



# all things housing report 2022

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# message from the HRA administrator

*All Things Housing*, our annual housing report, launched in 2020 to showcase housing program achievements and updates, provide analysis, and highlight the crucial work to be done as the city grows and evolves. Now, entering the third year, we look at the numerous ways the City works towards its housing goals. Community Development Department and its Divisions work together towards a sustainable housing continuum. This evolution is part of a strategic revisioning, which is informed by a division assessment completed in May 2022. The assessment purpose was to determine if the Housing and Redevelopment Authority (HRA) Mission and purpose have shifted over the years, how current resources are being used to deliver its Mission, and whether the HRA is meeting all the development needs for the City of Bloomington. The results from this work yield a new understanding of the Community Development Department and its efforts to cultivate an enduring and remarkable community where people want to be.

*All Things Housing 2022* summarizes housing data and characteristics of Bloomington for the calendar year 2022. From population characteristics to housing costs, this report brings together data from the U.S. Census Bureau, Metropolitan Council, the City, and other agencies to provide a meaningful snapshot of where we are currently and what progress has been made towards our goals. Bloomington is the fourth largest city in Minnesota with nearly 90,000 residents and holds a substantial presence in the tri-city metropolitan region.

In 2022, 20% of our population is under the age of 18, and nearly 20% are age 65 or older. Bloomington trends older than the region, highlighting the need to develop a breadth of amenities for all age ranges in the city. Our population is also growing more diverse: 32% of the population are Black, Indigenous, and People of Color (BIPOC), up from approximately 20% in 2010.

Fifty percent of all housing in the city is single-unit, detached homes, followed by multi-unit housing of three or more units at 33%. The vacancy rates for both rental housing and owner-occupied housing are very low, meaning the opportunity for available housing is restricted and costs have significant upward pressures.

Housing costs for both rental and owner-occupied homes continue to rise. Single-family home values have increased to \$355,600, representing a 25% increase in home value since 2019. Multi-family rental housing land values have decreased overall by a net 4.5%, however rental rates have increased, year-over-year, by 4.3%, partially reflective of overall operating costs. Renter-occupied households are experiencing a higher rate of housing cost burden than owner-occupied households: 45.9% compared to 20.5%, respectively.

In 2022, we recognized the opportunities and challenges and intentionally moved forward to create housing and housing stability in Bloomington. Through a variety of mechanisms serving the whole housing continuum like down payment assistance, policy changes, and greater access to information and education, we work together for our community.

**Aarica Coleman**

Administrator, Housing and Redevelopment Authority

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# our bloomington

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# Our Bloomington

## 1.1 Demographics

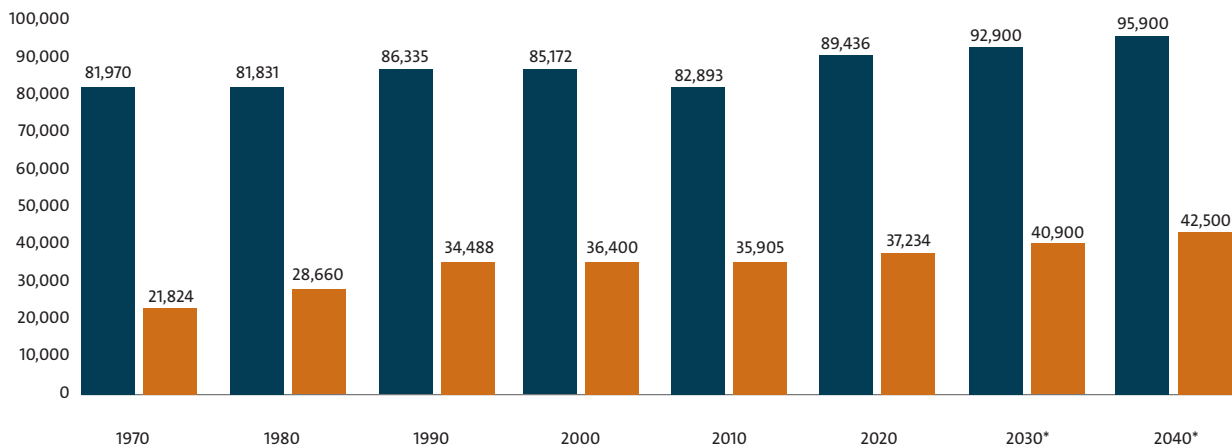
### Total Population and Households

As it entered 2022, Bloomington was home to 89,436 people and 37,234 households, preserving its place as the fourth largest city in Minnesota. Bloomington is expected to grow in the coming decade, and smart and adaptive responses to housing will ensure that all residents, present and future, are healthy and housed.

The average household size citywide has remained steady from 2020 at 2.38 persons per household. At 2.24 persons, renter households are smaller than the city average and owner-occupied households (2.44 persons).

Bloomington's household size is smaller than the region. This is likely related to Bloomington skewing older than the regional median age of 37.4. Just over 19% of the population are 65 years or older and represent nearly 15% of all single-person households.

