Section 1: PHA Analysis

Section 1.01: Demographics

Race and Ethnicity

The Census Bureau uses federally mandated classifications of race and ethnicity which respondents classify themselves with when filling out Census surveys. The five racial categories used by the Census reflect social definitions of these groups, and respondents can claim to be one or more race. These racial categories are White, Black or African American, American Indian or Alaska Native, Asian, and Native Hawaiian or Other Pacific Islander. Additionally, the Census collects separate data on Hispanic ethnicity. Someone can claim Hispanic ethnicity in addition to being a member of one of the aforementioned racial groups.

As of 2020, the largest racial and ethnic group in both Bloomington and Monroe County are non-Hispanic Whites, followed by Non-Hispanic Asians, Hispanics of any race, and non-Hispanic African Americans. Although non-Hispanic Whites constitute the largest share of the population in both the city and county, this group has been growing the least since 2000. In fact, the non-Hispanic White population of Bloomington has decreased by 0.5% since 2000 while the non-Hispanic African American population has grown 37.6%, non-Hispanic Asian population has grown 93.6%, and Hispanic population has grown 163.8%. The population growths of Bloomington and Monroe County in the past two decades has been fueled almost entirely by increases of minority populations in the area.

	Race/Ethnicity	Bloomington %	Bloomington % change since previous Census	Monroe County %	Monroe County % change since previous Census
		2000			
Non-Hispanic	White	85.7%	8.8%	89.8%	6.3%
Non-Hispanic	Black	4.2%	21.2%	3.0%	29.7%
Non-Hispanic	Asian	5.3%	51.6%	3.4%	53.4%
Non-Hispanic	All Other	2.3%	634.4%	1.9%	581.8%
	Hispanic	2.5%	74.4%	1.9%	67.6%
	Total Population	69,291	14.3%	120,563	10.6%
		2010			
Non-Hispanic	White	81.1%	9.8%	86.1%	9.7%
Non-Hispanic	Black	4.6%	27.1%	3.3%	25.9%
Non-Hispanic	Asian	8.0%	75.2%	5.3%	78.4%
Non-Hispanic	All Other	3.0%	51.4%	2.5%	50.6%
	Hispanic	3.5%	62.5%	2.9%	74.7%
	Total Population	80,405	16.0%	137,974	14.4%

		2020			
Non-Hispanic	White	74.6%	-9.4%	80.5%	-5.3%
	Black	5.1%	8.3%	3.6%	10.2%
	Asian	9.0%	10.5%	6.0%	14.2%
	All Other	5.6%	83.8%	5.4%	118.7%
Hispanic		5.8%	62.4%	4.6%	58.9%
Total Population		79,168	-1.5%	139,718	1.3%
		Overall Change 2000-2020			
Non-Hispanic	White	-0.5%		3.9%	
	Black	37.6%		38.7%	
	Asian	93.6%		103.7%	
	All Other	178.2%		229.4%	
Hispanic		163.8%		177.6%	
Total Population		14.3%		15.9%	

source: 1990, 2000, 2010, 2020 Decennial Census. "All Other" refers to combination of: American Indian or Alaska Native, Native Hawaiian or Other Pacific Islander, and individuals claiming more than one race.

Religion

The Census Bureau is not allowed to require respondents to state their religious affiliation on their responses to surveys. A 2021 Community Survey sponsored by the City of Bloomington found that approximately 39% of city residents participated in religious or spiritual activities in the prior 12 months. The area is home to a diverse assortment of religious institutions, including a number of Christian churches, a synagogue, a mosque, Buddhist temples, and a Baha'i house of worship.

Sex and Age

Bloomington is 50.17% male and 49.83% female. Monroe County is 49.96% male and 50.04% female. This can be compared to the whole State of Indiana, which is 49.29% male and 50.71% female. Both the city and county are more male than the rest of Indiana. This following graph displays the change in the share of the population of males and females in Bloomington and Monroe County from 2000 to 2020. According to this data, the male population in both the city and county has grown at a higher rate than the female population.
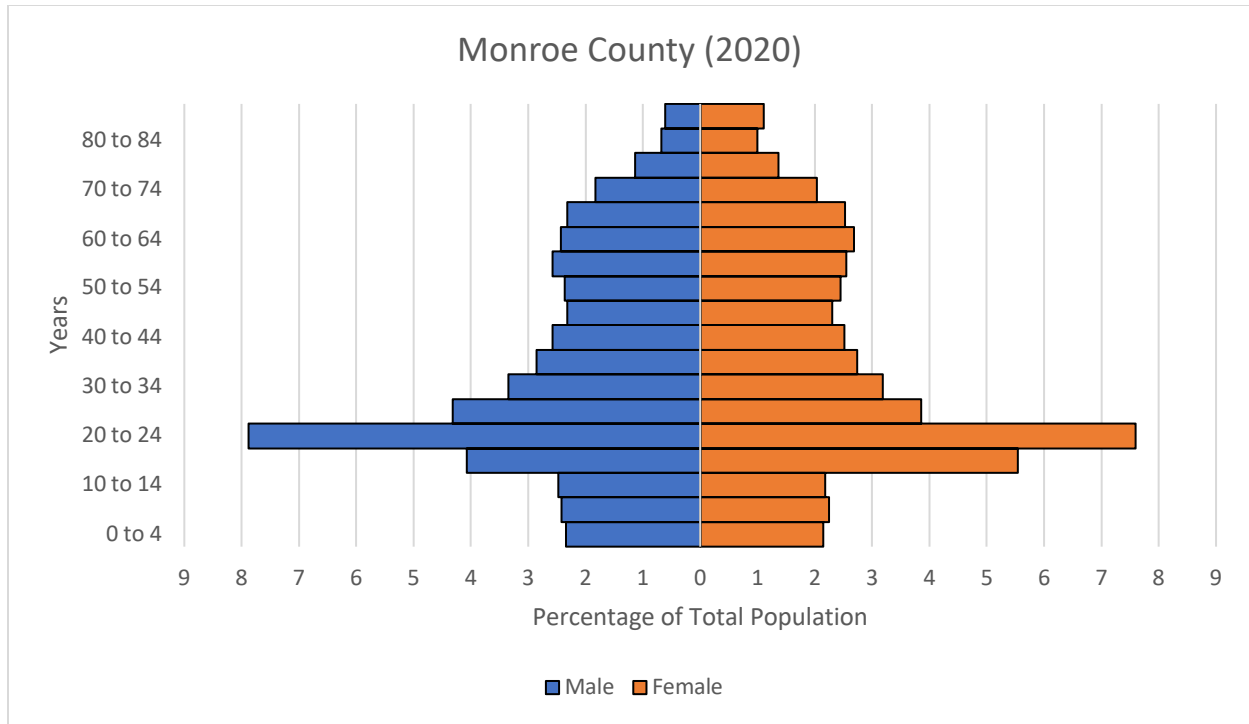
	Bloomington	Monroe County
	%	%
	2000	
Male	48.563%	49.064%
Female	51.437%	50.936%
Total	69,291	120,563

		2010	
	Male	50.274%	49.893%
	Female	49.726%	50.107%
	Total	80,405	137,974
		2020	
	Male	50.174%	49.956%
	Female	49.826%	50.044%
	Total	79,168	139,718
	Overall Change 2000-2020		
	Male	18.0%	18.0%
	Female	10.7%	13.9%
	Total	14.3%	15.9%

source: 2000, 2010, 2020 Decennial Census.

