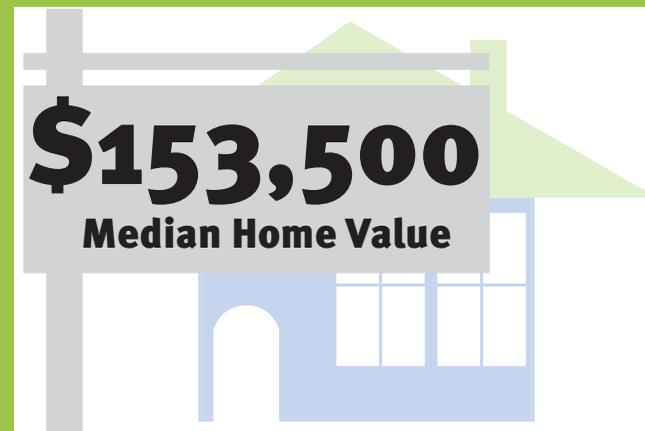
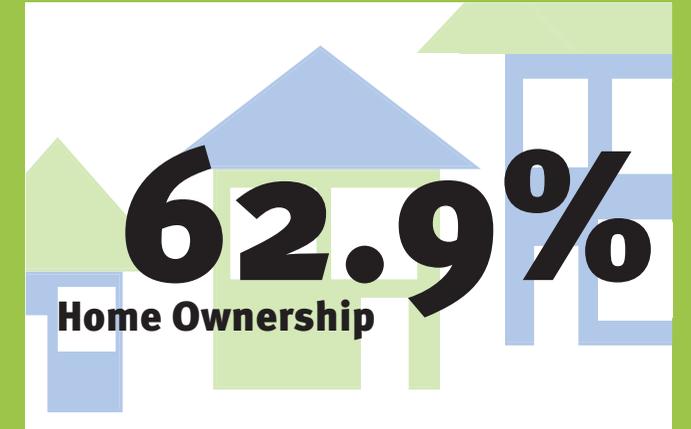
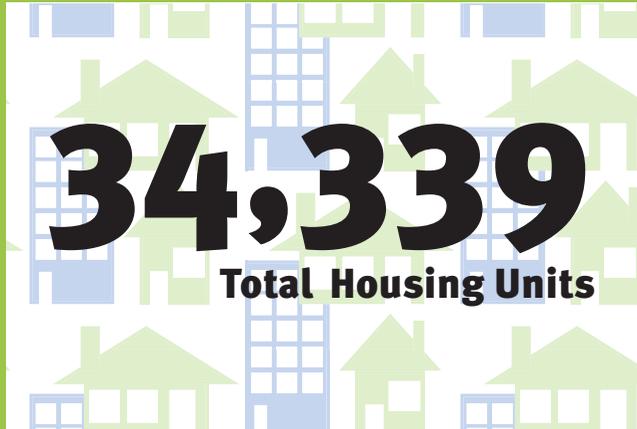


# 3

## HOUSING

The quality of housing and housing characteristics such as housing type, values, ownership, and rentals all have an impact on the quality of neighborhoods and the desirability of a place to live. Housing also impacts the potential for future development of the City. As such, communities have a strong interest in providing high quality housing. This section examines various characteristics of Bloomington's current housing stock.



## KEY FINDINGS

In 2010, Bloomington's homeownership rate was 62.9%, nearly 4.5% lower than that of Illinois. Bloomington's median family income was higher than that of the state by \$9,746. Typically, higher median incomes are associated with higher homeownership rates in the community. However, that was not the case in Bloomington. This could be due to factors such as affordability, student populations, or transient workforce and needs additional investigation.

Multi-family units (or apartments) make up 30% of Bloomington's housing units. The majority of these units are concentrated in the core of the City and along Veterans Parkway, correlating with the locations of major employment centers.

The majority of the rental units are in the core of the City. Vacancy rates of rental properties are typically higher than those of ownership properties. Consistent with this trend, there is a higher concentration of vacant housing units in Bloomington's core. The long-term vacancy rate (vacant for 36 months or more), has grown from 2000 to 2010.

Median home values and median rents are both lower when compared to that of the state averages. However, 23% of all homeowners are burdened (paying more than 30% of the household income on housing-related costs) with housing and 39.1% are burdened with rental payment. The percentage of homeowners burdened with mortgages is higher when compared to that of the state while the percentage of renters burdened is lower.

The U.S. Census defines a housing unit as “a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied (or if vacant, is intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live and eat separately from any other persons in the building and which have direct access from the outside of the building or through a common hall.”

According to the U.S. Census Bureau, Bloomington had 34,339 housing units in 2010, an increase of 5,908 units since 2000. 92.2% of those units were occupied and 7.8% were vacant in 2010. Home occupancy was 1.5 percentage points lower than 2000 and the vacancy rate was 1.5 percentage points higher. In 2010, homeownership was 62.9%, similar to that of 2000 which was 63.1%. Figure 3.1 shows the Census 2000

and 2010 housing occupancy and tenure statistics for Bloomington and Illinois.

Due to the importance of housing data for neighborhood level planning, MCRPC conducted a parcel level housing analysis based on a variety of locally available datasets as explained in Appendix A. This analysis accounted for 36,053 housing units at the end of 2013. To compare the number of units to Census 2010 information, the 735 new permits issued for residential units shown in Figure 3.2 were deducted. At 35,315 units, there were 976 more units than that of Census 2010 counts.

Some of this discrepancy can be attributed to the errors in data gathering. Further investigation needs to occur to ensure that Bloomington’s housing units are being accounted for accurately by the U.S. Census Bureau. For the purposes of this

study, Census data will be utilized to compare Bloomington housing information to that of the state or surrounding communities, while data gathered at the parcel level by MCRPC will be utilized to analyze trends at a much finer scale than census tract.

### HOUSING UNIT TYPES

Variety in housing type is one of the key ways to provide living options that appeal to people in all stages of life, from young college graduates to families to senior citizens.

Bloomington has a variety of housing choices. Figure 3.4A shows the geographic distribution of single family, duplex, multi-family, mobile homes and group living. Figure 3.3 provides a detailed breakdown on number of acres and units by type of housing unit. As is evident from this table, single

family homes account for the majority of housing units in Bloomington with 57.41% of all residential units. This is followed by multi-family at 30.15%, duplex at 6.94%, mobile homes at 5.24% and group living at 0.27%. It should also be noted that over 450 acres of land improved for residential purposes within the City limits currently sit vacant. This can be attributed to the recent crash of the housing market and the national recession (2007-2009). This is expected to change with the improving housing market. As shown in Figure 3.5, the number of new construction permits started to increase in 2013 after an all time low in 2012.