Figure 1.1 Population and Households

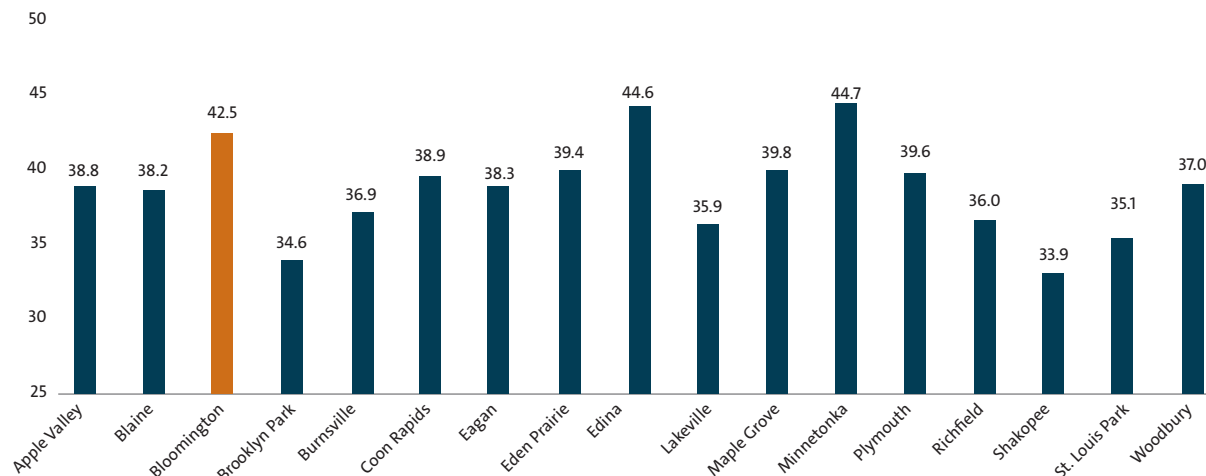


Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates; Met Council. Bloomington Community Profile, Population and Households

### Age

The median age in the city is 42.2, down slightly from last year's U.S. Census estimates, but still indicates a long-term trend that Bloomington is becoming older. In 2010, 31% of the population was aged 55 and over, and that number has risen to 34% in 2021. Compared to other cities of similar size or geographically close, only Edina (44.6) and Minnetonka (44.7) are trending older. Bloomington will need to be prepared for residents that wish to age-in-place and stay in the city as their lifestyles change.

Figure 1.2 Median Age

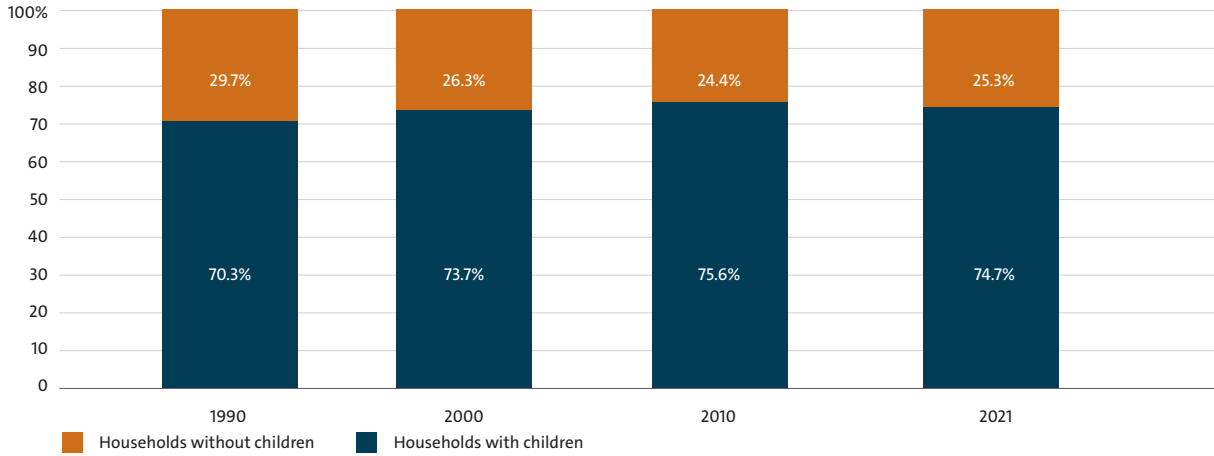


Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates

**Households with Children**

Households with children have shrunk from 30 years ago but have remained fairly steady in the last 10 years. In 2021, 25.3% of households have at least one person under the age of 18, which is less than the region (31.3%). Of households with children, 11% earn incomes below the poverty level and 14.1% receive some sort of public assistance. As of October 2021, 8,825 school-aged residents are enrolled in Bloomington schools K-12.

Figure 1.3 Percent of Households with Children

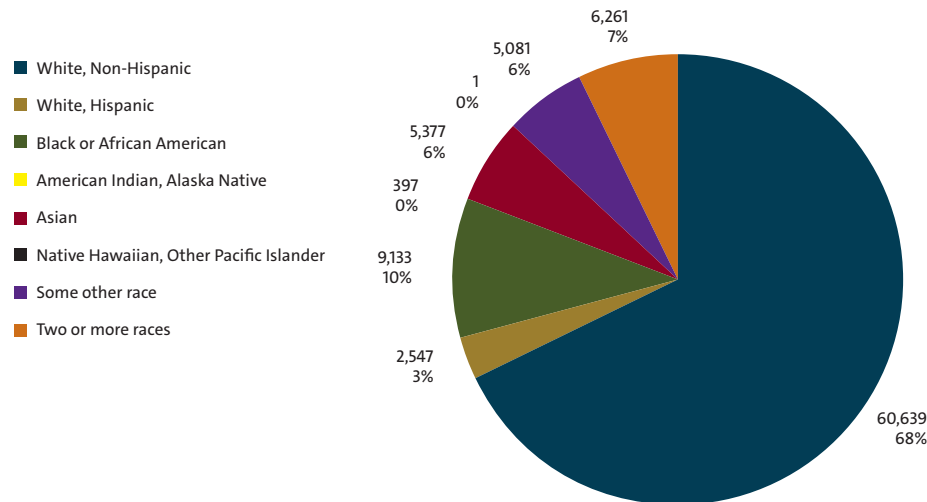


Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates

**Race and Ethnicity**

Bloomington continues to become more racially and ethnically diverse. Black, Indigenous, and People of Color (BIPOC) represent 32% of the population, up from approximately 20% in 2010. BIPOC households have an average of 3.42 persons, and White (Alone, Non-Hispanic) households have an average of 2.02 persons; this is likely because White (Alone, Non-Hispanic) have more one- and two-person households, with single-person households representing 40% of the households in that population group. The diversity of household size across groups emphasizes the need for housing types with a variety of sizes and amenities to respond to the needs of Bloomington residents.

