

Regional Housing Initiative Annual Report

April 2024 to April 2025



**REGIONAL HOUSING
INITIATIVE**

REGIONAL HOUSING INITIATIVE

Established in April 2018, the McLean County Regional Housing Initiative is an inter-jurisdictional effort to proactively address housing issues in the region through research and collaboration. The purpose of this annual report is to summarize the activities completed from April 2024 to April 2025.

REGIONAL HOUSING STAFF COMMITTEE MEMBERS

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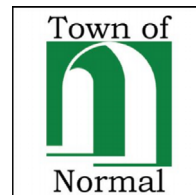


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BACKGROUND

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*. A key recommendation in *BN Home* was to create an inter-jurisdictional group that would proactively address housing issues in the region as identified in *BN Home* and other relevant community plans.

Consequently, MCRPC established the Regional Housing Initiative (RHI) through an intergovernmental agreement in May 2018, which the Community Development Block Grant (CDBG) has funded since the RHI's beginning. The Initiative is composed of the Regional Housing Staff Committee and the Affordable and Supportive Housing Committee. Both Committees are responsible for discussing federal, state and local updates regarding grant opportunities, legislation and planning activities.

Regional Housing Staff Committee

The Staff Committee utilizes its professional expertise to inform the priorities and policies of the Regional Housing Initiative and serves 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 (CoB)
- McLean County Behavioral Health Coordinating Council (BHCC)
- McLean County Center for Human Services (MCCHS)
- McLean County Regional Planning Commission (MCRPC)
- PATH Crisis Center (PATH)
- Town of Normal (ToN)

The Affordable and Supportive Housing (ASH) Committee

The Affordable and Supportive Housing Committee researches and coordinates best practices in the advancement of safe, healthy, affordable, and supportive housing in McLean County. The target populations include low- and moderate-income households, seniors, and persons with disabilities. Committee members work to promote affordable and supportive housing in McLean County. In addition to the Staff Committee, the ASH Committee meets quarterly and includes the following organizations:

- Chestnut Health Systems (CHS)
- Home Sweet Home Ministries (HSHM)
- Habitat for Humanity of McLean County (HHMC)
- Life Long Access (formerly MarcFirst McLean County)
- Mid Central Community Action Agency (MCCA)
- Prairie State Legal Services (PSLS)
- Supportive Housing Providers Association - IL (SHPA)
- The Salvation Army of Bloomington IL

RESEARCH

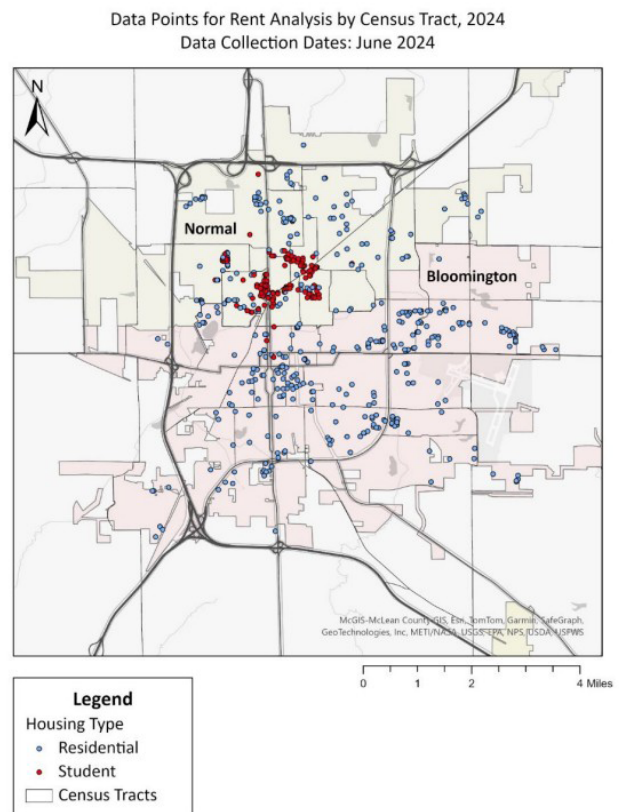
The Housing Staff Committee released two White Papers between April 2024 and April 2025. The first one, titled “Bloomington-Normal Rental Rate Analysis 2022 – 2024” talks about how rental rates in McLean County increased between 2020 and 2023 but reduced from 2023 to 2024. The second White Paper is an annual update of the “Income-Qualified Housing: Area Median Income (AMI)” White Paper.

