

Section 3: Housing Element



3.1 Summary

Bloomington's 36,900 plus dwelling units include a mix of single family detached homes, townhomes, duplexes, mobile homes, condominiums, apartments, group homes, and assisted living facilities. The vast majority of these units are currently in good condition. Nevertheless, housing challenges exist:

- Two-thirds of the single family detached units are over 30 years old, the critical age at which major renovations are required to maintain functional viability. Without continued maintenance, the deterioration of a small number of individual homes can push entire neighborhoods into a cycle of decline.
- Residential land in Bloomington is close to entirely built out. Less than one percent of the land guided for residential use is currently vacant. The lack of vacant land will require increased reliance upon redevelopment to meet future housing needs.
- Changing household sizes, age distribution, and income levels will create demand for new housing types. For example, it is estimated that by the year 2005, nearly 20 percent of Bloomington's heads-of-household will be over the age of 65. Efforts will need to address these changing housing needs through redevelopment which compliments the character of existing neighborhoods.

Maintenance, Rehabilitation, and Code Enforcement

The foremost housing priority is to keep the existing housing stock in good condition. Bloomington is a city of neighborhoods filled with houses of similar ages. Given this concentration of houses of a particular age, future neighborhood strength will be closely linked with the maintenance and rehabilitation of individual houses. The 14,000 single family homes over 30 years old will be particularly important. Unless already completed, these homes will require replacement of major systems, such as roofs, siding, furnaces, and driveways.

The City will continue to closely monitor housing quality and require property owners to maintain their homes to a high standard. In addition to routine enforcement, neighborhood enhancement inspections will be



conducted to review housing conditions and code compliance. Bloomington’s Time-of-Sale Inspection Program will continue to address hazardous code deficiencies when an owner occupied home is sold. Housing and Redevelopment Authority (HRA) programs will assist with the maintenance needs of low income property owners. Houses beyond repair may be purchased by the HRA and removed to make way for structures.

As property owners maintain private property, the City will keep the existing public physical infrastructure well maintained and target physical improvements in the areas of highest benefit. While cracked sidewalks, broken curbs, and pothole filled streets can discourage property owners from making improvements on private property, a well maintained physical infrastructure and new public investment can spur neighborhood confidence and private investment.

In order to monitor neighborhood conditions and identify signs of decline in their earliest stages, the City will define areas where it will track changes in stability indicators over time. These stability indicators will include property values, crime levels, nuisance complaints, and rehabilitation levels. The information will help identify areas for public maintenance and rehabilitation efforts.

It is critical for property owners to have confidence in their neighborhood and community and to be comfortable investing their own resources to make significant property improvements. City sponsored programs nurture that confidence. But the full value of these public investments can only be realized if the public is well aware of the amount of public and

private investment directed into their neighborhood.

Toward this end, the City will begin a communication initiative to let residents know that significant public and private investment is being made and will continue to be made in their neighborhood. The initiative will call attention to levels of public and private investment, provide information on available resources, and encourage residents to join their neighbors in maintenance and rehabilitation.

Redevelopment

Over half of Bloomington’s single family housing stock was constructed in the 1950s and 60s. Since that time, Bloomington’s demographics have changed dramatically. In 1960, 50 percent of the city’s residents were under 20 years in age. By 1990, only 24 percent of residents were under 20. Median household size has fallen from 4.2 in 1960 to 2.47 in 1990. The city’s demographics will continue to change. For example, it is anticipated that nearly 20 percent of Bloomington’s head-of-household will be over the age of 65 by the year 2005.

In the 1970s and 80s, falling household sizes, more single parent families, and increasing numbers of seniors created a demand for multi-family and single family attached housing units, a demand that could not be met by the housing stock in existence at the time. In response, the City encouraged increased densities and multi-family housing through its land use controls while developers responded to meet the demand. Bloomington’s future housing needs will not be so easy to meet since the supply of vacant residential land is virtually exhausted. Future housing needs

will have to be met primarily through redevelopment.

The City will encourage creative redevelopment in appropriate areas to meet changing housing needs in the future. However, it is important that redevelopment be sited carefully and be allowed only at a scale and location that will not adversely affect the surrounding neighborhood. The most intense redevelopment should occur only within areas or corridors with convenient access to transit and services and should be designed to minimize impacts on surrounding areas.

Intent

Meeting the housing needs of every Bloomington resident and work force member is a monumental task. Clearly, many of the root causes of housing need are beyond the power of a local government to solve. Nevertheless, there is a lot that local government can do to address housing needs. Using available resources, Bloomington will strive to build and renew community by:

- **Preserving and enhancing the vitality of the city’s homes and neighborhoods;**
- **Providing a diversity of housing opportunities for a variety of household sizes, age groups, and income levels;**
- **Meeting changes in housing needs through creative redevelopment;**
- **Protecting and improving the physical and visual quality of residential areas through careful maintenance, rehabilitation, code enforcement, and public investment; and**
- **Maintaining consumer confidence in the future of neighborhoods and the community as a whole.**

3.2 Context

Bloomington’s ability to meet the housing needs of its residents and work force is dependent upon several interrelated factors. A discussion of these factors appears below.