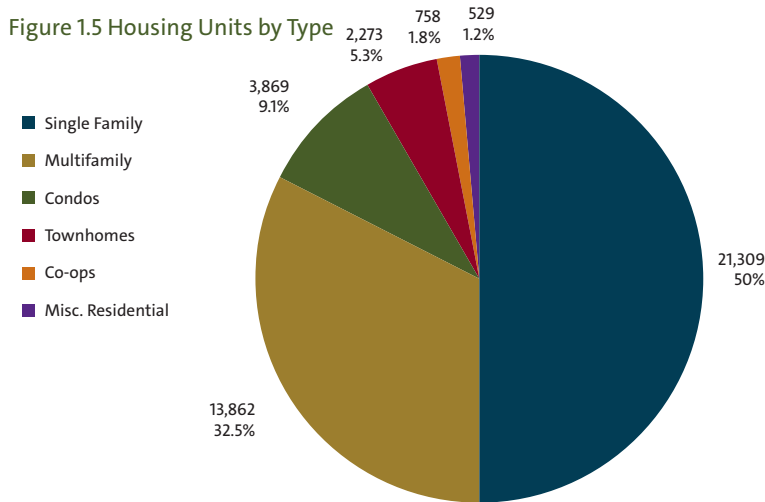
Figure 1.4 Population by Race and Ethnicity



Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates

### 1.2 Existing Housing

Bloomington has 42,600 taxable housing units. Half are detached, single-unit homes, and over one-third are multi-unit homes. Multi-family is considered greater than three units, and duplexes and triplexes are included in ‘Miscellaneous Residential.’ Most units are owner-occupied, representing 67% of residents. Of all housing units, an estimated 95% are occupied, contributing to a tight housing market as people are looking for places to buy and rent with few homes available.



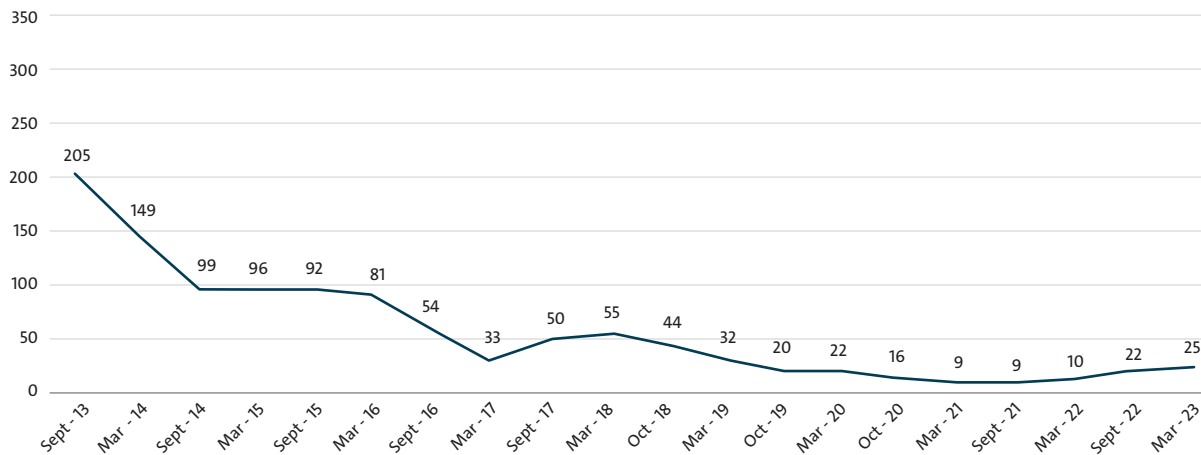
Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates

### Ownership

Homeownership in Bloomington spans single-family and two-family homes, townhomes, and condos. Of homeownership, 78.4% of owner-occupied units are single-unit, detached homes.

The City of Bloomington Environmental Health Division has tracked foreclosures in the city since 2008 when the housing market suffered massive disruption. When compared with the years following 2008, foreclosures have remained low despite uncertainty and instability from COVID-19 and the effects of a long-term pandemic.

Figure 1.6 Bloomington Foreclosure Sales in Preceding 12 months



Source: City of Bloomington, Environmental Health Division 2022 Summary Memo

Renting

Renters in Bloomington primarily live in multi-unit apartments, with 73.6% in buildings with 10 units or more. The most common rental size is one, two or three bedrooms—38% of units are one bedroom and 49% are two or three bedrooms.

