housing Accessibility:** Building affordable housing outside urban areas may reduce accessibility and affordability for seniors and people with disabilities. Solutions could include developing housing in areas with existing high densities of older adults, like neighborhoods along the Beeline Trail.
- **Senior Housing Solutions:** There's a need for multifamily senior housing near existing neighborhoods and consideration of new HUD initiatives like Grandfamilies housing to support grandparents raising grandchildren.

APPENDIX: Consolidated Transcripts from the Public Meetings and Stakeholder Workshops

Notes About the Transcripts:

- These transcripts are from the Zoom recordings. They have been lightly edited for clarity and organized by topic.
- A header “PUBLIC COMMENT” indicates a different speaker and/or different topic than the one immediately before or after in that section.
- Individual speakers’ names have been removed, but affiliations have not.

1. Affordable Housing / Fair Housing

(barriers, opportunities, etc.)

Access to Housing Information

PUBLIC COMMENT: I love that idea of doing a Housing Fair. It's just I need information always. So the fair, I thought was a great idea and the things like the landlord rental mitigator. I didn't know anything about that, and I don't know. Where does someone find info about things in general? Is there a good place right. And you'd also mentioned the other one about the tenant based rental assistance. Yeah, just to to read about these things. Right? No, those are great questions in terms of what I'm hearing in terms of the interest. Information is whether there might be the potential for a 1 stop shop. Of how do you find all the resources because they maybe have different funding. They may have different calendar cycles. They may have different eligibility. And how do you find all of those in one place. And I don't know that there is one resource now.

Certainly, HAND is an excellent resource, like that Landlord Risk Mitigation Fund is administered through the Bloomington Housing authority. And certainly, you know, these are agencies that are in communication with each other. But nonetheless it might be a little more piecemeal to get different elements that you know would help support housing stability for renters. So there's just something that could be on the to do list right? Right? And when I say for renters, but there's clearly other resources available for homeowners, especially maybe first time homeowners, maybe down payment assistance. And so you know for many renters. Their goal is to be a homeowner, and to make sure they know what resources are available to help them. Transition to home ownership. If that is a possibility and down payment assistance can again help lower the bar to access homeownership. So I

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think, yeah, having a resource that can help keep track of the various programs and funds that are available would be helpful.

PUBLIC COMMENT: Anyways, I had an idea that maybe I know in my neighborhood there's a lot of really run down houses. And I didn't know, and they may already. This may already exist if there's help to spiff up a home that then someone they could put it on the market to rent, or someone could buy it. Yeah, I know hand has a housing repair program. I would lean on Anna to describe that, or to just explain the scope of that, just because I don't want to misrepresent anything.

Affordable Housing Production

PUBLIC COMMENT: Something I'm noticing a lot is that there's this encouragement for kind of affordable housing where I don't remember the percentage—like 10%, or whatever—of many new builds have affordable housing that's almost always has been. Now, workforce housing. I've not found any new builds recently that have been Section 8 or income-based, or any other type of affordability. And I think that's a big lack in the system when we're talking about increasing the amount of housing options available. But then we're only increasing it for medium income. So I think that would be a really big focus of how do we get developers to, you know, make a low-income housing development. Another one, or at least make it where 10% of those units are low-income, or they accept Section 8 or anything like that.

PUBLIC COMMENT: I just want to mention that currently, we do 50. So developers do have incentives to be able to build up or out. They give us 15% workforce housing units currently. But the way that those are marketed, there have been some really crummy agreements that have come across our plate where they're only targeting between 100-120% AMI, which is too high for our workforce, in my opinion. And so there is a mechanism that we are getting these workforce housing units. It's just that they're not targeting the right AMIs.

PUBLIC COMMENT: And I think this kind of also goes back to why is it? Why can the builders not afford to build at that rate? And a lot of it has to do with infrastructure costs and the cost of getting through our building process in Monroe County. It can be very expensive for builders to go through the planning department. The requirements are very expensive. They're one of the most extensive in the entire State of Indiana, which is why Monroe County's housing is literally the most expensive in the entire State. And it has to do with the legislative costs. So I think if you're wanting to cut the cost of what it costs to build homes that people can afford, that's the best way to start is a place that we actually have control and can make that cost cheaper and develop infrastructure that makes it affordable for everybody to live here.

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PUBLIC COMMENT: The requirement (especially in Hopewell) of elevating the entrance from street level will make it inaccessible as well as add to construction costs. our local AMI is very high, and I think the high housing costs are feeding into that increase.

Covenants and Subdivisions

PUBLIC COMMENT: I live in Prospect Hill, and something that hasn't been talked about before is covenants and subdivisions. Each subdivision and several plots of land have their own covenants, which precludes an empty nester who might live in a five-bedroom house or a house that has an adequate and complete basement or an excellent-sized garage that could be rented out to either seniors or students. But their covenant for the neighborhood plots precludes renting. Each neighborhood really needs to determine how they could change their covenants. Most of the covenants have an expiry date that's automatically renewed, but if the neighbors get together and redefine the covenants for their neighborhoods, that would allow seniors, who are in big empty houses or empty nesters, to make a little bit more income and increase the density for the subdivisions. Since Bloomington is only five and a half miles across, that means even the distant subdivisions are only two miles from the core where jobs, school, library, and banks are.

This doesn't require a great deal of effort. It would just make it so that the neighborhoods could work together. Many of the neighborhoods have their neighborhood associations, and it would be something that could come through HAND to help. I have given a number of presentations about covenants and did a summation of 14 different covenants and neighborhoods, and a few neighborhoods have changed their covenants. That might allow for increased density and also make it so that seniors could make a little bit more money in their large houses and also have company—perhaps younger people. But that's an untapped resource that might serve neighborhoods, serve seniors, and also serve people who are looking for lower-cost housing, since all the new apartments we have are very often priced out, and the new construction is also out of people's range of economy.

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Development Costs

PUBLIC COMMENT: When a plat gets submitted for approval, oftentimes they want to see, like, for example, the road go from point A to Point B, all the way, you know, roughed rough coated all the way done before they'll allow them to sell one lot right? Well, that doesn't work. They don't have the \$3 million dollars to build the road all the way through where they could build a section of it and sell as they go.

PUBLIC COMMENT: Construction is always a math problem. Whatever the cost of the land and infrastructure is you, you know there's a multiplier for that. Of what value house you should be building. I will also note that we have hit the \$300,000 appraised value mark for the 1st time of a habitat. Home so a 5 bedroom, 2 bath built on a slab, with no garage appraised for \$300,000.

PUBLIC COMMENT: I do think our home values in this community are outsized. Especially with regard to the income in the community. So it's great, for if you're if you're a current landowner, homeowner, you know, you're benefiting from those outsized values. But it's it is restricting the number of people who have access to those ownership opportunities when things are appraising, so highly.

PUBLIC COMMENT: My family is one of the larger developers here in town, and I've been around for 15 years doing it. And on the east side of Bloomington you have a 3rd of an acre lot sold for \$90,000. Right? Why is that the case? Well, the land cost them 2.5 3 million dollars, just to acquire the tract of land to develop on. So they have to charge that much money for the lot and the infrastructure with the you know, the the sewer, the utilities, the road, the curbs, the sidewalks, all those development costs cost X. So they have to charge. X. That's on the east side, southeast side of Bloomington, whereas there's there's opportunities in on the west side and some other areas where the acquisition costs wouldn't be as much. So from what you're asking, is what it looked like 5 years ago to now, you know, it's the cost to develop.

You know the city requirements, for you know, 4 inches of asphalt versus 2 inches. Well, I mean, everything's increased, and the requirements that the developers have to do now which I understand. That part of it. But it does increase the cost which they have to pass on that cost to potential home buyer. So I don't have the figure for the percentage of increase over the last 5 years. But I can tell you that it. The prices have increased to develop property, and that's just passed on to potential home buyers. Right?

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PUBLIC COMMENT: The public housing authority/CDC is required to do environmental assessments. There's an a number of steps, Davis bacon and different requirements that add costs to any job. And just again the the time question. If we're waiting on an approval of a review from our HUD regional office? I'm dealing with this right now our contractor who we've selected for the job. unfortunately, it's been long enough that he's gonna have to revise his quote for our project. Which kind of puts us back? To the drawing board once we finally get those reviews approved. So part of the challenge is this complexity of different needs from HUD, City. Builder, developer, and trying to coordinate those timelines which usually don't match up. And then and then everything increases over time. If that makes sense.

PUBLIC COMMENT: Habitat's Osage Place neighborhood in 2021, when we started, the project was \$50,000 per lot, just for the infrastructure that has increased in 3 years by 30% to over \$65,000 per lot. That's not counting land costs. It's really hard to build homes affordably when infrastructure costs are that high

Part of what contributes to that is are the ordinances. We have done a comprehensive overview of city ordinances that we think impact affordability. Part of the way that we are able to make it work is, we do have those Federal subsidy dollars that that we have access to. So that we're not having to pay for all of that just with fundraising dollars, and we can put those fundraising dollars to use building home.

But you know, a typical developer is not going to have access to those dollars in the same ways that we do. So, I think I'd love to hear what developers would be interested in, to incentivize that affordable portion of it. But you know some of the things that we value in what makes a neighborhood beautiful add significantly to the cost: curbs and sidewalks, and anytime that you're having to put in extra asphalt. So we had to have a an alley behind the houses in one part of our neighborhood, and we'll have alleys in the second phase as well anytime. You're adding asphalt. That's super expensive. Anytime, you're adding concrete. That's super expensive. So, I think there are ways to lower those costs for affordable housing developers, but not as the ordinances currently stand.

I will also say you know, part of the land. Affordability issue is just the availability of land we are running out of land to build on in the city. And so the natural progression would be to look at land to build on in the county, but because we cannot get sewer connections in the county, it is impossible to build affordably in the county without those sewer connections, because you're talking about a 1 acre lot, minimum and the numbers just don't work for building affordably in the county when you're when you're talking about a septic system.

Other specific related issues that add cost to the overall development: side setbacks. Height restrictions, things like that. The more space to be used to separate homes. The fewer homes you can build.

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The longer the longer it takes to get through the planning process, the more expensive, but also just getting release of you know, bonds when you when you think you've completed a project. I've heard this from multiple developers that the time to get those bonds released is extraordinary, which means that the developers have those extra carrying costs, that they that they are burdened with and and anything anytime, you're adding, you know, not for us. But anytime you're adding to another developer's cost of development. It's going to get passed on to the end user. We set our mortgages based on what homeowners can afford, not what it costs us to build. Obviously, the more it costs us to build the fewer families we can serve. But you know, another developer is just going to pass those costs on to the end user. So the longer the process takes the greater that that cost for sure.

Eviction Diversion

PUBLIC COMMENT: I'd like to put in a plug for the gap that I see in eviction court, and the role that CJAM plays primarily is providing mediation. In a year, there are about 900 to 1,000 people going through eviction court. Our primary mission and focus is to provide mediation skills. But in addition to that, we've identified other areas that need support.

When I look at these issues, I see a continuum: we have people who are already homeless, and then we have this group of people every single week who are on the verge of being without a home—many of them within two to three weeks from that timeframe, even if we're able to help them avoid eviction. I feel like the little boy with the dyke, you know, putting a finger in to stop the leaks. I would like us to identify an organization that has social workers and housing experts so that when clients are coming out of eviction court, we can identify those who are most at risk of becoming homeless. I would love to have somewhere to send them to get triage case management. There are some really good models out there for these kinds of services, where case managers work with highly vulnerable people, like women with children, for anywhere from 3 to 6 months. They not only help them get into another home but work with them to ensure they can be successful in maintaining their next home. So, I want to advocate for that.

PUBLIC COMMENT: A large percentage of evictions are related to nonpayment of rent and the mounting penalty fees.

PUBLIC COMMENT: I just wanted to know when it comes to evictions. I know, especially mentioning families facing evictions, that's a big population we see in our outreach services. And sometimes it just takes, you know, that extra bit of money where we can try and be flexible. I think having those types of funds—you know, there are programs on the rise, I know, with like rapid—but those usually have very strict requirements that people will not be able to meet often times in these eviction cases. So being able to really focus in on

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that diversion and then getting them involved with systems like New Hope or other programs quicker before the eviction comes, we can very quickly try to divert them.

PUBLIC COMMENT: I know, obviously, we're limited on exactly how much funds we have, but we do have funds where we help people with those apartment applications. And, you know, trying to make sure they get a lot of apps out there quickly can help divert them from that literal homelessness status. And, you know, I think those types of services and having more people do that for single adults who are facing evictions, and trying to address the money behind, if we can prevent the eviction entirely.

Eviction Expungement

PUBLIC COMMENT: HAND could put funds toward paying off damages that prevent an eviction from being sealed/expunged. Something like if a tenant pays it all off but the last \$500, HAND pays the remaining amount. New Hope has helped filed 30 Eviction Expungements in 12 months.

PUBLIC COMMENT: Indiana's eviction sealing law, which was passed in 2022, provides a way to expunge past evictions from one's record that can be again an at-risk factor for future housing. That's something that we do in-house in our case management. We're letting people know about it, and then we're helping them file that eviction expungement. It's actually a really easy process. It's just 2 documents, and anyone is eligible for it if they don't owe on the eviction, and the eviction was dismissed or overturned or found in favor of the resident, which, obviously, that one is very uncommon. But it is really common for people to have an eviction filed on themselves, and then it's dismissed, either because they ended up paying all the rent or because CJAM helped a mediation happen. But it's a wonderful new-ish law that was passed. So we definitely use that a lot in-house and are constantly helping people expunge their evictions so that they're just not on their record anymore.

PUBLIC COMMENT: Thanks for saying I love the idea that you all are actually helping people fill out the expungement paperwork because it is sort of a simple process. Although folks might need help navigating. So maybe more training for other organizations to do what New Hope is doing would be a really simple thing that the city could support. And maybe even HAND might be interested in doing some sort of workshop and training for other staff people. And just so you know, Indiana Legal Services is offering—I think this will be the 3rd one—there's an expungement workshop this Friday afternoon where they provide attorneys and people just walk in. They look up to see if they're eligible, and then they help them fill out the paperwork on site, and it's a walk-in.

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Fair Housing

PUBLIC COMMENT: I wanted to mention something. I think, that gets in the way of people with disabilities and fair housing, especially in renting markets, is floor plate limitations on developments. So they limit the amount of space the building's ground floor can take up, and I know those are, you know, units that can be accessible to people with wheelchairs. So that's something I wanted to mention.

PUBLIC COMMENT: You know I think, a challenge we're all presented with who anybody that works in community development and housing is just the constant need for education about fair housing and people knowing what their rights are. So I think for comment on the Consolidated plan. And just yeah, we have the fair housing center of Central Indiana, which does a lot of educational efforts, but I think any other resources that can be marshaled to make sure people know their rights on fair housing is really important, especially in the rental market, to Bill's question. Right? So you've got a lot of tenants coming in from all over the world. All over Indiana to living in a diverse housing stock and in Bloomington. And I think the issue of fair housing is really important so that people know their rights cause. I think we've all seen instances where people don't, and they're suffering the consequences of that and so both on the the landlord and the tenant side. Just seeing an increase in education and fair housing is important.

Require landlords to participate in fair housing education as part of their recertification every year. The city has one of the most robust rental programs in the State, and one of the only right. So it's unique in our state. I know we're talking about the city here.

When it comes to landlord and tenant rights is a challenge you'll hear state organizations talk about so that trickles down right? What housing protections are there for people? Outside of Bloomington. There really aren't that many? And so then are more people gonna wanna live in Bloomington? Yes, right? And so therein lies our challenge. People want to live here, and so we've got to figure out kind of what that cycle is. I think Anna talked about an ecosystem, and it is right? So you've got to think about where those challenges present themselves and what the consequences are. And that's people want to live in Bloomington. Maybe they want to live inside the city, but can't afford it. There's a standard of safe housing, a strong standard of safe housing in the city of Bloomington, but there's not that program outside of city limits. And so that comes with that education. So what can you arm people with right? Besides the safety of that housing and that comes with education. So I don't know what the solution is. I think we're all geared toward it. If you're talking about spending Federal money. You know.

I don't know what Hand has talked about with any dollars that can be spent on education for fair housing. I don't know programmatically what CDBG and HOME could do there. But maybe that's something to worry about. There is not a Fair Housing requirement

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for renewing rental permits, but perhaps there should be. BHA does not require our landlords to participate in fair housing training, but we do give them literature.

Family Housing

PUBLIC COMMENT: Single parents certainly face challenges in terms of they may need a larger unit with more bedrooms for their whole family. But of course, if it's a single parent, they likely have a single income, and so that can make the cost of renting a 3 bedroom apartment more than perhaps a mortgage on a 3 bedroom home, and so trying to figure out how to tackle those challenges, because we all know that homeowners benefit from fixed housing costs that de facto get lower overtime with a fixed rate or fixed 30 year mortgage, whereas rents can go up and so that, in addition to access, even finding a 3 bedroom apartment.

HAND Rental Permit Program

PUBLIC COMMENT: I own Bloomington Rentals and Realty. I wasn't planning on speaking, but since you're asking people to, I will. The question that was up there asked, what specific things is the city doing that are impacting the ability to find affordable housing? So I'd like to address the HAND permit program, which is the Housing Area Neighborhood Development Renters permit program. It's been in place for so many years that says in many neighborhoods, even if you have a 4 or 5 or 6-bedroom house, you can only rent to 3 people.

We have empty bedrooms right downtown. Even if you can provide off-street parking for these people, the city will only—believe it or not—you can have a 7-bedroom house and rent it to 3 people. That law has got to change. These are core neighborhoods right downtown. I know a lot of people wonder why so many are turning to Airbnb. Well, it's because you don't have those same restraints if you do that. So you're taking away long-term housing because of this really restrictive hand permit program. It's outdated, antiquated, borderline racist, and it just has to go away.

