

# Annual Report

April 2021 to March 2022



## REGIONAL HOUSING INITIATIVE

May 2022



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Established in April 2018, the McLean County Regional Housing Initiative is an inter-jurisdictional effort to proactively address housing issues in the region. The purpose of this annual report is to summarize the activities undertaken from April 2021 through March 2022.

### REGIONAL HOUSING STAFF COMMITTEE MEMBERS

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#### **Bloomington Housing Authority**

Jeremy Hayes

#### **City of Bloomington**

William Bessler  
Alissa Pemberton  
Genevieve Rappold  
Michael Sinnet  
Kimberly Smith  
Glen Wetterow

#### **McLean County Behavioral Health Coordinating Council**

Vanessa Granger-Belcher  
Nicole Kirstein

#### **McLean County Regional Planning Commission**

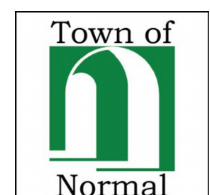
Tania Barreto  
Tessa Ferraro  
Cassidy Kramer  
Ray Lai

#### **PATH Crisis Center**

Liam Wheeler

#### **Town of Normal**

Mercy Davison  
Caitlin Kelly  
Jennifer Toney



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## BACKGROUND

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### Introduction

In 2017, the McLean County Regional Planning Commission (MCRPC) partnered with the City of Bloomington, Town of Normal and the Bloomington Housing Authority (BHA) to complete the region's first housing study, *BN Home*. One of the key recommendations was to create an inter-jurisdictional group to proactively address housing issues in the region as identified in *BN Home* and other relevant community plans.

With MCRPC taking the lead, the Regional Housing Initiative (RHI) was established by an intergovernmental agreement in May 2018. The Initiative is made up of the Regional Housing Staff Committee and the Affordable and Supportive Housing Advisory Committee.

### Regional Housing Staff Committee

The Staff Committee utilizes its professional expertise to inform the priorities and policies of the Regional Housing Initiative and acts as the conduit between local housing efforts and state and federal housing agencies. Committee members represent the following organizations and meet monthly:

- Bloomington Housing Authority (BHA)
- City of Bloomington
- McLean County Behavioral Health Coordinating Council (BHCC)
- McLean County Regional Planning Commission (MCRPC)
- PATH Crisis Center
- Town of Normal

### The Affordable and Supportive Housing Advisory Committee

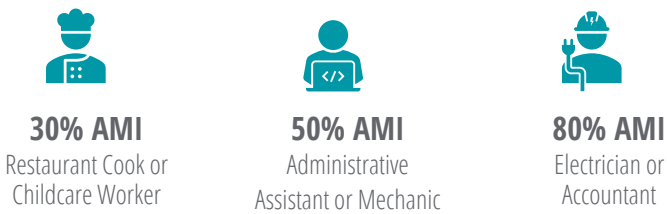
The Affordable and Supportive Housing Advisory Committee focuses on increasing the inventory of safe, high quality, affordable and supportive housing particularly for lower income households, seniors, and persons with disabilities. Committee members represent eleven organizations that have a direct stake in affordable and supportive housing in McLean County. In addition to the members of the Staff Committee, partner organizations on the Affordable and Supportive Housing Committee, which meets quarterly, include:

- Chestnut Health Systems
- MarcFirst McLean County
- Mid Central Community Action Agency (MCCA)
- Prairie State Legal Services
- Supportive Housing Providers Association - IL (SHPA)

RESEARCH

BN Home, as well as both the City and Town’s Comprehensive Plans, found that there were gaps in the supply of affordable housing in McLean County. In August and December of 2021, the Staff Committee updated two white papers that were originally published in 2018 and 2019 that explore the complicated and multi-dimensional concept of affordable housing, specifically in the context of McLean County. These white papers rely heavily on demographic and housing cost data.

“Income-Qualified Housing in McLean County Issue 1: Area Median Income (AMI)” (updated August 2021) examines household income levels in McLean County as they relate to eligibility for certain housing programs, and compares them to the average salary of various occupations in McLean County. This paper also examines how the County’s AMI compares to the County’s Affordable Gross Rents and the County’s Median Gross Rent. This data shows that families who make 30% of AMI, or \$27,950 for a 4-person household, would have trouble paying the Median Gross Rent of \$845.

