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 report is to summarize the activities undertaken from April 2020 through March 2021.
## Contents

- Background .................................................. 4
- Research .................................................. 5
- Website, Data & Dashboard .......................... 6
- Consolidated Planning .................................. 7
- Coronavirus Response .................................. 8
Background

The need for a regional approach to housing was first identified during the development of the City of Bloomington Comprehensive Plan in 2015. 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 Advisory Committee was established by an intergovernmental agreement in May 2018. The Committee consists of two separate, but interrelated, working committees:

- The Staff Committee utilizes its professional expertise to inform priorities and policies of the Regional Housing Advisory Committee and acts as the conduit between local housing efforts and state and federal housing agencies. Committee members represent the following organizations and meet monthly:
  - McLean County Regional Planning Commission (MCRPC)
  - Bloomington Housing Authority (BHA)
  - City of Bloomington
  - McLean County Behavioral Health Coordinating Council (BHCC)
  - Town of Normal

- The Affordable and Supportive Housing 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 Committee, which meets quarterly, include:
  - The Baby Fold
  - Chestnut Health Systems
  - MarcFirst McLean County
  - Mid Central Community Action Agency (MCCA)
  - Prairie State Legal Services
Research

BN Home, as well as both the City and Town’s Comprehensive Plans, found that there are gaps in the supply of affordable housing in McLean County. In 2018-2019, the Regional Housing Staff Committee published three white papers that explored the complicated and multi-dimensional concept of affordable housing, specifically in the context of McLean County.

Two of the three white papers relied heavily on demographic and housing cost data that is updated on a yearly basis. Therefore, the Staff Committee updated those documents in 2019-2020 with the most recent data to accurately reflect the current situation in McLean County.

“Income-Qualified Housing in McLean County Issue 1: Area Median Income (AMI)” (updated April 2020) examined household income levels in McLean County as they relate to eligibility for certain housing programs, and compared them to the average salary of various occupations in McLean County.

“Income-Qualified Housing in McLean County, Issue 2A: Types of Units and Vouchers” (updated July 2020) explained the different types of housing assistance, quantified the availability of income-qualified housing units and compared that to the need for such units in McLean County. This white paper also explored the terms of affordability restrictions on these units.

A new white paper, “Income-Qualified Housing in McLean County, Issue 2B: Preservation of LIHTC and Other Income-Qualified Housing in McLean County” (January 2021), identified the barriers to preserving the affordability of the properties after restrictions expire, and to identify local strategies that could help preserve affordability for existing and future Low Income Housing Tax Credit (LIHTC) units. This white paper asserts that, through effective partnerships across sectors, local governments, nonprofits, and private interests can collaborate to create and maintain sustainable, income-restricted, affordable housing.

In addition to the three white papers, research briefs on topics such as land banks, housing trust funds and source of income protections were completed and passed on to local housing partners.

MCRPC partnered with the Illinois Housing Development Authority (IHDA) to co-host a virtual listening session on Tuesday, September 22nd to discuss and listen to residents’ experiences, needs, and hopes surrounding housing in McLean County. The event, coordinated by the Illinois Housing Development Authority (IHDA), was part of the Illinois Housing Blueprint Tour 2020. The Housing Blueprint is an ongoing statewide planning endeavor that will develop a vision for the future of housing in Illinois and lay out a plan for achieving it. Roughly 20 people attended the listening session.

<table>
<thead>
<tr>
<th>Year</th>
<th>LIHTC Expirations in McLean County in the Next 10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>2021</td>
<td>20 units</td>
</tr>
<tr>
<td>2024</td>
<td>38 units</td>
</tr>
<tr>
<td>2025</td>
<td>112 units</td>
</tr>
<tr>
<td>2026</td>
<td>24 units</td>
</tr>
<tr>
<td>2027</td>
<td>271 units</td>
</tr>
<tr>
<td>2030</td>
<td>184 units</td>
</tr>
</tbody>
</table>

70% households who rent qualify for housing units or vouchers restricted to 80% AMI

66,459 occupied housing units in McLean County
Website, Data and Housing Dashboard

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

The McLean County Housing Data Dashboard was relaunched in January 2021 utilizing Tableau dashboarding technology. The Dashboard continues to maintain the most up-to-date data on demographics, housing units and costs, affordability and persons experiencing homelessness in McLean County. New to the dashboard is data on home mortgages in McLean County, broken down by race, ethnicity and gender.

As part of a broader regional effort to incorporate objective, quantitative measures in planning and decision-making, the MCRPC staff developed a beta tool to assess potential sites for new, multi-family affordable housing developments. The tool displays the output of a Site Suitability Model, which consists of over 40,000 parcels which fall within ½ mile of either city’s corporate boundaries. Each parcel has three attribute values which describe its transit access, its school district characteristics, and its spatial relationship to existing multifamily affordable housing units. The purpose of the Model is to provide additional technical guidance to municipal staff, policy makers, and developers when considering locations for new, multifamily affordable housing in the community. The Model will continue to be updated to reflect new data and/or analysis priorities.

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 density of HCVs based on three different geographic categories- zip code, elementary school district, and census tract. Within those categories, density was further analyzed by HCVs per 100 rental units.
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. 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 Summer 2020, MCRPC Staff was notified that the Consolidated Plans were awarded the 2020 Public Outreach Award from the Illinois Chapter of the American Planning Association (APA-IL), acknowledging the extensive, 5-month outreach process that yielded participation from thousands of community members.

When the novel Coronavirus became a worldwide health crisis in March 2020, the U.S. Federal Government passed the Coronavirus Aid, Relief, and Economic Security Act (CARES Act). The City of Bloomington and Town of Normal both received additional Community Development Block Grant (CDBG-CV) funds to prevent, prepare for, and respond to the coronavirus crisis in the community through this Act. As was the case with the original Consolidated Planning process, MCRPC staff partnered with City and Town staff to plan for the disbursement of these CDBG-CV funds. As a first step, a short survey was created and distributed to service providers in early April 2020. The goal of the survey was to determine how COVID-19 was impacting these service providers and the populations they serve. One of the top needs that emerged from that survey and subsequent discussions was housing assistance.
Coronavirus Response

Around the same time that survey was being conducted, United Way of McLean County had also identified housing assistance as a need emerging from the coronavirus pandemic. In light of these circumstances, a coalition was formed in April 2020 to better understand and prepare responses to local housing assistance needs, i.e. rent/mortgage and utility bill assistance. This coalition pooled the resources and expertise of trusted, local service providers, community stakeholders and non-profits, and staff from local governmental bodies. MCRPC staff and other members of the Regional Housing Staff Committee have been an integral part of the Housing Assistance Coalition since its inception, with MCRPC staff serving as co-chair.

This unprecedented cooperation effort has involved a uniform application and coordinated entry process, multiple housing needs analyses and coordinated data collection. Between May 2020 and February 2021, Coalition members have provided roughly $2.8 million in housing assistance to McLean County households affected by the pandemic. The Coalition will continue to provide coordinated rental, mortgage and utility assistance to McLean County households for the foreseeable future.

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