The HAND permit issue is really what I wanted to address here. It's a planning rule, and I implore the planning department to change that rule. Empty bedrooms right downtown—that's not good. There are different departments that oversee different things, but certainly, I welcome your feedback.

That's what I have to say as a person who deals with a lot of tenants in this town, of all demographics—economic, racial, all of them.

Housing Costs

PUBLIC COMMENT: The other thing about fees, and this is not something we're tracking but it's anecdotal, is just the cost of application fees and how much that's costing people. On top of that, everyone has wait lists, so it's like money down the drain to be told, "Yes, you qualify, but you're on a wait list." For some people, \$50 to \$100 for an application fee is exorbitant. And what about the folks that are denied, and are paying those same fees? On those background checks, we have that a lot where people aren't able to be approved, but they are paying those fees multiple times. And that puts them in a worse situation as well.

PUBLIC COMMENT: I'll just throw in that I think one of the challenges we have in this community is we are so below the level point on housing that any housing is critical. Because at any level, it starts to reduce the pressure point. If we could stay away from \$600,000 homes, that's certainly helpful, but even those are needed in this community because that's, in some ways, all that developers are able to build to make it work. So I think anything is the easy answer.

Certainly, dwelling down to the phrase "affordable housing" or "attainable housing" would be really critical in this community. We repeatedly see, unfortunately, on the county side—not so much the city side—another land development stopped, which just creates more need. If you're a family trying to figure out whether to stay here and you can't find housing, you're probably not going to go to Tippecanoe County or Carmel or Hamilton County, but you are going to go elsewhere—maybe Owen County, Greene County, or Lawrence County—but not here because we've priced them out.

So, going back to the original question, it's sort of circular. You can't get into a house because you can't get childcare because you can't get—you know, it just keeps going around and around. So, housing at any level, density, bus lines, or transportation routes are really critical and continue to be. We've got one on the south side of town by Switchyard Park coming online later this fall, or early 2025. That's a big step in some housing.

Local Housing Market

PUBLIC COMMENT: Yeah, I'd like to talk about the shortage of under \$500 rental homes. This might not be something that we can solve immediately, but it would be good if we could. But another strategy. To solve it in a more medium or long term would be enabling more building of maybe luxury, or just new large scale apartments that can age into being affordable homes that are. So 5 or so years there would be not luxury anymore. There would just be newish, and then 10 or so years, they'd be affordable.

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PUBLIC COMMENT: I think there has been a lot of other cities, for example, where kind of reducing and overhead, and permitting, like drastically increase, like new building of housing, and then just having more housing options kind of push down the price overall. And there's also this concept of like vacancy chain where people move to nicer homes. and then gradually kind of dedicating at a lower end and with with a lot of studies connecting like homelessness and housing price to just lack of enough supply I'll really advocate, for like reducing the permitting overhead and allowing and a like gentle density all across the town so that there's not like this massive apartment all over the place, but more like a gentle gradual increase of housing options.

PUBLIC COMMENT: I'm the President of the Bloomington Economic Development Corporation. Our mission is to help attract and retain quality, and housing comes up within the work that we do. When employers are looking to come here to grow jobs, one of the first things they ask about is workforce and the ability to have a great workforce living nearby. So the work that we do is very tied up together in housing access.

I wanted to try to address two of those questions. Something that we've seen recently is that our demographics have been shifting. We're seeing that we have an aging population, and that is something that I feel is impacting housing demand here. We've added 5,000 people over age 65 from the years 2012 to 2022, and the Indiana Business Research Center anticipates that we're going to add another couple of thousand people by 2030, while the overall population remains flat.

That is a concern if we're trying to attract and retain talent to help our community remain vibrant, and to keep people running the community, as well as caring for our neighbors who are aging in place. If I remember correctly, the two questions that were up there were: What is impacting the ability to have quality housing for everyone? And what are policies that may impact this? Number one is the overall market.

So the overall market forces that we're seeing here, in terms of policies, are really around zoning and sewer. Because a lot of county decisions have been made recently around keeping urban areas urban and rural areas rural, it sort of pushes development either into the city, out towards Ellettsville, or out to outer-lying counties. That has a bigger impact on people having to commute. The cost of time and money for commuting has an environmental impact, and it can also drive up prices where we are currently.

At the same time, understanding that the city has been going through annexation proceedings and has not been extending sewer for new housing developments or other

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developments in certain areas, that can also impact the ability to develop housing that's affordable because it just makes the market more exacerbated.

17% of employees overall are migrating into Monroe County to work, but some employers are reporting as much as half of their employees, so depending on the industry, perhaps, maybe where the location is, and what kind of price point they need in terms of housing and salaries. So I'll get information to realize that even if you get an average looking a little more closely into some of the details, can also be helpful. Thank you.

PUBLIC COMMENT: This is exactly what I've been saying as a Bloomington resident for 60 years. Indiana University MUST do more and be more involved with the City of Bloomington. Imagine if the Westside of town put up signs saying "No Students or IU Faculty Allowed. City residents only."

PUBLIC COMMENT: As it was mentioned before, I did have some involvement with some of these issues in a prior life. Before I retired. I got a long list of questions which I will not ask all of these. You're right. It's complicated. There is no single magic bullet. It's gonna have to be many different solutions, the nonprofit sector. with their low income housing, tax credits, or which are extremely difficult to acquire. Sometimes it takes a couple of years, maybe even more before a project is even eligible. And you know, developers don't like to wait that long to do a project. So that's a Federal issue which we have no control of. The State of Indiana is very restrictive in terms of what communities can do. Terms of regulating housing. Oh, so that's a big issue, but it's 1 that we can have some influence on. I believe. So, we need to have a goal of working with our State legislators to help us address these issues.

The other thing that we need to do is we need to educate our local government officials so that they understand what the impact of their actions are on this particular issue, because sometime I think they're operating in an ideal world where they still see Bloomington as this garden oasis in the middle of Southern Indiana, and we're a very urban community, and we have to embrace density. It's not something that people who live in nice, spacious neighborhoods. want to hear, but it's an issue that we have to face. I live in Prospect Hill, too, so I'm very aware of the kind of issues that that you're dealing with. We bought a house for \$75,000 32 years ago and I hate to tell you what my taxes are this year. You know I'm paying a hundred dollars a week in property taxes. that's not affordable for anybody. you know managing on a retirees income, but it's very, very difficult. So there are these compendium of issues that each one of it, each one of them might have some solutions. When you look at them globally, it just seems so overwhelming. The University. When I retired there had 200 individual housing units, like houses that were scattered around the

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neighborhood on the periphery of the campus which they acquire so secure land for expansion, and they would rent these out to generally people who work at the university, so they provide some little housing there. But how much do we work with the university in terms of help the situation in Bloomington. the unit there are. There are communities who've worked with large employers, and the university is one of the largest we have to help their employees purchase property.

I live in a neighborhood that a lot of people don't understand, but the Showers Corporation had their own kind of credit, union, or bank, and they help their employees buy houses. It's not a new concept. So those are some of the ideas that that just come to mind.

And where I came from originally central Indiana tornado alley, mobile homes as risky as they are in some particular cases or affordable housing. And you know, and if you go to some communities of rural Indiana. That is the only option available. And this community seems to have dislike form for mobile homes as a particular solution. It's not the best way to provide housing. A mobile home is kind of like an automobile, it loses its value over time rather than a piece of real estate which increases value over time. Those are issues that that need to be involved.

I remember when I first moved to Bloomington, there were no investor owners. The builders of student housing were local people that we knew in the community, and they understood some of the issues. But then real Estate Investors started buying property and raising the costs. it became out of our hands. It's probably not controllable except through the IRS. Those are some of the issues that that I've come across over the period of time that I've worked on this issue.

I was on the board of Monroe County Housing Solutions community land trust at one point in time. They got to the point where they couldn't buy any more house or property because it was too expensive. The middle to lower income homeowners didn't have the wherewithal to pay lot rent, but the Community Land Trust operated on income from the lot rent. But for a low-income housing operation or organization to keep suing its resident tenants for land rent didn't make sense. And that was one of the one of the contributing factors to its demise. I could go on and I will fill out your survey online with some of my ideas.

There are some lots in some of our neighborhoods, and there's there are a couple of additions in Prospect hill with these small skinny lots and they could be subdivided. So if the regulations were changed, such as the ADU now has to be built by the person who owns and lives there. But, building an ADU is not inexpensive. So it's probably with not within the means of a lot of people who live in my neighborhood who have these ginormous lots to build an ADU. But if there was a way on the books that we could begin to sell off,

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subdivide those lots so that somebody could purchase that and build a home. Not a huge home but a house.

I grew up in a factory town where people raised families in 900 to a thousand square feet and we don't have to build giant houses. It's not what people have come to expect. but it's functional. So I think we need to really take a hard look at our comprehensive Plan. There are things we can do locally on the local level with our ordinances to really address the issue and not try to be like San Jose. And you know, Southern California. But let's address what our Southern Indiana issues are, and what our Southern Indiana solutions are.

One final note: when I first started working in this field in Central Indiana, I remember going to a meeting with Tomi Allison. and this was a meeting to work on. The census and college towns have a particular problem with data. The way the census looks at communities and the way they use data because the census is taken in the spring when students are on campus, and that is their resident at the time. And so a lot of those 43,000 people in the census. you know. They're not permanent residents. They're transients but they're in terms of the Federal Government. They don't see that as difference. so it was an issue 30 40 years ago. I don't know when Tomi was here, but it was a while back. and it continues to be an issue now, so are there.

There are other communities in the country small towns with large universities. you know, Penn. you know Happy Valley. What's the name of the where Penn State is? It's a small community in the middle of nowhere, with a giant university. Is there an organization of those kinds of cities that work with these kinds of issues on a national basis model programs that have been created, that we could use? Granted, each State has several separate mechanisms and separate regulations. But to me it's an idea. Somebody out there is dealing with the same issue that we are, and we need to talk with them. We need to work with them.

PUBLIC COMMENT: I recently joined the Commission on Sustainability. I have a new newer, local nonprofit blue bee, holistic, affordable housing. And we're dealing policy of a city entities actually impact and create a situation where a landlord evicts which makes someone essentially unrentable. And so we have to involve legal services. One of the issues is the last census, you know. There's some qualms to be had with the last census not being quite accurate from 2020, but that 43,000 students out of a population of 80,000 puts them at a little over half. And I learned that the recent residence academy a meeting that whereas most communities are 30 to 40% rentals. Bloomington is 67% rentals. And so that's part of how some of those numbers kind of shake out with the Commission. I do believe you know data is part of our mission statement that we are to compile and advise

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city bodies and create data sets. And so as a newer member, I'm going to be pushing, to be looking into that. And we're forming some new working groups. They apparently haven't had working groups for a couple of years. but we're working on forming those to start you know, devoting in these various areas. I think one solution would be the city acquiring land whether for land trusts or to give preference or incentives to nonprofit housing development rather than typical developers. so that a different model that it's not about market rate. That's actually there to make it affordable and not about making exorbitant profit. Another component that's always left out is environmental design. It's seen as a luxury thing.

And it's actually a way to build in resilience and to cut costs of living. So if there's renewable energy generation on site that's cutting you utility costs. If there's urban agriculture. food security systems on site that's lowering food costs. And those can be green jobs entry level green collar jobs so that resources are not just drained into certain low income developments. but the residents can actually be employed. Earn their own key and you know, so that it's seen as more than just a unit of extraction and with holistic affordable housing. There are models. The the center and eco ethic as a way to address ecological challenges and economic crises at the same time. We now have a member of the County Environmental Commission and a member of the City Council interested in our plan for a tiny home agrihood. There are such things in Detroit and there are zoning models, templates that could be transferred. what we'll probably start with is a designated tent land for the homeless but moving it toward tiny home eco village with a long, you know, as transitional housing as other programs ramp up and other units become available. I think there's always going to be a need for something intermediate, and at present I believe the Mayor's plan is no funding for anything between shelters or apartments or housing. But there's there's still a need in the middle there. so holistic affordable housing would certainly be interested in hearing from anybody that's commenting today find our group on Facebook. And again, as a newer member of the Commission on Sustainability. You should look us up because part of the mission of the Commission on sustainability are issues of equity and things like housing.

PUBLIC COMMENT: Good afternoon. This is Christopher Mg. Sunny slope, Resident, and with the Bloomington Chamber of Commerce a couple of things with regard to the the Cbg block grants. We're not talking about a lot of money, so where can we go? Probably the farthest, and I think we've seen some success with Arpa funds in the county. For home repairs. Let's keep. Those who can afford that are living here can afford to live here. The price of land is the price of land buildings expensive, but where we where we can move the the meter a little bit is on the margins here, and that's keeping people in their homes. A little

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bit of this goes into planning departments, and all of these things are kind of interchangeable. But the the recently passed summit district, PUD, with mixed housing and different options. That's the direction we need to go with density, especially as the city cannot expand its current boundaries.

The ROI regional opportunity study, I think, had, like 4,200 units needed. In the next 10 years for housing. So there is the need to keep building, and maybe we don't like the monolith apartment complexes that keep coming up. But there is a theory, and this is where we kind of are looking at that. Maybe people on the rentals that are in your neighborhood are kind of moved into one of these, larger as they're deemed luxury apartments. So this is kind of we have to be reasonable. What the city can do and what the city cannot do with terms of housing, and the you know the auxiliary housing? That's something I know it's very sensitive. But I we need to start looking at that as as an option and looking at regulations, and maybe looking at some landscape and regulations with the with regards to affordable housing and things that make it a little bit more affordable. What are the incentives that we can do for development on that end. But we got to realize what we can do and what we can do. And some of these things are are a little bit pie in the sky, I think, but there are some actions that I think the city specifically hand can take, and I think that's using them, the the money that we do have, and some of the regulations that state, and allow us to do to maximize that.

PUBLIC COMMENT: It's really it's the Enrollment cliff, and that those were those were families that were having well, there was a lack of fit. People having children in 2008-09, due to the financial crisis. So they are looking at a financial or an enrollment cliff here over the next 2 years, specifically in university and other universities, just because of what happened in 2,009, but that's not a long term play. It's just there'll be 2 years there where there's going to be kind of an Enrollment Cliff. But then it'll bounce right back just because the population wasn't people were not having children, and oh, 8, 0, 9, because of financial crisis.

PUBLIC COMMENT: I think I'd raise my hand just to say I guess I I didn't know the cliff was expected to be temporary. I thought that was going to be really like true, you know, Cliff, and it's so. It made me wonder about repurposing some of our, you know student housing the the one that's built on on the community side. Apartments like Smallwood and others, you know. Can we plan ahead to creatively convert things like that to where we need it for either seniors or those efficiency units or other creative uses in the future. So we don't end up with the oversupply and even greater oversupply of student housing. And then lacking, you know, housing for other vulnerable populations.

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PUBLIC COMMENT: I know that the fair housing offers trainings, but it seems that a lot of questions were asked about fair housing. Would it be beneficial for fair housing to actually come in person to Bloomington and do a training.

PUBLIC COMMENT: YIMBYana has written up a document proposing changes to zoning ordinances relating to affordability and density, I'd be interested in your input on it, and other changes you'd like to see proposed: <https://yimbyana.org/blog/smart-growth-policy-changes-to-bloomingtons-unified-development-ordinance/>

PUBLIC COMMENT: What would a fair housing training look like for the area? Is that something the Fair Housing would be able to provide in Bloomington if requested of them?

PUBLIC COMMENT: Hi, I'd like to thank you for the invite to this meeting, and I am a local mortgage loan officer here in Bloomington, and born and raised in Bloomington, went to elementary school here, went to high school, here, went to college. Here. Luckily I got to start. Start a family here. Got to buy a house a few months ago.

Attending a real estate seminar the State President for the National Association of Realtors, came to Bloomington and put up a chart, and I've always thought Carmel Indiana was the most expensive place to live in Indiana always, I mean, that's just we just know that right? It wasn't. It was Monroe County. It was Bloomington. Indiana is the most expensive housing in all of Indiana. And so when I'm looking at trying to help facilitate purchase loans for new home buyers. I run the numbers. I look at it. and it's over \$2,000 a month for a 1st time. Home buyer. They are absolutely locked out of this community. With housing prices, with the available inventory. It's different price points. And it's it's honestly disconcerting in that. These people now are going to other communities. They're going to Mitchell. They're going to Bedford. They're going to Martinsville. They're going everywhere else where they can afford housing.

So it is a real problem for entry level housing in Bloomington, Indiana, and some of it is just a land cost. Land acquisition cost is so high that these developers have to build X price point of a home just to get their return on investment. So it kind of went to to one of your points there. What are some of the barriers? For affordable housing? And it is land cost. It is. It is allowing developers to develop land affordably. And so that's probably a bigger subset of of the question that you pointed out there as a barrier to entry.

But for me it's more of a the entry level housing in Bloomington, Indiana does not exist for 1st time home buyers, and you know, if we can, if we can get someone some subsidies to help with the down payment assistance which we already do, I understand, and I and I do use Indiana housing community development to help subsidize as a soft second to get people in houses that don't have a down payment. But that lid brings to the question is, does it make sense for them to spend \$2,000 on a on a house when really, that's just way over their budget. So I don't have the answers to that other than just allowing more

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affordable housing to be built, and maybe if they go through the class through hand, that they can get a subsidy of their interest rate. So let's take. Let's use some of these funds to buy down their interest rate a permanent buy down. So if rates are at 6 and a half, let's buy it down to 4 and a half. Let's use some of this money. So instead of this \$2,000 a month payment, now, they're looking at \$1,600 a month, which may be less than the rent. So you know, we can combat the problem with lack of inventory and and high prices by helping lower their payment. At a place to where they can actually afford a house with the payment that they have. So that's just my 2 cents on kind of what I see in the market.

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Housing Choice Vouchers

PUBLIC COMMENT: Locally, over 40% of Housing Voucher holders lose their Section 8 HCVs when they attempt to move, unable to find housing within the payment and within 120 days, despite being compliant with the programs. Building for Section 8 can counter discrimination.