Bloomington-Normal Rental Rate Analysis 2022 - 2024

The first white paper, Bloomington-Normal Rental Rate Analysis 2022-2024, talks about how affordable rental housing options are virtually non-existent for low and moderate rentals that meet the 30% household income threshold. Data for this analysis was collected within the corporate limits of Bloomington and Normal, through real estate companies such as Core 3, Young America, First Site, etc. and online listing databases such as Zillow, Trulia, etc.

The analysis shows that rental rates in the U.S. and in McLean County have grown significantly since the start of the COVID-19 pandemic. Rates increased between 2020 and 2023 but reduced slightly between 2023 and 2024. The Regional Housing Recovery Plan, adopted by MCRPC in March 2024, revealed that between 2018 and 2023, rental rates in Bloomington and Normal rose by approximately 40%, which left approximately 44% of renters cost burdened (households that spend more than 30% of their income on housing costs). The Bloomington-Normal Rental Rate Analysis 2022–2024 White Paper shows that on average, rental rates decreased by 7.3% (\$120) between 2023 and 2024 in Bloomington-Normal, which is a considerable drop compared to the 25% increase (\$330) between 2022 and 2023.

Rental rates of student housing in 2024 were on average 19% higher than non-student housing. Rental rates are lower in Downtown Bloomington, while higher rental rates are found in Southeast and Southwest Bloomington, Uptown Normal, and Northeast Bloomington-Normal. Based on a report from Apartments.com from August 2024, the national average rental rate across all housing types is \$1,535, compared to Bloomington-Normal’s average rental rate of \$1,489 during the same period.



RESEARCH

Income-Qualified Housing: 2024 Area Median Income (AMI)



30% AMI
Childcare Worker or
Waiter/Waitress



50% AMI
Legal Secretary or
Administrative Assistant



80% AMI
School Psychologist or
Insurance Sales Agent

The second white paper is an annual update of the Income-Qualified Housing: 2024 Area Median Income (AMI) White Paper. Area Median Income (AMI) is the midpoint of a region’s income distribution, where 50% of the house-holds earn above, and 50% earn below the median figure. Each year the U.S. Department of Housing and Urban Development (HUD) calculates the median income for each metropolitan area in the country.

In 2024, the AMI for the Bloomington-Normal region is \$109,400, which is a 4.87% decrease from the 2023 AMI. The white paper also compares afford-ability by household size. In McLean County, a four-person household earn-ing \$32,800 (30% AMI) is considered Extremely Low Income, one earning \$54,700 (50% AMI) as Very Low Income, and one earning \$87,500 (80% AMI) as Low Income.

According to the 2023 ACS 5-Year estimates, the median gross rent is \$992 in McLean County, \$1,004 in Bloomington, and \$974 in Normal. This marks the first time that Bloomington’s median gross rent has exceeded \$1,000.