The following two graphs are population pyramids displaying the sex of Bloomington and Monroe County residents against 5-year age cohorts.
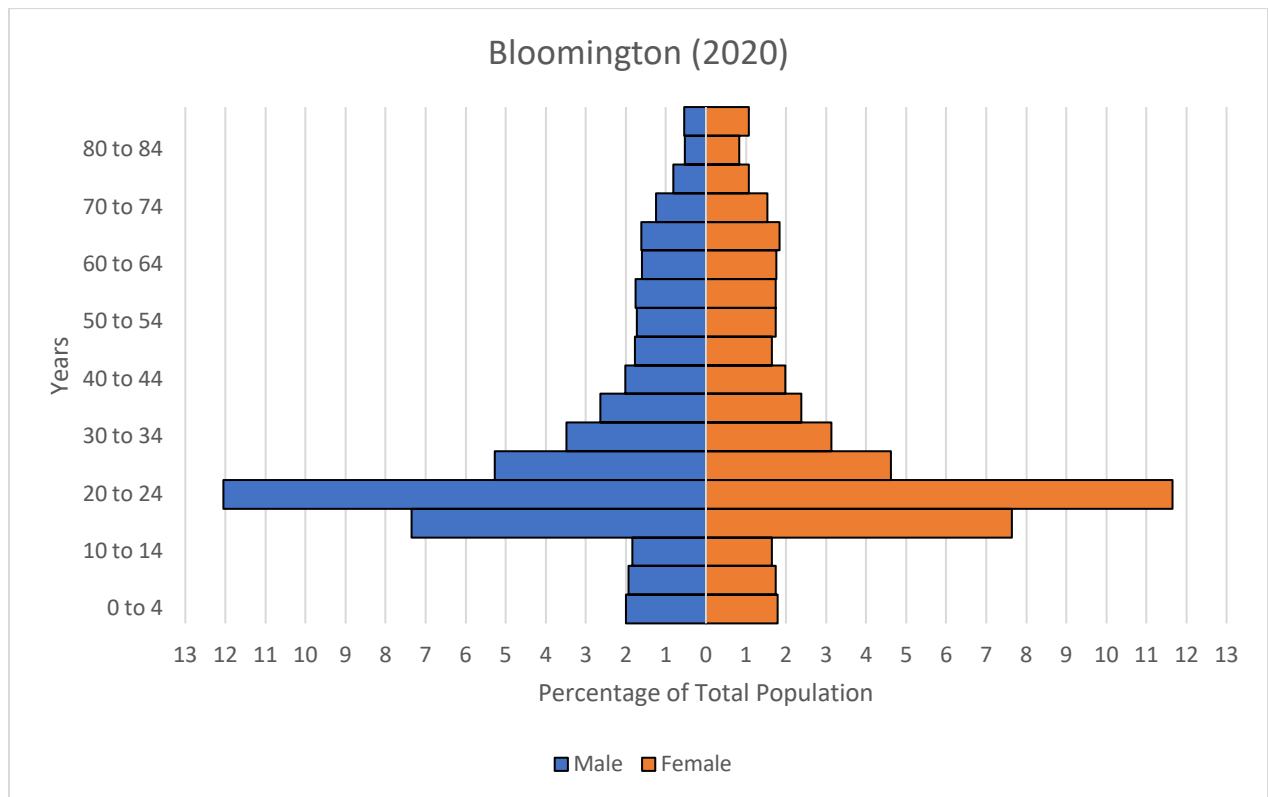
Monroe County (2020)

The median age of the female population of both Bloomington and Monroe County is older than the median age of the male population. The same is true statewide, though the populations of the city and county are considerably younger than the rest of Indiana. This is due to the large university student population of Bloomington, which makes up more than half of the city's residents. That population is visible in the population pyramids as the largest age groups in the area.

The following chart shows the changes of median age in Bloomington, Monroe County, and Indiana from 2000 to 2020. City- and county-level data for median age by sex in the year 2000 was unavailable.

Median Age by Sex

	Bloomington	Monroe County	Indiana
	Years	Years	Years
2000			
Male	-	-	33.9
Female	-	-	36.5
Both	**23.3**	**27.6**	**35.2**
2010			
Male	23.1	26.8	35.7
Female	23.4	28.7	38.2
Both	**23.3**	**27.7**	**37.0**
2020			
Male	24.9	30.1	37.1
Female	25.4	32.2	39.4
Both	**25.1**	**31.0**	**38.2**

	Overall Change 2000-2020		
Male	-	-	9.4%
Female	-	-	7.9%
Both	**7.7%**	**12.3%**	**8.5%**

The populations of Indiana, Monroe County, and Bloomington are all growing older across both sexes, though at different rates. The median age of Bloomington is growing at a slower pace than the state and the median age of Monroe County is growing at a faster pace. The supposed increased median age in Bloomington could likely be attributed to the undercounting of university students in the 2020 Census due to Indiana University closing in-person activities due to the COVID-19 pandemic.

The following chart displays the median age of both sexes and the male-female ratio across racial and ethnic lines in Bloomington, Monroe County, and Indiana. The male-female ratios for Black residents of Bloomington and Monroe County are unavailable due to low sample size.

Median Age of Sexes by Race

	Bloomington		*Monroe County*		*Indiana*	
	%	Median Age (years)	%	Median Age (years)	%	Median Age (years)
White (non-Hispanic)						
Male	50.1%	25.3	50.2%	31.4	49.6%	40.1
Female	49.9%	24.7	49.8%	34.7	50.4%	42.4
Black						
Male	-	29.2	-	29.1	48.5%	31.1
Female	-	19.7	-	20.0	51.5%	34.7
Asian						
Male	51.4%	23.7	48.5%	23.7	50.1%	29.2
Female	48.6%	23.4	51.5%	24.1	49.9%	32.7
Hispanic (any race)						
Male	52.3%	20.1	53.9%	21.2	51.0%	26.6
Female	47.7%	20.0	46.1%	20.3	49.0%	25.1

Source: 2021 American Community Survey 5-Year Estimates

Disability

According to the 2021 American Community Survey 5-Year Estimates (ACS) published by the United States Census Bureau, 10.9% of Monroe County residents and 8.8% of Bloomington residents identify as having disabilities. These rates are lower than the percentage of Indiana residents with a disability, which is 13.6%. The following table displays disability status by race/ethnicity and age groups in Monroe County and Bloomington.

*Disability Status by Race/Ethnicity and Age Groups*

MONROE COUNTY			
Race/Ethnicity	# with disability	# total population	% with disability
White, Non-Hispanic	13,179	115,588	11.4%
Black	624	4,706	13.3%

	# with disability	# total population	% with disability
Asian	252	9,203	2.7%
Hispanic, any race	472	5,051	9.3%
Age Group			
18 and younger	887	22,095	4.0%
18-34	2,862	56,129	5.1%
35-64	5,822	43,119	13.5%
65-74	2,299	11,017	20.9%
75 and older	3,282	6,820	48.1%
Total	**15,152**	**139,180**	**10.9%**
BLOOMINGTON			
Race/Ethnicity	**# with disability**	**# total population**	**% with disability**
White, Non-Hispanic	5,589	61,307	9.1%
Black	352	3,426	10.3%
Asian	252	8,173	3.1%
Hispanic, any race	413	3,630	11.4%
Age Group			
18 and younger	499	9,180	5.4%
18-34	1,747	44,431	3.9%
35-64	2,243	17,949	12.5%
65-74	1,082	4,653	23.3%
75 and older	1,383	3,140	44.0%
Total	**6,954**	**79,353**	**8.8%**

Source: 2021 American Community Survey 5-Year Estimates

In Monroe County, the Black population has a disproportionately higher rate of disability and the Asian population has a considerably lower rate of disability than the rest of the county. In Bloomington, the Hispanic and Black populations both have higher rates of disability than the rest of the city, while the Asian population also has a considerably lower rate.