Housing Stock

Before World War II, Bloomington was a small community characterized by a rural, agricultural atmosphere. The city’s rapid transformation into a large suburb and major employment center began in the postwar era of economic expansion. Population soared from 9,902 in 1950 to 50,498 in 1960 as federal policies encouraged single family, detached, owner occupied housing. In the early years of this expansion, Bloomington’s housing stock was extremely homogeneous. In 1960, over 99 percent of the city’s housing units were single family. Over time, however, the housing stock diversified considerably as illustrated by *Table 3.1*.

Today, Bloomington offers housing for residents at any stage of life or income level — from apartments to single family detached homes, from townhomes to assisted living facilities. Bloomington already meets benchmarks for life cycle housing as set by the Metropolitan Council in conjunction with the Livable Communities Program. *Table 3.2* depicts the current number of dwelling units by structural type while *Table 3.3* depicts the ownership status of Bloomington’s dwelling units.



Table 3.1 Housing Units, 1960-1990

Type	1960	1970	1980	1990
Single Unit	12,281	17,290	22,290	24,400
Multi-Unit	77	4,964	7,430	11,415
Total	12,358	22,254	29,720	35,815

Source: U.S. Census Bureau

Table 3.2 Housing Stock, 1999

Housing Type	Units	Percent
Single Family Detached	21,337	57.8%
Townhouses	2,827	7.7%
Mobile Homes	186	0.5%
Two-Family Structures	544	1.5%
Multi-Family, including Condos, Co-ops, Assisted Living and Apartments	11,997	32.5%
Total	36,891	100.0%

Source: Bloomington Planning Division

Table 3.3 Tenure by Housing Type, 1990

Type	Owner Occupied	Renter Occupied
Single Family	22,297 (94%)	1,468 (6%)
Multi-Family	1,603 (16%)	8,676 (84%)
Entire City, including "Other" Units Not Specified Above	24,261 (70%)	10,227 (30%)

Source: U.S. Census Bureau



Table 3.4 Building Permits: New Residential Units

Year	Single Family Detached	Other	Total
1990	84	147	231
1991	60	92	152
1992	73	171	244
1993	92	91	183
1994	109	15	124
1995	47	126	173
1996	32	29	61
1997	28	131	159
1998	29	213	242
1999	23	43	66
Total	577	1,058	1,635

Source: Bloomington Building and Inspection Division

Table 3.5 Housing Units Forecast

Year	Total Units
2000	37,104
2005	37,972
2010	38,839
2020	40,373

Source: Bloomington Planning Division

Table 3.4 lists the number of building permits issued for new residential housing units from 1990 to 1999. The pace of new construction will slow as vacant residential land becomes increasingly scarce.

Only 129 vacant acres planned for residential use remain, less than one percent of Bloomington's land. Analysis of recommended land uses and development constraints shows that the remaining vacant residential land could support an additional 288 units (151 units — single family detached and 137 units — single family attached or multi-family). Some of these vacant parcels may not be immediately available for development because owners are unwilling to sell. Therefore, the addition of these 288 units will likely occur slowly.

Additional changes in the number of housing units will be a result of either redevelopment or changes in zoning/future land use designations. Because redevelopment

commonly occurs at greater than existing densities, the total number of housing units within the city after build-out should increase slightly over time as redevelopment occurs. The amount of redevelopment is difficult to forecast and will vary from year to year. Redevelopment will fluctuate with the strength of the economy, regional growth management policies, transportation costs, the availability of finance tools, regional land prices, and other factors. The forecasts in Table 3.5 assume an increase of 3,269 housing units between 2000 and 2020, primarily in the Airport South District.

Household Makeup

In the 1950s and 1960s, Bloomington's population consisted primarily of nuclear families with parents in the child-rearing years of the life cycle. In more recent years, the city has also been attracting singles, single parents, childless couples, senior citizens, and other groups that characterize the heterogeneity of urban areas. Average household size has declined steadily, from 4.2 people per household in 1960 to 2.47 in 1990. The change in the age makeup of Bloomington's residents is illustrated by Figure 3.1.

Since 1960, Bloomington has experienced significant decreases in the percent of residents under 20 years of age; from 50 percent of the population in 1960 to 24 percent in 1990. In conjunction with state and national trends, the number of older Bloomington residents has increased dramatically over the same time period (1 percent of residents were over 75 in 1960, 3.7 percent in 1990). Still, the percentage of Bloomington's residents over 75 in 1990 was below the average for Hennepin