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
One-person	\$23,000	\$38,300	\$61,250
Two-person	\$26,250	\$43,800	\$70,000
Three-person	\$29,550	\$49,250	\$78,750
Four-person	\$32,800	\$54,700	\$87,500
Five-person	\$36,580	\$59,100	\$94,500
Six-person	\$41,960	\$63,500	\$101,500
Seven-person	\$47,340	\$67,850	\$108,550
Eight-person	\$52,720	\$72,250	\$115,500



Nearly 35 percent of households

make less than \$50,000

MEDIAN GROSS RENT

\$992

in McLean County

\$1,004

in Bloomington

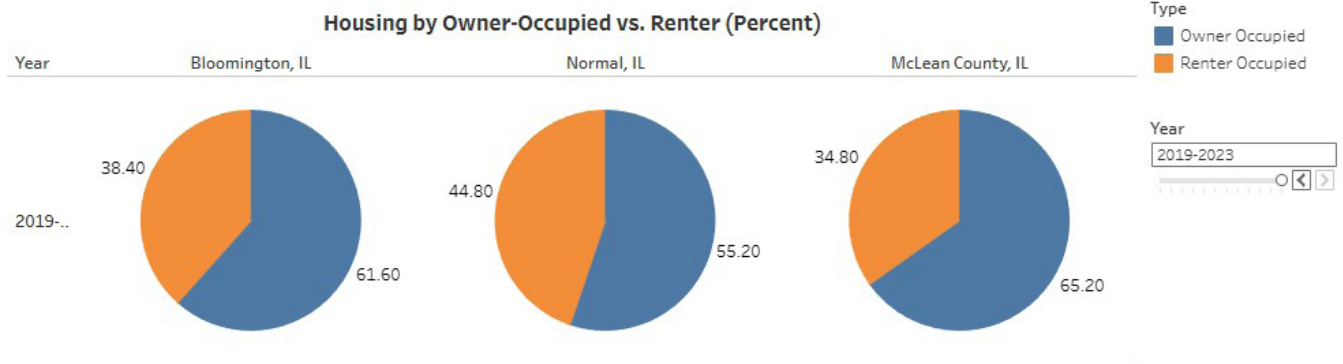
\$974

in Normal

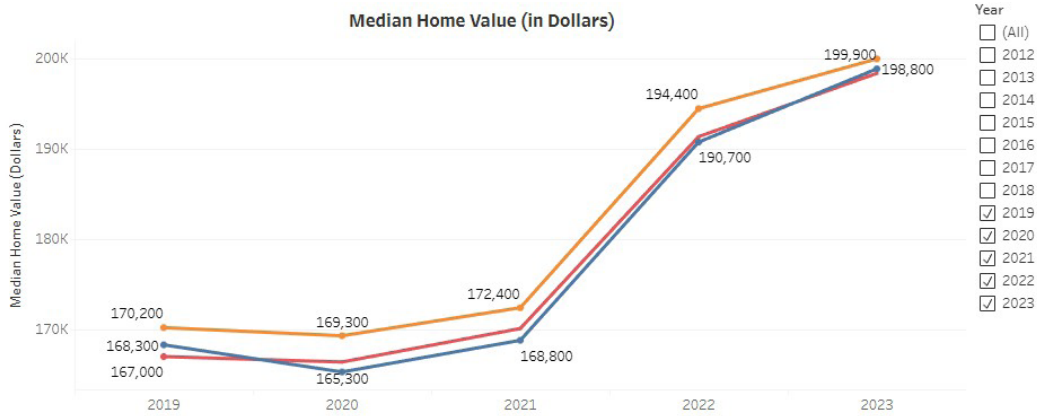
WEBSITE, DATA, AND HOUSING DASHBOARD

MCRPC staff continue to maintain the McLean County Housing Data Dashboard on the MCRPC website. The McLean County Housing Data Dashboard provides the most recent and relevant housing data available, including demographics, housing units and costs, affordability, and persons experiencing homelessness in McLean County. The Housing Data Dashboard as most recently updated in April 2025.

Some of the highlights from the updated Housing Data Dashboard include slight shifts in housing tenure, rising median home values, and a plateau in rental vacancy from 2022 to 2023.