Figure 3.1 Housing Occupancy and Tenure Comparisons, 2000 - 2010

	BLOOMINGTON				ILLINOIS			
	2000		2010		2000		2010	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>HOUSING OCCUPANCY</b>								
Total housing units	28,431	100	34,339	100	4,885,615	100	5,296,715	100
Occupied housing units	26,642	93.7	31,663	92.2	4,591,779	94	4,836,972	91.3
Vacant housing units	1,789	6.3	2,676	7.8	293,836	6	459,743	8.7
Homeowner vacancy rate (percent)	2.1		2.2		1.5		2.5	
Rental vacancy rate (percent)	8.1		10.2		6.2		9.1	
<b>HOUSING TENURE</b>								
Occupied housing units	26,642	100	31,663	100	4,591,779	100	4,836,972	100
Owner-occupied housing units	16,802	63.1	19,904	62.9	3,088,884	67.3	3,263,639	67.5
Average household size of owner-occupied units	2.59		2.53		2.76		2.69	
Renter-occupied housing units	9,840	36.9	11,759	37.1	1,502,895	32.7	1,573,333	32.5
Average household size of renter-occupied units	1.92		2.05		2.37		2.38	

Source: Census Table DP1

Figure 3.2 New Residential Permits, 2010 -2013

Year Permit Issued	Single Family Residential Permits	Apartment Units
2010	178	3
2011	134	84
2012	47	75
2013	123	91
Total new permits from 2010-2013		735

Source: City of Bloomington, PACE Department

Figure 3.3 Number and Acreages of Various Residential Uses in Bloomington

	Acres	Number of Units	Percent of units	Units/ Acre
Total	6,259.1	36,053		
Single Family	4,723.7	20,697	57.41	4.4
Duplex	219.7	2,501	6.94	11.4
Mobile Homes	322.4	1,888	5.24	5.9
Multi Family	540.0	10,871	30.15	20.1
Group Living	2.3	96	0.27	NA
Vacant	451.0			

Source: MCRPC

Figure 3.4 Housing Units Analysis

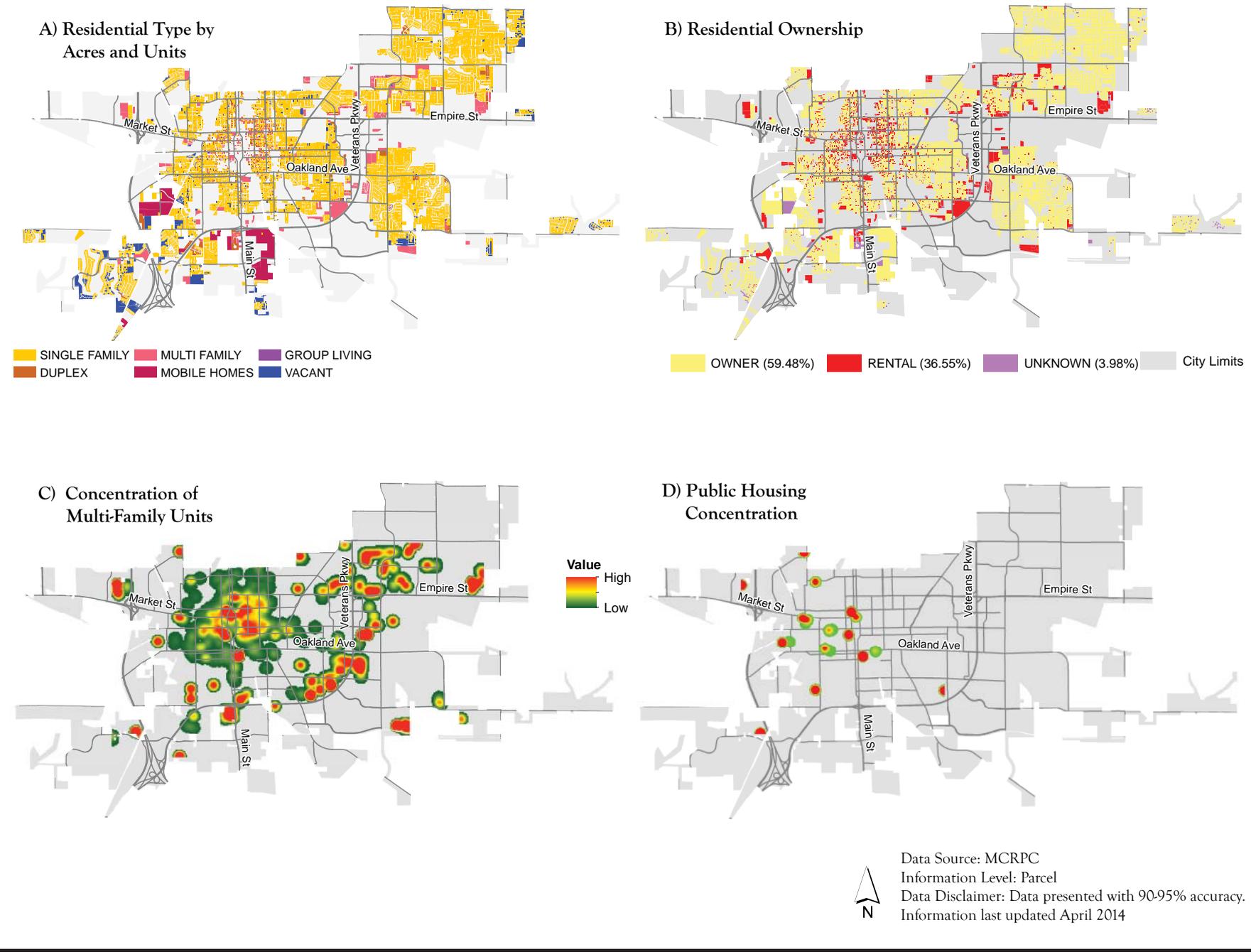
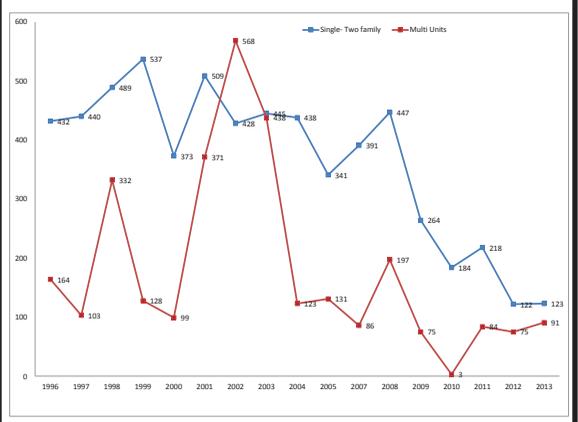


Figure 3.5 New Residential Unit Permits in Bloomington



Source: City of Bloomington, PACE Department

HOMEOWNERSHIP

According to the 2010 Census, 62.9% of all housing units in the City were owner-ship units. Higher median family income is typically associated with higher rates of home-ownership. Despite higher than state median family incomes, Bloomington’s homeown-ership rates are lower compared to that of the state.