PUBLIC COMMENT: Shifting gears a little bit, but just mentioning that here at the Bloomington Housing authority we have roughly 1,700 vouchers each year. And only about 69% of those vouchers get used year to year, and part of that is lack of landlords that are willing to accept housing choice vouchers or other kinds of vouchers, and we are certainly working on that. But I think it also has to do with enough units that are geared toward working people in Bloomington. I think there's a shortage that are appropriate for use of vouchers. The housing authority has attempted to create landlord incentive programs to address this issue and we're trying to grow it. We have a landlord risk mitigation fund. And so that's been around for a couple of years. And hopefully, we'll be around for several more. And I think we've gotten most of the low hanging fruit in terms of landlords, and and now we're working hard to spread the word and convince landlords to hop on board with accepting vouchers. But I also don't think apartments geared toward the use of vouchers are being built. So we're kind of a this is not a growing part of our market.

PUBLIC COMMENT: I currently am a housing choice voucher recipient. So for me, my experience has always been challenging to find affordable housing in the community of Bloomington, because oftentimes the rent is either too high for them to be able to cover payments on our behalf. or they just exclusively state that we do not have to accept the voucher, and that they do. They do not have to proceed with any type of you know, formal housing or you know, process that I wanted to initiate with them. so that to me was disheartening, especially when I want to find housing that is more conducive for a safe and peaceful living environment. I don't find that much in my area, so I think there should be improvements in some parts of town. I won't name parts at this time, since it is, you know, where I stay. but there are locations in Bloomington that could be improved with, you know, resources in the community, so that there will be safer living conducive situations, especially if you are trying to find safe housing, and I feel like that isn't being taken as and as an important issue.

So yes, I think for Number One. The barrier that I faced was of course, high rent amounts especially in particular areas of town where limited landlords are on the program. And so it's kind of hard to find and seek out which landlords may be able to work with you. Because there's a very small pool of them. So it's kind of like you have to find someone quickly make

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your connection and hope for the best. There's not like a really great guide to kind of figure out who all could facilitate with that process. There is a packet, however, that we do receive as tenants. That gives us information on landlords that may or may not accept the housing choice voucher. However, most times they're not, you know, they have discontinued from the program, so it doesn't always align with what you're receiving. And so that does take up more time in the search of a new apartment or home. So if there would be something kind of like an apartment or housing fair, where landlords and people in the community come together, and kind of talk about these resources that are available to residents as opposed to us. Trying to hunt them down would probably make things a little bit more easier in that process.

I wanted to also mention as a single household member, you may not receive as the same benefits as someone that has, like children or dependents, or anything like that. So it does make it a little bit more challenging to have like enough funds to apply for housing, so that can be a barrier as well if you're like, you know, just by yourself on the government program, because you don't get as much as like other individuals that do need that for their dependents. if it were to be a perfect world. And I'm not saying that this is what this will end up being. But if we had it to where most or not, all landlords in Bloomington, Indiana, had to accept the program of the Bloomington Housing choice voucher. Then that would really be a benefit to the community as a whole. Because if I am eligible to receive this funding, and if I qualify, why can't I use it to live in a safe environment. So those are my thoughts and ideas on this matter, and I really appreciate everyone taking the time to have this meeting and listen to the public's voice in this matter.

PUBLIC COMMENT: We need to connect housing choice voucher recipients with landlords. If landlords in the community that were willing and able to meet with us in one location, kind of like, how students on campus have an apartment tour or an apartment fair on campus for them to select their housing in the next future. It would be, very, you know helpful to have something like that of that nature for us to be able to select suitable housing and meet someone face to face, have that connection, and feel that we are being supported as members of the community.

PUBLIC COMMENT: I find it puzzling and appalling that landlords would discriminate against someone that has a voucher. I mean a dollar is a dollar. It's like guaranteed payment of that portion. It's a head scratcher to me. but I guess with the high occupancy they see it as just the they just see it as if you're poor, that you're a higher risk for some, for some unknown reason. I think if you're a student, you're probably at higher risk for your property. But I guess I think we can understand a little bit about that particular risk

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mitigation program. Are there any other ideas that have been tossed around or any other. You know types of incentives that have been considered, or is that is that actually the risk mitigation is that the sort of a for you know, initial effort at trying to increase the number of landlords that are willing to accept a voucher.

PUBLIC COMMENT: Something that came up during the sustainability—a large survey and project that happened, God, I don't know, 5 or 6 years ago. There was no connection, or no communication, or no good way for low-income renters who are responsible and have good records to be in touch with Section 8 housing landlords. So, it was hard for them to find Section 8 housing that wasn't in a large subdivision. There are some landlords who offer Section 8 housing, but the people who needed that had no way of finding them. It was almost all word of mouth, and that was not very effective.

And one more possibility—Is there any possibility that realtors and/or these large rental apartments that have been built lately, is there any possibility there could be a trend where they would voluntarily offer an apartment to low-income people with good references to compete a little bit with one another? It would be such a contribution to low-income housing. It would be such a contribution to reduce a little bit of the inequity in low-income possibilities for people who are trying to raise themselves up. If the large apartment rentals would begin a trend of offering one apartment in their large buildings, that could be something that could be facilitated by the Chamber of Commerce or the Board of Realtors, or it could be a trend that started. Thank you.

Homeowners' Associations (HOAs)

PUBLIC COMMENT: I actually live in an HOA, and I realized that at least, I'm aware that the city isn't responsible necessarily for HOAs And I also realized that hand hasn't really to my knowledge, anyway. handled Hoa is but the reason that I bring this up today is that there are so many hoas in our city that are failing and many of us moved into these hoas you know, thinking that our fees were going to be a certain way, and and while our our property values seem to be going down, our hoa fees seem to be going up, and we have a situation where a lot of people can't afford the fees and the assessments anymore. And I know this from being a past board member, but now I'm just a homeowner, and I'm not a a current board member. But I wonder if hand would be able to consider adding HOAs to the people that you help. Thank you.

HOAs often they have amateur homeowners governing the neighborhood. Boards, you know, will try something, and then they'll try something else. And it it may have worked. It may have not worked in large part, I think, because we've got homeowners trying to run a

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neighborhood, whereas when you have rentals, you have HAND is overseeing those rentals, for example. We don't have any oversight. One hopes that the property management would be that oversight, but that doesn't always occur that way. and it just seems like it's kind of a Wild West, free for all type of situation in a lot of the hoas. And so what you have is. you know you don't have enough money in reserves or something fails. A big project fails like our neighborhood right now, has a big project that we're being assessed for, and we will be assessed for. And it's just very stressful for a lot of a lot of people living here. So I just I guess that's what I mean by failing lack of oversight and huge projects coming down the pike that there isn't enough money in reserves for, and then also property values. Not really matching the fees, the HOA fees.

Bill Wasielewski, M&L: Can I ask a follow up question, why is the property values? Not appreciating? In the in your neighborhood? We've heard a lot of comments earlier in our discussions about housing costs going through the roof in the city. So just could you talk a little bit about why you feel that your housing value has decreased, and the reasons for that.

PUBLIC COMMENT: Well, I guess I mean, you know, in terms of in terms of the fees in terms of the assessments. The property values don't really go up that much. And then, like I said, the HOA fees, and then assessments for large projects like like a drainage basin, or new roofs, or new siding. The neighborhood across the street you know that their property values are higher than ours. I mean their properties can sell for much more than ours. But yet our monthly fees are going to...what we've been told in 2025 is pretty much almost match theirs. And you know what I mean. That kind of thing just doesn't make sense. I think one of the other reasons. The property values are suffering is, you know, again. just lack of maintenance, lack of upkeep, you know, reserve studies. Again, if there's not money in in there, the bank to handle the things that you know in a timely manner that the reserves had be suggested. Then you have a backlog of things that need to be done. Thanks for that.

I think the issue here is that while they are considered private property, the fact is that they drain to public property. You know what I mean. they affect other public, you know, public property, city property, and also HOA members pay some city fees like storm water and trash pickup and things like that that we aren't receiving from the city. And yet HOAs do impact city property because of the drainage basin issues and things like that.

In our neighborhood we have a lot of neighborhoods just directly across the street and down the street. We have an elementary school, basically in our backyard. And to your to your point about the property values and the health of our HOA and other HOAs do affect neighboring communities. Property values are certainly going up higher than ours. So I do

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see that a relationship can and could exist. You know, between these private properties and city properties for the, for the health of all the residents of the city.

HAND: I just want to clarify to what you are speaking about. Is primarily in situations like condominiums where the Hoa is going to be maintaining the common spaces, and you have more of that going on I can think of at least 2 neighborhoods right now with with that issue, I will say that the reduction in values, in my opinion, and what I've noticed is associated with the conditions that are present which makes sense. If they're assessing more fees, you have more issues, you have more condition issues. So if we're in a condominium complex where you have some significant issues, let's say that it's siding, roofing, draining, drainage basins. These are all things that are pushing your monthly payments out of reach. So if they're charging \$500 a month on top of your rent to account for these common space maintenance items. Then it's not as appealing to a home buyer. You're getting less for your money. So I think that that is where I see the value going, Bill? If that answers your question.

Housing Costs Increasing Faster Than Incomes

PUBLIC COMMENT: I'm the housing solutions, director for habitat, for humanity of Monroe County and you know, certainly can speak to the housing and community development. But maybe even before then. All of the other topics. That you have employment and job training public transit. Well, actually, I'll just say employment and job training and child care accessibility. One of the things that that I would say is always an issue, but has maybe been exacerbated. In recent years, you know, looking at that past 5 year. Timeframe is the differential between what people are being paid and how they either stagnant or only minimally increasing. And how that doesn't keep up with cost of living especially with a lot of the inflation that we've seen in recent years. So that ability to you know, to be able to afford to. You know, pay for things that are necessary for daily living is just outpacing. What people are being paid, especially in Bloomington. That you know we are increasingly becoming a low pay, high cost of living environment, and that creates a host of challenges.

Mobile Homes & Affordable Housing

PUBLIC COMMENT: I just want to reinforce what the previous gentleman said. I walk my dog on a regular basis through the Kirkwood Mobile Home Park at the end of Kirkwood, West Kirkwood, and that has been bought by an investor, and all of the tenants in the Kirkwood village trailer court have received notices that they need to get out. perfectly. They'll be 1st in line for the new apartments that are going to be built

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there. and there are a number of trailers in the Kirkwood village. that it's 4 units in one trailer: so those are affordable. They have to be affordable. And I was I, you know, walking through with my dog, and the Resident was out. It was a nice day, she said. Can I pet your dog. And I said, Yeah, and so, anyway. So I knew that this purchase had gone on because I'd seen it. And I asked her, you know, and I had noticed that some of the trailers were gone. and so I asked her, you know what's going on? She told me about this letter. She says there's absolutely no way that I can afford a market apartment, and she didn't know what she was going to do. So anyway, it does seem that there seems to be a bias against trailers. And you know, eliminating that source of affordable housing.

Mobile home parks can be a source of housing instability is because the traditional model is that even if it's an owner occupied home. The land is typically owned by a landlord, and so they have lot rent. And so the source of housing and stability is that the landlord can choose to redevelop, sell their land at any time. There are models that are similar to a community land trust that in some cases have been implemented where the land or the mobile homeowners can buy the land under there. That's a source of housing instability.

PUBLIC COMMENT: So there's another another mobile home Park that's also been sold on the other side of 69 37 off a tap road. I don't know if you're aware of that one, but I'd had people. My mother talks to everyone, so it's hey? I met so and so at Sam's Club and or Walmart, and they're having this issue. Can you help with that? And then I you know, I know how to read these different documents, and there are a number of people who are either disabled in one way or another, have adult disabled children or something. And and now they're they have no idea what to do. I don't know how much time they have left, but in that case the property was purchased, and they were told to leave. So I that was very worrisome, and I had to really search for that location. It's a very small one.

Patterns in New Development

PUBLIC COMMENT: Affordable housing is very of strong interest, as it's the subject of my capstone project for my masters and I chose to target Bloomington specifically with the blessings of my academic advisor and I have been totally disenchanted affordable housing in Bloomington, and I would like to call out the white elephant in the room, which is. we are surrounded by incredible development on every side. You can't separate the rental market from the housing market because the rental market in Bloomington is driving up the cost of everything. The sad thing about Bloomington is, we are the most expensive market in the State of Indiana. More than 35% of our residents are housing burdened, meaning they pay more than 30% of their income towards housing. More than 20% of our residents are severely cost burden. More than one in 5 people employed pay more than 50% of their income towards housing.

This isn't a crisis. This is a gastronomical crisis. and most recently, on a conversation with someone, it was called out that maybe the market forces will correct the situation, which is absurd. The market, and Bloomington does not follow the supply and demand. We have got a surplus of supply, and our prices keep continuing to escalate. So my direct question in particular is what vehicle can we use to provide the data? Because I have not been able to find out occupancy rates for all of the gigantic luxury apartment complexes that we have in our city. I know that a certain percentage are supposed to be dedicated towards affordable housing, but they can skirt that by paying into an affordable housing fund. it would be really interesting to me if the city could produce the data that shows our occupancy rates, and very much like the other gentleman, said investors coming in to buy things up, that is. that is an issue. And so many of these large apartment complexes I live in. A so many of these large apartment complexes right now are simply for the sake of investing. occupancy is secondary. shouldn't there be a vehicle in place that requires these developers to report their occupancy rates, and if they are unoccupied for any period of time, shouldn't they be repurposed? How does this whole vehicle work? I'm so sorry. I don't have all the answers. I have as many questions as I do, answers but it seems like to me that is very key component that's missing. If we don't find out our occupancy rates versus our rent, I don't know how we're going. No one wants to hear about regulations and control cost controls, but our costs are are out of control.

I now live in a five-bedroom, 2,500 square foot home all by myself. My kids are grown. I cannot afford to buy a house in Bloomington. It is incredibly insane. I don't really have a choice. And I'm very tempted at the end of my capstone project to say that Bloomington's affordable housing program is to move to Bedford or move to Spencer. Move out because our costs are just astronomically out of control. And so I hope that's helpful.

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This is still a work in progress for me, and I am working. I'm diligently working on trying to finish my capstone project. But you know I became so disenchanted with the entire experience I came in with. I mean, I'll be honest, I was naive. I was like, I'm going to provide solutions for Bloomington's affordable housing. And I just became disenchanted. Okay?

And again, part of the problem is, some of the statistical data that I would like to have is not available or at least it seems, from the at least I hit those box. Perhaps it is available, and I'm just ignorant. But that's been a huge part of the policy. But when I overheard a former councilman say that our city council believes that market forces will control the house. I was my box. The market forces of supply and demand will not work. In this situation we have incredible surplus of supply. incredible demand. And the prices just keep escalating. So again, it's counterintuitive in economic terms.

On surplus of supply: Okay, this, again, is based on more of my intuition than it is statistical data, because the statistical, the stats aren't available. There is not one side of this town that is not being developed into some sort of luxury. Apartment complex, right? And the demographics don't say the most recent census don't show our population growth has grown exponentially. But our housing is growing exponentially. So how does that? That's that's to me. That's common sense. I'm like, how? Who's running all of these apartments? If our population is not expanding at an exponential rate? I don't understand how that could possibly be true. But again, if the developers are not required to report occupancy rates.

That was a comment that came up in part of my discussions with various peoples in our community that IU has stopped developing student housing. And we're it's basically a public private partnership at this point where they're pushing students off campus into these apartment complexes. But again our student population hasn't grown exponentially. it's grown. But has it grown enough to justify the development that we're creating, and it seems like there could be a vehicle there. And I understand that these are affordable.

PUBLIC COMMENT: Housing is a multivariate issue. It is so complicated there is never one. It's not just gentrification. It's not just developers buying a few houses in a in a developed neighborhood. It's not just. And I can tell you that from my experience it is so complicated that that's why I said. I will try to be concise. because if I'm not careful. All the squirrels in my attic will come through the microphone, and I'll be rattling off statistics and be going. Oh, oh, and I'll sound like I've lost my marbles. But it is. It's a really super complicated issue. But it's also an issue that I think the city is going to have to take a more deliberate regulatory stance in order to try to arrest if we're going to let the market satisfy the problem, I think it's going to take a deliberate hand of controlling the market forces to some degree.

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What kind of regulatory measures are you thinking of when you say that I think the best example of some things that are working in Bloomington, the Summit Hill Community Development Corporation Building, the working with the Land Trust Land Trust issues can work. There's a gentleman in this room today that was involved in the Bloomington Land Trust years ago that could not. could not remain viable. The market forces push them out. They just simply could not sustain themselves, as I understand it, and Patrick could elaborate on this, as I understand it, if the city owns the land, and the homeowner owns the home that at least gives people that are on a lower income scale. the ability to develop equity. But see, that's a control. If the city continues as these properties become available. there are market forces. There are ways that we could be more involved. And I also see, I mean, it could be a bond issue. It could be there. There are many different vehicles that could get there. This would take a whole committee in and of itself, could spend an infinite amount of time trying to fill up things. But the first time home buyers, my first home was on near West Side, 916 West 6th Street. I paid \$73,000 at home, and I sold it within 4 years after making some small improvements. That home that I paid \$73,000 for is probably going for about \$250,000. Now how do we? How do we arrest. This is but for 1st home time buyers. That is the biggest issue for me personally, because I had 2 small children at the time. If I had 2 small children on my carpenter's wages today. I could not buy a home in this town and I think that is really the thing that drives my passion so much because I think young families should be able to live in our town. and we are We are not providing them forum for them. It's it's not available. Thank you.

PUBLIC COMMENT: A few thoughts. I was just looking at the notes you sent from the Consolidated Plan 4 years ago, and under affordable housing, increasingly high demand for housing Bloomington with students playing a large role in high cost of housing additional concerns. That new rental housing is being built for students rather than long term residents. I would say. That's probably only grown and concern in the last 4 years. It seems like what's being built is luxury geared towards students.