Source: U.S. Census American Community Survey 5-Year Estimates Table DP04 and B25001



Source: U.S. Census American Community Survey 5-Year Estimates Table DP04

2025 - 2029 Consolidated Plans

To receive Community Development Block Grant (CDBG) funding from the U.S. Department of Housing and Urban Development (HUD), the City of Bloomington and the Town of Normal need to develop a five-year Consolidated Plan, providing a vision for housing and community development. The plan describes community needs and resources, sets priorities and goals, and establishes strategies to meet those goals.

Over the course of the year, drafting the Consolidated Plan moved through different stages of community outreach, data analysis, and public feedback. As part of the process, a resident survey was conducted from April 1 through September 1, 2024. A total of 2,154 Bloomington-Normal residents responded to the survey.

In August 2024, six focus group discussions were conducted, revealing that the community needs significantly exceed available CDBG funding. From September to December, staff focused on data analysis and drafting the chapters of the Consolidated Plan. January and February 2025 focused on revising the Executive Summary, Needs Assessment, Market Analysis, and Analysis of Impediments. The City of Bloomington held their public comment period for their Consolidated Plan from January 23 through February 23, 2025. The Town of Normal held their public comment period from March 21 to April 21, 2025. The Consolidated Plans were approved later in 2025.

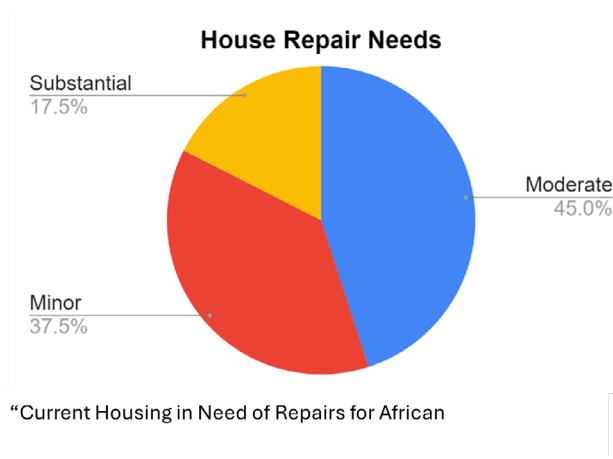
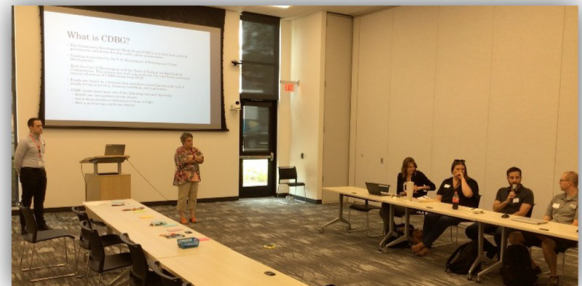
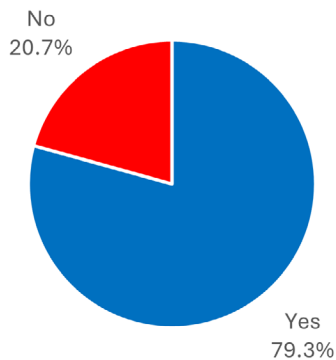


Figure 11 - Ability to Find Safe, Sanitary, and Affordable Housing
Normal Resident Survey



Bloomington-Normal CDBG Resident Survey

Please tell us about yourself!

Do you currently live in Bloomington or Normal?
 Bloomington Normal Neither

How long have you lived in your community?
 Less than 2 years 2-5 years
 6-15 years 16-25 years
 More than 25 years Born and raised here

Age 18-24 25-34 35-44 45-54 55-64 65+
 Gender Male Female Transgender Non-Binary Other Prefer not to answer

Race (Check all that apply)
 American Indian or Native Alaskan
 African American/Black
 Native Hawaiian or Other Pacific Islander
 Asian White Multi-Racial
 Other Prefer not to answer

Ethnicity Latino/Hispanic Non-Latino/Hispanic
 Do you consider English as your second language?
 Yes No

Highest Level of Education Completed
 No High School Diploma or GED
 High School Diploma or GED
 Trade/Technical School
 Some College Bachelor's Degree
 Graduate Degree Other