The lower rate of disability in Bloomington compared to Monroe County and the state of Indiana could likely be attributed to the large university student population found in the 18-34 age group. 18- to 34-year-old Bloomington residents have the lowest rates of disability of any age group in Monroe County or Bloomington and are the largest population age group in the city, disproportionately affecting the citywide disability rate. As such, census tracts in Monroe County with lower disability rates tend to have higher student populations, as demonstrated in the following chart.

Inverse correlation between student population and population with disabilities in Monroe County

Census Tract
R² = 0.5618
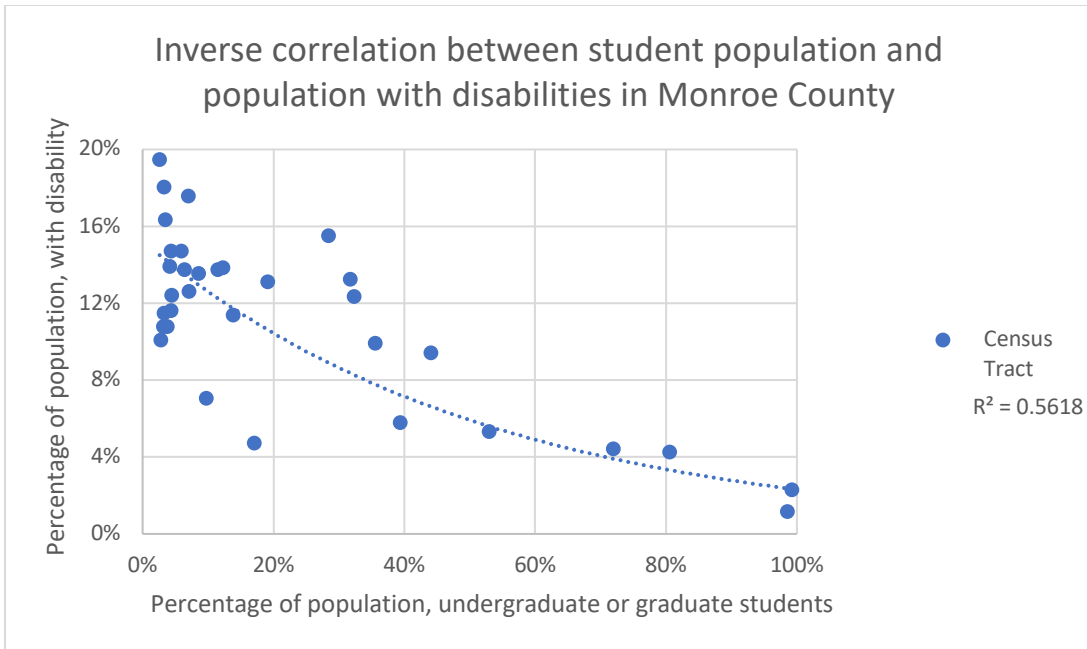
National Origin

The American Community Survey 5-Year Estimates provide information on the national origin of the Asian American and Hispanic/Latino population. These estimates are visualized in the following two graphs. There is no majority national origin group among the Asian American population, though the largest is of Chinese origin. A majority of the Hispanic or Latino population is of Mexican origin.

Asian American national origin in Bloomington and Monroe County, 2021
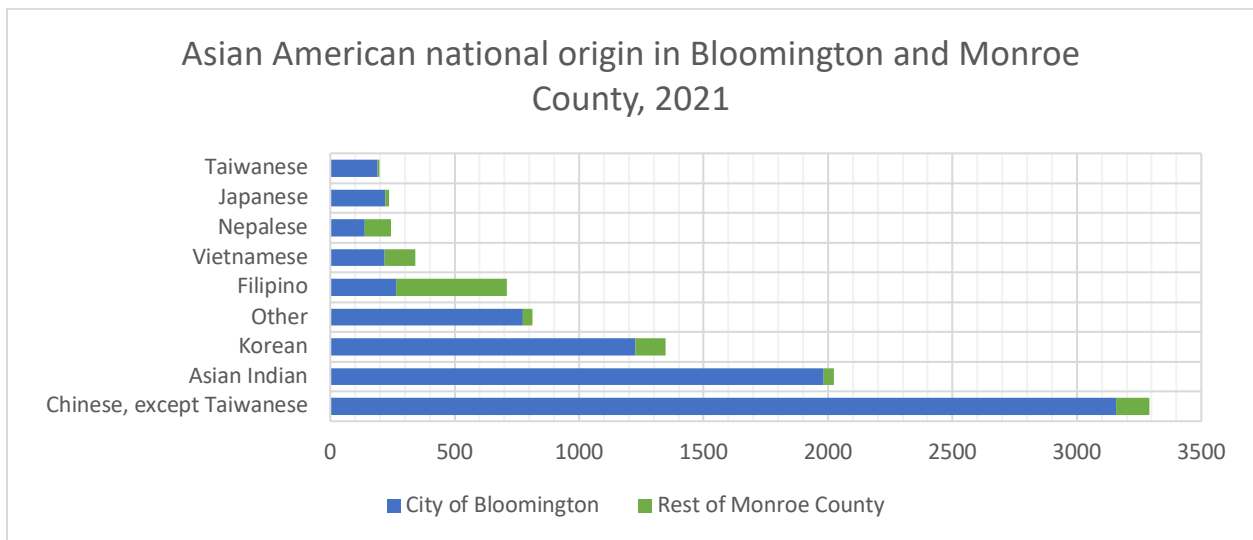
Hispanic or Latino national origin in Bloomington and Monroe County, 2021
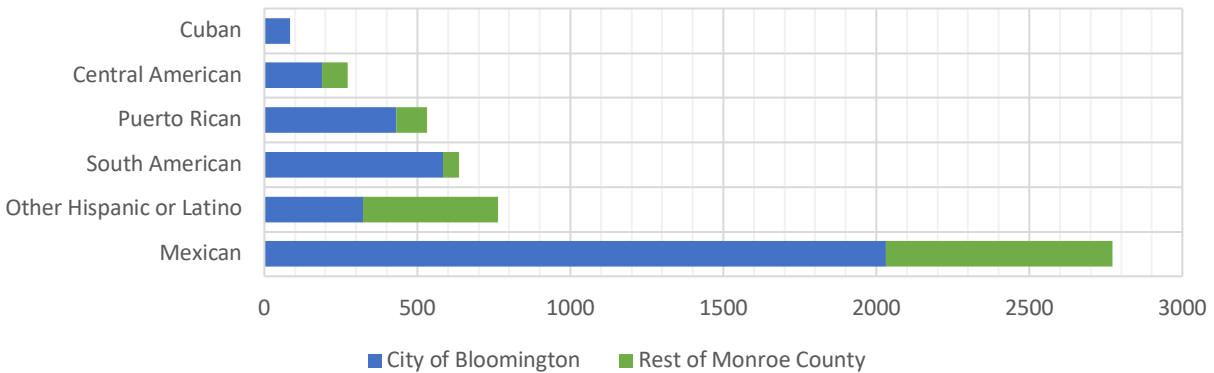
Language Spoken at Home