And in the single family market it's really most builders are focused on rehab and luxury construction. So I so just a few thoughts about suggestions. since the market is going to tend to focus on where developers and builders can actually make money and make the numbers work. We need to have some public subsidy to focus on the other end. And so that means this came up in several conversations recently.

Regional Housing Market

PUBLIC COMMENT: Affordable housing is not just within city limits, right? It's an ecosystem for our community, and that includes the county as well. But there are land use restrictions within the county that do not lend themselves to the development. the sliding scale that was put into place that restricts that land. Subdivision is significant. State law says, says that you can only subdivide a piece of property in the county down to one acre. But really the sliding scale says that, depending upon how much the original acreage or parent parcel has, which is supposed to be 60%. You can only subdivide it down to a 2 and a half to 5 acre lot unless you go through XY, and Z steps to get a rural subdivision, through which again, it all is related to sewer extensions. That does not make sense. We can't legally have a rural subdivision with lots that are a quarter of an acre. So I think we have to look at the entire ecosystem of housing not just within the city boundaries.

Also, construction materials are extremely expensive. It is incredibly difficult right now for any builder to even break even on a development, and particularly within city limits. So when we're talking about land costs. It is not unusual in our community, as Keith said, for even a quarter acre lot to go for, especially if it's got sewer and all. It's been developed, and there's utilities present. It's not unusual for it to be \$100,000, which is a significant cost, and then you add, on all of these burdened construction costs as well. So you know, without a lot of subsidy. I'm and I'm not sure how to turn that time. But then, also, let's talk about interest rates, interest rates are extremely high there, you know, we went through this period during Covid, where we had significantly More demand than we had inventory. So it just pushed the prices up significantly. People were waiving inspections. They were put paying over, asking they were waiving appraisal gaps to saying that they would bring money to closing above and beyond what it would appraise for. And so now we're in this inflated bubble that's going to be really difficult to burst. And we just have not seen the inventory necessary to help drive those down.

I think that the interest rates, coupled with the high prices are called golden handcuffs. People are not willing to move up in housing, so why would I go? Let go of my 4% interest rate to buy something that I really can't afford. When the interest rate is significantly higher, it makes it unaffordable. So I agree with Keith in the interest rates are definitely a portion of it. Land development costs are a portion of it. I think that incentivizing for any developer would need to be the subsidy of the acquisition of the ground, or in infrastructure itself.

PUBLIC COMMENT: So since Anna brought up the entire ecosystem, I will say, if you're not paying attention to what's happening in the county right now you should be the county is getting ready to present their county development ordinance and a new zoning map for the

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entire county, and it is not friendly for affordable housing at all. The availability of land to build affordably on. And if we could get sewer connections, you know. I think I think they're zoning it as if sewer is never going to be an option when in reality the county could be pursuing their own sewer service. But it's just easier to say, well, we can't get sewer from the city. So we're gonna zone this as if we're never going to have sewer and it, and it's going to handcuff us for a very long time. Because there just is not land available that can be subdivided small enough to build affordable housing. And I think the people making the decisions on that don't want to see development in the county. They, you know, they're claiming that they want to preserve rural but really, what they're doing is excluding people in our community from opportunities to be homeowners. Homeowners have 400% greater net worth than renters and housing equity makes up almost 35% of net wealth. In our country.

So they are just denying opportunities to other people and if we're not able to grow beyond city limits, then, they're gonna go other places. They're gonna go other places and Bloomington and Monroe County are going to lose out. So that is something that I don't think enough people are paying attention to. It's been a 4 year process on that CDO [Consolidated Development Ordinance], and people are tired and not and the Commissioners are going to try to push it through very quickly. They have announced 3 public meetings. But also said that if there's not great enough attendance at the 1st one. They will cancel the other 2. So it's I'm trying to nicely say we need more people participating in this process. We need more voices. Besides, just developers and builders, because we're the ones that are paying attention right now. But we need people who are in the community that are underrepresented, that aren't currently homeowners or landowners that want that opportunity in the future, because I think it's pretty egregiously slanted against their opportunities for the future.

Regulatory Burdens

PUBLIC COMMENT: For organizations like Habitat that are building affordable housing and developing property. You know, to be able to you know, to support that housing. You know. What are those things that you know maybe come out as unintended consequences of you know, of zoning ordinances, or you know, other development kinds of things. The other thing that we wanted to take a look at, though, is once our homeowners are living in their homes. What additional burdens? So it's not just how much they're paying for an affordable mortgage. But what are the other cost implications associated with some of the you know. Different city ordinances. I think in most circumstances it's absolutely not intended to be a barrier. It's just, you know, an unintended consequence of that. So and that's something

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that we would be happy to Talk about you know what sorts of what sorts of solutions? You know could alleviate some of those burdens. We would like to help come up with fixes if if that's something that the city is amenable.

For example, when a lot is developed, in addition to putting in all of the street infrastructure, there's also putting in sidewalks, putting in the strip of grass, and street trees, and all of that other sort of stuff. All of that infrastructure is then dedicated over to the city. The city maintains the streets—but the sidewalks and that buffer of grass along with the street trees end up becoming the maintenance responsibility of the individual homeowners who own the lot adjacent to that that city infrastructure and In many circumstances the maintenance and repair responsibilities are going to be beyond typical homeowners to “do it yourself.” Instead, it’s the kind of project to requiring hiring contractors. And there can be significant expense associated with that and that's something that we talk with our homeowners about part of our education program, so that they understand what their responsibilities are as homeowners. But it is there is a disproportionate impact to lower income residents to maintain and repair and replace sidewalks and street trees. That's just an example.

Short Term Rentals

PUBLIC COMMENT: One of the things that is currently disturbing in my neighborhood is the proliferation of Airbnbs. I heard of statistics about a month or 2 ago that there are up to 400 Airbnbs in this community. That's the size of my community there are about 400 households. Prospect Hill. The State of Indiana has not allowed communities to regulate them to an extent. So there are houses just sit empty except for sports weekends and times like that. We've talked about investor owners over and over again, and I don't know what the solution or what the answer to that is it.

PUBLIC COMMENT: A claim that hundreds of homes are already off the market for short term rentals, Is there's anything that can be done about that? To discourage that, or at least tax it.

PUBLIC COMMENT: a few things I wanted to address by what other people have mentioned. Airbnb is not always rental units. That's permanent, and it can be listed as just a room. Whenever I was attending some classes at UCLA I airbnbed my house, and when I got back I didn't have employment at the time. No income. not much, and so I also had my my room one of my rooms rented out via Airbnb.

Student Housing

PUBLIC COMMENT: it's I guess a bit of a comment. But more, I guess a question, and that is the degree to which student housing impacts the programs, impacts developers. is there analysis on how it impacts, you know, kind of the average cost of rent? I can't help but see, all the luxurious looking complex is being developed in Bloomington and I know our think entirely designed for students. Much nicer than when I was a student. you see the condition of some homes. I'm in the Bryan Park neighborhood, but you see, some of the conditions of certain homes. And you can just tell kind of seems right away. That's that's probably student housing. And I'm just kind of curious. How does that impact sort of the overall affordability? Or how does that challenge affordability? Are there any particular strategies that you all consider or look at to try and sort of address how that impacts the overall affordability of housing in Bloomington.

PUBLIC COMMENT: I do know that we're at about 90% occupied units across the city, and that includes those student rentals. So I think it's just a supply issue in general as well. And I think one of the things that impacts. It is that there's very limited housing on the campus of IU. There's only about 12,000 beds on IU campus, so that does put the burden out into our community. to say that there's a significant amount of student housing that's sitting vacant is inaccurate. We're looking at about 90% occupied right now. Land is expensive in Bloomington, right? There's a limited amount of developable land.

PUBLIC COMMENT: So I'm a renter. I'm also kind of have a student perspective. I like to take classes at IU, and I like to live in a walkable distance, and I think a lot of the affordable affordability issues in town, especially with relation to renting are due to so many people who are students who want to live within a walkable or bikeable distance of town. So a lot of the land in that range is very expensive, because the the demand to build housing on it is very high. So that's I guess, the previous conversation

PUBLIC COMMENT: To the point earlier about student housing: we need student housing, but we seem to have incentivized housing at that level for students, whether we've permitted it or that's the only thing developers can build to charge \$3,000 for a 3-bedroom place. We need to get out of the student realm, which we've done, and get some of those apartments. Apartments are fine—I think that's a first step in the process. Those are included in that 9,700 number we're short on units. Any break in that would be really helpful.

PUBLIC COMMENT: I don't know if this is exactly what you're looking for, or you know I can't remember all the details of the CDBG and what you can use it for. But I would say single-handedly, the biggest thing that our community needs more of is more housing

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options. Whether you can build more apartments for low-income families, studies show that in the State of Indiana, our county consistently ranks highest among the most unaffordable housing and hardest to obtain. You have to have a high credit score, or you have to make three times the rent, and the rent is \$1,500. The only county that sometimes beats us is Tippecanoe County, where Purdue is.

We're frequently telling people not to come here because it's not better. The housing is worse, and the two Big Ten schools really make it difficult for people who are from here to find housing. What we find is for a family—a mom, dad, and two kids—they're looking for a three-bedroom, but a landlord could rent to three students who each have their own disposable income, making up three incomes rather than mom and dad's one or two incomes. So they're going to choose the students before they choose the families. More housing opportunities are the biggest thing that I would say, and if we had money funneled into the community, we should use it for that, for sure.

Unified Development Ordinance (UDO)

PUBLIC COMMENT: I think something also needs to be done about the udo and supporting more mixed. Use zoning within the udo, relaxing some zoning standards around height and parking so that we can actually us nonprofit developers can actually afford to build what's needed.

PUBLIC COMMENT: For the near West Side Neighborhood Association, I'm President and we have an emergency. Well, it's not a burden problem. I've lived in the neighborhood for 10 years, and it's been a status quo for 10 years. The problem of investors buying property and then letting it sit empty, vacant, perfectly good houses for 10 years now and some of them mow the lawn. Some of them don't. we have a couple of properties that are falling into ruin. They're the owners are practicing demolition through neglect, which I think is against the law still gone on. 10 years I've turned it into hand a whole bunch of times. And with the new Udo that we got, and the opening of properties to triplex duplexes, triplexes, quadplexes, and everything. The situation has gotten worse. investors bought more houses, and they are sitting empty. This is a big problem in the near West Side. I can't believe it's not a problem around the city, and I don't understand. If we have a housing crisis. why this continues.

PUBLIC COMMENT: What incentives that they would like to see to help them. Whether it be density increases. You know. I know that we've had several rezoning requests over on the east side of town. But obviously density increase which that's a big pain point for a lot of people, I understand, but you know that would bring the cost down right. If you increase the density. Then they don't have to get as much out of each home, or each lot, and it takes

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their development costs way down. So I'm not a developer, so I can't answer that succinctly. But I can just give you kind of high, level overview of kind of what my thoughts are in conversations.

PUBLIC COMMENT: Yeah, yeah, I was going to comment to yeah. 2 areas that I know fairly well of Tucson, Arizona, Nashville, Tennessee. Both are promoting, you know, increasing density within existing neighborhoods. Making it, I guess, a little bit easier to put a second property. a second dwelling on a piece of on a piece of land. I guess I'm curious, are there? Is that something that that has been looked at or considered, or of being promoted anyway, and any of the existing neighborhoods in Bloomington.

PUBLIC COMMENT: Our firm actually did a just recently last year, did an affordable housing needs assessment in Center County, Pennsylvania, where State College is located. One of the interesting things that they have. There is an affordable housing overlay in the borough where the college where the university is which requires affordable housing. If student housing is to be developed or other. you know, student related housing is being built. It requires a developer to create additional affordable units, either in the complex where they're developing or outside it. But it is a requirement, and it's called an affordable housing overlay.

Urban Agriculture

PUBLIC COMMENT: My interest is in the resilience of the community. I've been active in the urban agriculture sphere since about 2,008-9. I'm familiar with the statistics. Of how many rentals compared to home ownership? Which is why I'd started this huge document spreadsheet of trying to find that information out. So those of you who are working on this I'd really like to be in touch with you all. One of the things with the Sudbury development. Sudbury Summit Development is that, according to the sustainability Action plan is that it was placed in a food desert. I've been trying to get national data for that, but regardless, we still have lost. Lucky's on that side of town, and it makes it very difficult for people to get around there is nothing, and the Council City Council did not mention anything. It seemed like they were unaware. Whenever I called into the meeting and mentioned this that they wanted to have public safety and elementary school land. But there was no mention of anything for food in that. And that's something that's really spurred me, looking forward. Whenever I finally graduated after going back to school in 2,008 9, our economy collapsed, and so I like many millennials.

Although I'm not a millennial, I feel that. And I feel that we are in a very precarious situation internationally and nationally. What's going on with inflation. My olive oil has gone from \$24 to almost 40 for the same thing, so to say, that you know that we don't have inflation on top

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of increased tax rates which threatens those on limited incomes. That's a problem. I see that if you cannot grow your own food with all these rentals. That means that we have less availability to be able to support ourselves, and something that no one ever talks about is limits to growth. Do we do we look at limits when we build up? Are we going to go back to the way it was looking at it? I think, during the Cruz and Administration, where we're looking at neighborhoods such as when I lived in San Francisco and building those up, I'm actually in favor of making those buildings taller in those specific areas like around Templeton where we have that.

But it's because if we keep subdividing, then we're going to take away our ability to create our own food supply. Should anything happen again. Like more Covid, we have China doing more things over there that are. You know, testing out there's a new virus going around. So if our food system collapses or is in precarious situation again, can we rely upon our local growers? And for what food sources, because that then affects our health. So I'm a health and wellness coach. I'm a grower. I grow functional foods. So how does that affect our health, and how you know this is a multi dimensional program. So, or problem. So yes, thank you very much.

PUBLIC COMMENT: I live over in Barclay Gardens, over near the Zen Center, and also a member of Bcos. And so some of the questions I have are for myself, which you know.

1. I'll start with that one, and that is I gotten onto my Neighborhood Association for a project I'm working on for Bcos in regards to urban agriculture. And that I have no idea who who is in charge of that. So if this I don't know how to find that out. So that's 1. So if there's neighborhood associations that exist, then how do we know who's in charge and how to get a hold of them, because I've lived in my house for like 14 years, and didn't even think there was one that existed. So that may be something that others may want to find out, and could help with some of these other neighborhood grants, such as what Bcos does have Pcos being Bloomington commission on sustainability. Because those are not being utilized.
2. The second is I've got a lot of things that some of it has to do with the rentals. Some of it's more kind of might be falling under environmental. And that is speaking with someone from Mc Iris. Ellen Jackard, she said, that there have been a lack of getting rid of invasive. There were a lot of progress being made. But now there's not that happening because of rental companies aren't as concerned as homeowners in regards to getting rid of invasive and keeping them out. I'm concerned with some of these. Well, one of the reasons I came was I started to fill this out and then found out that there was a meeting taking place today, and I was under the impression. Whenever I started it I stopped because some of the questions it does not have an

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option for not applicable, because I didn't see the way these were the questions were written was for a homeowner as compared to someone who is a renter and then another with what I'm doing with for B. Cost is looking at homeowners and neighborhood associations to see how many homes are owned in these neighborhoods versus rentals, and then how? how much kind of urban agriculture or edible landscaping is there? And so I'm interested to see how some of this has changed in gathering that data in one place for the city.

I'm just curious. I really appreciate your bringing the Bloomington Commission on sustainability into the discussion and sharing your experience. Do you have a sense of what the prior priorities are for Ecos that might align with the goals of the Consolidated Plan? Sure, I mean for everyone here.

PUBLIC COMMENT: My background is in urban agriculture, and I'm a grower. I'm pretty new on to the Commission. I gave a presentation this past week in our meeting. And I'm like, we're we're kind of reorganizing. We've had a large turnover, and there are still 2 vacancies. I think there's 2 that needs to be filled filled. So we're looking at seeing something, for that's I know one member is interested in, like the composting part. That's kind of in process. We're looking at something for bees to have some guidelines for those who keep and want to keep bees as well as for my end. The urban agriculture to know, you know, if we're food secure because I feel like we're less food secure. We have more home owner, homeowners, associations that have restrictions on even something as beautiful as an espalier that could be incorporated into the language of an Hoa document or Neighborhood Association. So I'm at the very beginning of looking at that. And with the many new members coming on, we're still working out how we want to proceed.

2. Enhancing Access to Community Assets for LMI Households

(employment, transit, childcare, substance abuse recovery, job training, etc.)

PUBLIC COMMENT: I think there's no question that housing stability is a first step, if not a step early, step in somebody able to be in a better position for this. But it's transportation, it is childcare, and much like much like the issues we deal with in housing of you. You find somebody a home. Maybe they've never had a house before. Maybe they've never had a résumé. But then how do they balance their child support. How do they get to where their childcare? How do they get to? Wherever it is that the support or the programs needed? And in a lot of cases they don't even know where to look. I think that's another challenge that we face again that goes back to the spottiness of it. They have to be very resourceful. We're asking people in the community who are probably most challenged to also be the most resourceful to find the things that they need to get where they're getting. And I know that's what we're trying to solve, and I don't have the perfect answer for that. But we do tend to put up barriers that are not even known to us in some ways.

PUBLIC COMMENT: I'm sorry I'm a little negative on data right now. I feel like we provide data and studies, and the professionals come to our elected officials all the time, communicating what's really going on and giving them proof. And then, nothing happens. We can talk all day and prove out of our behinds what's going on—you guys live it every single day with the people—and nothing's changing. We all know that housing, just having a home for people to live in, is a huge problem in our community. It all comes down to our current elected officials and the decisions they are making. They are the ones causing this housing shortage, and we can't get them to believe us.