Figure 1.7 Rental Licenses and Inspections by Type

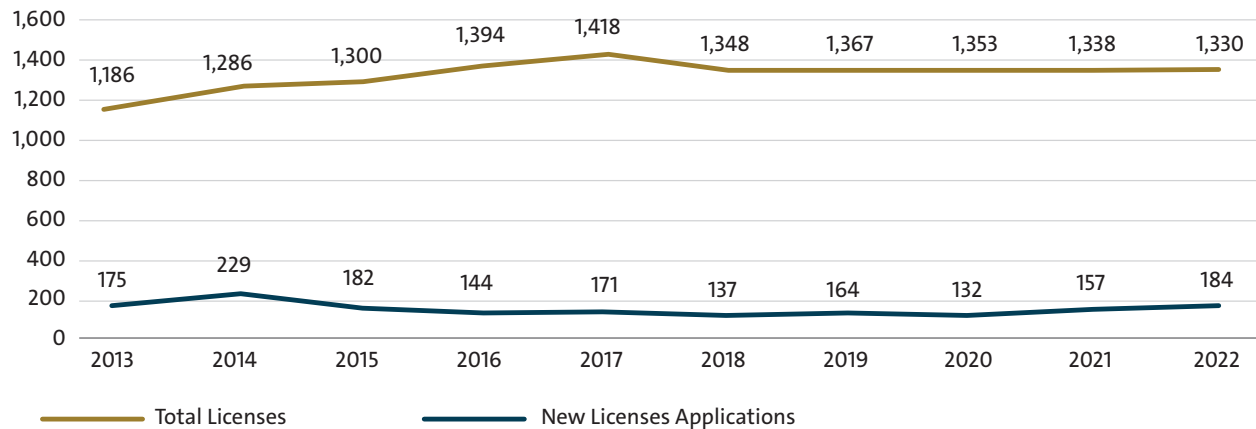
License multi-family buildings & units (apartments & 4-plexes)	468 buildings	13,073 units
License single family dwellings (houses, condos, & townhomes)		1,330 properties
Licensed duplex buildings & units	188 buildings	287 units
Group housing buildings & beds		687 beds
New single family license applications (including the 1,338 end of year total)		184**
Rental housing complaints investigated		637

\*\* Spring 2022 City code amendment to license all group homes as rental; Department of Human Services (DHS) licensed group homes now included

Source: City of Bloomington, Environmental Health Division.

There are just over 1,300 single-family rentals in the city; in 2022, there were 184 new single-family rental licenses. This is an increase from 2021 due to a Spring 2022 City Code amendment led by Environmental Health. This change licensed all group homes as rentals.

Figure 1.8 Single-Family Rental Licenses



Source: City of Bloomington, Environmental Health Division. (2023)





# housing affordability



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## Housing Affordability

There are two components to housing cost burden: household income and cost of housing. When a household pays more than 30% of the income on housing (rent/mortgage and applicable taxes), they are considered housing cost burdened. A household is considered severely housing cost burdened when 50% or more of the income goes towards housing costs. When such high amounts of income is spent on housing, households are forced to make difficult decisions when paying for other necessities such as food, healthcare, and transportation.

### Affordability in the Twin Cities

As part of the Minneapolis-St. Paul-Bloomington Metropolitan Statistical Area (MSA), Bloomington experiences the region’s typical income and housing pressures. The U.S. Department of Housing and Urban Development (HUD) provides regional income limits for households in an MSA (Figure 2.1). These income thresholds are for a family of four at different percentages of area median income (AMI). HUD prioritizes affordability at 60% AMI and below and determines access to assisted housing programs based on this threshold.

Figure 2.1 Regional Area Median Income Limits 2022

Area Median Income	\$118,200
80% AMI	\$89,400**
60% AMI	\$70,380
50% AMI	\$58,650
30% AMI	\$35,200

\*\* The 80% AMI is capped at the U.S. national median family income

Source: Metropolitan Council. 2022 Affordability Limits for Ownership and Rental Housing

Based on these HUD income limits, the Metropolitan Council, a regional quasi-government body for the 7-county metro area, applies the HUD affordability formula and calculates affordable rental- and owner-occupied housing costs.

For affordable homeownership, HUD does make some assumptions:

- Fixed-interest, 30-year home loan;
- Interest rate of 3.000%;
- A 28% debt-to-family income ratio;
- A 3.5% down payment;
- A property tax rate of 1.00% of the property sales price;
- Mortgage insurance at 0.85% of unpaid principal, and;
- \$100 per month for hazard insurance.

Figure 2.2 Affordable Rents by Number of Bedrooms

Number of Bedrooms	30% AMI	50% AMI	60% AMI	80% AMI
Efficiency	\$616	\$1,027	\$1,232	\$1,643
1 Bedroom	\$660	\$1,100	\$1,320	\$1,760
2 Bedroom	\$792	\$1,320	\$1,584	\$2,112
3 Bedroom	\$915	\$1,525	\$1,830	\$2,440
4 Bedroom	\$1,020	\$1,701	\$2,041	\$2,721

Figure 2.3 Affordable Home Price by Income Level

Family Income Level	Affordable Home Price
80% AMI (\$89,400)	\$355,600
60% AMI (\$70,380)	\$276,100
50% AMI (\$58,650)	\$227,100
30% AMI (\$35,200)	\$129,100

Source: Metropolitan Council 2022 Affordability Limits for Ownership and Rental Housing

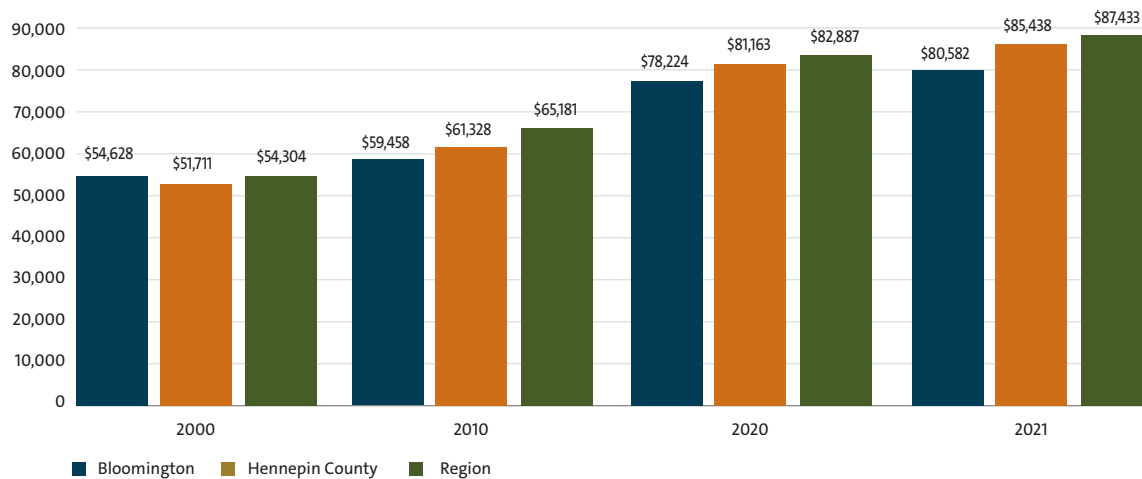
In the region, 27.7% of households are housing cost burdened, and 11.9% are severely housing cost burdened.