	Bloomington		Monroe County	
	#	**%**	**#**	**%**
Age 5 and older	77,230	-	134,208	-
Only English	66,368	85.9%	120,814	90.0%
Spanish	1,882	2.4%	2,937	2.2%
Other Indo-European languages	3,147	4.1%	3,680	2.7%
Asian and Pacific Island languages	4,951	6.4%	5,743	4.3%
All other languages	882	1.1%	1,034	0.8%
Age 18 and older	64,498	-	110,679	-
Speak only English	60,136	93.2%	105,225	95.1%
Spanish	1,258	2.0%	1,778	1.6%
All other languages	3,104	4.8%	3,676	3.3%

Family Status and Household Tenure

In the state of Indiana, housing providers may not refuse to rent or sell housing based on a prospective resident's familial status. This specifically refers to whether or not someone has children under the age of 18. As of 2021, an estimated 16.3% of households in Bloomington had at least one person under the age of 18. This figure is lower than Monroe County's 22.2% and much lower than Indiana's 30.6%.

The average household size in Bloomington is 1.99 people, compared to Monroe County's 2.18 and Indiana's 2.50. The average family size (household with at least one child and one parent) in Bloomington is 2.67 people, compared to 2.76 in Monroe County and 3.10 in Indiana.

Bloomington has a very high rate of households who rent, rather than own, their homes. 65.0% of Bloomington residents live in a rental, compared to 45.3% of Monroe County residents and 30.1% of Indiana residents. This figure is even higher in family households with a single male parent (73.9% renter-occupied) and non-family households (79.7% renter-occupied), and lower among family households with a single female parent (60.5% renter-occupied) and two-spouse family households

(30.3% renter-occupied). That last figure is still substantially higher than the percentage of married couple family households in Indiana who rent, which is only 13.1%.

The familial status numbers in Bloomington can be attributed to the large university student population, who are unlikely to be living with children. The housing market is also heavily skewed towards rentals across all family types. The fact that married couples with families are more than twice as likely to rent their home in Bloomington compared to the rest of the state is a massive indicator of this.

The following map provides a visualization of where families and non-families live in Bloomington. An area of particularly low family presence is the downtown area and the College Avenue and Walnut Street corridor. The outskirts of the city are where families are more likely to live.
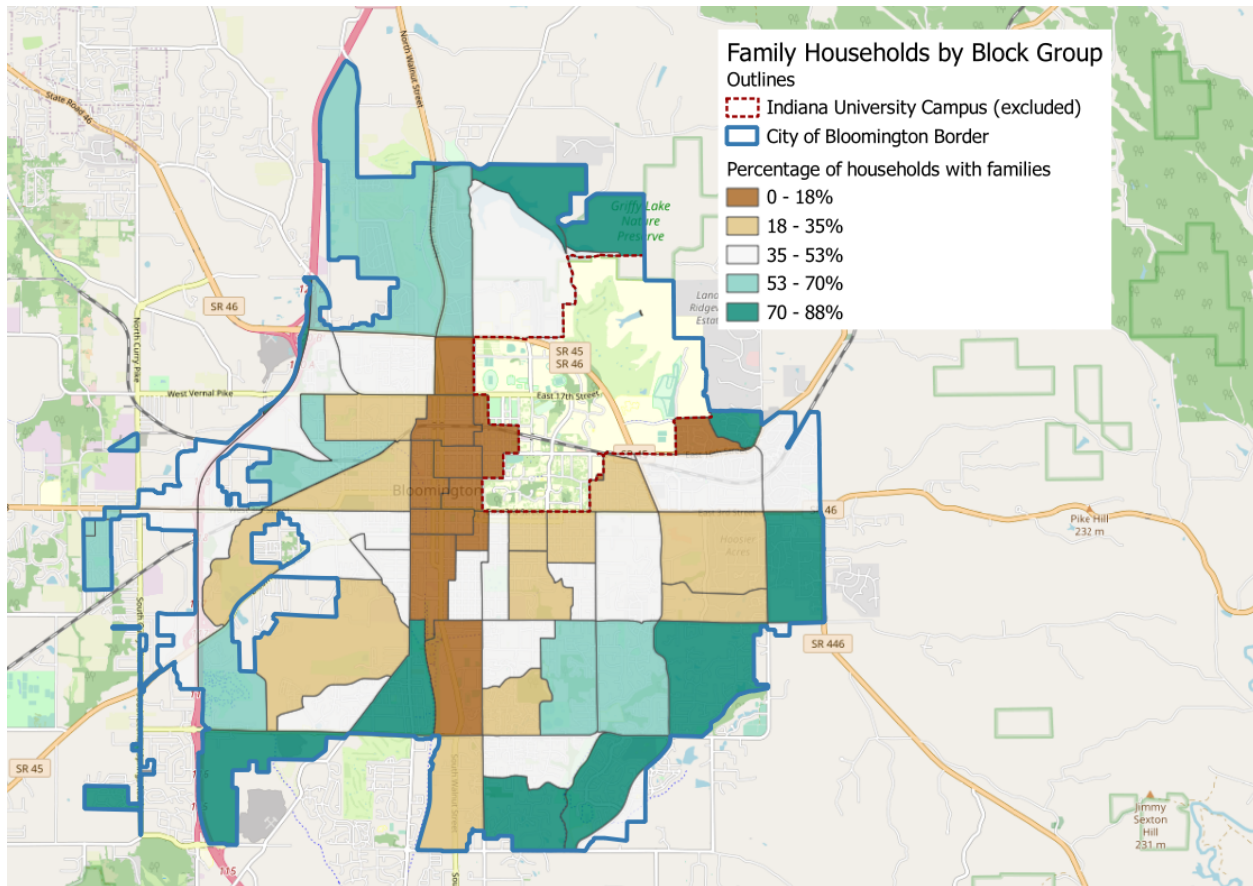
The cost of rent also places a much larger burden on the income of residents of Bloomington. In 2021, an estimated 69.1% of Bloomington renters spent more than 30% of their income on rent, compared to 46.3% Indiana renters. On the other hand, only 17.2% of homeowners in Bloomington report spending more than 30% of their income on monthly mortgage and homeownership payments. This is lower than Indiana's 19.3% of homeowners.