Figure 3.1 Age Distribution of Bloomington Population

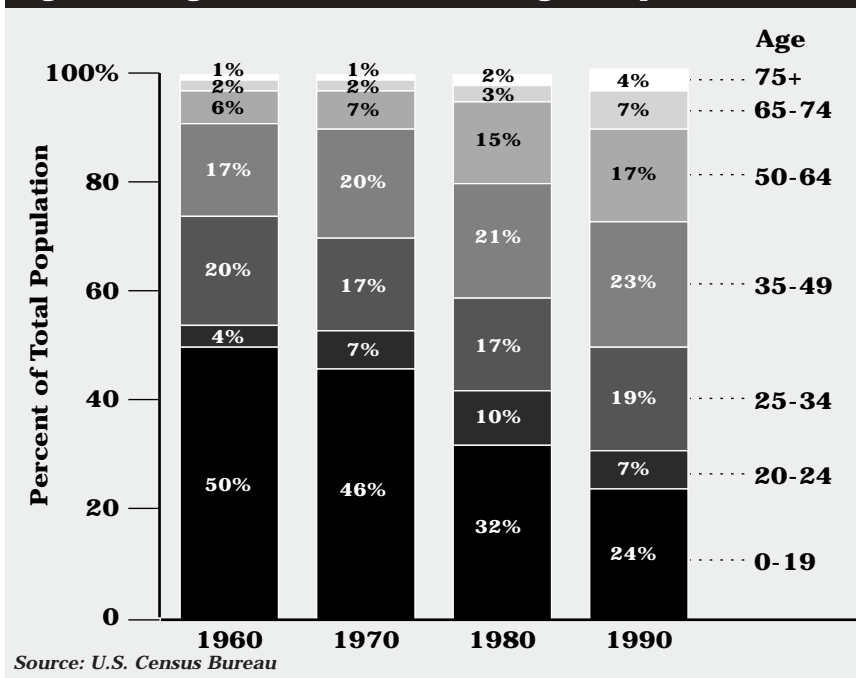


Table 3.6
Age of Householder, 1990

Age Range	Number of Householders	Percent of Total
15-24	1,670	4.8%
25-34	7,778	22.6%
35-44	7,655	22.2%
45-54	6,471	18.8%
55-64	5,470	15.9%
65-74	3,630	10.5%
75+	1,814	5.3%
Total	34,488	100.0%

Source: U.S. Census Bureau

County (5.1 percent) and Minnesota (5.8 percent).

Assuming no out-migration, the growth in the senior population is expected to accelerate. Large numbers of residents are presently moving into the 65 to 74 age group, an even larger group will be in the next decade, and the aging baby boomers will be shortly after the year 2010 (**Demographic, Economic, and Social Trends Affecting People of Bloomington, South Hennepin Regional Planning Agency for Human Services**).

Perhaps more important for housing planning than overall age distribution is the age distribution of householders. A householder is the person, or one of the persons, in whose name a dwelling unit is owned, being purchased, or rented. *Table 3.6* outlines the age distribution of Bloomington's householders. In 1990, 15.8 percent of Bloomington's householders were over 65. By the year 2005, this number is expected to grow to nearly 20 percent of the population. Though not all these seniors will be low income, it is expected that there will be growing needs for new affordable senior housing and for services to

Table 3.7 Residential Density

Land Use	1999		Density in Units/Acre	
	Acres	Units	1999	2020
Single Family Detached	7,526	21,337	2.8	2.9
Other	1,190	15,554	13.1	13.8
Total	8,716	36,891	4.2	4.4

Source: Bloomington Planning Division

assist seniors who stay in their single family detached homes.

Housing Costs

Bloomington's strong economy offers employment opportunities at all points of the income spectrum. Therefore, in order to meet the housing needs of the city's work force, Bloomington requires a corresponding mix of housing in all price ranges.

Bloomington has been successful in providing a high level of housing diversity while maintaining affordable housing options. Using Livable Communities Program measurements, 69 percent of the city's owner occupied housing qualifies as affordable (a value of \$115,000 or less in 1994) and 33.4 percent of the city's rental housing qualifies as affordable (a monthly rental rate below \$500 in 1990). Thus, the city meets benchmark levels of affordable owner occupied and rental housing as set by the Metropolitan Council (a complete list of Bloomington's assigned benchmarks appears in *Table 3.A1* in the **Technical Appendix**).

Bloomington's affordable housing is dispersed throughout the city although concentrations tend to be higher in the northern and eastern parts. These higher concentrations are indicative of the older housing in these areas. To preserve affordable housing and to ensure the continued vitality of affordable neighborhoods, it

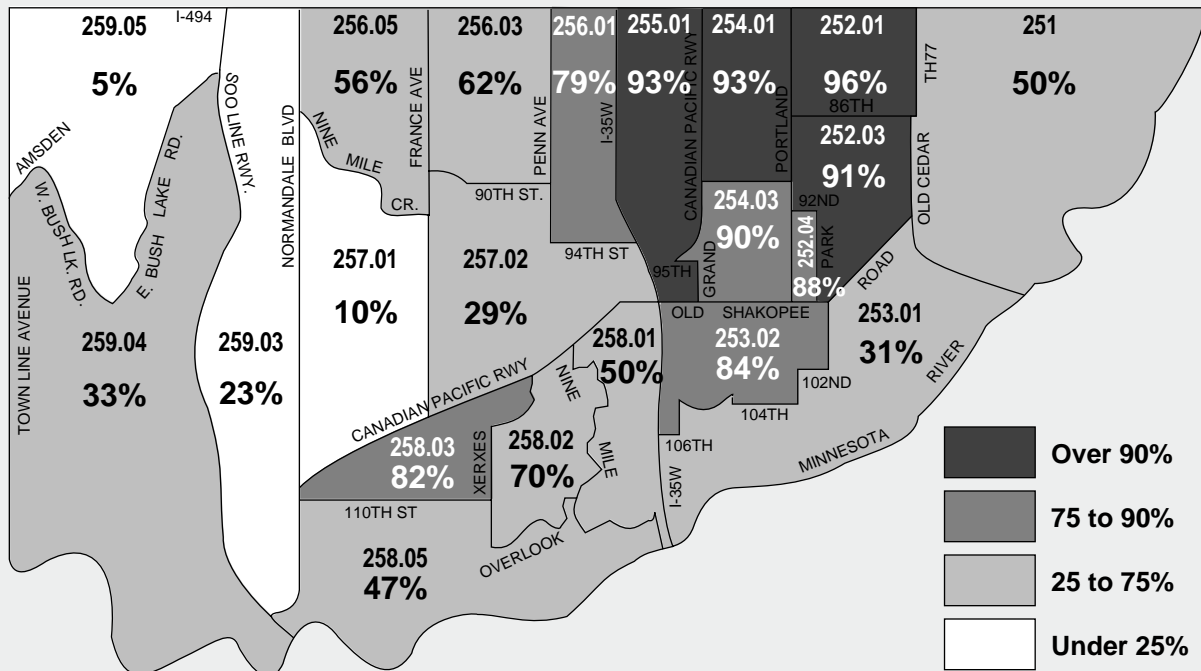
is important to concentrate rehabilitation and maintenance programs in these areas. *Figures 3.2 and 3.3* on page 3.6 show the 1990 distribution by census tract of both affordable owner occupied and affordable rental units.