I think that's what this conversation needs to be about. If you can't have an affordable place to live, to put a roof over your kids' heads, how are you going to afford to buy food to feed them? It's a much bigger issue than just, "How do I get the food?" I'm deciding whether I'm going to pay my rent or buy meat for my child. That's huge. It's a huge problem. The Median sales price in 2015 was \$165,000, compared to \$318,350 today, a 51% increase. That's the median house price in Bloomington, in Monroe County. That alone tells you something. And the reason for that is the rules and regulations we have in place that make construction so expensive. That's my high horse, that's my hot topic. And I think we're going to continue to have all these problems until we get some changes with our government.

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PUBLIC COMMENT: I think just all of these things are things that we are seeing. You know, people sharing new hopes, experiences with how the food pantries within our rise housing units, and then also just in an emergency shelter. And we are seeing that transportation is such a huge, huge thing. Right now, with there being limited access or no access to Section 8 and truly affordable housing, it's taking a really long time to get folks housed. And if you can't afford to feed and put a roof over your kid's head, it's like, how do you balance that?

Childcare

PUBLIC COMMENT: At Middle Way House, in the past, we have had our own childcare facility that was called Rise and Shine. We did unfortunately have to shut down our childcare program due to funding constraints. When we had the program, I think it really did release a burden from our clientele because if they were residing in our emergency shelter or transitional housing, and we had availability in our childcare program, they were welcome to enroll their children in that, and we accepted vouchers for the childcare program. If parents didn't have vouchers, it was at low cost to them.

What we saw when that program was closed was that we had a group of parents that now needed childcare in our community. Many of the low-cost, more accessible childcare facilities were not accepting new families, or children might have been too young, or there wasn't somewhere for older children to go. So, I know that played a big role in the ability of our clients to participate in workforce development.

PUBLIC COMMENT: Going back to the childcare discussion. I believe it was last fall our community voted to allow free Pre-K for income-qualified families if they're 4 years old. So obviously, that means that the gap is probably younger than that, but that is a new change here that just happened.

PUBLIC COMMENT: We opened our new building, and it increased from being able to serve 12 kids to being able to serve close to 40, and that happened in April of 2022 when we first started to be able to expand. We have accepted a lot of people that were overflow from Rise and Shine. Our daycare prioritizes low-income families, or CCDF holding families, voucher holding families, first and foremost, along with shelter families. So families that are here living in our shelter that need childcare, and then from there, we kind of go down the list—the waitlist of staff families and then other community families as well. So it's a mix, but the majority of our families hold the CCDF voucher, which means that they're a low-income family, and that has been us having that on site has been a huge boost in us being able to get people housed.

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We kind of see that we use a housing first model, but not a housing only model, and so our three pillars of being here are, you know, first and foremost, find childcare. Then once you have found childcare, find income, and then, once you have income that you can prove, find housing and do applications.

So without that childcare piece, it is impossible for people to find housing, and that's a really big thing. So, you know, when we don't have room in our daycare, we try to get them into other daycares, get them the CCDF voucher, and see where else they might be able to go. But it is a big barrier for people.

Just recently, we had a dad who had a job but just recently got full-time custody of the kids because mom had DCS involvement, and he was not able to keep working at his job, which was like \$20 an hour, because he had no childcare for the two- and one-year-old. He was on over 20 waitlists in Bloomington to try to get into childcare, and actually he ended up moving out before he even got childcare because his mom was able to watch the kids informally so he could pick up a couple of shifts a week. He had enough income that he could move out without that, but he was on many waitlists and never actually got pulled in. So childcare is a huge barrier. I don't know about a study on the childcare gap. I do know that our assistant director at the Early Learning Center told me yesterday that we have 160 people on our wait list.

There is the bipartisan policy center does an Indiana statewide childcare gap study. I'm not sure when the last time they did. I believe it was around 2019 or 2020. And I think we've been floating at a 40% or higher childcare gap.

PUBLIC COMMENT: Yeah, we've done a lot of studies around housing. It would be a valuable study to look at childcare. I mean that that's a great idea. If we can figure that out.

Food Insecurity

PUBLIC COMMENT: Yeah, I can comment a little bit on food insecurity. We do have a pantry here, but it's very limited. Often, we hear from families. The biggest concerns is like being able to get balance in their meals. So, lots of struggles, finding protein sources, meats things like that which obviously affects the health of the kids, because parents have to go to some less healthy options for those protein sources.

Yeah, there's definitely the seasonal aspect with kids being home all day. I know. Often times we have parents coming through the pantry more during the summertime and trying to use other food resources. There's also like the challenges with just them getting their snap benefits in general. I know there was some hiccups in getting the summer snap where people weren't sure when it would come. And so there's like a delay between. When it

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came for some families, and when they were able to use it so, especially in those early like weeks and months of summer when families have to go from buying just dinner foods versus buying everything. I think, having those more resources around. Balanced food would be good.

PUBLIC COMMENT: I can say in terms of like what might be working well, or what could work more? We last year had like a pilot program. We did where we were doing like micro grants to folks who needed things. And it was like you could get up to \$200 for whatever is kind of holding you back from stability in this moment. And what we learned there was like, obviously, that is beyond being helpful like it's so small compared to what would be helpful for like rent and things like that, but like the folks are butting up against limits for a lot of other programs like that, for like utility and rent assistance, and the bulk of the requests that we had were for transportation, like we are regularly getting requests for delivery, and we're so far away from having the capacity to do that.

So lots of requests for delivery or folks seeking direct assistance so that they could get an oil change, get new tires, buy bus passes. The transportation issues are really, for folks. We're seeing tipping folks over the edge into like, okay, I'm not going to be able to pay this bill this month or get to work regularly, because like the car is held up, or whatever. So thinking about those just like one-off emergent needs that then just cascade into everything is sort of where we are and what we're running into a lot with folks.

When folks are willing to give me money, they want it to be for a new program, or an innovative solution, or an expansion of something, and it's rarely for staff time, and I will never be able to grow to delivery or to being open more if I don't have more people willing to invest in my staff and value the labor that happens at all of our nonprofits, so that we can do that work to provide those services. So I think the more we can encourage at a higher level people investing in and being willing to support just the logistics and administrative and staff costs, we're not going to get lasting solutions.

Housing and Healthcare

PUBLIC COMMENT: I would share that sort of related to I do think that there is a health provider shortage in our community. That relates back to What I said at the beginning, which is that growing gap between what people are paid for in in employment, and what they can afford from a livability standpoint in the community. And, more importantly, what they can't afford based on what's available. Which, you know, drives a a lot of issues with access to health care in our community. People in the medical profession will leave the community to go to some place in Central Indiana, where they will get paid better, and they can more readily find housing that they can afford, but also that they want.

Transportation and Other Resources

PUBLIC COMMENT: I could say something about the public transit accessibility. I think that transit actually impacts low- and moderate-income households because they give access to employment childcare and essential services. And they're necessary to accomplish that for people, and to reduce the cost of living by like you said by not requiring them to use a public not requiring to use a private vehicle. And I think the second question, what improvements could be made to better these better serve these populations is simply to increase transit frequency. And that means also increasing funding. Obviously, for Bloomington transit. I mean, right. Now, there, there are quite a few lines that like have, like 1 hour, headways, which, in my opinion, is pretty ridiculous, and a pretty use useless service. I mean, it can be useful for people who absolutely are in dire situations and need it.

But it's not really one like serving an area only once per hour is not really with the transit line is not really a serious investment, because I think that it's not very forgiving, especially for people who, you know might need to be getting to their job and might be running late, due to a circumstance during the day. If they don't have the option of using a private vehicle. Then they miss their bus, and they have to wait an hour that seriously impacts their employment opportunity. And I mean, they're in the areas that are served where students primarily live. Transit is served quite well. It's a lot more forgiving. The 6 and 9 lines are like every 15 min or so. Even then, that's not quite the frequency that's ideal. But also there are limitations. I realize that. But I mean having frequent bus services, I think should be a priority. Because, you know give more. It'll give more opportunities for low middle income households to be able to meet their daily needs, even if they're even if one day they're running late and it doesn't jeopardize their job or anything.

PUBLIC COMMENT: I kind of feel like we've hammered a little bit on the transportation system. I did participate in some transportation symposiums, or whatever we're calling the stakeholder meetings. It was the same thing, in person in Bloomington for transportation. So I know they're working on a lot of the things that they have going on. But I think healthcare is a huge part of it, but most of that in in my experience comes down to the transportation, and, like I said, I know they are working on that. I just wanted to acknowledge that they are trying.

PUBLIC COMMENT: The community demographic that we serve is people at 80% or below AMI and if we are able to we like to try to build a community in a neighborhood rather than just picking up individual and fill lots. We've done plenty of that. But I'm sitting in one of our neighborhoods right now, called Osage Place. When it's completed, it will have 69 homes.

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And when we think about that you know we like to think about the services and amenities that are available to in when we're making a decision about land acquisition? So you know, thinking about things like you know, what is the availability of public transportation? is that something that people can use? What is the availability of you know, healthcare services, childcare services. grocery stores, parks, trails. All of those sorts of things. End up being you know, important from a decision-making standpoint.

No surprise that it's becoming more and more difficult to find parcels of property that meet a whole bunch of those criteria within Bloomington as it continues to get built out. But you know we have found you know, at least within recent years. Opportunities to do that. So you know, I think we're always thinking about what's on the horizon. And at what point will it become very difficult to do that within Bloomington? Building homes and neighborhoods that are that are farther away from that core of services that do end up making a difference, not only from an affordability standpoint, but also just you know, a sense of community and support. And you know, being, you know, our residents being where they want to be.

Transportation Accessibility

PUBLIC COMMENT: The bus schedule impacts so many different things, such as the ability to get to your job. You know, I I don't know about you guys, but it's not unusual for me to forget something when I leave my house and have to go back, and when you are relying on a bus, especially one that's so infrequent. You may not have that ability to do that without costing you a job or a doctor's appointment or a therapist appointment. And all of those things impact your ability to live within the community in a sustainable way. independently. And I probably said that badly.

PUBLIC COMMENT: I'm with the Southern Indiana Center for Independent Living. Our barriers that we are coming across is people with disabilities are running into when they contact an entity that does supply accessibility features. They're not able to get access to a stop in front of their home, or a pull-in driveway that they could be picked up. So I think the barrier there is maybe just working with organizations that claim to be ex, you know disability, friendly or accessible, and teaching them, you know, protocols and ways to be able to just understand people with disabilities, and where they're coming from, and what their world is a little bit differently than others, and how they access transportation, and how easy it is to fall through the cracks with an entity or agency. because we've had individuals that have been amazing and very anxious to be able to get out in the community recreation, because this is some of them, you know, people with disabilities deal with a lot of mental, emotional, physical. So their trip to the grocery store to them is time for recreational and healing for their souls and their mind, their body. So having that stop in

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front of their home. Just be able to, you know, be able to get in and out of a vehicle accessibly and safely, as needing assistance, just helping to get in and then get your wheelchair, or a device you use into the back of the seat, maybe just working together with entities for them to understand the process and empathy and how an individual works, and how much one trip to the grocery store could be very crucial for that individual.

If someone uses an assistive technology device, such as a wheelchair roll, later, electric scooter, a walking cane, anything that would help them be independent. If they're using those devices. Sometimes there's trash cans. There's signage that could be moved the sidewalk sometimes have cracks in them. So if an individual is using a white cane, for instance, if they move that along and they feel the crack that to them alerts their mind that could be a caution of you're going to be. They wouldn't realize they were still on a sidewalk, but they would think that they were going off of the sidewalk. Just having the curbs be. Have the dots for individuals and make sure, like I said, signage isn't in the way, or trash cans, or anything that's obscuring the pathway. We have ran into several several instances where the trees haven't been trimmed. For certain counties so that also plays into effect of someone that's using an assistive device. With being able to walk excessively up into the bus, stop so.

PUBLIC COMMENT: I believe Matt just said a big part of accessibility and sustainability. A bus schedule that is so infrequent impacts people's ability to sustain employment. With SICIL [Southern Indiana Center for Independent Living], we are noticing the most crucial thing for people with disabilities is having accessible transportation near their housing. A lot of housing does not have access to accessible bus stops or stops made at their home. This makes it hard for them to have accessibility to employment, childcare, and everyday errands to live independently. Housing fills up fast that is accessible. Very much a lack of accessible units and homes. If they use assistive technology, they struggle with travel in general for having access to a vehicle that would be available to handle their devices. The bus schedule also impacts people being able to maintain health and mental health. Mental and physical health impacts people's ability to sustain employment & housing. Eviction is sometimes a result of those things. Then the impact of having an eviction on your record domino effects as it complicates the ability to obtain housing. Back Home in Indiana Alliance also works with individuals with housing issues

PUBLIC COMMENT: Some individuals do not understand the process of applying for BT Access, so we have advocated on the behalf of the individual to be independent in helping with the application. BT Access from what I understand has been amazing. But some of the stops there they cannot do, due to accessibility of the street or the traffic flow.

Neighborhood Safety

PUBLIC COMMENT: Can I ask a question about neighborhood safety? Because I know that's part of the topic of this one. Do we have... I mean, in terms of, are there certain areas of our community that we know crime rates are growing or that are concerns currently?

Well, that might be something, then, for us to really understand what those issues are related to safety in various neighborhoods. If we don't really have that data, we aren't. And I understand Kristen's idea about collecting the data, but I don't really know right now with the scope. I know I have anecdotal evidence in some particular neighborhoods that I'm aware of, of things that may be happening, but I don't know really what's happening from that aspect. So it's hard for me to answer that question.

PUBLIC COMMENT: Yeah, I think it's when you come talk about like the strategies and avoiding discrimination like a very quick move that people make is avoiding letting anyone with a criminal history come into the neighborhood, into the apartment complex, or anything like that which is not obviously a good strategy to utilize. Especially, we have a lot of people who, you know, have done a lot of rehabilitation work and are now looking to find housing for their families. And can't get into many of these communities already, because they think that's how to address it. In reality, I think, having on-site staff that are there throughout at least the business hours, but are not just overrun for intakes, for new residents, or anything like that, can sit down and say, "You're having a rough time doing XYZ, let's work on that." And really developing that community connection through a central staff person and having whatever that looks like—like classes, or just get-togethers within the apartment complex—and kind of encouraging those moves anytime we have a neighborhood where we're wanting to help reduce crime rates and having funding available for that kind of stuff.

3. Workforce Development Engagement for LMI Persons

(job training, education, economic development, etc.)

PUBLIC COMMENT: We usually refer our clients to WorkOne here in Bloomington. And then we do some résumé building in-house. If that just if they don't have one at all, and they're trying to apply to jobs but mostly just work one here. And we're just referring people out and telling them to go there. Generally, the clients have to go to WorkOne in person, and then they wish that they had a little bit more support there, I think. Somebody who would sit with them, work on a résumé kind of do that that sort of stuff with them, instead of at least what I've heard from clients is that they go there and they get access to a computer. But then they're just kind of like, here, you can work on your résumé here. But our clients would like a little bit more support and how to build a résumé or how to build interview skills. Nothing against WorkOne. I think they're a great program, but I think at least for our residents, we're hoping for a little bit more assistance.

PUBLIC COMMENT: At United Way, I have heard that it's very spotty, and it's not coordinated, and I echo the comments before I think referrals happen to somebody. WorkOne is good at what they do, but I think they're overwhelmed. I think you can get to Ivy Tech. Ivy tech serves a certain clientele but they're not open necessarily open to the public. It's usually more for their students that are there and then I think it becomes incredibly scattered. From that point, you know, it might be one agency That does a little bit for their clients. Monroe County United Ministries might do a little bit for their clients, but I don't think that there's any coordinated effort or sort of sort of global landscape effort to provide these kind of services.

PUBLIC COMMENT: We use WorkOne a lot for assistance with they do résumé help and assistance. Since everything's changed to the call center, a lot of the WorkOne buildings are now just they just kind of stop in to do basics, and then they get referred to the call center in Indianapolis. So you run into those barriers.

But don't forget about your public libraries. Sometimes they will have assistance with those different agencies, can come in and have classes, or be able to use the computers there with a one-on-one library aid that will be able to help with a résumé or the draft of a résumé centers for independent living which I'm with SICIL, one of the 10 in Indiana. We also advocate for that for individuals with disabilities to be able to come into our facility and help them with résumé assistance, to be able to obtain employment in the community.

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But Vocational Rehabilitation has been amazing at job coaches, job shadowing getting individuals, mostly students or post-secondary into the job force with assistance, with centers for independent living or other entities. So those are kind of some ways that we've had good success with.

There is the spotty aspect of it, because, like the whole world everywhere, is understaffed or overwhelmed. So there's an influx of the employment rates are going, you know lower and lower. So individuals are having, you know having access to be able to do, to do a résumé. A lot of people that we run into has never even ever completed a résumé. So just being able to have that assistance. Is life changing for a lot of individuals? The libraries like I said. They're a very great outlet to get that started. To have a template to work with. The Aids have been amazing to get that, you know up and running for individuals. So those are just some of the things that a center for independent living has seen, one on one for the employment rates, and what's going on with that.

PUBLIC COMMENT: I think something that's really important when we are assisting clients with job searching, résumé building, and workforce development is ensuring that they have access to case management. It is a lot to go through when you're looking for housing, childcare, transportation, and employment all at once. I think we see a better outcome when survivors and our clients have access to a case manager throughout that entire process of seeking employment.

That way, they have someone to go back to and say, "This didn't work out in an interview," or "This didn't work out on my résumé," and our case managers help with the résumés and do mock interviews with clients. I think maybe it could be more beneficial if we had workplace development centers that had their own case managers specializing in employment-based case management.

4. Healthy Housing & Safe Neighborhoods

(infant mortality, food security, access to health care, crime-free communities, lead-based paint, etc.)

Habitability

PUBLIC COMMENT: I definitely think housing quality is a major issue. I think a lot of the places that we have here are okay, like the places that we would place families in, but there are certainly families who come in and say, "I don't really want to live in that spot because I've heard that the crime rates are really high, or that it's not an ideal place to be."