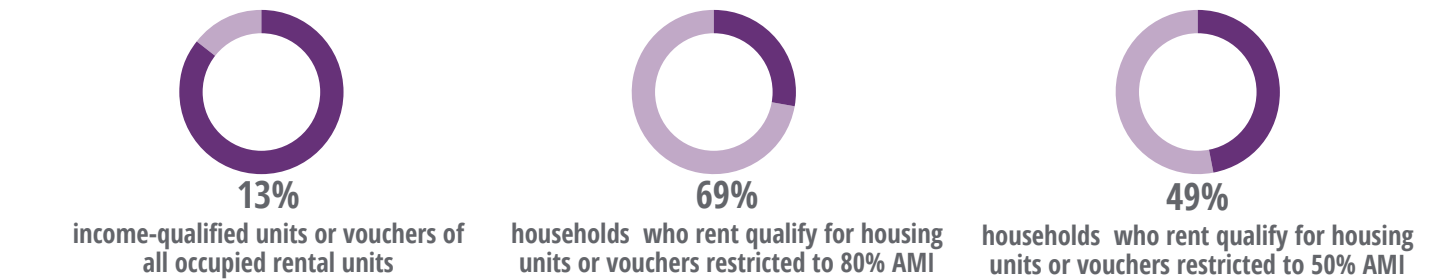


“Income-Qualified Housing in McLean County Issue 1: Area Median Income (AMI)” helps to contextualize the County’s AMI by comparing the AMI to certain occupations as illustrated above.

Summary of Income Qualified Units & Vouchers	
Total Unique PBRA units	174
Total LIHTC units	1,436
Total Unique USDA Section 515 Units	76
Section 8 Housing Choice Vouchers	675
Public Housing Units	611
Total Income Qualified Units and Vouchers	2,972

Pictured Above: “Income-Qualified Housing in McLean County Issue 2: Types of Units and Vouchers” takes inventory of the County’s income-restricted affordable housing stock. Per the table above, in 2021, the County had a total of 2,972 income qualified units and vouchers. Pictured Below: This white paper also shows that while only 13% of the county’s rental units are income-qualified, 49% of household renters qualify for units restricted to 50% AMI and 69% qualify for units restricted to 80% AMI showing the need for affordable housing development.

“Income-Qualified Housing in McLean County, Issue 2: Types of Units and Vouchers” (updated December 2021) explains the different types of housing assistance, quantifies the availability of income-qualified housing units, and compares that to the need for such units in McLean County. Some major findings from this paper shows that although 69% of households that rent qualify for housing restricted to 80% AMI, income-qualified housing only makes up 13% of all occupied rental units. This highlights a disparity between the supply and demand for affordable housing.



## RESEARCH

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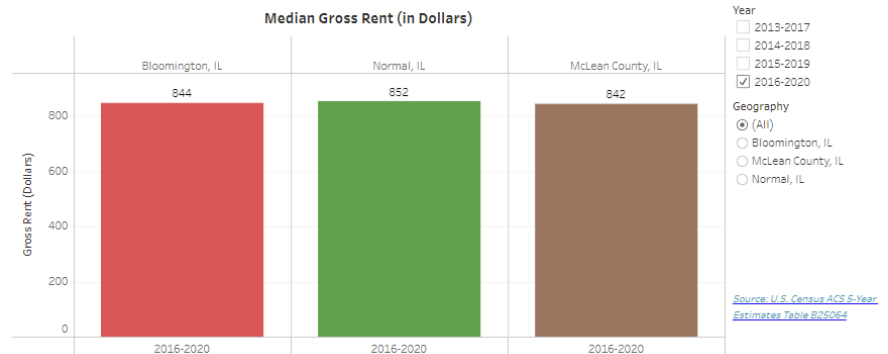
A new research project was conducted in the winter of 2021 - "Municipal Housing Resource Guide: Multi-Family Housing Resources." This document acts as a clearinghouse for nearly 50 programs that support multi-family housing development and preservation; and includes program descriptions, eligibility, terms and requirements, links to program websites, etc. Programs included are formula grants, programs administered by the U.S. Department of Housing and Urban Development (HUD), the Illinois Housing and Development Authority (IHDA), the Illinois Department of Public Health, the Federal Home Loan Bank of Chicago, the Department of Agriculture, Government Sponsored Enterprises (GSEs), and others.

In addition to the projects above, the RHI also produces research briefs on topics such as land banks, housing trust funds, and new legislation to inform local housing partners and elected officials. In 2021, the Staff Committee did an in-depth analysis on the newly passed House Bill 2621 which is intended to incentivize the development of affordable housing. MCRPC staff continue to track the bill's implementation strategy and will continue this work into FY 23.

## WEBSITE, DATA, AND HOUSING DASHBOARD

MCRPC staff continued to maintain and update the *BN Home* webpage on the MCRPC website, which houses all the plans and studies related to neighborhoods and housing completed by MCRPC and partners, the McLean County Housing Data Dashboard, published white papers, and a special page dedicated to Community Development Block Grant (CDBG) information.

The McLean County Housing Data Dashboard continues to maintain the most up-to-date data on demographics, housing units and costs, affordability and persons experiencing homelessness in McLean County and was updated in June 2021 and March 2022.