One factor influencing housing cost is density. As density increases, the land and infrastructure costs per housing unit decrease. A community's residential density is an indicator tracked by the Metropolitan Council through the Livable Communities Program. Bloomington's density levels, as depicted in *Table 3.7*, are within the Metropolitan Council's benchmark ranges (a complete list of Bloomington's assigned benchmarks appears in *Table 3.A1* in the **Technical Appendix**). Given the limited vacant land in Bloomington, future housing densities will likely remain stable.

The average sale price of single family dwellings in Bloomington has increased over the ten-year period, 1990 - 1999, at a pace slightly slower than the metropolitan average. For the purposes of tracking average sales prices, the Minneapolis Area Association of Realtors (MAAR) divides Bloomington into an eastern and western market with I-35W as the dividing line. The 1999 MAAR average sales price was \$129,267 for the eastern Bloomington market (an increase of 50 percent since 1990); \$199,353 for the western Bloomington market (an increase of 52 percent since 1990);

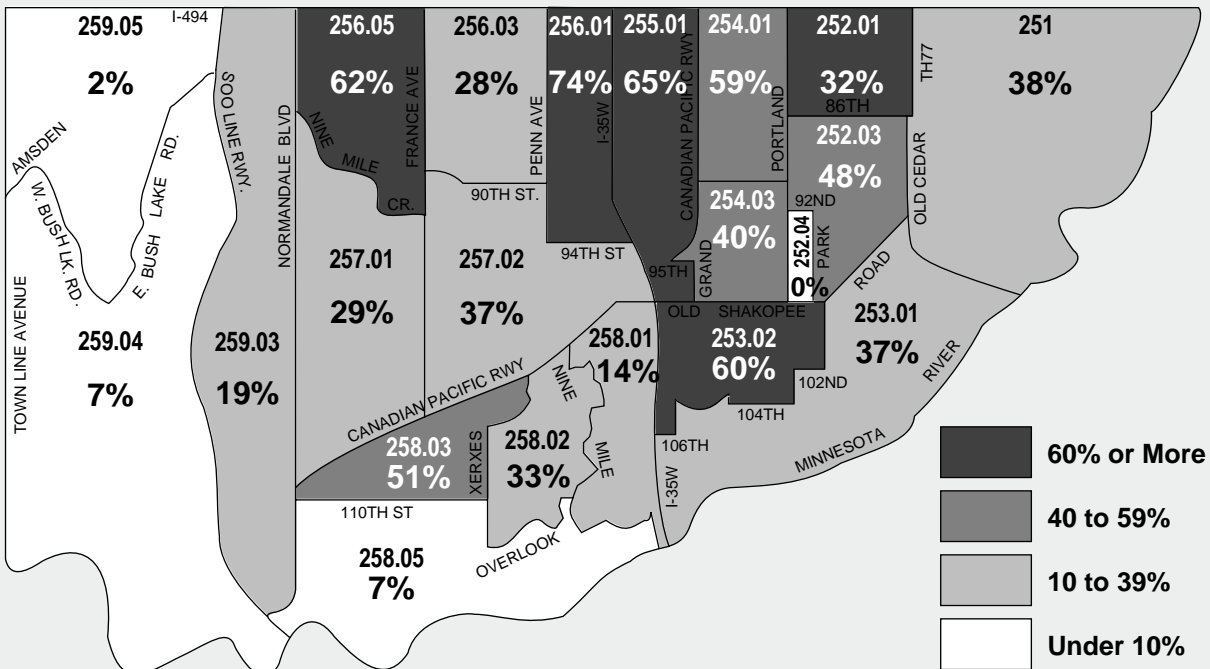


Figure 3.2 Percent of Owned Units with Values Below \$100,000, 1990



Source: U.S. Census Bureau

Figure 3.3 Percent of Rental Units with Monthly Rent Below \$500, 1990



Source: U.S. Census Bureau

and \$158,200 for the metropolitan area as a whole (an increase of 61 percent since 1990). The figures in *Table 3.8* reflect only units which were sold in a given year and are not adjusted for inflation. Eastern Bloomington figures predominantly reflect resales, while western figures include some sales of new construction.

The 1999 (payable 2000) average assessor's market value of single family detached housing units in Bloomington is \$144,287. *Table 3.9* shows the distribution within value ranges.