The one apartment that I can think of specifically struggles with keeping management and property managers, and therefore, they don't really keep up with whether it's HAND guidelines or the Bloomington Housing Authority guidelines. Just recently, they got in trouble with the Bloomington Housing Authority because they weren't following through with the standards. The property manager essentially alluded that it was the tenants' fault that they are not accepting Section 8 anymore because the tenants reported it to the Bloomington Housing Authority. But that's well within their rights as tenants. If it's not up to date, clean, or safe, they should report that to the Bloomington Housing Authority or HAND.

But I think that's a big issue—tenants feeling like they don't have the safety and security to report issues, because landlords get away with things and are able to push them out or evict them before HAND or BHA can actually take any action. I think a big part of the solution is having more knowledge and information to bridge the gap between landlords and tenants, and also between landlords and overarching agencies like HAND and BHA.

The Heading Home organization here in town is doing a lot of work with landlords, including creating a landlord task force to help bridge this gap. They are working with HAND and BHA to do an "inspection palooza." But overall, there is still a gap with landlords feeling, "I don't want my tenant to report me because then I'll get in trouble, so I'll just threaten eviction." Meanwhile, tenants are living in uninhabitable places because they feel like they have no other choice.

PUBLIC COMMENT: Not that they don't know that HAND exists, but they don't know what HAND does, and I think that's a helpful piece. A lot of times, our residents don't know that they have rights when they move out, and when they move into a lease in their own name. Yes, there are certain things the landlord can do, like file for eviction, but also, if the landlord is not keeping a tenable home for you, that's a problem as well. That's a risk they

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take as the owner or the landlord. I think more information on that going out would be super useful.

PUBLIC COMMENT: That's something that Housing4Hoosiers is doing a little bit, too, with the landlord task force. They're trying to get information out. We just made an eviction prevention brochure for landlords to give to their tenants, but I think more information on what fair housing is would be super crucial to help people who are renting, especially from landlords who may not be good ones.

PUBLIC COMMENT: One thing that I kind of came across recently that I had not really thought about. And so I do think it's an issue. So when you're talking about habitability issues, especially for people who are in Section 8, part of that inspection process, and for the landlord to be able to keep and offer the Section 8 is that they have to meet certain standards. And so what happens. And what I'm seeing sometimes in eviction court is that tenants are bringing up habitability issues like mold, particularly mold and water damage tends to be the biggest thing, and then if they don't get remediation in a timely fashion, and the issues continue, and then they reach out to their Section 8 case manager to ask for help, and Section 8 goes in to do an inspection. What the ending up outcome can be is that the unit gets deemed uninhabitable, and then people have 2 weeks to have to move out, and there's absolutely no way that so many of the people that are living in Section 8 housing are going to have the resources to be able to do that, and there doesn't seem to be responsibility on the part of the landlords to provide some sort of something, or even to quickly get deposit money back to people so they can search for new housing. And then there isn't. You know, the lack of Section 8 housing is so severe. So it's putting people who want to like say, wait, I don't want to live like this. It seems like it's punishing them. So that's just a comment.

PUBLIC COMMENT: Mold is one of the most complicated subjects in housing. In my opinion, we see a lot of mold. People often live with it within their homes, and they have no idea that it's present, usually in attics and crawl spaces. And particularly houses that were built in the 1980s, where the insulation method was just to throw as much insulation into the walls as possible without having a moisture management strategy or rigid air barrier. So there are some complications with the building sciences. Things have evolved over time, but one of the most complex aspects of mold is that the EPA doesn't have any acceptable limits. And so, even if you see it, it doesn't mean that it's necessarily a problem. There are thousands of genus and species. So we really just don't know what we don't know. And again, it's sort of similar to lead in a way. But I think that you know there are programs out there that are testing mold properly, and that's not just hiring somebody to plug in a machine. I mean, you literally have to take an indoor air sample and an outdoor air sample

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and compare the two to say whether there is a biological growth that's elevated or not. And if it's a risk. But moisture issues tend to be the most destructive to houses period, whether it's mold growth, rot decay. Anything like that.

Water is the number one problem with preserving our homes in general. So it's not just mold, but funding to do the proper testing of mold is very complicated. We could take a sample if you see something growing and send it off to a lab for a name, but a name doesn't tell you if it's within normal boundaries or not. I mean, even the outside air has mold spores in it. So again, you have to have the proper testing mechanisms to do that. And that's not something as a city that we're equipped to do, and very few are, unless you're an industrial hygienist. So I think that there could be a program where we could investigate a little bit better. But I think it would involve some pretty expensive training, and it would also involve some pretty expensive lab work as well. But we do have mold issues in our community, but everybody does.

PUBLIC COMMENT: Yeah, and my feedback on that is, figuring out if a property has mold—almost everybody has mold of some sort—and determining if it's dangerous is one thing. But then, what are you going to do once you figure out it's dangerous? Are you going to be able to afford to fix it? And if you can't, then what happens to you as a resident? Do you just live there knowing you have it and can't fix it? There's no funding out there that I'm aware of that will pay for a private resident to get their property fixed. So I think it's a really interesting topic because it is a problem, and it can cause health issues. But there's really no way to fix that unless you have the money to fix it. We definitely don't have those types of supports and resources in place.

Language Barriers

PUBLIC COMMENT: For clients served by El Centro Comunal Latino, obviously, the 1st barrier is the language barrier. That's something that we are trying to address with the community and working with the broadly learning center and trying to. The people start to study in English. And you know, but that's a big barrier sometimes, because they don't have the information in their own language, but we understand that that's a thing that they have to address as well. The public transportation is a big issue for the Latino community that they're just arriving here. And because the frequency of the buses it's too short, and sometimes it's impossible for them to maintain a job because of the distance and the frequency of the transportation. And it's very, very hard.

And the childcare access is another barrier that we have in in our community. Because, there are not enough facilities to address the necessities of their communities. They can't maintain the jobs because they don't have childcare. So it means that they never have the

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opportunity to apply for a housing program. It's very hard for them that's the basically the big issues of childcare and public transit. And well, obviously, they're trying to have a status to apply for the housing programs. But sometimes they have a member in the family that it's a citizen, but it's very hard to apply or have access for any of the public housing, because, again, of the language. That's a big barrier. And it's a very, very hard process in the case that we had a Section 8, and we have a people who can apply for Section 8. But the process it's very complicated, and they don't have the support to do this process in their own language. And so that's a big barrier in this kind of programs.

Well, the thing that it's working for example, that the energy assistance programs that we work together with SCCAP. Maybe they don't have an interpreter there, but they connect with us. But we work together. And sometimes, if they can't apply okay, they can come here and I can help them, because sometimes, even when you have the forms in Spanish, that's not enough, because sometimes they don't understand all the things that I have to complete and how it works. So sometimes you need more time to sit with them and and explain. I think that maybe could work. If you don't have Spanish speakers working there, maybe, partner, with another organizations, or trying to find a well, to have certain hours to have an interpreter.

But it's not just to translate. It's more than just translated information. It's about to explain, and said with them, I know it's hard. I think that Habitat For Humanity when they have their process, to apply for the for the houses they partner with Sherwood Oaks, I think, and I think that that's a good thing, because they can explain, and they can help to fill in the forms and explain all the process. And that's I think that's a way to help, and maybe to improving all the public assistance and in the house. And it's the same, maybe partner with others, and to, or have hours with interpreters or people there to explain and say to the people, Okay, this is the hours the Spanish speakers. You can go, and then you're going to have the information in your own language.

PUBLIC COMMENT: A case that we had in the in the past: he got the voucher. But yeah, it was very hard to find a place at the end. He lost the benefit. He never could sign up for a spot. It was a very discouraging process. I've known many cases for housing authority applying for Section 8 and anymore. But I would like, because I have cases that for sure they qualify.

For them, the hard part was that they call and they don't know how to answer an email. And, for example, and when they came here it was too late to reply, and they need more. Explanation is just more. Don't have the information in Spanish that that's one of the big issues with it, with the community.

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PUBLIC COMMENT: The Habitat partnership with Sherwood Oaks Church includes Iglesia España, that we use quite frequently to help with everything from real time interpretation to doing explanations of closing documents for a home, and also translating documents. I would say that there's always room for improvement. But we feel like we've made a lot of progress through the ability to partner with an organization like Iglesia España.

Lead-Based Paint

PUBLIC COMMENT: We don't really have any data on that homes that have lead-based paint in them. I was kind of sitting here thinking about that issue and wondering for rental companies or rental homes. How many, you know because that comes up when you do a transfer property you have to identify if a property has lead-based paint in it. So that's the only time that it would really come up unless there was something with rentals. And I don't know that information. So I was kind of curious. You know, what the percentages of the children are that they're seeing that have exposures to lead in our communities, and what those populations kind of where they were living, if they we had any sort of data on that, if they were in rentals, if they were in owner-occupied homes. But I don't have that data.

PUBLIC COMMENT: So here's something about lead-based paint, especially here in our community. Lead-based paint is required to be disclosed at the sale of the property, but it is not truly being evaluated. What is required is a lead-based paint sales disclosure which says, I know or I don't know about. If you have any knowledge, whether it's present or not, on homes built prior to 1978. Historically, the way that you would test for lead would be to take like a 1-inch paint square from a surface. Send it off to a lab; that would really be the only definitive way to say whether there was lead-based paint or not. I know that the Health Department recently got what's called an XRF gun that can kind of shoot through. It's like a laser that you can shoot through the layers of paint to see whether it's present or not.

When working with HUD, if we're going to do any rehab projects on properties that are built prior to 1978, we're required to do a lead analysis. However, it's very spotty, so I would say that we don't have comprehensive data in our community. I would say that, yes, there are sales disclosures, but it's not tracking accurately what's actually happening.

Most people have no knowledge whether there's lead-based paint present or not. Very few at the time of home inspection are actually testing for it. So that's kind of my two cents on it. I think that it would be fairly beneficial, maybe for our department to have an XRF gun that we could use freely and/or put what the County Health Department has to use in a better way. Healthy Homes Resource through IHCFDA does resources for lead paint or hazards within the home. in.gov has this info for eligibility

Needle Exchange Programs

PUBLIC COMMENT: Another thing impacting the ability to find safe and affordable housing—I have probably over a hundred tenants in Bloomington, and we’ve had issues with break-ins, people defecating outside of our tenants’ houses downtown, needles, people sleeping on front porches. What the city—or actually, the county—is doing is related to the needle exchange program, which was an awesome program, but now it’s just a needle give-out. You don’t have to give a needle to get a clean one anymore; they’re just giving out needles. So now there are needles everywhere. That directly impacts the ability to find safe housing right there—the “safe” part.

Certain elements of the unhoused population have mental health and drug issues and are not safe to be around most of the populations in Bloomington. I had a rental house where an unhoused man picked up a brick and threw it through their car window. The police came, talked to him, and he walked down the street. Those kids are never going to feel safe again in this town.

Public Toilets

PUBLIC COMMENT: I just wanted to come here tonight. I was encouraged to. I have attended two of the meetings previously over the past couple of months at the Government Center Building and at City Hall. I recently have been homeless for a couple years. I know about this. I experienced it firsthand. It took me two years to get out of a friend's place to finally accomplish getting an apartment, and I got a job working at Centerstone. They hire, not exclusively, but largely, ex-cons and the homeless, which is my salvation just to get a job.

I wanted to comment on one lady who made a comment about the needles that they find about the needle exchange program that they have. And I agree, but something else needs to be tried, something needs to be done. My job is landscaping, picking up trash off the sidewalks and streets to help beautify the streets of Bloomington. I would like to know a little more about covenants.

I'm here as a representative of the homeless, those who are still homeless. I asked some of them what they would like to see talked about or discussed, and a couple of them brought up that they would like to see more bathrooms, even Porta potties, across Bloomington in the areas where they're at, because places where they may try to use a bathroom, like Circle K, often don't allow bathroom use except for staff, because of some of the homeless abusing the bathrooms, shooting up using needles.

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I would just like to thank you all so much for taking an interest in this. I really appreciate it. Thank you. It's important to me, anyway, to step out in the spirit of love in all that I do and say. Thank you for reaching out and taking an interest in the homeless, and looking and searching for answers because we may not have all the answers right now, and as we discussed tonight, there's room for improvement, but it's working. It's working for the peace and dignity of each homeless person that we collectively help to find an apartment, to find a job.

At Centerstone, the day I was encouraged to come on over, I said I would last week to this, take a few notes on it. I asked if I could get a ride over here tonight, but people's schedules were busy. I finally figured out the best schedule to get a ride. I got over here by a bus, had to do some walking. I'm unfamiliar with this part of town, so when we're done here, if someone would be willing to volunteer to give me a ride, at least down to Walnut, where I could get the rest of the way, I would so much appreciate it. Thank you so much for your time and your interest in this.

Transitional Support

PUBLIC COMMENT: As much as I have benefited greatly from having a voucher and having, you know, different programs in time of need. I feel like when things are becoming more expensive, like you mentioned with like utilities, which you most times take care of on your own, or you have like groceries or other things like that, and you need more income. There is a threshold that you cannot surpass, and this threshold sometimes limits your ability to be able to find. You know better jobs, better. Experiences in the community because you are limited into that income percentage. So I find that it's like really challenging to you know, earn money without that fear of like, oh, I'm gonna be, you know cut off from the program and everything. And then like then what? Because it's kind of a transition into independence financially when you were, you know, on a program. And then you're just trying to make some earnings to be able to support yourself independently so that you don't have to rely on the government's resources, because I mean maybe I'm seeing this incorrectly. But I don't think this is a lifelong thing that should be dependent on it should be for the needs of those who are, you know, more vulnerable in harm's way, or if they have like income, that they just cannot do anything outside of what they've already done. But me personally, I want to be able to use it for its purpose. But then graduate from the program. So I was actually a part of an escrow program with the housing authority where they match the funds that you put towards your rent, and they put it in a savings account that you don't touch, and then they give you goals that you work on. So when you work on those goals after a certain point in time you can access those funds. If you were receiving, you know, good status with your landlord, and you were making payments on time, that to me was incentive to work on myself, my life, and my goals. It's not really incentivizing for me to get off the program. If I feel like I can't have a transitional period. That's like, you know, to help me process the financial steps I need to take to be financially independent.

So that brings me to the number 4. Question what types of housing, assistance or programs could help to ensure fair access to affordable housing, and I think there should be something where there are funds allocated for people that are trying to transition out where they just feel like, okay, I feel I can, you know, take care of my necessities, but I don't have it quite yet. So maybe like a 6 or 12 month program where you're still receiving housing. But you're able to make more income so that whenever you're off the program in that time period you don't have that lapse.

I could probably potentially help other people that feel like you know. I I can, you know, manage my finances in a better position now. I know where what to look out for, as far as like, you know, safety in the community. So this would just be another asset for us to use, so that we could be fully benefited by the program cause.

5. Housing the Homeless & Near-Homeless

(challenges, needs, innovative initiatives, etc.)

Reducing Homelessness

PUBLIC COMMENT: I think that HAND can change things up. Funding can think about a couple of things you all can do, especially with respect to changing the market conditions for housing. Those are things that I can't do for the shelter side. I could have 50 case managers here and a million dollars in rental support—but if there's no housing available, I can't get anybody into it. It's all taken.

And here in Bloomington, we rent at 95% capacity. So there's only 5% of units available on the market on a given day, which is not enough. August isn't just a time when a lot of people lease up. August is a time of musical chairs where everybody sits down and all the chairs are full. And then people are homeless. Housing scarcity is the issue. It should be a really important priority immediately to affect the number of people who are experiencing homelessness and the rate of homelessness.

How long people are homeless? Hopefully, if we start now, you can think in terms of making a person who is evicted today and sleeps outside the last person who's ever gonna sleep outside for more than a year. Think about that, that people entering the system. We can make a system where people enter this, and they don't stay out that long if housing is plentiful, but the opposite is true. Today, housing is super scarce. So just as a rate of famine would explain a rate of hunger, we've got the housing famine driving homelessness.

So I think that HAND could particularly fund things like helping people with deposit assistance and rent assistance. That's super germane to moving people from shelter into housing, which is a short-term way to help, and then something to do next year is to do things like incentivize landlords who offer 10% or more of their units to Section 8. You could give them an incentive, though you could give them a financial reward to do that. We tried to do it the other way around and require new developments to do it. I don't think that ended up working out or like that was illegal or something, but we could always use carrots instead of sticks. So you could do that. You could help fund nonprofits and charities that are trying to build apartments and housing. You could also change some of the rules around building and construction. I know it gets more into the UDL kind of world, but if you're gonna use housing-focused funding, I think the most crucial thing you could do to help homeless people get a fair chance is make it super easy to build new things, to remodel existing apartments, and then to provide funding and an easy path to transform

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first-floor retail and things like that we have, we have too much of into residential spaces. Those are easy ways to immediately affect the rate of homelessness.

To the extent that you can use these Federal funds to do those things, the shelters and street outreach teams are still gonna do what we do. But it's we are gonna have, we're not going to be compressed by that. But that pressure will be free to move people in when housing is plentiful. So I want to keep. I hope that we can keep the competition on that.

And then last thing, you could spend all of your money on mental health treatment, addiction treatment. You can spend all of your money on education. You give everybody a special, you know, heavy machinery certification or something, and if you change. If everybody was completely boned up on all of that, you would still have homelessness. Because the rate of housing affordability is what drives the rate of homelessness. Those other things are important, but if you want fewer people on the street and you want more people to have access to housing, we simply have to have more of it. And once we get plenty of it, then we can get to the minutia of like, okay, how do we get the last, like 1% of people housed. But right now, we could make a massive impact. It would be really easy to house tons of these people in the oceans more. Thank you.

PUBLIC COMMENT: We need the street outreach teams that people work with. Single adults are gonna tell you we need studio apartments. We need cheap, decent housing right off the bat to make a huge difference in the number of people sleeping outside. From the family shelter perspective, I have not moved somebody into a 4 bedroom apartment in all 5 years that I've worked here. Okay, hundreds of families. They're just not out there. They're all crammed into 3 bedrooms, and there's just there's just not enough of that.