As ownership and rental housing costs continue to rise, it will be crucial to create and support affordable housing for different income levels to efficiently and effectively connect people to housing they can afford.

### Income and Employment in Bloomington

The median household income in Bloomington continues to grow. In 2022, the median income is \$80,586, 8% less than the median income in the region. The median income for renter-occupied households is \$88,690, almost double the owner-occupied households income of \$49,054.

Figure 2.4 Median Income



Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates; 2000 Decennial Census

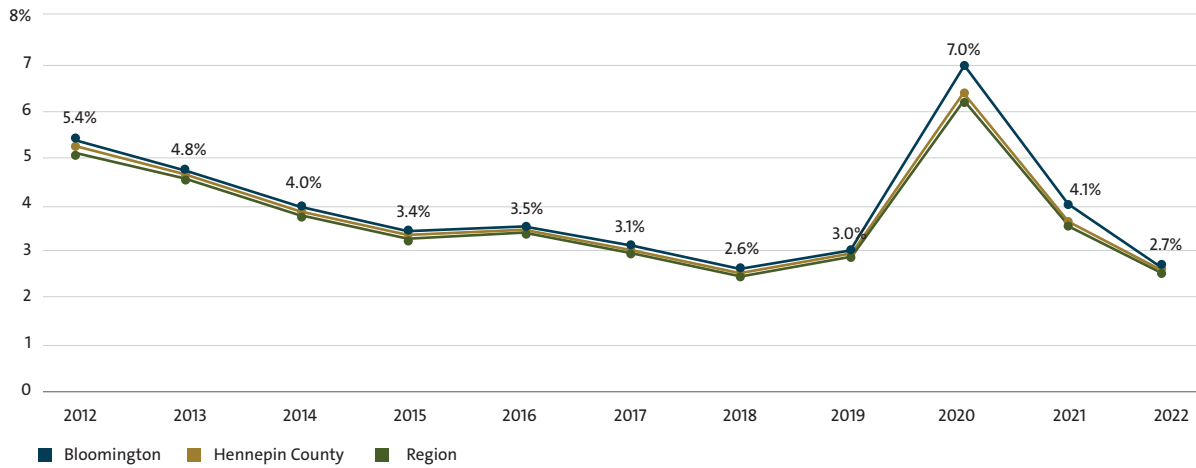
Residents work in a large variety of industries, but just five industries employ 70% of Bloomington residents. The top five industries for employment, as reported by the U.S. Census:

- Educational services; healthcare and social assistance
- Professional, Scientific, and Management; Administrative and Waste Management
- Retail Trade
- Manufacturing
- Finance and Insurance; Real Estate, rental and leasing

# CITY OF BLOOMINGTON, MINNESOTA

Unemployment has recovered since a large spike in 2020 that exceeded even the county and regional rates at the time. Bloomington has dropped from 7.6% in 2020 to 2.7% in 2022.

Figure 2.5 Unemployment

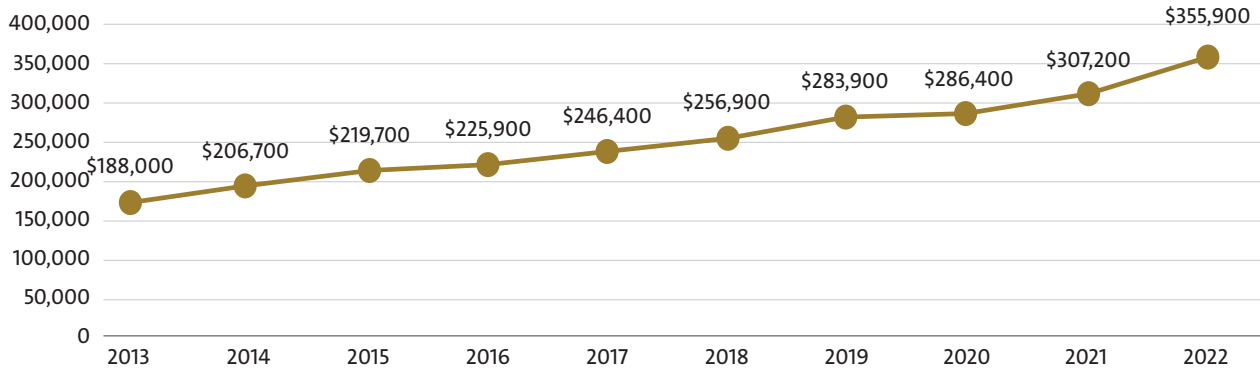


Source: MN Department of Employment and Economic Development (DEED). Local Area Unemployment Statistics Data

## Housing Cost

Owner-occupied and renter-occupied housing costs are continuing to rise. In 2022, the median value of a single-family home rose to \$355,900. This is notably higher than the region’s \$287,600 median home value.

Figure 2.6 Median Home Value, Single-Family Residential



Source: City of Bloomington, City Assessor’s Office. Assessment Report 2023

# CITY OF BLOOMINGTON, MINNESOTA

Condos, townhomes, and other housing types also showed increases in price, as seen in the table below.

