

**MONROE COUNTY AFFORDABLE HOUSING ADVISORY COMMISSION**

**Zoom Meeting**

**February 18, 2022 / 8:00 a.m.**

**Meeting Minutes**

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Members in Attendance: Mary Morgan (chair), Lisa Abbott, Jana Pereau, Chris Cockerham, Dominic Thompson, Doris Sims

Others Present: Kerry Thomson, Penny Githens, Geoff McKim

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**Call to Order**

The meeting was called to order at 8:02 a.m.

Mary Morgan welcomed Dominic Thompson to the Commission and he introduced himself.

**Approval of Minutes**

Motion to approve the January 22, 2022 Minutes. Motion approved.

**Election of Officers**

Dominic Thompson was nominated to be the Secretary. Motion carried.

**Monroe County Plan Commission Liaison Report**

No report.

**Guest Presentation: Kerry Thomson, IU Center for Rural Engagement**

Kerry Thomson discussed the housing activities undertaken by the IU Center for Rural Engagement. She noted that the Housing Ready Toolkit is available on their website for communities who have suffered loss of housing after the 2008-09 housing crisis. She noted the need for housing in the region. She said they are looking at who is doing what pieces of housing in the county. She noted that she has looked at the Affordable Housing Advisory Commission's recommendations to the County Commissioners. She noted that Mary Morgan, through her professional capacity, is working to help unhoused individuals/families. She said that IU CRE is looking housing for people in the range of 70% to 150% AMI (workforce housing).

Their group is convening a meeting on May 15 in the afternoon. She said the process that they are using is the Community Justice & Mediation Center (CJAM) Community Voices process. It is a process of deliberative dialog where you identify the issues ahead of time and then bring people to the table to solve the problem. Asking stakeholders: What are the issues that are preventing us from offering more

housing of this type to the community? For this group, it is important to acknowledge that the entire housing spectrum is needed and if we can develop housing in this range, it will ease the market as a whole. She wants to create some awareness that this is happening and welcomes the AHAC's feedback.

Commissioners offered questions and comments.

Penny Githens, a County Commissioner, asked about how AMI is calculated and whether it includes students. Lisa Abbott noted that it does. Kerry Thomson noted that her group is looking at a range of rents or mortgage payments from \$800 - \$1800, which would be 28% of the income range they're targeting.

Doris Sims asked why the group is using 28% instead of 30% of Gross Monthly Income. There was some discussion about how housing costs are onerous for a lot for those folks at the lower end of the AMI range.

Kerry's group is looking at both rental and owner-occupied housing. She is talking to decision-makers and influencers as well as people who are looking for this type of housing. Both voices are important in creating solutions to the issue.

Mary Morgan asked what Kerry's group is hearing so far from stakeholders. Kerry noted that they are hearing things that won't surprise the AHAC:

- Transparency of the zoning process is unclear. The developers will build within policy if the policy is clear. They are submitting permits in the county and those applications aren't being processed for a long time. They are submitting proposals that they think will be approved and then they are declined.
- On the builder/developer front, there isn't land that is already zoned that will accommodate this type of housing.
- Challenge in balancing public opinion about what is needed in both the city/county and what can be provided. There is a shared desire for transparency in the zoning process.

Doris Sims asked about the cost of developing this type of housing. Have builders discussed how to develop housing in that range? Kerry noted that builders/developers say the more housing units they can produce per acre, the more affordable the units are. It will be harder to meet the lower end target without some subsidy. Increased density will help. The cost of lumber isn't as great a problem now as the cost of steel/metals. There is also a significant time delay, which is increasing costs. Kerry is suggesting that her group focus on what issues can be solved, as this community can't solve national issues such as construction costs.

Chris Cockerham asked if developers are talking about how we compare with other Indiana communities. These people are choosing communities around Monroe County because of the market. Chris also noted that sometimes it feels like the planning departments are under staffed. He also noted that as interest rates increase, we are going to see fewer projects. Kerry noted that while it is fortunate that we have an invested and interested public, it also inserts a lot of complexity into planning code. Parts of the solutions could be as simple as a translator of the code. It is important to include incentives in the code, she said.

Kerry Thomson asked for friction points in developing more housing and it was noted that annexation is a friction point. One example is that Bloomington Transit can't go beyond City limits and elected officials have pointed to annexation as a way to provide that service. Also noted is that if we can't solve the issue in Monroe County, then more development will happen in other counties. Mary Morgan pointed out that Cook is developing housing in other counties for its workforce. When development happens elsewhere, transportation is an issue. Another point is sewer connections, as it is difficult due to both political and environmental constraints.

AHAC members discussed incremental development. It won't solve our housing needs, but it might be a more palatable type of housing development. Chris Cockerham discussed the risk of development and the carrying costs of developing in the county. The upfront costs need to be lower. There is a very real, negative attitude towards developers and a very real financial risk, and these factors discourage local people from doing development.

Doris Sims asked about the format of the meeting on May 15<sup>th</sup> and how it will be managed. A critical part of the aim is that there is nothing to vote up or down, Kerry said. Their partner is CJAM and they have developed, through national models, a clear process of deliberative dialog. They have trained facilitators who will be taking the lead. They will be generating solutions – brainstorming solutions – and staying solution-focused so that the things that won't work will get molded into the things that will work. They don't think they will solve the issues around housing in a single afternoon, but their hope is that some of the solutions may stick, Kerry explained. This is a way to get our human potential together to create solutions that work for our community when no policy or project is on the table.

Penny Githens noted that perhaps childcare should be included onsite for developments, to help working families. It was suggested that Kerry talk to Jennifer Myers at Monroe Smart Start. Kerry asked commissioners to send additional comments/suggestions to her at [kthomso@iu.edu](mailto:kthomso@iu.edu).

### **Commission Vacancies**

Mary Morgan asked commissioners to brainstorm about possible new members for the Commission.

### **Commissioner Comments**

Mary Morgan noted that the initiative she's leading to implement the Heading Home plan is about to make an offer for an assistant director. They are meeting with representatives from Built for Zero, an organization that helps communities nationwide decrease homelessness. If they join B4Z, Bloomington/Monroe County would be the first community in Indiana to do so.

Jana Pereau asked about the Community Land Trust concept and wondered if Kerry Thomson's group was discussing that option. Jana is working with other residents to develop a CLT. Kerry said she'd connect with Jana to learn more.

### **Public Commentary**

John Zody, director of the City of Bloomington's Housing & Neighborhood Development (HAND), noted that the HAND department is willing to participate in AHAC's work. John noted that the Bloomington Housing Authority has received some ARPA funding to develop a Community Land Trust, and said he's help facilitate a meeting about that.

Motion to adjourn.

Next meeting: March 18, 2022 at 8 a.m.