The median monthly rent charged for rental units in 1999 was \$801, a 47 percent increase over the U.S. Census Bureau's 1990 median monthly rent of \$545. Monthly rental rates are summarized by number of bedrooms in *Table 3.10*.

Publicly Assisted Housing

To assist households and individuals unable to afford market rate housing, the City of Bloomington, through its Housing and Redevelopment Authority, subsidizes housing using a wide variety of federal, state, and local programs. *Table 3.11* details the number of units subsidized within the city by unit type.

Table 3.9 Assessor's Market Value: Single Family Detached Units, 1999

Value Range in Thousands	Number of Units	Percent of Total
\$0-\$50	10	0.0 %
\$50-\$100	2,741	12.9 %
\$100-\$150	12,293	57.7 %
\$150-\$200	3,831	18.0 %
\$200-\$300	1,703	8.0 %
\$300+	714	3.4 %

Source: Bloomington Assessing Division

Table 3.8 Average Sales Price: Single Family Units, 1990-1999

Year	Metro	Bloomington East Market	Bloomington West Market
1990	\$98,016	\$86,052	\$131,377
1991	\$99,402	\$85,943	\$136,269
1992	\$103,264	\$89,375	\$144,396
1993	\$107,569	\$88,070	\$157,418
1994	\$111,806	\$94,569	\$156,131
1995	\$117,053	\$99,179	\$161,256
1996	\$124,022	\$103,313	\$162,771
1997	\$133,800	\$109,986	\$173,048
1998	\$143,500	\$113,258	\$181,635
1999	\$158,200	\$129,267	\$199,353

Source: Minneapolis Area Association of Realtors

Table 3.10 Rental Units/Rental Range, 1999

	Efficiency	Number of Bedrooms			Total Rental
		One	Two	Three	
Rental Units	396	4,554	4,356	594	9,900
Percent of Total	4%	46%	44%	6%	100%
Rental Range per Month					
Low	\$359	\$248	\$311	\$605	\$248
High	\$774	\$1,398	\$1,406	\$1,674	\$1,674
Average	\$592	\$724	\$897	\$1,065	\$814
Median	\$634	\$721	\$911	\$1,003	\$801

Source: Bloomington Housing and Redevelopment Authority Sample Survey: 77 percent of all units were surveyed. Results were weighted to total number of rental units in the city. All figures reflect gross rent. Subsidized rental units are not included in this analysis.

Table 3.11 Subsidized Housing, 1999

Unit Type	Number
Large Family: 3 or More Bedrooms	204
Small Family: 2 Bedrooms	367
Seniors: 1 Bedroom	446
Special Needs: Handicapped	231
Special Needs: Battered Women, etc.	34
Total Subsidized Units	1,282
Special Needs: Chemically Dependent, Adolescent	57
Group Homes: Mental Impairment	215
Total Group Home Beds	272

Source: Bloomington Housing and Redevelopment Authority



Table 3.12 Housing Condition

Condition Rating	Number (Percent) of Units	
	1978	1996
Satisfactory, Good, and Excellent. <i>Observable defects, if any, are minor in nature; no maintenance items deferred to point where permanent damage exists.</i>	25,870 (98.7%)	26,037 (97.1%)
Major Maintenance Required. <i>Considerable deferred maintenance with permanent damage to structural items beginning to show.</i>	260 (1.0%)	737 (2.7%)
Critical Disrepair. <i>Damage to major structural items; housing still habitable, but possibly beyond occupant's ability to restore or maintain it.</i>	80 (0.3%)	39 (0.1%)

Source: Bloomington Planning and Assessing Divisions. Note that the 1978 survey included a slightly broader range of housing types than did the 1996 survey.

Housing Condition

The majority of the city's housing stock (97.1 percent) is satisfactorily maintained. However, because two-thirds of the single family housing stock is over thirty years old, increasing attention will need to be given to housing maintenance and rehabilitation in order to sustain satisfactory housing conditions. There are signs that the city-wide level of housing maintenance may be decreasing. The number of units in need of major maintenance has nearly tripled since the last comprehensive plan housing condition survey in 1978. Over the same time period, however, the number of homes in critical disrepair has been cut in half. Results of the housing condition surveys are outlined in *Table 3.12*.

Comparison with Surrounding Communities

The Metropolitan Council recommends that cities use Livable Communities data in their comprehensive plans for compar-

isons of their housing with other communities in the metropolitan area to help clarify housing needs. A comparison of Bloomington, neighboring communities, and other cities in the metropolitan area is provided in the **Technical Appendix**.

Regional Plans and Policies

The Metropolitan Council recommends that cities analyze the relationship between their housing plans and goals and the regional housing policies as stated in the **Regional Blueprint** (1996). This analysis is provided in the **Technical Appendix**.

3.3 GOALS AND POLICY OBJECTIVES



As Bloomington has changed from a fast growing suburb to a fully developed community, the City's housing focus has changed from growth to maintenance, rehabilitation, and redevelopment. Two-thirds of the city's single family homes are over 30 years old. Although the vast majority of these homes are in good condition, some neighborhoods are beginning to exhibit signs of deterioration. The city must avoid the destructive cycle of decline that can plague an aging suburb by preserving consumer confidence in our residential neighborhoods. The City of Bloomington's foremost housing priority is to keep the existing housing stock in good condition.