**Figure 2.7 Sales and Price by Property Type**

Property Type	Number of Sales	Median Sales Price	Median Appraised Value	2021 to 2022 Value Change
Single Family	787	\$374,800	\$356,700	1.7%
Condominiums	188	\$205,600	\$198,700	4.8%
Townhomes	130	\$302,900	\$294,600	4.0%
Two Family	4	\$536,500	\$520,400	5.0%
Zero Lot Line	14	\$311,000	\$302,400	1.8%
<b>Total</b>	<b>1123</b>	<b>\$349,600</b>	<b>\$331,500</b>	<b>2.0%</b>

Source: City of Bloomington, City Assessor's Office. Assessment Report 2023

The average rent for 2022 in Bloomington increased by 7% from 2021. Median rents for Bloomington are higher than the region, \$1,312 compared to \$1,207.

**Figure 2.8 Average Rent by Unit Size**

Unit size	2021	2022
Efficiency	\$1,037	\$1,071
One Bedroom	\$1,165	\$1,120
Two Bedroom	\$1,379	\$1,377
Three Bedroom	\$1,652	\$1,866
<b>Total Average</b>	<b>\$1,308</b>	<b>\$1,359</b>

Source: Costar.com. December 2022 Report; Marquette Advisors. 2022 Q3 Report

According to the available data, the City tracks rental units considered Naturally Occurring Affordable Housing (NOAH) within Bloomington. NOAH is housing that meets the 60% AMI or below thresholds without any subsidy. These units can be NOAH for a variety of reasons, like the age of buildings or units. Data is available for 9,414 units and shows that just under 60% is NOAH.

**Figure 2.9 NOAH Housing Unit Count**

	Total	Studio	1 Bedroom	2 Bedroom	3 Bedroom
<b>Total Units</b>	<b>9,414</b>	<b>588</b>	<b>4,604</b>	<b>3,761</b>	<b>461</b>
<b>Noah Units</b>	<b>5,560</b>	<b>410</b>	<b>2,981</b>	<b>2,117</b>	<b>52</b>
<b>Percent Noah</b>	<b>59.1%</b>	<b>69.7%</b>	<b>64.7%</b>	<b>56.3%</b>	<b>11.3%</b>

Source: Costar.com. December 2022 Report; Marquette Advisors. 2022 Q3 Report

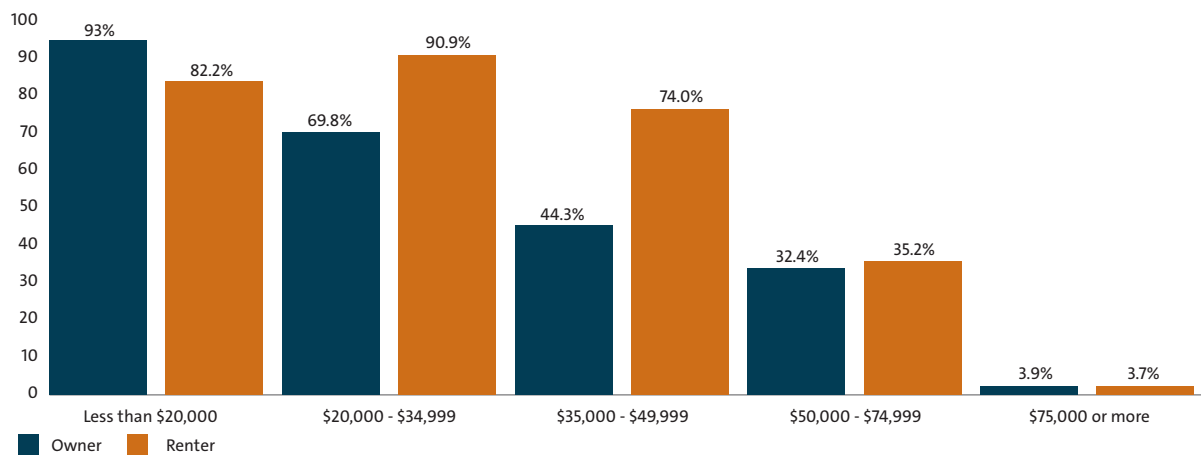
**Affordability in Bloomington**

When examining housing costs and income in Bloomington, a significant portion of housing in the city is unaffordable. Based on the affordable home price thresholds determined by the Met Council using the HUD formula (Figure 2.2) and Bloomington’s median single-family home value of \$355,900, at least 50% of those homes are unaffordable to households making \$89,400 (80% AMI) and below.

Additionally, based on median value for other residential property types as seen in Figure 2.7, at least 50% of all housing is unaffordable for households making \$70,380 (60% AMI) and below.

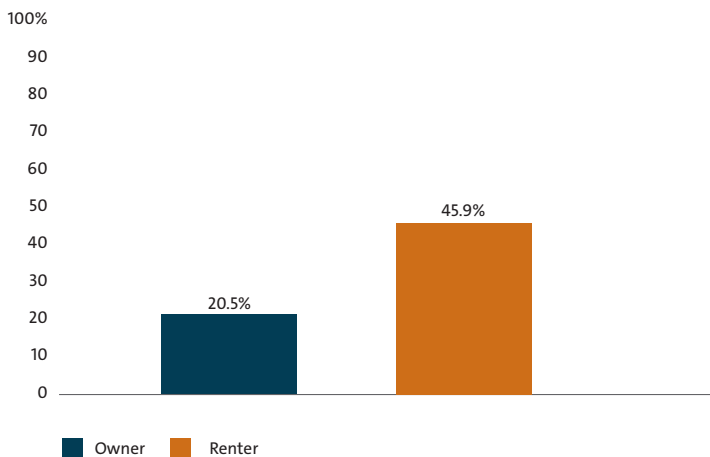
Figure 2.10 below shows the housing cost burden of renter- and owner-occupied households in the city: 20.5% of owners and 45.9% are housing cost burdened; when combined, 29% of households in Bloomington are housing cost burdened, which is higher than the region.