As illustrated in Figure 3.4B, home-ownership is not evenly distributed through-out the City. There are higher concentrations of rental properties in the core of the City and along Veterans Parkway. Figure 3.4C highlights the concentration of apartment units. As shown in the map, apartments are concentrated in the core of the City (gener-ally bound by Emerson Street on the north, Oakland Avenue on the south, Linden Street on the east and Morris Avenue on the west), along Veterans Parkway and on the northeast

Figure 3.6 Residential Vacancy Analysis, City of Bloomington

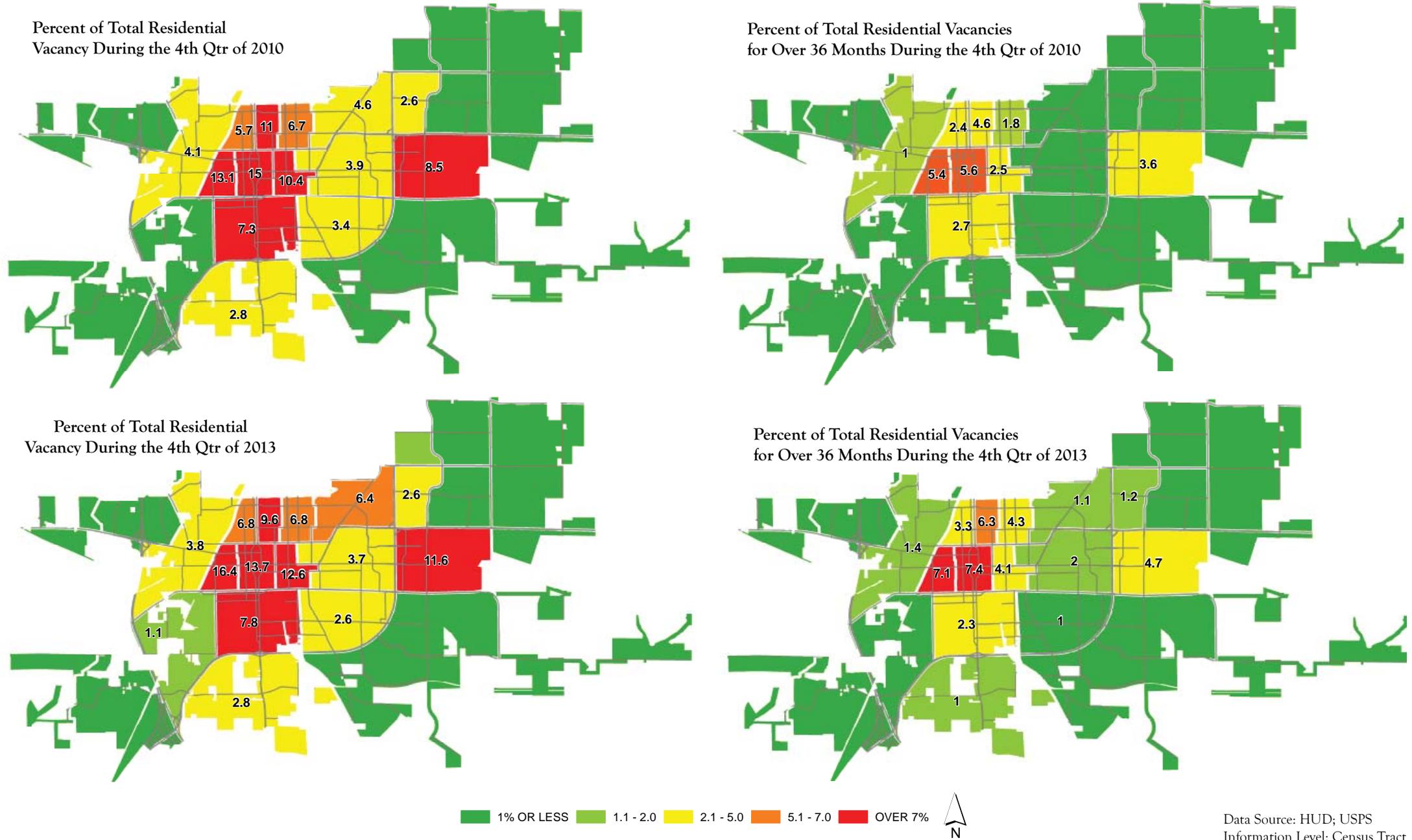
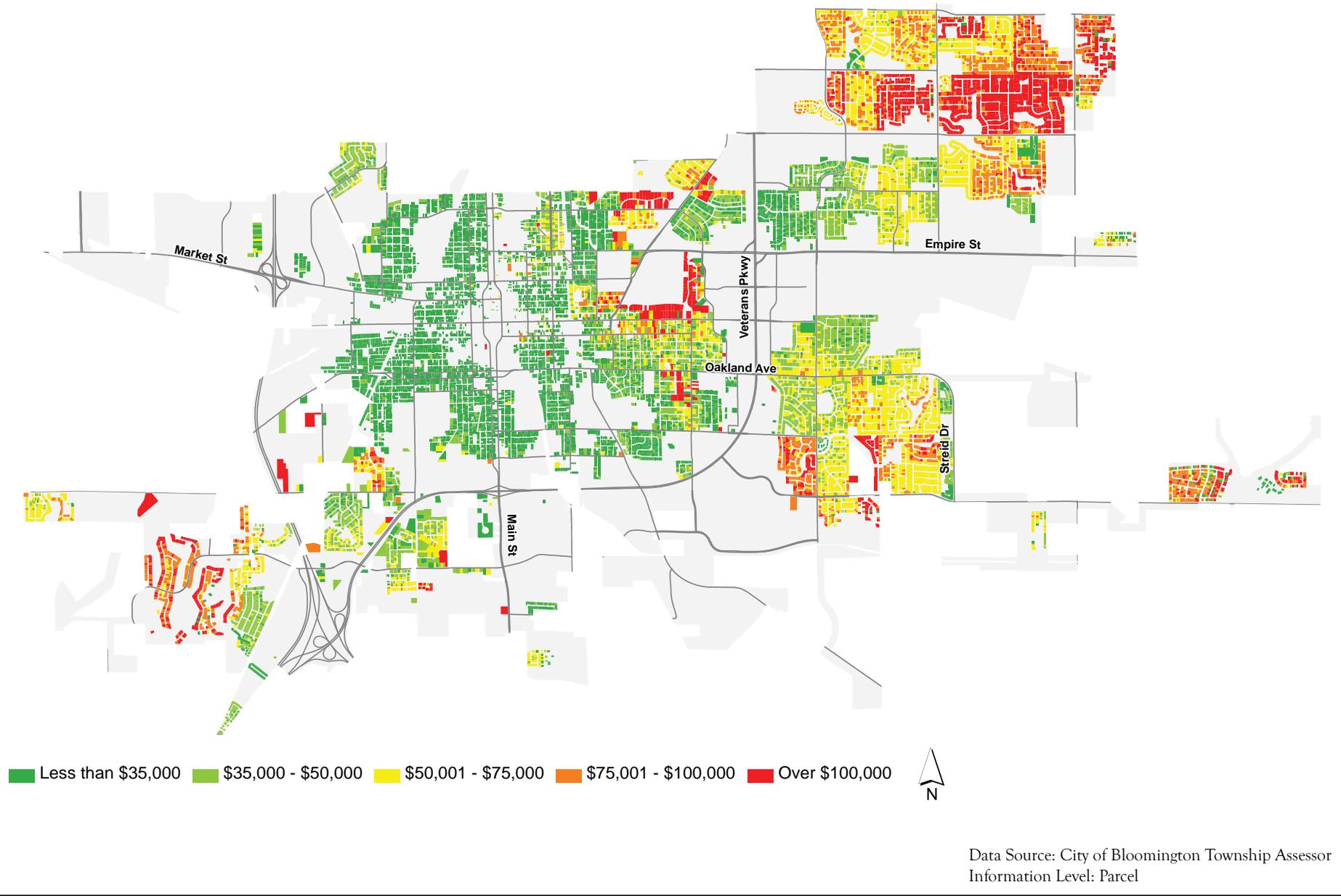


Figure 3.8 Assessed Values of Single-Family and Duplex Homes



part of town (generally bound by Empire Street to the south, Airport Road to the east, G.E. Road to the north and Veterans Parkway to the west). Also evident from the map, the majority of the City’s public housing is concentrated in the core of the City.