Over the years, Bloomington's demographic makeup and economy have also changed. Bloomington has diversified considerably from what was once a homogeneous community made up primarily of families with school age children. The number of seniors has increased greatly while the number of school age children has declined. Single parent households are becoming more prevalent and average

household size has been dropping. Bloomington's strong economy continues to create both high and low wage jobs which will generate continued demand for housing in all price ranges.

These demographic trends, along with changing lifestyles, will create demand for new housing types. In recent years, the city has experienced increasing demand for townhomes and other housing types where exterior maintenance is handled by an owner's association. In the past, the City has been able to address changing housing needs by rezoning vacant residential land to accommodate the new demand. Today, however, Bloomington's vacant residential land has been virtually exhausted. In the future, demand for new housing types can only be accommodated through redevelopment.

It is the City's intention to encourage the redevelopment of existing residential land to meet the changing housing needs and desires of its residents while preserving a mix of housing at all price levels.



Housing Goal 1

Preserve and enhance the vitality and desirability of Bloomington’s residential neighborhoods.

Policy Objectives

- 1.1 Continue the City’s Community Enhancement Program.
- 1.2 Increase the amount of owner occupied housing rehabilitation.
- 1.3 Increase the amount of rental housing rehabilitation.
- 1.4 Remove substandard homes.
- 1.5 Reduce the number of substandard structures and code violations within residential areas through active code enforcement.
- 1.6 Review the existing housing codes and enforcement procedures. Make revisions as necessary.
- 1.7 Promote community commitment to neighborhood vitality and inspire continued consumer confidence in the future of Bloomington’s residential neighborhoods.
- 1.8 Develop and link information sources for neighborhood analysis.
- 1.9 Support anti-crime initiatives.
- 1.10 Foster neighborhood ties and encourage neighborhood interaction.

Housing Goal 2

Provide life-cycle housing opportunities for all age groups, household sizes and income levels.

Policy Objectives

- 2.1 Increase the number of units oriented to the special needs of seniors.
- 2.2 Encourage redevelopment of low density housing to medium and high density housing in appropriate areas.
- 2.3 Create a redevelopment fund through annual City contributions.
- 2.4 Preserve existing affordable housing opportunities.
- 2.5 Provide and promote additional affordable rental housing.
- 2.6 Continue to actively pursue federal, state, and regional financial resources for affordable housing.
- 2.7 Support home ownership for low income residents.
- 2.8 Use Livable Communities Act benchmark indicators for communities of similar location and stage of development as affordable and life-cycle housing goals for the period 1996 to 2010.

3.4 HOUSING IMPLEMENTATION PROGRAM

The following implementation program describes the actions Bloomington will take to implement the goals and policy objectives of the **Housing Element**.



Housing Goal 1

Preserve and enhance the vitality and desirability of Bloomington's residential neighborhoods.

Policy Objective 1.1

Continue the City's Community Enhancement Program.

The City's existing Community Enhancement Program targets older neighborhoods for an 18 month period of intensive code enforcement in conjunction with neighborhood input meetings and educational newsletters. Additional rehabilitation resources are available for owner occupied and rental units within the targeted neighborhoods.

Implementation Actions

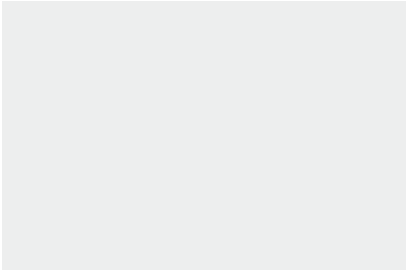
- Complete Community Enhancement inspections in all 19 designated neighborhoods by the year 2005.
- Provide funds to rehabilitate 50 owner occupied homes within each targeted neighborhood.
- Offer seminars on housing maintenance for property owners within the targeted neighborhoods.

Policy Objective 1.2

Increase the amount of owner occupied housing rehabilitation.

Implementation Actions

- Provide 100 loans for low income households to rehabilitate their homes each year. *Many homeowners have the desire to make major repairs to their property but simply do not have the resources. Bloomington will encourage rehabilitation by providing home improvement loans to low income residents who would otherwise not have access to credit. The loans can be used for basic repairs or energy improvements on items such as roofs, insulation, siding, windows, and doors.*
- Encourage private funds for rehabilitation efforts through coordinated marketing and education efforts with private lenders. *The City will*



work with private lenders and agencies to hold home improvement fairs and workshops where residents can learn of public and private resources and loans available for home improvement projects.

- Provide 50 purchase/rehabilitation loans by the year 2005. *The City will offer purchase or refinancing assistance to families who agree to rehabilitate an older home.*
- Provide information on materials and services for “do-it-yourself” property owners undertaking home improvement projects.

Policy Objective 1.3
Increase the amount of rental housing rehabilitation.

Implementation Actions

- Provide loan incentives for the maintenance and rehabilitation of 50 rental units per year. *Older rental complexes are particularly prone to falling into decline. As the major systems and amenities of rental properties age, monthly rent levels fall. Falling rental income in turn makes it even more difficult for a property owner to find the money to make improvements and reverse the trend. To help escape the cycle of decline or avoid it altogether, the City will provide loan incentives to property owners for maintenance and rehabilitation of older rental property.*
- Continue the City’s quarterly rental housing collaboratives. *The meetings include educational speakers on rental housing topics, promotion of available City assistance, and opportunities for feedback on the City’s policies.*
- Discourage crime in rental complexes through education on tenant screening and the Police Department’s Crime Free Multi-Family Housing Program.