Household Income (All income sources)
 Under \$25,000 \$25,000-\$49,999
 \$50,000-\$74,999 \$75,000-\$99,999
 \$100,000-\$124,999 \$125,000-\$149,999
 \$150,000-\$174,999 Over \$175,000

Housing Status (Where you currently live)
 Own home Rental unit
 With family/friends Unhoused
 In a Congregate Housing Setting (Nursing Home/Shelter/Group Home/Dorm)

Household Size (People)
 1-2 3-5 6+

Each year, Bloomington-Normal receives about \$1 million in federal Community Development Block Grant (CDBG) funds. These funds can be used for eligible activities in the areas of housing, economic development, public facilities, public services and planning/administration. All funded activities must meet one of the following national objectives:

- Assisting low- and moderate-income households
- Eliminating or preventing conditions of blight
- Responding to an urgent need

This survey helps provide insight on what is important to our community and informs local governments on how to best allocate grant dollars over the next five years.

Housing

Are you able to easily find safe, sanitary, and affordable housing in your community?
 Yes No

Approximately how much does your household spend on monthly housing costs (mortgage/rent/utilities/taxes/insurance/etc.)? Do not include other monthly expenses such as food, gas, child care.

- Less than \$500 \$500-\$749
 \$750-\$999 \$1,000-\$1,249
 \$1,250-\$1,499 \$1,500-\$1,749
 \$1,750-\$1,999 \$2,000-\$2,249
 \$2,500-\$2,749 \$2,750-\$2,999
 Over \$3,000

Would you be able to cover three or more months of household expenses in an emergency?
 Yes No

Is your current housing unit in need of repairs or improvements?
 Yes No

If yes, how would you describe the housing repair need? (Check one)
 Minor Moderate Substantial

How to submit your survey:

By Mail:
 McLean County Regional Planning Commission
 115 E. Washington Street, Suite M-103
 Bloomington, IL 61701

Drop-off Locations:
 For a complete list of survey drop-off locations, call MCRPC at 309-828-4331 or visit mcplan.org

Electronic:
 Visit mcplan.org or scan the QR Code below.



Participation is voluntary and responses are confidential. Surveys must be submitted by **Aug. 31, 2024.**

Want to provide input at an in-person meeting or virtual meeting? Visit mcplan.org for public meeting dates and locations.



COMMUNITY DEVELOPMENT BLOCK GRANT



City of Bloomington
 Town of Normal

RESIDENT SURVEY
 for community development

2025-2029 Consolidated Plan

Public Facilities

What type of public facility or infrastructure improvements would you like to see added or expanded in your community? (Select all that apply)

- Accessibility Improvements
- Bus Facility Improvements
- Community/Recreation Centers
- Demolition of Dilapidated Structures
- Electric Vehicle Charging Infrastructure
- Fire Stations
- Homeless Facilities/Shelters
- Housing Rehabilitation
- Libraries
- Medical Facilities
- Police Substations
- Public Parks, Trails, and Open Spaces
- Street/Sidewalk Improvements
- Water/Sewer Improvements
- Other (Please specify below):

Of those marked above, pick the three most important to you:

- _____
- _____
- _____



Public Services

What type of public services would you like to see added or expanded in your community? (Select all that apply)

- Child Care Services
- Crime Prevention/Awareness
- Community/Recreation Centers
- Disability Services
- Fair Housing Services
- Food Insecurity
- Health Services
- Homeless Services
- Job Training/Workforce Development
- Mental Health Services
- Senior Services
- Services for the Formerly Incarcerated
- Substance Abuse Services
- Transportation Services
- Youth Services
- Other (Please specify below):

Of those marked above, pick the three most important to you:

- _____
- _____
- _____

Are there specific neighborhoods or areas within your community that should be targeted for revitalization?

Yes No

If yes, please provide the name of the neighborhood or describe the area.