Rental properties tend to have higher vacancy rates than that of the ownership units. Long-term vacancies can be a signal of blight. Figure 3.6 shows the vacancy comparisons by census tract from 2010 to 2013. Consistent with the geographic concentrations of rental properties, the percentage of total vacancies and percentage of long-term vacancies (36 months or over) increased from 2010 to 2013 in the core.

MEDIAN HOME VALUES AND AFFORDABILITY

According to Census 2010, the median home value in Bloomington was \$153,500 and median rent was \$700. As shown in Figure 3.7, Bloomington’s median home values were lower than that of Illinois. Figure 3.8 shows the distribution of assessed values in Bloomington. Please note that the assessed values are typically one-third of the fair market values.

According to the Census white paper “Who can afford to live in a home (4),” housing affordability is considered to be 30% or less of the household income. When households spend more than 30% of their monthly income on housing they are considered “burdened.”

Foot Note: 4) Who can afford to live in a home: <http://www.census.gov/housing/census/publications/who-can-afford.pdf>

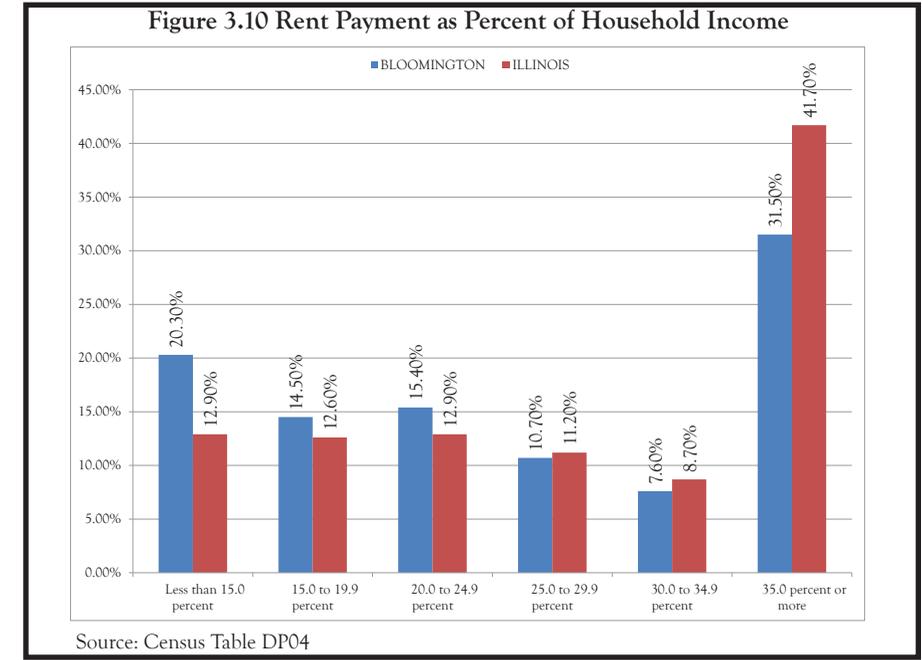
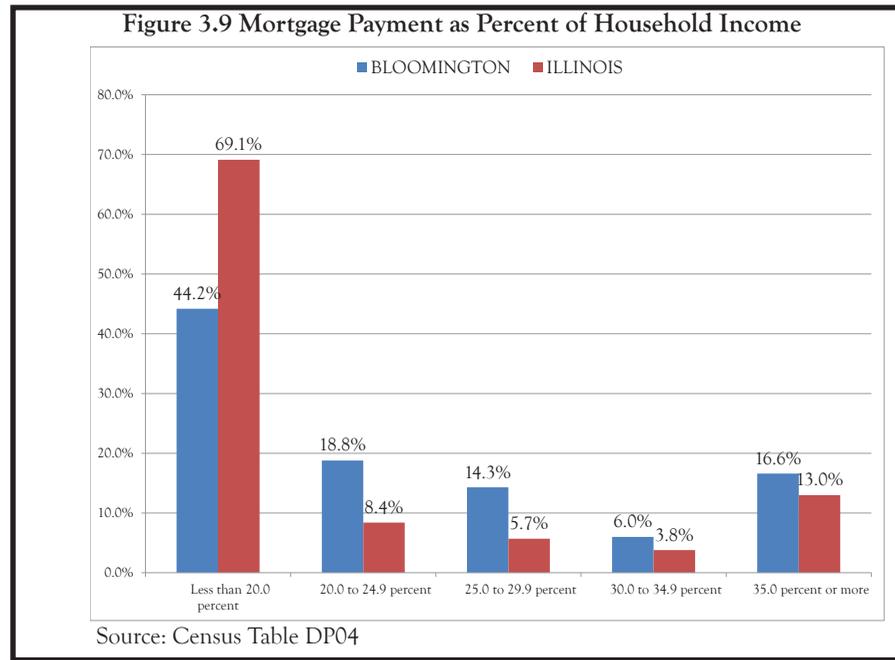
Monthly owner costs include mortgage, second mortgage and/or home equity loans, real estate taxes, homeowners insurance, condo fee (if applicable), mobile home cost (if applicable), electricity, gas, water and sewer, and other utilities.

Monthly gross rent costs include contract rent and electricity, gas, water and sewer, and other utilities.

This paper also points out that prior to the mid 1990s the federal housing enterprises (Fannie Mae and Freddie Mac) would not purchase mortgages unless the principal, interest, tax, and insurance payment (PITI) did not exceed 28% of the borrower's income for a conventional loan and 29% for an FHA-insured loan, however have become less stringent in the years since.

The paper clarifies that many households whose housing costs exceed 30 percent of their incomes are choosing to devote a larger share of their incomes to larger, more amenity-laden homes. These households often have enough income left over to meet their non-housing expenses. For them, the 30-percent ratio is not an indicator of a true housing affordability problem but rather a lifestyle choice. For those households at the lower rungs of the income ladder, however, the use of housing costs in excess of 30 percent of their limited incomes as an indicator of a housing affordability problem is as relevant today as it was four decades ago.