Units renting for:	2011	2021	Change 2011-2021	
			#	%
Bloomington				
< $500	2,957	1,198	-1,759	-59%

$500 - $699	5,681	2,202	-3,479	-61%
$700 - $999	5,773	7,349	1,576	27%
> $1000	5,246	10,061	4,815	92%
Total	**19,657**	**20,810**	**1,153**	**6%**

	Renter-occupied		Owner-occupied		Renter-occupied		Owner-occupied	
	# of units	% of total	# of units	% of total	# of units	% of total	# of units	% of total
Bloomington	2011				2021			
0-1 bedrooms	7,045	35.3%	242	2.4%	7,363	34.7%	109	1.0%
2 bedrooms	7,800	39.1%	2,395	23.7%	7,536	35.5%	2,294	20.1%
3+ bedrooms	5,119	25.6%	7,462	73.9%	6,300	29.7%	8,997	78.9%
Total	**19,964**	**100.0%**	**10,099**	**100.0%**	**21,199**	**100.0%**	**11,400**	**100.0%**

Bloomington's homeowners have considerably higher incomes than renters. The 2021 median household income for homeowners is $85,383, which is almost three-and-a-half times as much as the renter median income of $24,911. The owner-renter income gap in Indiana is 2.1 to 1, much smaller than Bloomington's.
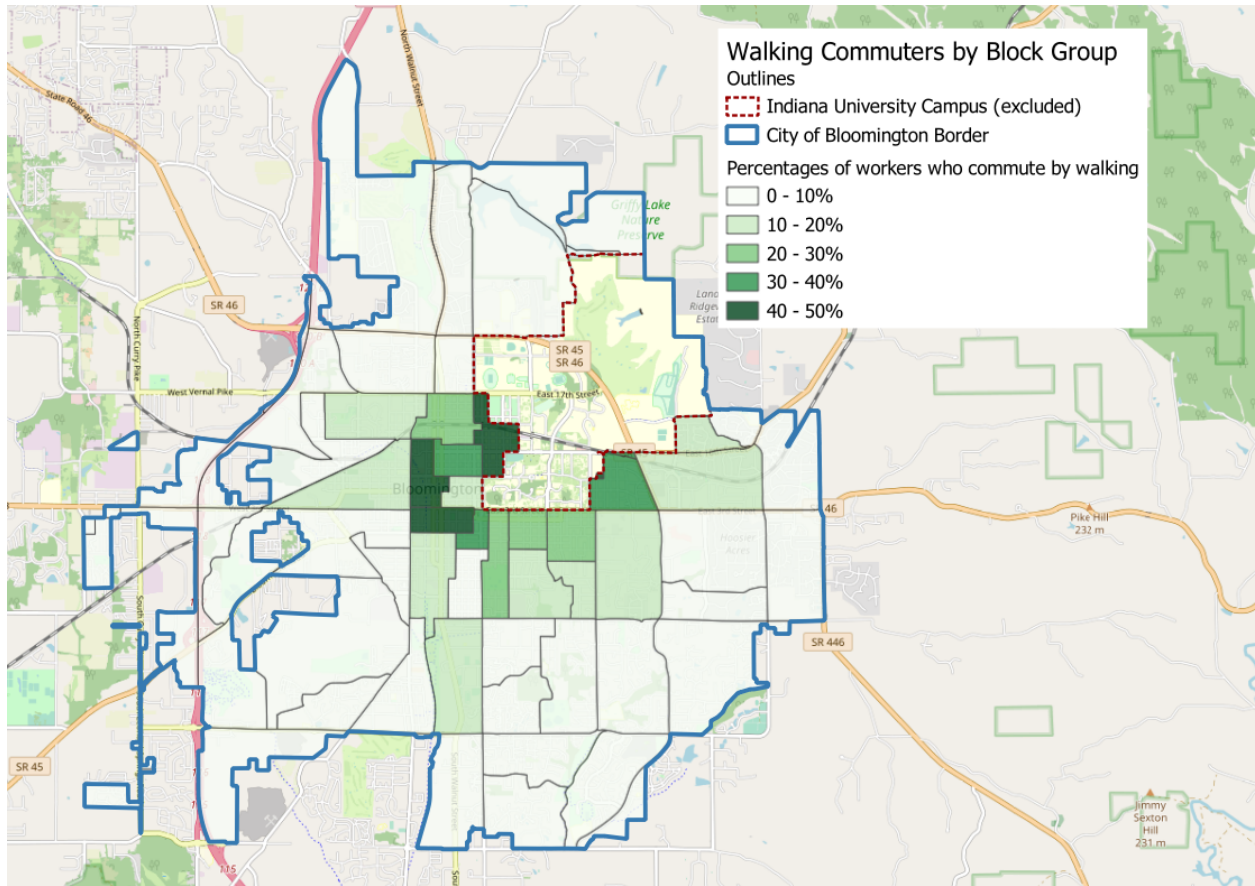
These figures all suggest that the barrier to entry for homeownership is considerably higher in Bloomington than the rest of the state of Indiana.
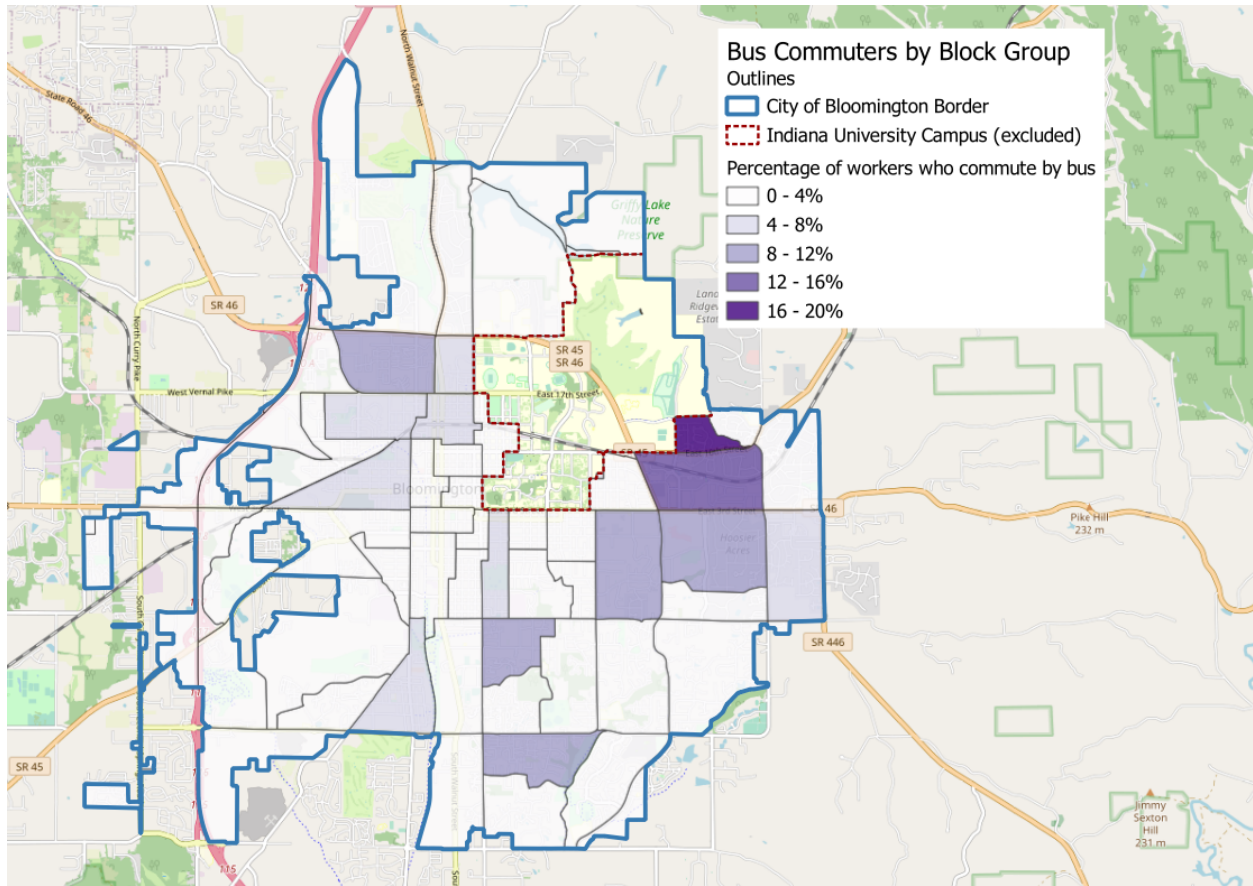
The following map displays the geographic displacement of rental housing throughout the City of Bloomington.
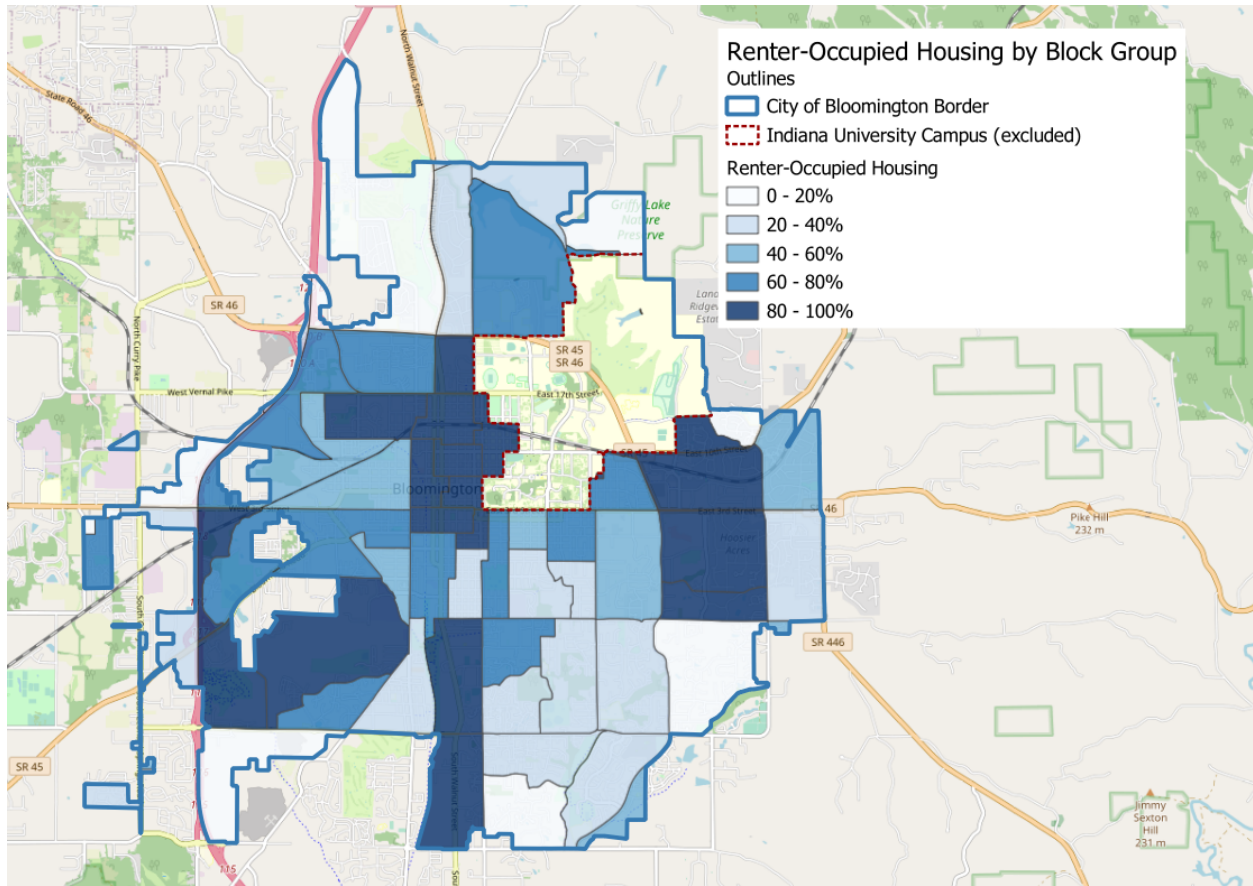
Transportation