One thing that we think about is that Indiana University. The university is not at the table in as often or as actively as could be beneficial. When we talk about how many one bedrooms are out there, but students are renting a 3 bedroom apartment, and they're paying price that's priced in where the landlord is expecting 3 students to pay for each bedroom instead of one household to pay for the whole thing. So, helping students move it. Helping IU feel more motivated to build enough dormitory housing and enough housing that students wanted to use because they have different zoning laws. They could do more density. It makes more sense on that site because everybody's living and working in one place. So adding IU to the conversation, talking about where students should live could have a big impact both on single households are single individuals in one unit, and for families who are looking for 3 and 4 bedroom housing.

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Shelter Needs

PUBLIC COMMENT: I've worked with the homeless population for 8 years now. Some of the things that I've noticed that's a barrier is that we need more housing or shelter for women in this town. There's not much except the Middle Way House, I think. I know we're working in the community.

There have been several individuals who aren't ready to be housed necessarily. They have a long-term homeless culture that's embedded in their structure. So they still want to stay in a tent to some degree. I think if we had something where we took a campground and made it kind of a controlled tent environment, similar to campgrounds where you sign in and have access to many bathrooms and showers, that might work better. Instead of having them disrupt our businesses downtown, it would be better to have them stay in a more controlled, transitional environment. Then we could work on transitioning them into transitional housing and eventually permanent housing. I think these steps need to be a little more available for that population that isn't ready for an apartment on their own.

PUBLIC COMMENT: Has anyone heard of the homeless pods that I've seen in a couple of other countries? They're placed on the street or in parks. They're fully insulated, temperature controlled, and have radio services inside. They also have support services coming to clean them out, and they're designed for single occupancy or one or two people. There are no barriers to them.

I've often thought that would be a really good transitional option. I feel there's a big gap between people who aren't quite ready for an apartment but aren't fully homeless either. Having services brought to them, or just having the pod to sleep in during extreme temperatures, could be very beneficial. It's also important that people know these pods are available so they can get help if needed.

Has anyone else heard of those pods? I've seen them a couple of different times. I think it's a great idea and could be really helpful.

Supportive Housing and Services

PUBLIC COMMENT: I think we need to be more mindful of the businesses and develop that relationship so that they can be our support system, because if we don't have our local businesses surrounding us, we're just still pulling against each other. That's just my thought.

PUBLIC COMMENT: Very briefly, I agree that there is a lot of good collaboration around this problem, and I want to highlight that what we're saying about the need for case management has to do with the fact that many of our grants are designed to address the situation of somebody sleeping outside or in shelter, which means the staff are restrained from working with people who are not yet on this side of turning a key. We can get all kinds of resources, and we need more of that, by the way. So as you think about managing funds, we definitely need case management to help people move out of the crisis of homelessness. Those case management relationships end as soon as people are leased up, or they're supposed to end, and people secretly help their former clients.

So, we can do housing first, but then sometimes, based on the structure of other Federal grants or the limitations of what each little nonprofit can do, we end up accidentally doing housing only because we're not allowed to, or we don't have the resources to move forward for a year or five years with somebody who's adjusting to that. Specifically driving funding for voluntary case management services after people turn a key, with a relationship that they had before they did, could be a really good way to support people and keep them housed.

It would mean that service providers could develop stronger relationships with property managers and landlords because then that same case manager who said, "Hey, take the chance on this person, use the landlord risk mitigation fund, and we'll get it all sorted," can be the same person who shows up three months later and says, "Oh, they're behind on their power bill. I'm going to help them do this and that." You keep that relationship with the client and with the property manager, which would be a general improvement on our community's overall cohesion on this issue.

PUBLIC COMMENT: I've attended a number of meetings recently. One was mayors from across the country talking about what they're doing to address the unhoused. SROs keep coming up. One of the things that a lot of communities have done is to purchase hotels as SROs. I'm very interested in hearing your opinion about it. I understand that we need subsidies for operations, but that's not really where I'm going with it. Do we hire a third-party company to operate? Or do you guys see that it would maybe be all of our care providers rotating in periodically to try and meet our needs? Again, I don't know what I don't

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know, so I'm just interested in hearing a little more about how that might be a solution. If we're talking about building something, that's going to take time. That's not an immediate need. Hotels are here now. Is this something we need to pursue? How would we make that work?

PUBLIC COMMENT: We work with a client in Wilmington, Delaware. They created, I think, it's called the Hope Center. I'm trying to look it up online here, and I'll drop it into the chat. But basically, that's exactly what they did. The county purchased a hotel and converted it into various needs, so each floor is a different type. They have permanent supportive housing units, shelter units, and various housing options for those who are homeless that live in that converted hotel. I guess the issue is, it is large, and when we convert hotels, the operational costs are higher. So, I think they do have a little bit of trouble trying to operate that, but it is a really good model, and it's won a number of awards.

<https://www.newcastlede.gov/2156/Hope-Center>

PUBLIC COMMENT: Yeah, I've been in a couple of meetings, too, talking about the SROs and the hotels, and I think that's a great model to explore. I think you can create it based on need, and however you want it—it can be diverse. It can be kind of for that population that Chase was talking about—the really 10 to 15% unsheltered, really just a room with a fridge and a microwave—because a whole apartment is overwhelming. But then coupling that again with supportive services. You could also have folks, because I know there's a gap for people who have income but can't afford an apartment. How do we make it affordable? Potentially with an SRO that they could contribute, you know, \$200 or \$300, and it could be transitional as well. I know sometimes that's not a popular word, but it can be transitional. It doesn't have to necessarily be permanent, but it could at least fill the need to help get support and get some groundwork. Then, as case management provides that intensive support, they could transition out into more independent housing.

So, I think the whole—I'm a fan of the hotel model because it's pretty simple, but it also works. When I keep saying, I don't think we have housing ready for people, I think it's a need, a gap that could fill the need for a diverse population.

PUBLIC COMMENT: I just wanted to double thumbs up for hotel conversions or existing apartment conversions. There's lots of reasons, but a big one from a developer point of view is that it's very hard to do new construction right now and extremely expensive. And honestly, as a community, I don't know if we can afford it. But a conversion is much more affordable to build or to rehab. Support for that.

PUBLIC COMMENT: From the housing authority, mostly just echoing what everybody has said about the need for single room occupancies (SROs). And then if we, as a community,

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are gonna continue with housing first, we really need to be filling in more of the social services. That model really only works when all the social services are easily accessible. So, wanted to stress that.

And then a little bit of new information—if we decided to do a camp as a transitional option, there's not a lot of successful models out there. But one program out of Eugene that has had some success is Square One Villages. That might be a group that we turn to, to talk about their experience.

I mean, I think there's a number of groups in the city right now who are in the position of managing permanent supportive housing, and they're learning a lot. The housing authority is also getting ready to go down that road, so I imagine pulling from some of that experience is going to be critical for some of these.

PUBLIC COMMENT: We do a lot of underwriting of HOME projects throughout the country, and you know the way some of them are are finances. You know the operations are paid for. If there's a foundation that's willing to put funding towards the overall operation or a Housing trust fund helps provide operating subsidy, relate that or capitalizing internal operating subsidy as part of the overall program development program. So there are ways to do that. You really do need that subsidy, though some form of rental subsidy to make those SROs work.

PUBLIC COMMENT: We definitely need subsidized places that are specifically designed to help people recover from chronic homelessness. That's when you're without a home for more than a year and have a disability. That's who we're talking about when we think of someone having a hard time adjusting to life back in a place to live—chronic homeless individuals. And so we need to do that. Certainly, we will never have so much housing that it will become free. We'll never have that much. So, you've got to have that last little bit provided for. That's really important to have a nonprofit service provider or someone who's going to offer case management once they're moved in. Those units are really important.

Separately, you can build an SRO (Single Room Occupancy) building where you expect a range of mixed incomes. You can also build or redevelop existing buildings that are remodeled and have some SROs in them. You don't necessarily have to think of, "Okay, I have to build a unit that's just for a homeless person or someone who's been sleeping outside for five years." The chronic homeless population is only about 10 to 15% of the people sleeping outside or in shelters right now. So the great majority of people will have no

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trouble adjusting to life in an apartment, even if it's a small one. Most people are just having trouble paying for one. So, SROs would help with affordability. You don't have to envision creating 100 units where everyone has the most acute problems and barriers.

You could make a mixed-income model where just an ordinary property manager has an ordinary mix, like students in the dorms. Some of them are going to do a great job, and some will have the RA talking to them a lot. If you blend it like that, you can make money. You can use subsidies in some of the units. A blended income model or a blended unit size model for an apartment complex could be something that the city could incentivize or fund, or join if someone wants to develop a platform.

PUBLIC COMMENT: I would say, in terms of housing providers or social service providers, homeless service providers working together, it's a pretty well-oiled machine. Really similar to what's already been said, it's just really a lack of housing. I'm thankful for the Thomson Administration and our city council. You know, both entities have been really interested in learning more and how they can utilize their positions as elected officials to support the work that's being done. So that's exciting. I really think it's that we have a system in play that is working. We just need the resources to get people moving into housing more quickly. So yeah, that's what I'll say. I could say more, but I want to open it up to other people's perspectives.

PUBLIC COMMENT: If we could provide some form of income-based housing for those one-bedroom units or transitional-type housing, I think that would be important. Centerstone has a building called Grant Street, and it's income-based. They work through the Bloomington Housing Authority (BHA) to make it income-based for those rooms, and you can have zero income and still qualify for a room there.

If they had something set up like Oxford House — I don't know if any of you have heard of that — you have to have a job in order to stay there, and a lot of times employment can be a barrier. So, if we had more income-based, transitional housing, that's what I was thinking.

PUBLIC COMMENT: I'm with the HealthNet Homeless Initiative Program, street medicine team. So what our team does is we work primarily with unsheltered folks, kind of those more chronic folks with severe mental illness and substance abuse and acute medical issues. And I think really, what Bloomington could need is that the single room occupancy (SROs) for those really kind of hardcore chronic folks. We need housing that's ready for them, and we don't have that right now. And I think the single room occupancy, or even just

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shared housing, are great models that are needed. And then, coupled with that to help with retention, obviously, is supportive services. And how important that is. I mean, it's just unfortunately a revolving door right now. If you put somebody into independent housing who's been homeless for, you know, 5, 10 plus years, helping them adjust to living indoors is a huge transition. And so, being able to support them and help them learn how to be good neighbors, how to cook, how to clean, how to just live inside is a huge transition, and to be able to do that takes staffing. And so I think those are kind of the two key components.

PUBLIC COMMENT: Centerstone has received a grant in the last 8 years, and part of our program is to assist people getting into housing, but the goal of the program is to keep them housed. We do something called critical time intervention, which is a proven program for success. It started out in New York City. But what we do is we help teach people how to stay housed. Well, this is a federal grant. So we have to we have to gather data. So we have, at least 7 or 8 years of data that we've collected and that includes who we house what services were provided.

We work with them before they get in, so they know what to expect. We work with them after they get in and connect them to services in the community to help them manage the stress and anxiety of being in a confined area when they've been used to being out in the world. So, we stick with them for 9 months. For the first 3 months, we provide intensive services, where we're with them 2 to 3 times a week.

As they become more acclimated and more comfortable, we start backing out. But we still keep in touch with them and help with problem-solving issues that arise. Someone brought up how to be a good neighbor. But other issues that we don't even think about is the mail that they might get, which might be spam mail. We've had a client that got a letter from a Social Security office saying he owed money, so he wrote a check and paid it, but it was spam. Being able to be there in the moment when these things are coming up and helping them redirect what's actually legitimate and what isn't, and helping them feel safe in their unit, is really important with this program. We've had a really good success rate on helping people stay housed. It's a teaching program. We're teaching them how to get along with their neighbor. We're teaching them how to cook. We're teaching them how to budget. We're teaching them when to do laundry, creating a routine.

PUBLIC COMMENT: What are types of services these individuals need to make that next step from being on the street to moving into shelters or case management? So I think Shalom has a lot of that. And that's a great starting point. If we could package that type of

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environment with making it a one-size-fits-all — well, it's not a one-size-fits-all because you're never going to answer all of it.

But if we could still have the case management side, recovery, addictions, all of that provided along with what Shalom has — a community kitchen, but maybe keep it in one area and have a dedicated park. We have so many parks in this town, but a dedicated area that could meet those needs. I think it would work if we could all work together and have one location that we're doing a lot of this out of. And we could work with IU Health and different ones to provide kind of a wraparound, well-rounded services. That's just my thought.

PUBLIC COMMENT: I think there are many things that the charitable and voluntary sector can do about the conditions of homelessness, such as experiencing homelessness, shelters, churches, and street outreach teams that make it easier. We can put a lot of effort into case management and projects that give people dignity and help them move safely through the crisis of homelessness. And then there are things we cannot do, but the city can do.

PUBLIC COMMENT: Surprisingly, the biggest thing that we find is people get very depressed after they move in because it doesn't meet their expectations. Normally, it takes them all day to find a place to do their laundry, some place to eat, some place to maybe take a nap. And here in a unit, they get that all done before noon, and then they look at themselves and say, "Now, what am I supposed to do?" They really feel lost and depressed the rest of the time because they don't know how to fill their time. So that presence being there to help them navigate their new routine and creating volunteer opportunities or maybe a part-time job, whatever it might be to help them fill that time, is really important for them to feel successful in their housing. Someone also brought up the fact that they don't necessarily need apartments. That's kind of overwhelming for a lot of people. A lot of people just want a room. We don't have anything like that. Of course, putting them into an apartment where they've got a refrigerator and a bathroom, and all these amenities that they've not had in years, is not necessarily a comfortable thing. It's overwhelming. I relate it to if you have a child that's getting married. You might be excited that your child's getting married, but there's a lot of stress that comes with that. And that's what they're feeling. It might be a good thing to get housed, but they are overwhelmed by the stress and anxiety that they have to somehow make this work or how do I live in this environment.

Having some type of support system, like case management, is really going to be important even after they get housed. So, from my perspective, we need studio apartments or small

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bedroom units, like they used to have at the YMCA 80-90 years ago, which used to have nothing but bedrooms that you could come and rent.

We need to have a support system in place after they move in so they have someone to go to when they're having a crisis in the moment, or someone who's checking in with them on a daily basis to help them problem-solve what's going on.

6. Housing for Special Needs Populations

(people with disabilities, elderly, persons in recovery, etc.)

Housing Accessibility

PUBLIC COMMENT: One the barriers that are faced in this community with people with special needs is currently with Medicaid. People are only allowed to save so much money. But anytime we're moving into these rental properties, the amount of deposits that are required for them, plus moving fees and everything. Because you are talking about somebody with disabilities, it's more challenging for them to just load up a pickup truck and go. So that really becomes so financially a challenge. Of course, in the Bloomington community the cost of housing in a safe area is very, very unaffordable for our folks.

And then I was mentioning to Bitu just a little bit ago that the ADA guidelines. What is an ADA guideline and qualifies is great, but a lot of our folks that are using wheelchairs are using the larger motorized wheelchairs. And those require wider pathways. They really do. They require wider doorways, wider hallways, especially when you're thinking you have a staff member in there assisting this individual who is in this larger wheelchair.

One of the apartment complexes we currently use within Bloomington is over at Forest Ridge because it's one of the few that our folks can afford. They don't accept any kind of Section 8 or anything like that in that housing, and they are ADA compliant. But they are very challenging for our folks in the motorized wheelchairs and things.

Some of their pathways, even their sidewalks and stuff like that are just—they're smaller in nature, which causes our staff to have to walk behind people, maybe instead of next to them, when they're trying to guide those motorized wheelchairs. There can be reasonable accommodations that have been able to be made. That's been okay. It does become challenging because those Forest Ridge apartments only have four apartments that are on level or ground level. The other apartments in that facility are either upstairs or downstairs apartments. So when the four apartments on ground level are taken, we're just waiting. We're trying to find something else.

PUBLIC COMMENT: I'm from Mobility Aids Lending Library, also a member of the Council for Community Accessibility. And I am a large power chair user. I know that, first of all, there's just a lack of accessible units in Bloomington, just a lack of them. When they do exist, they're often in newer buildings, which means the rent is often higher, and they don't accept Section 8, along with all the other issues that have been brought up.

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As far as the wheelchairs, when I was renting from non-family, I was never able to find a unit that had an accessible bathroom. They're just always too small, because with the power chair you have to be able to get in there and then park next to the toilet so you can transfer over. And that's just so nonexistent. So I think prioritizing getting more housing built that has truly accessible bathrooms with a roll-in shower is important. With more severe physical impairments, we need to be able to get in and out of the shower without dealing with a tub, and the person assisting us needs space to move around. I don't know if that's helpful, but that's what I've noticed is missing—the lack of units and accessible bathrooms.

PUBLIC COMMENT: We do also have some other unique challenges that are, I noticed to our folks that Stonebelt supports, and because they have a developmental disability, they may have a guardian. And so sometimes they don't have the same credit records. And so they can't have their credit checked. So sometimes with their deposits, our landlords are asking that they have 1st months and 6 months rent or deposit because they don't have credit, or they're asking for guardians to sign their leases. When these individuals are adults and have the opportunity to make choice, and where they're living in the community. So those are some of the very unique situations we run into that block us.

PUBLIC COMMENT: For housing solutions and models that have worked, there have been examples in other states, and I think Nashville has a building set up now with a company that is building The Retreat at Switchyard here in Bloomington. The Retreat at Switchyard was originally meant to be a mixed-income building, so it was going to have people that were some income-based and some market-rate apartments.

Part of it's good in the fact that they changed it all to income-based apartments, and folks that are disabled or elderly. But then for us, that kind of isolates us and gets rid of the choice that our people with disabilities and all would really like to have.

The advantage, though, in that type of development, and we have been partners with them since before they completed their designs and got their awards, is that we were able to have a lot of input on some of the things that Karen was talking about—accessible bathrooms, and what that truly looks like as opposed to what is stated in the ADA requirements. They put in some community rooms, some common areas, an office space for us to have staff, so we got to have a lot of really good input in exactly how some of those apartments were going to be developed in terms of accessibility.