As illustrated in Figure 3.10, nearly 23% of Bloomington home owners are burdened. This number is considerably higher than the 17% percent of residents burdened at

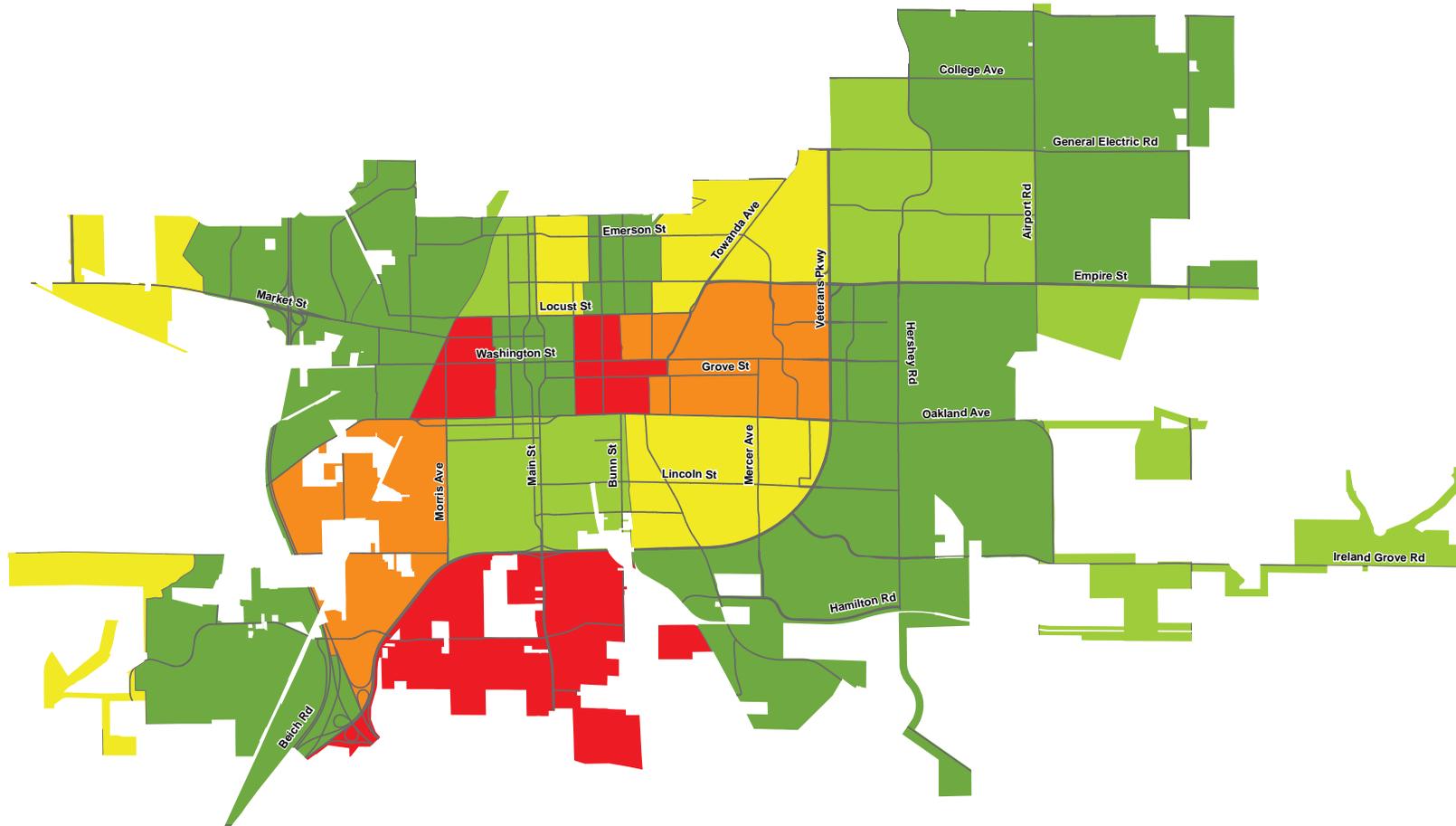


**Figure 3.7 Median Home Values, Mortgage Status and Mortgage and Rent as Percent of Household Income**

	Bloomington 2010 Census		Illinois 2010 Census	
Median Home Value for owner occupied units (Dollars)	153,500		202,500	
<b>MORTGAGE STATUS</b>				
Housing units with a mortgage	14,305	72.5%	2,296,372	69.6%
Housing units without a mortgage	5,430	27.5%	1,004,319	30.4%
Median Mortgage (Dollars)	1,417	(X)	1,692	
<b>SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME (SMOCAPI)</b>				
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	14,286		995,278	
Less than 20.0 percent	6,314	44.2%	688,036	69.1%
20.0 to 24.9 percent	2,688	18.8%	83,642	8.4%
25.0 to 29.9 percent	2,046	14.3%	56,295	5.7%
30.0 to 34.9 percent	863	6.0%	38,141	3.8%
35.0 percent or more	2,375	16.6%	129,164	13.0%
Median Rent (Dollars)	700	(X)	834	(X)
<b>GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI)</b>				
Occupied units paying rent (excluding units where GRAPI cannot be computed)	9,824		1,367,513	
Less than 15.0 percent	1,990	20.3%	176,488	12.9%
15.0 to 19.9 percent	1,426	14.5%	172,159	12.6%
20.0 to 24.9 percent	1,511	15.4%	176,020	12.9%
25.0 to 29.9 percent	1,053	10.7%	152,973	11.2%
30.0 to 34.9 percent	750	7.6%	119,068	8.7%
35.0 percent or more	3,094	31.5%	570,805	41.7%

Source: Census Table DP04

Figure 3.11 Homeownership Burden



Less than 20%
  20.1% - 24.9%
  25% - 29.9%
  30% - 34.9%
  More than 35%

Percent homeowners with mortgages paying more than 30% of their HouseHold income on mortgage.



Data Source: Census ACS  
Information Level: Census Tract

the state level. Also illustrated in Figure 3.10, 39.1% of all renters in Bloomington are burdened. These numbers are considerably lower than those of the state at 50%. Based on the 2014 Community Needs Assessment conducted by the United Way of McLean County, lack of affordable rental properties was an identified problem.

As can be seen on Figure 3.11, there is a concentration of homeownership burden on households in the core of the City with lower median incomes.

