Housing4All Advocacy
A View from Bloomington/Monroe County

Prosperity Indiana Summit
February 18, 2020
Anywhere, If You Have Money

Offering private tutors, world-class tennis coaches, and a safe, nurturing environment, literally anywhere you go if you and your partner each make more than $100,000 per year has quickly become one of the most popular places to raise a family. Your child has everything he or she needs—namely, the vast opportunities afforded by money—right in the town you currently live in, or in any other place, really, so long as you fall into the appropriate income bracket. Enjoy!
US Housing Construction Not Keeping Pace with Demand

Housing production barely kept pace with household growth for most of the past decade.

The median price per acre of residential land used for existing single-family homes nationwide jumped 27 percent, from $159,800 in 2012 to $203,200 in 2017.

Source: The State of the Nation’s Housing 2019, Harvard Joint Center for Housing Studies
Household Growth Is Up, but so Is Income Inequality

Between 1987 and 2017, average income of households in the top income quartile rose 38.5 percent.

Average income in the bottom quartile increased just 2.3 percent.

Source: The State of the Nation’s Housing 2019, Harvard Joint Center for Housing Studies
Local Profile

Monroe County population (2018): 146,917
- 20% of children under 18 at or below poverty level (2017)
- 46% renters, 54% homeowners
- 25,115 renters - 74% of whom are low-income
Local Housing Needs

Bloomington/Monroe County is the most expensive housing market in the State of Indiana.

Housing production—both rental and for-sale—have not been keeping up with demand.

High housing costs and low wages in the community contribute to a climate of housing instability.
Renting in Monroe County

<table>
<thead>
<tr>
<th></th>
<th>Monroe County</th>
<th>Indiana</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 BR Fair Market Rent</td>
<td>$945/month</td>
<td>$834/month</td>
</tr>
<tr>
<td>Wage needed to afford the fair market rent</td>
<td>$18.17/hour</td>
<td>$16.03/hour</td>
</tr>
<tr>
<td>Rent affordable at mean renter wage</td>
<td>$537/month</td>
<td>$730/month</td>
</tr>
<tr>
<td>Mean renter wage</td>
<td>$10.32/hour</td>
<td>$14.04/hour</td>
</tr>
</tbody>
</table>
# Home Sales 2018 - 2019

## Monroe County

<table>
<thead>
<tr>
<th>Key Metrics</th>
<th>December 2018</th>
<th>December 2019</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Listings</td>
<td>103</td>
<td>67</td>
<td>-35.0%</td>
</tr>
<tr>
<td>Closed Sales</td>
<td>126</td>
<td>114</td>
<td>-9.5%</td>
</tr>
<tr>
<td>Median Sales Price</td>
<td>$188,950</td>
<td>$231,000</td>
<td>+22.3%</td>
</tr>
<tr>
<td>Percent of Original List Price</td>
<td>96.7%</td>
<td>97.2%</td>
<td>+0.5%</td>
</tr>
<tr>
<td>Months Supply of Inventory</td>
<td>3.3</td>
<td>3.1</td>
<td>-6.1%</td>
</tr>
<tr>
<td>Inventory of Homes for Sale</td>
<td>512</td>
<td>474</td>
<td>-7.4%</td>
</tr>
</tbody>
</table>

Source: Indiana Association of REALTORS
Housing4All for Advocacy

- SCIHO programs
- Partnerships with other agencies
- Local government commission
- Grassroots – issue focused
Housing4All for Advocacy:

SCIHO programs
Our vision:
To build inclusive and sustainable communities for people of all ages, abilities, and incomes.
Our Programs

- Develop Affordable Housing
- Improve Housing Stability
- Education & Advocacy
Develop Affordable Housing

Switchyard Apartments Phase 1

Owner/Developer:
SCIHO-Switchyard Apartments, LLC

Architect:
Springpoint Architects

General Contractor:
Building Associates, Inc.

Completion Spring 2020

Long-Term Ground Lease & Financing:
CITY OF BLOOMINGTON

Financing & Grants:
FHLBank Indianapolis
IHDA
MutualBank
Lowe's
Housing Navigators

- Helping tenants and landlords enjoy safe and stable rental housing
- Community volunteers trained to help access local rental housing resources
- Advise on tenant/landlord rights and responsibilities
- Look up information and provide referrals for local resources

Housing4Hoosiers

[Details about the service provided by Housing4Hoosiers]

Housing NAVIGATORS

LET US GUIDE YOU ON TENANT/LANDLORD RIGHTS AND RESPONSIBILITIES

HOUSING4HOOSIERS.ORG
812-335-2200
Housing & Eviction Resource Table

A free service offering on-site mediation, legal and social services to tenants and landlords dealing with eviction and other housing challenges.

**Thursdays:** 12:30 pm - 2:30 pm*
**Fridays:** 8:30 am - 10:30 am*
**Location:** Charlotte Zietlow Justice Center
301 N. College, Bloomington

*On dates when the Justice Center is open
Education & Advocacy

- Education, advocacy, and outreach to help people stay housed
- Housing4Hoosiers.org website
- Semi-annual Tenant/Landlord Education Series
Housing4All for Advocacy: Partnerships with other agencies
To provide, coordinate, and advocate for the best possible housing resources and supportive services for those in need in South Central Indiana.
South Central Housing Network

Five Strategic Advocacy Areas:

1. Make Homelessness Rare, Brief, and Nonrepeating
2. Increase Access to Affordable Housing
3. Expand Linkages Between Healthcare and Housing
4. Advance Social Equity
5. Support Other Needed Services
Housing4All for Advocacy:

Local government commission
Created in 2018 to keep community leaders apprised of issues and actions regarding County housing conditions, trends and needs, and developing policy recommendations.
Proposals from the Monroe County Affordable Housing Advisory Commission

- Resolution: Housing as a Human Right
- A Monroe County rental registration program
- Owner occupied rehabilitation for low- and moderate-income households.
- A down payment and closing cost assistance program
- A land bank to purchase distressed property for the production of affordable housing
- A landlord risk mitigation fund to help overcome the barriers for renting to higher-risk tenants.
Housing4All for Advocacy:

Grassroots – issue focused
Grassroots - Issue-Focused

- Local land use and zoning codes
- City of Bloomington Unified Development Ordinance
- Monroe County Consolidated Development Ordinance
**My Housing Advocacy Wish List**

- Assess housing strategy
- Increase housing supply
- Prevent displacement
- Support housing mobility and affordability
- Promote racial equity
My Housing Advocacy Wish List:
Local Housing Summit

Update and inform the community about current housing needs;
Engage participants from different disciplines;
Examine barriers to housing production;
Advise policy makers and housing providers about necessary state and local changes; and
Promote opportunities for specific action.
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dmyerson@sciho.org

http://sciho.org
http://housing4hoosiers.org