Figure 2.10 Housing Cost Burden by Income



Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates; 2000 Decennial Census

Figure 2.11 Housing Cost Burden By Tenure

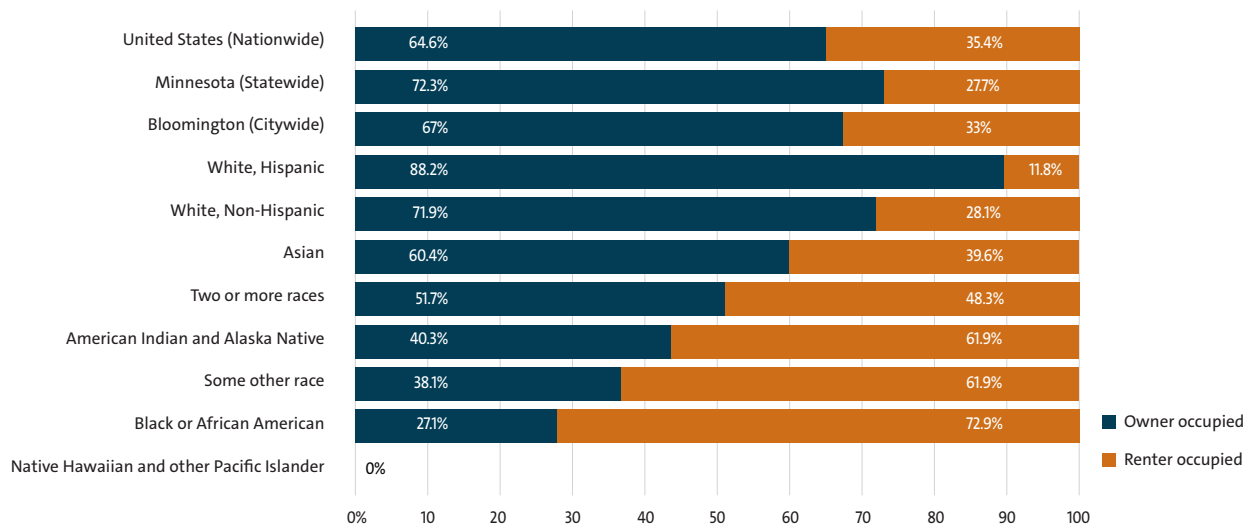


Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates; 2000 Decennial Census

When looking at housing cost burden by income, those making less than \$35,000 are significantly housing cost burdened. There are notable drops in housing cost burden as incomes increase, but the data shows that housing cost burden is reduced the most when households make \$75,000 or more.

There are also significant disparities in homeownership across racial/ethnic demographics. White (Hispanic) and White (Non-Hispanic) have higher rates of citywide homeownership and Black or African American have the lowest rate at 27.1%. These rates have improved in Bloomington over the last decade but are still lower than Black or African American homeownership in the region at 28.8%. Historically, BIPOC populations have been barred from homeownership through numerous mechanisms, including exclusionary zoning practices, racially restrictive covenants in deeds, and predatory financing systems. The ongoing impacts of these practices are still present today and require deliberate action to remediate.

Figure 2.12 Tenure by Race/Ethnicity



Source: U.S. Census Bureau (2022). 2017-2021 American Community Survey 5-year Estimates

As observed by the City’s Assessor’s Office, decreasing property values over the last year have not led to decreasing rents. Per GVA Marquette 2022 4th Quarter Apartment Trends, Bloomington rents have increased 4.3% year-over-year overall, moving opposite of the overall value net decrease of 4.5%; this trend is partially reflective of the overall increase in operating costs for multi-unit housing. The survey sample contains 9,154 units, 66% of the total 13,862 units in the city as of the 2023 Assessment Report date.

When comparing Bloomington’s average rents (Figure 2.8) to the Met Council Rental Affordability chart (Figure 2.2), those earning 50% and 30% AMI would not be able to afford the average rent for units at any size in Bloomington. If paying the median monthly rent in Bloomington (\$1,312), a resident making the minimum wage for a large company, \$10.59 an hour, would need to work almost 93 hours a week to avoid housing cost burden.

It is important to note that average rents are calculated for apartment units where data is available, and the average can be skewed by higher and lower numbers. Additionally, units with those prices are not guaranteed to match with households that need that level of affordability.

### Supporting Affordability in Bloomington

City policies and programs led by the Community Development Department through the divisions of Planning and the Housing and Redevelopment Authority (HRA), like the Opportunity Housing Ordinance (OHO) approved in 2019, are important mechanisms to increase housing supply and affordability—for both renting and owning—and support effective pathways into homeownership.

The HRA operates housing affordability programs considering monthly costs based on 40% of household income to service households that fall in the gap between housing cost burdened and severely housing cost burdened. Resources and partnerships are also available to connect residents and potential residents with available affordable housing.

As part of the OHO, the City works to preserve and create affordable rental and ownership housing in developments of more than 20 units. In a landscape with limited vacant land available for development, it is important to pursue opportunities for affordable housing when new development comes to Bloomington.



# new development in 2022



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## New Development

In 2022, 1,527 new housing units were completed, under construction, or approved. Of the total, 351 units are set at affordable rates.