# RELEVANT

## PLANS, STUDIES & ONGOING EFFORTS

### UNITED WAY - 2014 COMMUNITY ASSESSMENT (CAN REPORT)

The United Way led a collaborative effort to conduct the needs assessment in health and human services throughout McLean County. Primary and secondary data sources were utilized to conduct this effort. This study was aimed at gathering the following information:

- Community challenges/issues
- Strengths in the health and human service system
- Weaknesses in the health and human service system
- Gaps in services
- Duplications of services
- Underused or unrecognized resources/services
- Recommendations/opportunities for improvement

The following **strengths** were identified:

#### **Income and Poverty:**

- Most pleased with Volunteer Income Tax Assistance (VITA) services
- Lower percentage of people under 18 in poverty than state and nation
- New, collaborative efforts
- Median income higher than state and nation

#### **Housing and Homelessness:**

- Many services for people experiencing homelessness
- Caring community members
- 2/3rds of McLean County residents are homeowners

#### **Employment:**

- Many high paying jobs exist in the community
- Health care support and health practitioner occupations are the fastest growing fields
- Unemployment rate lowering since 2010

#### **Health and Health Care:**

- Health services for people with low income
- Increased attention to mental health
- Community health assessments and health improvement plans

#### **Child and Youth Development:**

- Strong educational system
- Existing after-school programming
- Many youth volunteering and giving back to community

#### **Senior, Caregivers, and People with Disabilities:**

- Many helpful, supportive organizations
- High satisfaction with K-12 schools, supportive services, and senior social groups.
- Fewer than 3% of survey respondents who needed services did not receive those services

#### **Criminal Justice:**

- Consideration of expansion of housing for people with mental illness.
- Crime rate dropping.
- Problem solving courts.

#### **Transportation:**

- Cooperation between transportation service providers
- Connect Transit ridership grew 21% between 2009 and 2013
- Planning for alternate transportation

#### **Common Themes:**

- Many health and human services
- Dedicated individuals in health and human services system.

The following **challenges** were identified by this study

#### **Income And Poverty:**

- Unawareness of poverty
- Difficult to get off public aid
- Applying for and maintaining public aid is cumbersome

#### **Housing and Homelessness:**

- Expensive rental housing
- Limited subsidized housing
- Long waits for vouchers
- Shelters at capacity
- Requests for emergency funds exceeds funds available

#### **Employment:**

- Access to good paying jobs for low skilled workers
- Need for skill training
- Many barriers to full-time work (health issues, caregiver, transportation)
- Discriminatory hiring process.

#### **Health and Health Care:**

- Poverty is a risk factor for health
- Rural residents have difficulty accessing health care (transportation)
- Availability of psychiatrists (particularly for children)
- Funding and coordination for mental health services

#### **Child and Youth Development:**

- Additional career development and training opportunities
- More affordable, after-school youth program options
- Graduation rates dropping
- Parental engagement

#### **Senior, Caregivers, and People with Disabilities:**

- Respite care for caregivers
- Unawareness of available services (individual and provider)
- More permanent, supportive housing
- Stigma as a barrier to employment

#### **Transportation:**

- Transportation outside of McLean County
- Transportation for people <60 with no medical need
- Inconvenient bus times
- Need for expanded bus routes
- Car breakdowns are a major barrier for getting to work

#### **Criminal Justice:**

- Cycle of incarceration for people with mental illness
- Perception of high crime and drug use
- Racism toward Hispanic population

- Ex-offender reintegration into society (e.g., finding housing and employment)

**Common Themes:**

- Collaboration and cooperation among health and human service providers
- Awareness of available services
- Poverty as a risk factor
- Transportation

**CITY OF BLOOMINGTON  
CONSOLIDATED PLAN (2010-2015)**

The City of Bloomington receives approximately 1 million dollars in federal and state funding through Community Development Block Grants (CDBG), Federal Continuum of Care funds for the homeless, and IHDA's new App grant.

To satisfy the requirement of these formula grants the City is required to submit a 5 year consolidated plan and an annual Consolidated Annual Performance and Evaluation Report (CAPER). The latest consolidated plan is FY 2010-2015. This strategic, data driven plan is intended to describe the housing and community development needs of the low to moderate income residents, outline the strategies to meet the needs, and list all resources available to implement the strategies. Below are some findings of that plan.

**AFFORDABILITY**

- In 2008, 8,377 households could not afford fair market rent.
- Fair market rent outpaced median income between 2007 and 2008.
- Annually, there are 300 families on the

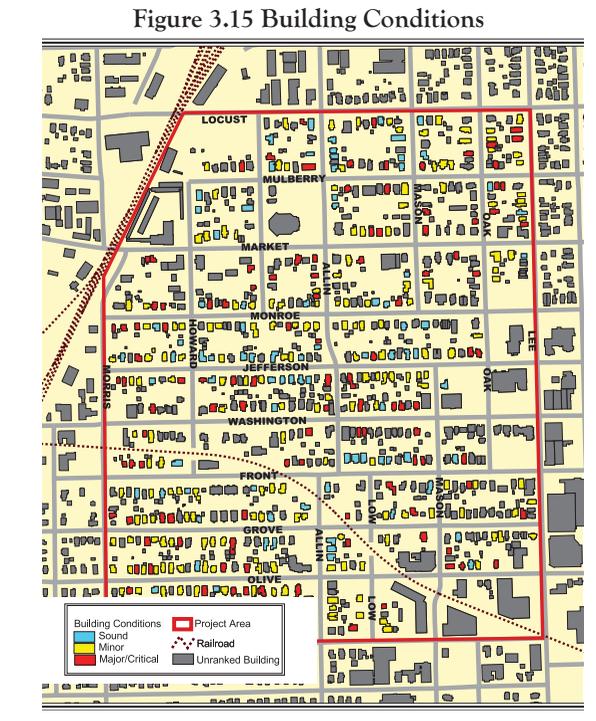
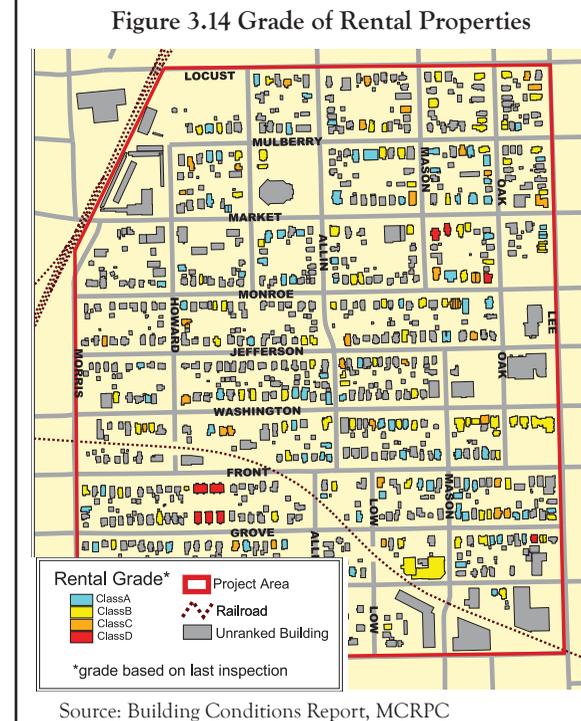
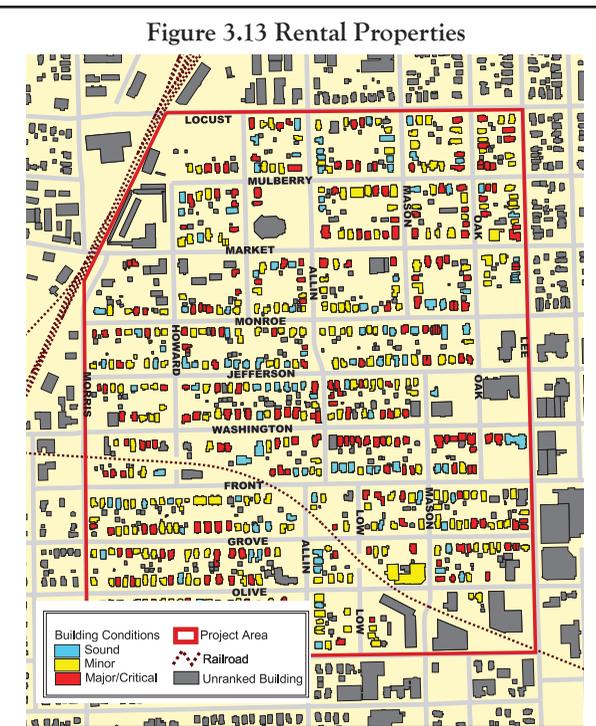
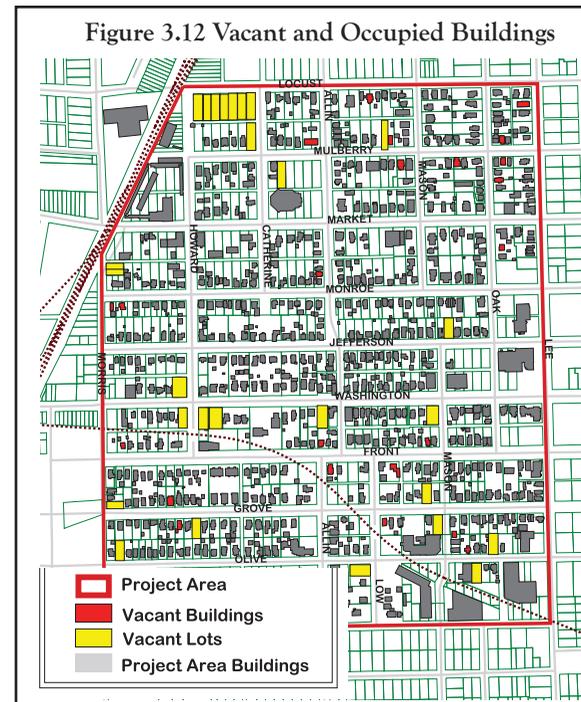
Section 8 Waiting List.