Where someone lives can greatly affect their daily transportation habits. The built environment of a neighborhood can have a significant impact on whether someone who lives there can walk, bike, or use transit to arrive at their destinations. Due to the costs of owning and maintaining an automobile, transportation access can have an affect on fair housing. If the only available housing to a low-income person is far away from jobs, shops, and services, it puts an additional cost burden on that person to pay for a car. These "car burdens" can be seen in the following two maps.

Walking Commuters by Block Group

Outlines
- Indiana University Campus (excluded)
- City of Bloomington Border

Percentages of workers who commute by walking
- 0 - 10%
- 10 - 20%
- 20 - 30%
- 30 - 40%
- 40 - 50%

The vast majority of residents of Bloomington commute to work alone in a motor vehicle. These maps display where commuters are more likely to walk or ride a bus to work, either by choice or heightened ability to do so.

Section 1.02: Segregation and Integration

One way of analyzing racial separation is to see where there are "hot spots" of racial groups in a city. Columbia University defines a hotspot as an "area that has higher concentration of events compared to the expected number given a random distribution of events." In terms of racial separation, a hotspot could be defined as a spatial area where the presence of one racial or ethnic group is statistically significant compared to the overall population of that group in the city.

One way of calculating this point-level statistical significance is the Getis-Ord Gi* method, which considers a numeric value of a geographic point and the numeric value of the points around it to compute a value of how statistically significant that point is. This method is often used in contexts of public health, criminal justice, and natural disasters to identify clusters of unusually high or low values.

This method can be used in context of understand separation by using Census block-level race and ethnicity data. Census blocks are the smallest geographical unit that the Census Bureau uses, and they typically correspond to the shape of a city block. The Census Bureau does not provide very much data on this level, but they do provide counts of race and ethnicity. This granular level of data lends itself well to a hotspot analysis of the Non-Hispanic White population of Bloomington, which displays clusters where statistically high numbers of Non-Hispanic Whites and low numbers of racial and ethnic minorities