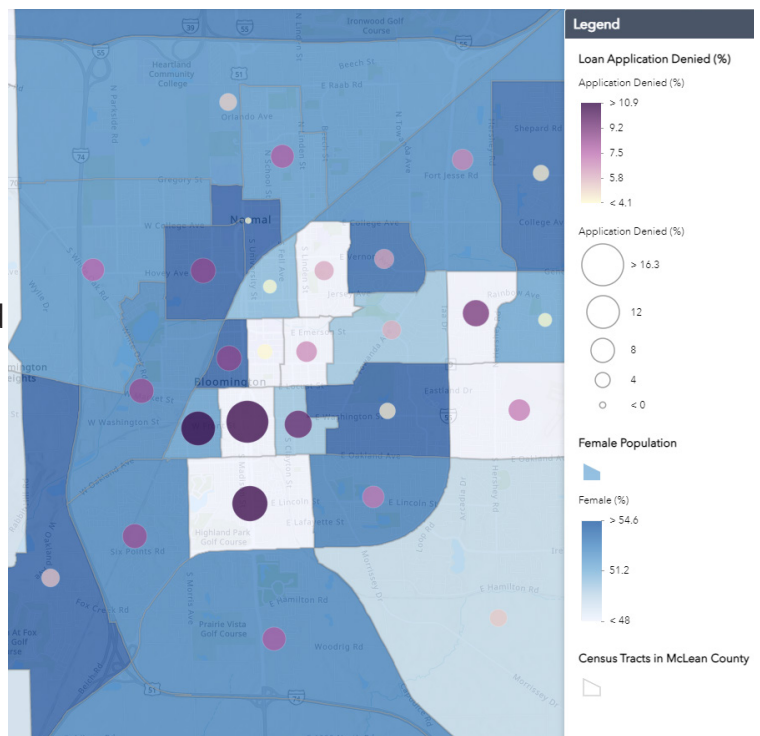


Additionally, MCRPC staff updated a web mapping tool in October 2021 that assesses potential sites for new, multi-family affordable housing developments. The tool displays a Site Suitability Model, which assigns parcels attributes based on access to public transit, school districts, and its proximity to existing multifamily affordable housing units. This Model provides additional technical guidance to municipal staff, policy makers, and developers when considering locations for new, multifamily affordable housing in the community.

*The McLean County Housing Data Dashboard has over 30 data points relating to the area's demographics and housing stock like the image shown above.*

MCRPC staff also partnered with the Bloomington Housing Authority (BHA) to conduct a spatial distribution analysis of Housing Choice Voucher (HCV) utilization in Bloomington-Normal. The analysis looks at the density of HCVs based on three different geographic categories: zip codes, elementary school districts, and census tracts. Within those categories, density was further analyzed by HCVs per 100 rental units.

A new resource created this year is a web map application that illustrates home mortgage applications in relation to census tract demographics. This tool can be used by local municipalities and mortgage lending institutions to analyze if discriminatory lending practices are taking place. It can also aid local governments in writing the Analysis of Impediments to Fair Housing Choice report, Consolidated Plan preparation, and future planning initiatives.



*The above image is taken from the Home Loan Application mapping tool which allows the user to view various home loan application data in relation to census tract demographics.*

## CONSOLIDATED PLANNING & PANDEMIC RESPONSE

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The biggest undertaking by the Regional Housing Staff Committee to date was the joint development of the Bloomington and Normal 2020-2024 5-year Consolidated Plans for the Community Development Block Group (CDBG) program. During FY 2021-2022, the Regional Housing Initiative continued to implement the recommendations from the 2020-2024 Consolidated Plans. The Plans were approved by the Bloomington City Council and Normal Town Council in Spring 2020. The separate, but related, Bloomington and Normal Analyses of Impediments to Fair Housing were also completed in Spring 2020. The intent of the analyses, required as part of the CDBG program, is to provide a thorough and objective review of the current housing market in the community, identify any barriers which prevent or hinder a fair housing market and identify steps the jurisdiction is currently taking to eliminate, reduce and prevent such impediments.

In response to the Coronavirus pandemic, The City and Town were allocated additional CDBG-CV funding to be used specifically for pandemic relief. From a survey of housing service providers conducted by the RHI, the Staff Committee found a high need for rent/mortgage and utility bill assistance. In response, the City and Town led successful programs through FY 2021-2022 to help residents that were experiencing hardships due to Covid-19.

Members of the RHI have also been active in United Way of McLean County's Housing Assistance Coalition. This Coalition is made up of over 20 organizations that came together to coordinate pandemic relief. Through this effort, members distributed \$5.2 million in pandemic relief from May 2020 to March 2022. The Coalition also organized media campaigns to advertise available assistance, tracked data across multiple agencies, and formally requested the use of American Rescue Plan funding to be used to create a Housing Stability Navigator position to continue helping residents connect to available housing resources.