- Vacancy rate for market rent apartments increased from 6.6% in 2000 to an estimated 11.5% in 2008.
- In 2008, approximately 9% of Bloomington's population was living below the poverty line.
- According to HUD's CHAS data for 2000, there were no vacant units for sale affordable for those households at 30% of median and below.

**HOMELESSNESS**

- The number of homeless being served by the Housing Benefits Specialist and Homeless Outreach Worker programs (both housed at PATH) increased 58% in single individuals from June 2004 - May 2009.
- An emergency homeless shelter was completed in 2009, and has had waiting lists of up to 40 men and women.
- In addition to the American Red Cross of the Heartland's Short Term disaster relief service, as of 2009 there were six facilities in Bloomington-Normal that offered emergency shelter facilities for the homeless.
- The total number of people experiencing homelessness served by the McLean County Continuum of Care from June 2007 - May 2008 was 1,093.

Overall, this plan indicates the need for affordable housing within the City and McLean County. This plan is scheduled for an update early 2015. The comprehensive plan process should work



Source: Building Conditions Report, MCRPC

closely with the consolidated planning efforts to ensure efficient use of CDBG funds in Bloomington.

**BUILDING CONDITIONS REPORT (2008)**

CDBG funds may be used in designated slum and blight areas. In an effort to direct this ever shrinking pot of funds to the area that is truly in need, the City of Bloomington conducted a building conditions analysis in the previously designated slum and blight area with the intentions to strategically plan and target that area for revitalization. Information gathered through that study is presented in form of various maps (Figures 3.12 - 3.15). This information is at least five years old.

**A COMMUNITY IN BLOOM (2010) - CONDUCTED BY ILLINOIS WESLEYAN UNIVERSITY, ACTION RESEARCH CENTER**

The Affordable Housing Needs Assessment of West Bloomington (2010) was an update of a similar assessment completed in 2004. The assessment was in response to a request from Habitat for Humanity of McLean County, and to account for changes in the economy and housing market from 2004-2010. Information was collected from both local and national organizations to gather data for the assessment. The report highlights:

- West Bloomington infrastructure is outdated and does not adhere to current

city codes.

- 20% of homes in West Bloomington are not linked to a designated water system and share a connection to the water system with another home.
- The assessment suggests that, to improve the infrastructure of West Bloomington, and promote development, developers need to be attracted to West Bloomington, and shown it is a good investment. It also reported that there is a lack of affordable housing in West Bloomington.

**Plan Recommendations:**

- Expand the number of affordable housing units
- Incentivize Landlords to keep up properties
- Find Sites to Build on/Utilize the Community Block Grant
- Include Infrastructure Projects in Development

**WEST BLOOMINGTON STRATEGIC PLAN (2010)**

Based on the building conditions report, the West Bloomington Plan was initiated by the Bloomington-Normal Economic Development Council (EDC) and the City of Bloomington in 2010 with a vision to revitalize this area located in the heart of the City. The West Bloomington area is made up of the long-established neighborhoods Olde Towne and Gridley, Allin & Prickett (GAP).

Through community input, key issues such as safety, housing, infrastructure, youth,