Policy Objective 1.4
Remove substandard homes.

Implementation Action

- Provide funds for the acquisition and demolition of six substandard homes per year. *Isolated structures which have deteriorated beyond repair should be identified, promptly removed, and replaced with uses compatible with the neighborhood.*

Policy Objective 1.5
Reduce the number of substandard structures and code violations within residential areas through active code enforcement.

When enforced, housing, nuisance, and zoning codes provide assurance to property owners and lending institutions that neighboring structures will not be allowed to impair their investment by deteriorating beyond standards established in the codes. This investment protection gives homeowners the confidence to make major improvements in their own homes.

Implementation Actions

- Continue code enforcement inspections within targeted neighborhoods as part of the Community Enhancement Program.
- Provide routine inspection on a systematic basis to increase the timeliness of code compliance.
- Perform citywide education and enforcement inspections on specific, high priority code violations. *As certain code violations become prevalent, enforcement personnel will identify violations citywide, educate the violating parties on the code requirements, encourage compliance, and*

follow up with enforcement action on properties that did not come into compliance.

- Maintain sufficient code enforcement staff.
- Continue the City's Time-of-Sale Inspection Program.
- Study the effectiveness of code enforcement procedures, notably neighborhood enhancement inspections and time-of-sale enforcement.
- Educate residents regarding code compliance complaint procedures.
- Sponsor periodic events where residents can drop off rubbish which they might otherwise store outside.
- Assist residents who do not have the financial or physical ability to correct code violations.
- Enforce non-residential codes. *Run down nearby commercial or industrial areas can negatively impact neighborhood confidence in the same manner that dilapidated homes can.*

Policy Objective 1.6

Review the existing housing codes and enforcement procedures. Make revisions as necessary.

A code enforcement program is only as strong as the Code it enforces. For example, it is possible for a house to meet the requirements of the Uniform Housing Code but still have a negative impact on its neighborhood. Such a home might be fine structurally but have peeling paint, falling shutters, and other cosmetic concerns.

A major difficulty with current code enforcement procedures is the lengthy time period often required to bring resolution to a code violation. Code violations proceed slowly through the courts and compete for City attorney time with other pressing legal matters.

Implementation Actions

- Complete a housing code review and present recommended changes to the City Council before the end of the year 2000.
- Create a civil process in which judgments and fine assessments for nuisance and housing code violations can be decided outside of the court system. *In the case of repeated violations, the authority to initiate corrective action and assess the costs of such action to the violating property would be available.*

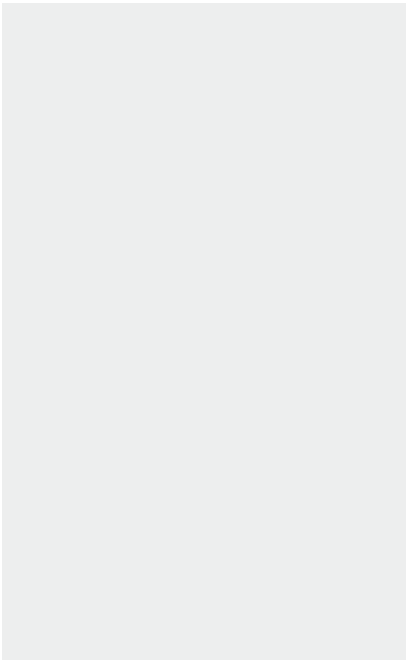
Policy Objective 1.7

Promote community commitment to neighborhood vitality and inspire continued consumer confidence in the future of Bloomington's residential neighborhoods.

The City will establish a coordinated marketing initiative to make residents aware of the many resources available for housing maintenance and rehabilitation and to increase consumer confidence by publicizing the community's commitment to successful neighborhoods.

Implementation Actions

- Perform market research. *As the base for the initiative, periodic research will be conducted on what characteristics attract residents to Bloomington, what improvements residents desire in their neighborhoods, and why other residents choose to leave the city.*
- Package the City's many efforts to spur rehabilitation, improve the physical infrastructure, and fight crime under the umbrella of a single, easily recognizable title.



- Coordinate marketing efforts with the Bloomington School District. *A quality school system is a key community attribute sought by most residents. Bloomington is fortunate to have highly regarded schools and will work with the School District to emphasize this fact in its promotional efforts.*
- Continue the distribution of promotional and educational newsletters to residents of targeted neighborhoods. *Send promotional and educational newsletters to neighborhoods that are active in the Community Enhancement Program. The newsletters will feature recent public investments, document levels of private rehabilitation and maintenance, provide information on available public assistance programs, and encourage residents to join their neighbors in fixing up their homes.*
- Distribute regular information releases to the local and regional media and to existing homeowner’s associations and neighborhood groups. *As positive information about neighborhood revitalization is received, the information will be shared with the media and neighborhood groups as another example of the initiative’s success.*
- Conduct community outreach. *Educate residents on City requirements and available resources and promote the City’s commitment to neighborhood vitality.*

Policy Objective 1.8

Develop and link information sources for neighborhood analysis.

Information on neighborhood indicators has always been tracked by the City. Unfortunately this data is difficult to use in a comprehensive fashion since it is collected by several departments in different formats for varying geographic areas. Development of a computerized geographic information system presents the opportunity to structure the data in a format that is accessible and more useful for policy and program analysis.