Part of the barriers for some of our folks that have been waiting on a place like The Retreat at Switchyard, which is more affordable and more accessible for them is, they are currently in leases with current landlords. They have to have the money to buy out those leases to get

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into a place that they can afford. So and I think that's going to be other people as well, and certainly to no fault of the Retreat at Switchyard, but I'm sure you're very aware that there were multiple delays. That's several years behind at this point. They are now very close to opening, and we're very excited about it.

PUBLIC COMMENT: The Retreat at Switchyard switched that from that mixed model due to funding sources. They had a pretty significant gap. So, in order to meet that and qualify for additional Federal funding, they had switch to a 55 and over model. They're going after another round of low-income housing tax credits. And in order to qualify for that, that's why they made that change, going from mixed income to income qualified, but also the age requirement.

PUBLIC COMMENT: We're also in that similar type of housing model in Ellettsville at Governor's Park. Stonebelt was not in prior to development, so we didn't have quite as much input in how they're developed. But that has also been a very accommodating setting, a very welcoming setting. And it's the same type of community, I believe, 55 and over, and people with disabilities.

PUBLIC COMMENT: There is an apartment complex here in Bloomington that is, I believe, 65 and over and for the disabled it may be 55 and I'd rather not name them at the moment. But I've been told by them that they prioritize people who are 65 and older and only give units to people with disabilities under 65 if they have extra ones. And in this housing market, there's not a lot of extra ones, as we all know. So anybody who has disabilities under 65 is basically kind of out of luck really with them. And I'm wondering, how is that legal if you are offering to people of a certain age, or with disabilities that you can prioritize the people of a certain age over those with disabilities, and not have it equal.

PUBLIC COMMENT: One big concern I have regarding accessibility for these housing projects in families specifically, oftentimes we'll have families either seeking out to get disability or already receiving it. And, as we know, like even for a 2 parent household if they're both receiving disability, that's \$2,000 so without subsidies under them, there's not a lot of availability. I'm sad to hear with Switchyard. I don't know. I didn't hear that they were trying to change to people over 55. I thought they were between one to 3 bedroom units, but having those larger bedroom units available for people where the head of household is disabled, I think would be a really great advancement for our community to focus in on making sure those are those properties for people, single adults, over 55. And for these

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families, trying to find a 3 bedroom with a disability income is nearly impossible right now, because Section 8 is closed.

PUBLIC COMMENT: Many of the families we serve don't need accessible housing in the sense of a ground level flooring or anything like that. There are a handful that have physical need physical accommodations, but typically, it's more either cognitive or mental disabilities or a physical disability that doesn't, you know, require a wheelchair use, and they will choose any place, even if that means they have to go through stairs or whatever. We have some with that are kind of households disabled, some with children that are disabled, some with both. So there's there's a lot of range when it comes to the families in need.

PUBLIC COMMENT: There's 2 that I know that are really interesting. One of them is called Promise in Brevard, and it's in Florida, and it's a big apartment complex for people with disabilities. And they have all kinds of activities and services. It's primarily for people with developmental disabilities, I would say. But there's also quite a few with physical disabilities there, too. And it's—I watched a YouTube video about it. I thought it was really an amazing place. And I thought, I wish we had something like that here, for those who could benefit from it. <https://promiseinbrevard.com>

The other one that I know about is called Community First, and it is in Austin, Texas, and that is a tiny home community. It's primarily for people who have been chronically unhoused and also have disabilities. So they have accessible housing for those with physical limitations as well as other housing, for those who are physically able, but have, say, mental health disabilities and stuff like that. And they have all these amazing programs. They have opportunities for people to work. They have a community garden, dog park—like just, it looks really great. So I would suggest that we look at those 2 and see if either or both of those would be feasible. I would say they serve fairly different populations, too. So I think that something like each of those would be beneficial here.

<https://mlf.org/community-first>

They're both nonprofits. One of them is religiously based, but the other one is not. But I think they both have interesting ideas that are worth checking out.

PUBLIC COMMENT: So something that works in Bloomington is we have an excellent public transportation system with BT access. They are absolutely amazing. And then, and the curb-to-curb service is great in the city limits. But sometimes when you get a little bit out of those limits, Ivy Tech area, stuff like that, we are a little more challenged with individuals having the transportation they need. Monroe Hospital and those doctors are, you know, outside of city limits. So some of that it does become an issue when we're

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looking at housing for individuals. Of course the housing that is outside the city limits is more affordable. But then transportation is an issue.

At Governor's Park in Ellettsville has the units to serve the clients, but the transportation becomes potentially more of a shortfall. Rural transit is available, but it's just a different level of service. As you go further away from the city, you have fewer resources, but the rents do get lower.

Part of what's working at Governor Park also, is the bookmobile comes out there on a regular basis. So if we can look at other communities having the bookmobile available. They also the community food truck comes out there on a regular basis.

With Governor Park, the community of Ellettsville is a little bit smaller of a community, so people aren't as don't get as lost. Those people know them. They can get out and about. They can get to some area things right there. Bloomington, with the size, sometimes we're a little bit spread out so that can become a more of a challenge. But, you know, looking at the bookmobile and the food trucks, making it out to other accessible locations in town would be great.

PUBLIC COMMENT: This is just anecdotally, but since no one's saying anything we have in my work with the mobility aids lending library encountered a few unhoused people with physical disabilities. And so I think that there is a huge need there to make sure that housing for those populations is also accessible because they've got they're trying to find housing at all. And now they need accessible housing on top of that as well as other challenges that they're facing. So I just wanted to briefly point that out. But I'm hoping that there's somebody here who can speak more specifically to it.

PUBLIC COMMENT: In the example of Governor Park, where it's great to have the critical mass there, so that, like when the bookmobile comes or the food truck comes, you're getting a lot of people at once.

On the other hand, there's again also the questions of giving folks more chance to live in community as opposed to feeling more isolated.

We don't want communities with just people with disabilities. We want people very integrated. And so almost Forest Ridge might be a better example of that, because that's where we've sort of found that affordable apartment complex, but then have tried to help people be dispersed throughout the apartment complex and not congregate it all in one area. A lot of people who may be living at the Retreat at Switchyard or Governor's Park are nowhere near 55.

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So, even though that may be a group that has some similar needs, their interests may not be similar. You know I can think of a few that are in their thirties living over at Governor's Park.

I don't know how you find that balance. I know that to make housing affordable people have to get grants and funding and have to qualify for those things, I think from what was said earlier. That's probably why the switch got made at The Retreat at Switchyard, so I don't know how you find the balance, but it really is what we're trying to do. Help people integrate into the community as a whole, not specialized populations necessarily.

That being said, I think, at Governor's Park, lots of people have made a lot of friends within that community. So oh, yes, it's been amazing, because that community offers special activities in the community room for that housing, comp for that housing group and they for trick or treat as trick or treat comes around. The people there will give candy to the residents to hand out, and then the residents invite their grandchildren and everything to come, trick or treat it. It allows pets. It's pet friendly, which is wonderful. And it allows some folks who typically would not be able to care for a pet themselves to make friends with people with pets and things like that. They've got Bingo night. They've got church, they have a library upstairs, a lending library. So it's been excellent there.

The whole idea with the Retreat at Switchyard was part of that getting rid of the isolation and bringing that community together because it's right there at Switchyard Park, where there's so many events going on that people could attend to. But then it also had some housing that was affordable, and maybe some housing that wasn't. There were supposed to be shops and stuff underneath, too, and I know this was a funding thing, but it's 1 of those things that it brought the whole community there. So somebody with a disability could live there and shop there and make that their community and make connections with other people, and it could be affordable housing for some of the families and things that we're talking about.

I know the city of Bloomington did something quite a few years ago where they made homes, that multiple members that were not related couldn't live together because they were trying to help with this so much student housing we have here versus, but for the population that I support many times we have 3 adults that are living together that are not related. So those kind of rules kind of got us there, and I don't know if those are some of the things we're still doing, some of those or not.

PUBLIC COMMENT: Yeah, the definition of family, I think, is something that has been brought up recently, because that's basically how that gets implemented. It's typically, I believe no more than 3 unrelated adults where that in where that's applied. It exists to

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address some of the concerns about student populations and how they house, but also understanding how that's impacting other populations as well. And if there's a need to revisit whether the definition of family is applicable to how housing is done in the community.

PUBLIC COMMENT: The catch with Stone Belt in particular is we are that safety net. So we become that safety net, and we do help prevent that gap from being there. We do a lot of beg borrowing and pleading, I know, with some landlords. You know, we just we make it work. But yes, I can get a look at our client base in particular, and which ones we have had those challenges with.

PUBLIC COMMENT: It's the living situations for that population [people with disabilities] is so unique that that you know it does require multiple people to be in a house. Just simply a lot of times due to funding of, you know, the kinds of services that they receive right, that maybe they need 3 people to live there in order to split staff during the day, to, you know, to have their needs met. And so I wonder if you know the need to have those roommates for not just housing, but just the important services that they're receiving on a daily basis for their, you know, medical needs and daily living needs if that could result in maybe a reasonable accommodation of, you know, 3 or more unrelated individuals living in those housing.

Just in terms of their you know, disability status that that's you know why they're in that housing arrangement to begin with. And if that could be looked at from that angle.

PUBLIC COMMENT: People with a live in caregiver. That's another one to consider. So like, let's say you have 2 people who live together. Maybe they're a couple, but they can't get married because they're lose their SSI and Medicaid but and then they have a live in caregiver. Now you've got 3 “unrelated adults”. So that should be that this really needs to be revisited.

PUBLIC COMMENT: Back home in Indiana Alliance works with individuals, with housing issues. So they do a lot of trainings. Deb Mccarty is the director. They're doing like the ongoing task force that's working with the 5 Year Consolidated State Plan as well as advocating to increase Indiana supply for the affordable, accessible and integrated housing for individuals with disabilities that they're integrated into housing that is not segregated so. And I can provide her email address to anybody that wants that she does do trainings. And a lot of it is done through the League, which is a center for independent living here in Indiana, and they do a lot of webinars, trainings. She kind of works hand in hand with fair housing, Amy Nelson, but she's more geared towards the Governor's Council, the disability side of that.

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PUBLIC COMMENT: I think the other thing that we need us to be thinking about, and I know you guys are going to talk about this too, is accessible housing, especially as our population is aging. Our lack of ability to produce new housing means that our population is not going to get younger; they're going to get older. We're not going to be able to have younger people move in and buy homes. The only people that are going to be left are those of us that already have a house and can afford to stay here. Nobody is really talking about getting more accessible housing on the market and helping people be able to age in place.

That's always been a big concern of mine, and there's really zero chatter about that. We can't even get regular construction for the average person to buy a house, let alone think outside the box and realize, holy cow, we're going to have this huge problem soon. I mean, I'm 50, you know, and I'm needing to make sure that I have something that I can age into place soon.

It drives me bananas that there's such little vision in our leadership. And it's really, as you can see, just in 5 years what has happened to our community. Five years, people. This is what has happened. Where are we going to be in 5 more?

I mean, I think that making it a hundred percent accessible is also going to increase the price per unit. So I think that really needs to be considered if we're going to be doing a push for that. But I think there is more movement from our leadership to make it aesthetically pleasing, that's the word I'm trying to look for, where they're looking to build properties that are up off the street level, and that decreases accessibility. If they just built it at street level, it doesn't necessarily have to be completely ADA compliant, but if it was built at street level, just so somebody could build an easy ramp or do one step in, it is way different than building steps up and a big front porch. That's the construction that I've been hearing they're pushing. And I'm like, that's ridiculous, because that takes it completely out of the market for anybody that can have mild modifications. Even so, I would have concerns about making it a hundred percent required, because I do think that adds a lot of cost to the construction.

Housing for People with Legal Charges

PUBLIC COMMENT: I'm with the Bloomington Housing authority, and I'm with our landlord Risk Mitigation Fund, which is a program very similar to what Chase was just suggesting right of trying to find ways to incentivize landlords, to bring to community members who have more significant housing barriers, and I just wanted to. We are seeing that it's such a competitive housing market. And one of the things that we're coming up against is that it's incredibly difficult to find housing for people, particularly with felonies. But really, I mean a pretty wide variety of legal charges, you know, even just like maybe some more serious

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misdemeanor charges. We're finding that people are being denied for that. And so I think there's any focus that can be placed on, you know, developing incentives for that would be incredibly helpful. And then also just continuing to support programs like the Mitigation Fund. Or, you know, we offer financial backing for households that attend a renters education seminar so that we can help encourage landlords to rent with them, and we'll provide up to \$2,000 in the event of past due rent or damages at the end of their tenancy. But it's particularly hard to find housing for people with felonies and even some more serious misdemeanor charges. But really any type of legal background. And that's a significant gap that we have in our community.

Housing for Older Adults

PUBLIC COMMENT: I've been in the city for about 45 years, spending all that time working in the field of aging, aging services, and research. Most of the population growth in Bloomington is going to be due to the aging of the population, not just an absolute increase in numbers. So we have some challenges ahead of us in this regard.

I think when it comes to accessing affordable housing, it has a lot more to do with just the cost of the housing. It's more a question of what's it going to cost to live there? The cost of living combines multiple factors, including not only housing, but transportation, access to food, supportive services, civic services, and so forth. There's a trend in our community, and most around the country, to seek Greenfield cheaper land for senior housing. The consequence of that is it removes people from supportive services, and even though the housing may be less costly itself, it can be less affordable to live there. So we need to consider all those factors when thinking about the numbers of affordable housing units needed and where they would be built.

One way to increase affordable housing for older adults and people with disabilities is to enable them to live in situations where they can access services by virtue of their own labor. As soon as we spin the housing outside of the core urban area, we make it less accessible and less affordable for people, whether they're people with disabilities or older adults. This includes older adults of any age. One economy of scale might be achieved in senior housing by looking for areas where there's a higher density of older adults currently residing. Sometimes these are called naturally occurring retirement communities (NORCs). In Bloomington, the neighborhoods that line the Beeline Trail on the west side, all the way from Maple Shades to Broadview, are good examples. The population of people over 50 or 55 in those neighborhoods is significant, and a large percentage of them, probably a third, are living alone.

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For years, I've come into contact with women in those neighborhoods wondering if they will be able to stay as they age. Occasionally, there's talk about women sharing housing. For a while, the three unrelated people rule mitigated against that. I think the Commission on Aging, in the unified development ordinance, allows five or more unrelated adults if they are 55 or older. I can't remember what percentage have to be above 55, but that's not a wholesale solution. Still, if we're going to build some multifamily housing for seniors, we should be looking at something in those neighborhoods, ideally on the margin of the neighborhood, on the trail, so that it's not an intrusive large structure deeper into the neighborhoods.

Hopewell development comes to mind for that kind of solution. There's one more thing I wanted to mention. A lot of senior housing is built with a revenue stream that provides an age restriction, usually 55 or 65, and that mitigates the availability of that housing for grandparents raising grandchildren. HUD has a new initiative called Grandfamilies housing, which is a pilot program supporting the development of such housing under HUD. This makes it a low-income option as well, which would be valuable. Twenty percent of the units in a Grandfamilies project must be occupied by grandparents raising grandchildren. I think that's something we should look into and mention in the Consolidated Plan as a possible avenue for development reaching that population.

Speaking, our areas for growth in industries include life sciences, advanced manufacturing, and defense. About a third of Crane's 6,000-person workforce lives in Monroe County and is commuting back and forth to Crane, and that trend is continuing as they grow, as well as tech and microelectronics. A lot of our manufacturing base actually commutes from outside of Monroe County, so you're seeing that happen a lot. We are also seeing, again, the aging population that I mentioned. And we have an amazing opportunity here to retain workers, recent graduates from IU, but if they can't find a place to live among the housing that we have, they're just as quickly going to move on to wherever they can find an opportunity.

We have also seen, when it comes to retirees, people who actually want to get into smaller homes, but with interest rates what they are, it makes no sense to do so. So our operating assumption, based on what we've seen, is that a lot of people are sitting on homes they could be freeing up, just because the economics don't make sense. So it would be very interesting to find out if there are any innovative programs out there to make it financially feasible for people to make the switch.

People Escaping Domestic Violence

PUBLIC COMMENT: I'm the Grants manager at Middle Way House. But I've also worked there doing direct advocacy. So kind of along the lines of public transit. I think a concern of our clients is often the safety of the transit. So we are incredibly lucky to have our building right next to the Bloomington Transit Center, which I think increases. Our residents access to the transit. But a lot of our clients are scared to ride the bus. Their abusers may frequent bus lines, and so it kind of brings a general sense of unease when it comes to not knowing whether or not they would be safe on the bus. You know there's not an exact way to mitigate that problem. But sometimes I think accessibility to transit really comes down to, Do they feel safe enough to depend on our bus system to find employment and to find childcare? And oftentimes the answer to that is no. But I think, as we've talked about today, access to reliable public transit really is imperative to receiving employment or childcare other resources. Our clients might need you know, in their healing process. And many of our clients don't have access to cars. They might not be in a physical condition to be able to walk or bike. So I think safety is a is a big measure. When it comes to public transit. I think another barrier. Our clients face a lot of the time is time itself. So the time it takes to receive a job. We're seeing now that there's multiple rounds of interviews for jobs. Our residents may not have a résumé when they come to us. So that's something we need to work on with them to build and so when it takes, you know, so long to receive a job. Our clients are, you know, losing time, that they have to find childcare, or they have time to find affordable housing. So I think kind of all of these, especially, for our residents are overlapping because they only have so much time to be in shelter before they need to find affordable housing.

When we have voucher freezes through. Bha, it can be especially difficult. So kind of figuring out. How do we get someone out of an abusive environment into our shelter? And how do we? You know, get them childcare access to public transit employment and affordable housing within. You know such a restricted amount of time.