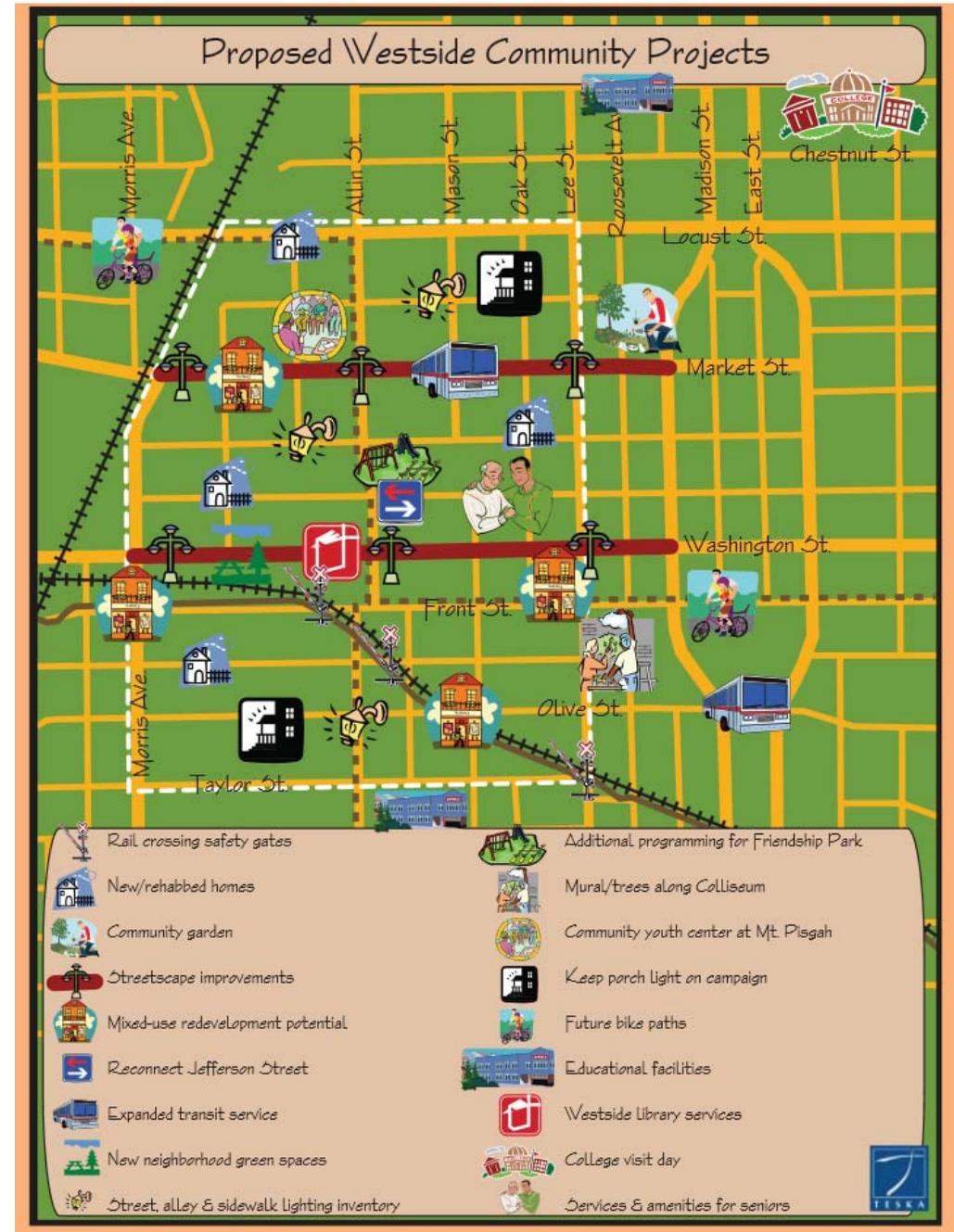


Figure 3.16 Proposed Westside Community Projects  
Source: West Bloomington Strategic Plan

education, and economic development were identified. The following six strategies were developed to revitalize the area:

1. Community Greening: Give our community a special and unique sense of place by living sustainably and in harmony with nature
2. Youth: Create a nurturing and supportive community environment for all our youth
3. Safety and Well-being: Transform the west side into a safe, harmonious and healthy community
4. Economic Development: Grow existing businesses, attract new businesses, and expand workforce development training throughout our west side community.
5. Housing: Provide a broad range of housing types to provide safe, decent, and affordable shelter for people of all ages and incomes, particularly society's most vulnerable.
6. Education: Create a west side community where everyone is able to achieve his or her potential

Under each strategy, several short, medium, and long term implementation projects were identified to accomplish the goals. Figure 3.16 identifies various projects proposed by the strategic plan.

### HISTORIC PRESERVATION PLAN (2004)

In 2004, the City of Bloomington prepared an update of its Historic Preservation Plan, detailing the history of the City of Bloomington, Its historic neighborhoods, and the importance of historic preservation. Recommendations made in the plan include:

- Complete a comprehensive intensive survey of all historically, culturally and architecturally significant, pre-1951 properties in the City of Bloomington.
- Designate the City of Bloomington Department of Planning and Code Enforcement as the permanent location for the storage of historic preservation related records and information.
- Refine the Historic Preservation Commission's operational procedures to maximize its effectiveness.
- Request the funding of a larger budget to assist the Historic Preservation Commission in the performance of its duties.
- Increase public education and awareness activities to educate and involve citizens from many areas of the community in historic preservation.
- Continue to review the Historic Preservation Commission's policies, procedures and ordinance at five-year intervals and revise the same when necessary.
- Continue to integrate the Bloomington historic preservation planning process into the comprehensive planning process for the City of Bloomington and the County of McLean.

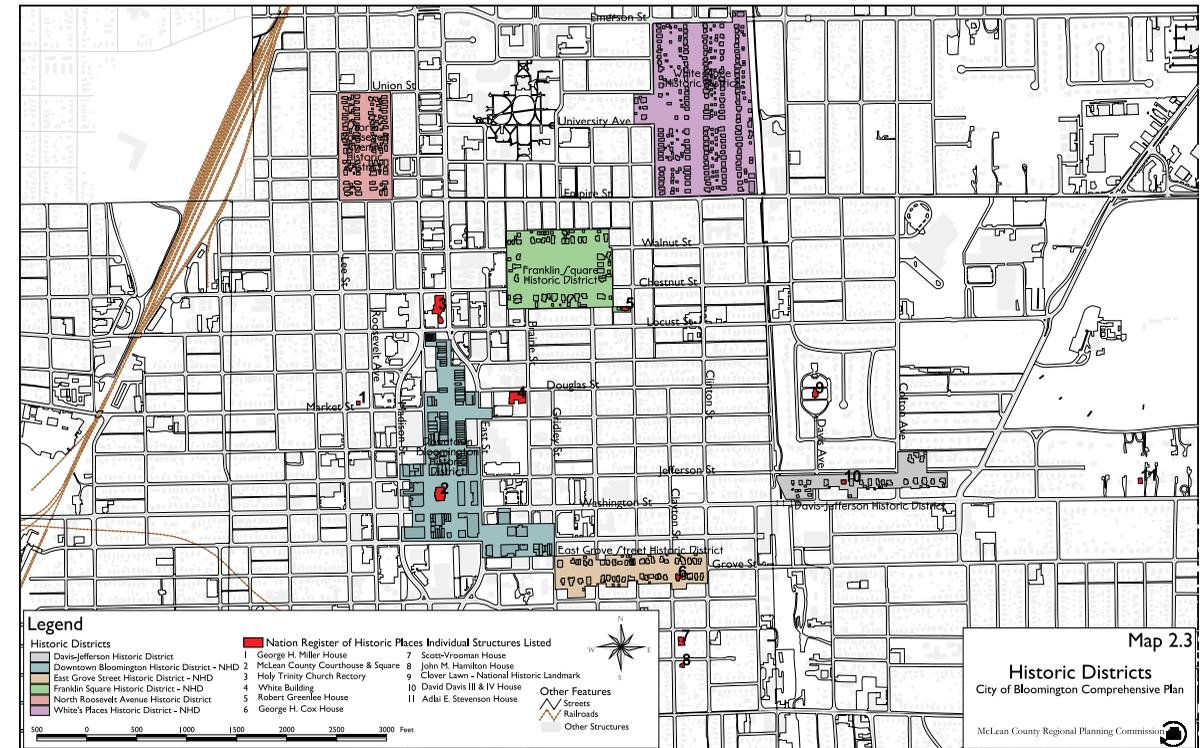


Figure 3.17 Historic Districts in Bloomington  
Source: City of Bloomington Comprehensive Plan, 2005

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## Grant to revitalize housing in west side neighborhood

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Figure 3.18 Excerpt from The Pantagraph, July 31, 2013