Implementation Actions

- Track neighborhood stability indicators in conjunction with the geographic information system. *Track data such as property value changes, crime levels, nuisance complaints, and building permits issued for maintenance and rehabilitation projects.*
- Create permanent neighborhood level geographic areas for data tracking purposes. *Bloomington is currently subdivided in a variety of ways such as census tracts, traffic analysis zones, neighborhood enhancement areas, and police sectors, many of which change boundaries over time. In order to compare data over time, permanent neighborhood level geographic areas are needed.*

Policy Objective 1.9

Support anti-crime initiatives.

Crime is a major factor affecting neighborhood confidence. Few residents will invest in home improvements if there is a major crime problem down the block. Bloomington has been successful in keeping crime levels low. Crime prevention is a vital tool for inspiring consumer confidence and Bloomington must continue to be tough on crime and respond immediately when crime levels rise in specific areas.

Implementation Actions

- Continue the Police Department’s crime prevention and public relations efforts including the Neighborhood Watch Program; quarterly

Policy Objective 1.10

Foster neighborhood ties and encourage neighborhood interaction.

newsletters to block captains; annual block captain workshops; home security checks; Crime Free Multi-Family Housing training; Operation Identification; National Night Out; weekly reports in the local newspaper; and a weekly show on the local cable access TV station.

Residents will be more likely to make investments in their homes if they are tied in to the social fabric of their neighborhoods.

Implementation Actions

- Expand the Neighborhood Watch Program. *With over 300 active watch groups, nearly 50 percent of all households currently participate in the Neighborhood Watch Program. This program brings neighbors together to reduce crime in their communities.*
- Continue recreation programs at the neighborhood park level.
- Continue to provide funding for clean up days in targeted neighborhoods.
- Work with neighborhood groups to facilitate block parties through efforts such as Neighborhood Night Out.

Housing Goal 2

Provide life-cycle housing opportunities for all age groups, household sizes and income levels.

Policy Objective 2.1

Increase the number of units oriented to the special needs of seniors.

Bloomington's senior citizen population has grown rapidly in recent years and is expected to continue growing. Seniors frequently desire such special housing characteristics as one level living space, associations to handle maintenance and snow removal, services within walking distance, or easy access to transit. In order to live independently, seniors may need assistance with basic home maintenance tasks.

Implementation Actions

- Encourage the development or redevelopment of life cycle housing for seniors.
- Continue the City's assistance program to enable seniors to continue living in their homes by providing home maintenance and in-home health care services.
- Develop an "Adopt-A-House" program. *This program will match seniors who require basic home maintenance assistance with organizations and neighborhood groups willing to volunteer such services.*
- Complete a senior study. *The Bloomington Housing and Redevelopment Authority will undertake a comprehensive study of senior demographics, housing demand, and housing supply.*



Policy Objective 2.2

Encourage redevelopment of low density housing to medium and high density housing in appropriate areas.

Implementation Actions

- Retain existing opportunities for medium density, high density, and mixed use residential redevelopment in appropriate areas through land use controls. *For several years, the City has guided selected low density areas along transit corridors and near commercial service areas for medium density, high density, and mixed use redevelopment.*

Policy Objective 2.3

Create a redevelopment fund through annual City contributions.

To remain vital, cities must engage in a continual process of updating and renewal. In order to be in a position to quickly respond to redevelopment opportunities or needs as they present themselves, the City will establish a redevelopment fund.

Policy Objective 2.4

Preserve affordable housing opportunities.

Bloomington currently provides a reasonable level of affordable housing. The city falls within Metropolitan Council benchmark affordability levels for both owner occupied and rental housing. The best method for providing needed levels of affordable housing is to preserve viable existing affordable housing.

Implementation Actions

- Through neighborhood planning efforts and land use controls, ensure that viable existing areas of affordable housing are preserved.
- Encourage the use of available affordable housing resources to preserve housing with expiring federal rent assistance contracts. Changes in federal housing policy have the potential to reduce levels of affordable housing within Bloomington. The City will facilitate the preservation of these units by encouraging an extension of the program under current or alternative ownership.

Policy Objective 2.5

Provide or promote additional affordable rental housing.

The need for affordable housing is a function not only of housing cost but also of work skills and employment opportunities. While government's first priority should be to develop resident's skills to provide for themselves, the City recognizes that there are residents without the ability to work and afford market rate housing.

Implementation Actions

- Provide or promote 100 additional units of affordable small family (two to four persons) rental housing.
- Provide or promote 50 additional units of affordable large family (five or more persons) rental housing.
- Provide or promote 30 additional units of affordable special needs rental housing.

Policy Objective 2.6

Continue to actively pursue federal, state, and regional financial resources for affordable housing.

Through the Housing and Redevelopment Authority, the City will continue to pursue available funds for affordable housing and educate residents on available programs.

Policy Objective 2.7

Support home ownership for low income residents.

Implementation Action

- Offer downpayment and mortgage assistance for 20 first time homebuyers per year who would otherwise not be able to obtain conventional financing.

Policy Objective 2.8

Use Livable Communities Act benchmark indicators for communities of similar location and stage of development as affordable and life-cycle housing goals for the period 1996 to 2010.

Benchmark indicators for Bloomington established through the Livable Communities Act are included in the Technical Appendix.