reside. This analysis also provides the locations of "cold spots" where the inverse – low numbers of Non-Hispanic Whites and high numbers of racial and ethnic minorities – are more likely to reside. The statistical significance of each Census block in Bloomington is provided in the following map.
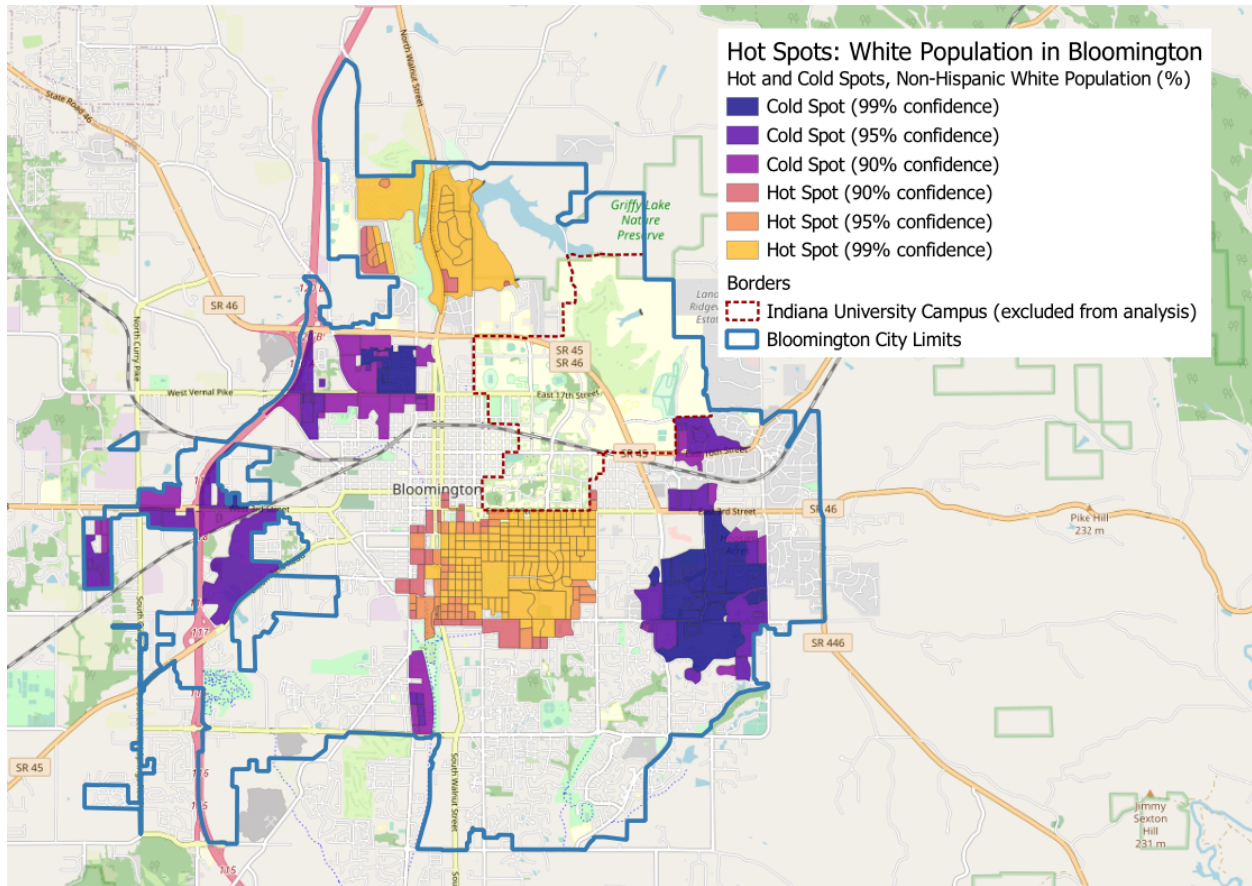
Geography	% of all populated Census blocks in City	% of City population	Non-Hispanic White population %
City of Bloomington	100.0%	100.0%	74.6%
Hot Spots	25.4%	14.7%	80.5%
Cold Spots	12.0%	16.2%	66.3%
Non-Significant	62.6%	69.1%	75.5%

The northern hot spot has a suburban character, being north of the highway bypass and mostly consisting of single-family homes in a subdivision format. The neighborhoods of Blue Ridge, Fritz Terrace, and Northwood Estates are located in this area. The southern hot spot comprises of the Elm Heights, Bryan Park, Eastside, SoMax, and Longwood-Devon neighborhoods. These neighborhoods are older and mostly comprise of single-family homes on a grid layout, with some multi-family housing and small apartment buildings interspersed. Unlike its northern counterpart, this hot spot has a higher population of IU students renting homes during the school year. This area has often been referred to as home to Bloomington's "core neighborhoods" due to the historical nature of the homes, though this term is controversial due to its lack of definition. These two hot spots have higher Non-Hispanic White populations than the rest of the city.

The cold spots of Non-Hispanic White populations can be interpreted as areas with higher concentrations of minority residents. These particular cold spots are less compact than the hot spots. Non-Hispanic Whites are the majority population of the sum of these blocks, but their share of the population is much lower than their share of the city's total population. These "cold spots" are located in four areas in the city. The northern cold spot is roughly situated between Crestmont, Miller-Showers Park, and the highway bypass. This area is characterized by apartment buildings and a mobile home park. The western cold spot is situated around the suburban shopping mall area by the intersection of I-69 and W 3rd St. The housing in this area is also a mix of apartments, mobile homes, and smaller single-family homes. The southern cold spot is located in the eastern side of the Broadview neighborhood in the southern limits of the city. The housing here is smaller single-family and manufactured homes. The eastern cold spot is the largest by area, and almost entirely consists of large apartment complexes. These complexes include The Monroe, The Fields, Covenanter Hill, The Arbors, The Stratum at Indiana, and The Woods at Latimer, among others. There are also small subdivisions located in this area. The apartment complexes in this area are mostly marketed to university students and lower-income residents. Asian Americans are the largest racial minority group in this area.

The remaining blocks in the city could be classified as "not statistically significant." This means that the racial and ethnic populations of those blocks and neighboring blocks do not unusually deviate from the proportional racial and ethnic makeup of the whole city. That isn't to say that some non-significant blocks have higher or lower diversity than expected, but merely that there isn't a spatial pattern of higher or lower diversity.

There are blocks located in each cluster that could be considered outliers, such as a high-minority block in the Non-Hispanic White hot spots. The population makeup of the block is not the sole determinant of statistical significance in a hot spot analysis, and the population makeup of neighboring blocks will contribute to a block's classification. Outlier blocks are typically surrounded by blocks that are not outliers, meaning that block is still part of that cluster. The campus of Indiana University is excluded from this analysis.

There are a number of reasons for why these hot spots may exist. For instance, the homes in these areas are likely more expensive than homes in the rest of Bloomington, and Non-Hispanic White residents have disproportionately benefited from structural advantages that enable them to have higher incomes and educational attainment. The presence of the southern hot spot (the "core neighborhoods") could possibly be attributed to the quantity of racially restrictive covenants in the deeds of many of the homes in the area. Although these covenants have not been enforceable for over half a century, their legacy may still persist to this day and manifest itself in disproportionately higher Non-Hispanic White populations in areas where they were prevalent.

In 2023, the Monroe County Recorder released a [map of all racially restrictive covenants on record in Monroe County](#). The Recorder explains these racially restrictive covenants and the effect that they may have in the modern day:

> *"These (covenants/restrictions) would run with the history of the land to impose rules that the land was subject to. This period was also before city planning and zoning committees became common in Indiana. The practice of placing these covenants within a deed or subdivision acted as a precursor to those local government groups.*

These practices were also used in realtor or loan servicer agreements. Some loan servicers or lenders wouldn't loan money to anyone unless they agreed to discriminatory terms set forth from the lender. In those terms, owners would dictate how far back a building site would be required to sit from the street (still legal). They would often dictate how much a building at a minimum would have to cost to build (still legal). They would designate what kind of building (and materials) could be constructed on the lot (still legal). They could prohibit who could own or lease a lot based on a person's race. Illegal today, yes, but common and legal 100 years ago. These rules can have an effect on present day. One can compare census block maps for income and education levels, to give a sense of what these areas would have created (neighborhoods segregated by class, let alone race), whether stated as an intention or not. These can also be viewed as a precursor to the infamous federal government-sanctioned redlining maps of the 1930's."

Map of Racially Restrictive Covenants in Bloomington, IN Area
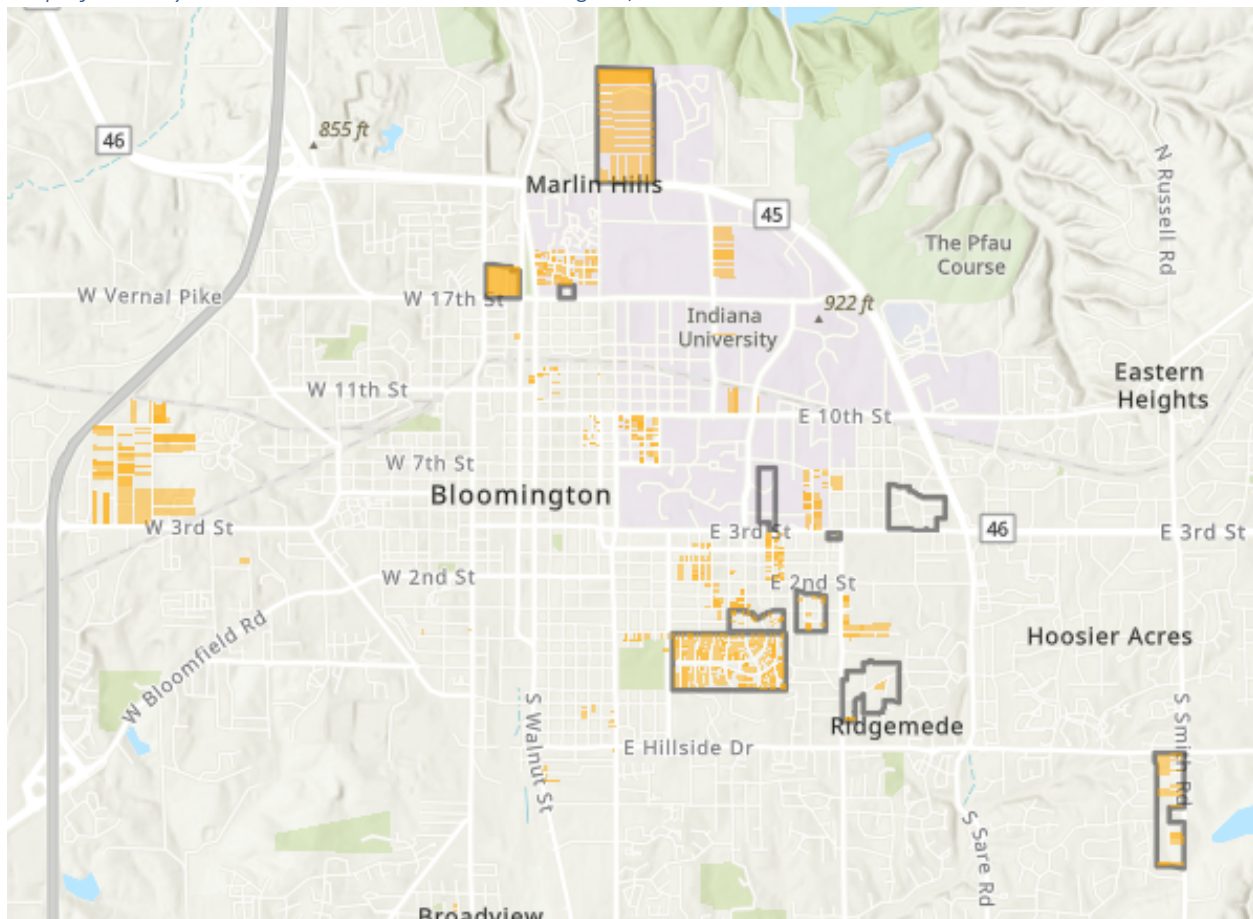
Though these covenants are scattered around the city, there is a concentration of them in the Bryan Park/Elm Heights/Eastside area, which is one of the aforementioned hot spots. The comparative lack of racial diversity in this area of the city could possibly be attributed to this legacy.

Section 1.03: R/ECAPs

HUD establishes a threshold for whether or not an area is considered a racially or ethnically concentrated area of poverty (R/ECAP). A census tract is considered a R/ECAP if its residents are 1) more than 50% non-white, and 2) have a poverty rate that greater than or equal to 40% or is three or more times the average tract poverty rate for the metropolitan area, whichever is lower. There are no census tracts in Bloomington that fulfill both of these criteria. As such, a R/ECAP analysis is not possible.

Section 1.04: Access to community assets and affordable housing opportunities

Section 1.05: Local policies and practices impacting fair housing

Lack of protection from income discrimination and "No Section 8" listings

In the State of Indiana, there are no protections against income discrimination in housing. Landlords are allowed to refuse housing to an individual for their income level (or even their source of income). Furthermore, state law prohibits local governments from passing ordinances that require landlords to accept Housing Choice Vouchers. This ban essentially prohibits localities, like Bloomington, from offering fair housing protections to recipients of HCVs, who are a generally marginalized low-income group. In addition to having low incomes, voucher holders are likelier to be women, single parents, racial and ethnic minorities, and/or disabled than the average person. Although those are protected groups under state and federal law, the HCV enforcement ban creates a substantial legal loophole that enables housing discrimination that disproportionately affects these groups. Refusing someone housing due to their HCV is *de facto* income discrimination.

This sort of discrimination is present in Bloomington and the rest of Indiana. Many rental companies and private landlords will plainly state "Section 8 not accepted" on their online rental listings, discouraging voucher holders from applying at all. In 2014, the Fair Housing Center of Central Indiana conducted a test in Indianapolis to approximate the acceptance rate of HCVs among landlords with properties available for rent. The test found that 82% of the landlords who were contacted said they did not accept HCVs. In zip code areas with 75% or higher White population, this denial rate was 90%. This implies that income discrimination in this region is incredibly prevalent, especially in majority White areas. According to HUD data in 2023, there are a few Census tracts in Bloomington where zero percent of the residents hold HCVs. These tracts include one which comprises most of the southern Non-Hispanic White hot spot discussed in previous sections.

This represents a serious impediment of fair housing. When it becomes difficult for lower-income households to find housing in affluent and high-opportunity areas, it becomes difficult for those households to obtain social and economic mobility. This further deepens their dependence on programs like the Housing Choice Voucher and continues the cycle of poverty.

The State's prohibition on local governments passing laws to protect HCV recipients from discrimination leaves little options for the City of Bloomington to reduce legal income discrimination in its jurisdiction. One program that is currently in effect is the Landlord Risk Mitigation Fund. In Bloomington and Monroe County, participating landlords can get up to $2,000 in security deposit backing from city & county funds if they elect to rent to HCV recipients. This program provides security deposit insurance to landlords

who would otherwise not rent to HCV recipients. The capacity is 160 leases, and as of May 2023, there are only 8 leases participating in the program. **The City of Bloomington should prioritize further landlord participation in this program, especially in affluent areas of the city.** This could include more education and awareness of this program, such as requiring landlords to acknowledge that the program exists when they renew their Rental Occupancy Certification with the Housing and Neighborhood Department. **The City should create and maintain a web page that provides all relevant details about the program and an application that landlords can easily fill out.**