Figure 3.1 Total Below Market Rate Units in 2022 – Completed, Under Construction, Approved

30% AMI	50% AMI	60% AMI	70% AMI	Total Units
9 Units	72 units	270 Units	31 Units	351 Units

Source: City of Bloomington, Community Development - Planning Division

As part of efforts to increase affordable housing across the region, the Met Council calculates and forecasts affordable housing need for participating cities every ten years ahead of communities’ comprehensive plan updates. Figure 3.2 below shows Bloomington’s 2021-2030 goals and progress.

Figure 3.2 Total Affordable Units Since 2020 and 2030 Goals

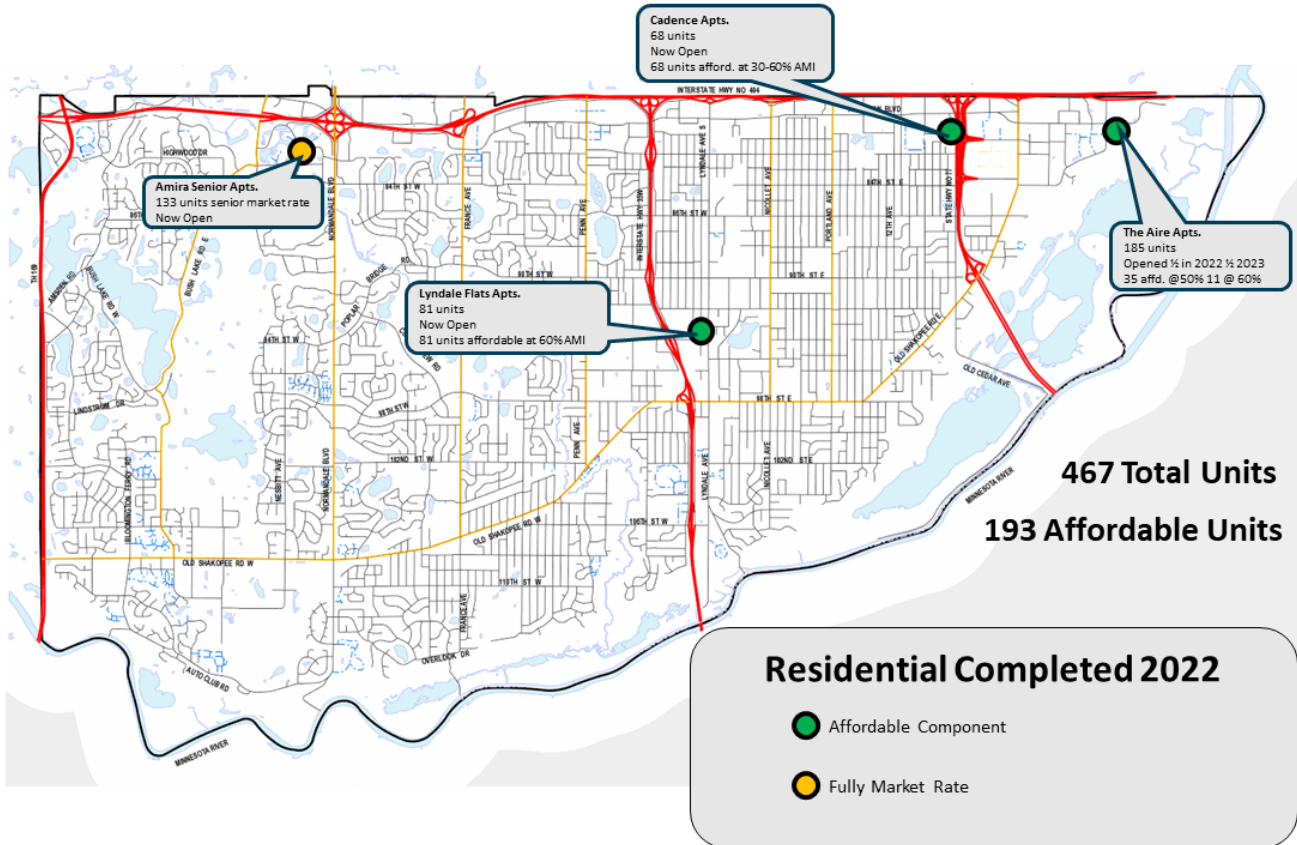
Development	30% AMI	50% AMI	60% AMI	70-80% AMI	Market Rate	Total 30%-60%	TOTAL
<b>Opened</b>							
Hayden Grove - Senior		34			132	34	166
District		50			198	50	248
Blooming Meadows North (2021)	17		104		51	121	172
Lyndale Flats (2022)			81			81	81
Aire Apartments (2022)		35	11		183	46	229
Cadence (2022)	6	8	54			68	68
<b>Subtotal</b>	<b>23</b>	<b>127</b>	<b>250</b>		<b>564</b>	<b>400</b>	<b>964</b>
<b>Under Construction</b>							
Carbon 31			36		369	36	405
Risor - Senior			14		132	14	146
Noble Apartments		14			135	14	149
The Ardor					242		242
Oxboro Heights - Senior	9	23	43	50		75	125
<b>SUBTOTAL</b>	<b>9</b>	<b>37</b>	<b>93</b>	<b>50</b>	<b>878</b>	<b>139</b>	<b>1067</b>
<b>Approved</b>							
Rosa		37			146	37	183
The Quinn			86			86	86
Penn Terrace	10		58			68	68
<b>SUBTOTAL</b>	<b>10</b>	<b>37</b>	<b>180</b>	<b>180</b>	<b>757</b>	<b>227</b>	<b>984</b>
<b>Opened, Under Construction or Approved</b>	<b>42</b>	<b>201</b>	<b>487</b>	<b>50</b>	<b>1,588</b>	<b>730</b>	<b>2,368</b>
<b>2030 GOALS</b>	<b>445</b>	<b>246</b>	<b>151</b>		<b>1,453</b>	<b>842</b>	<b>2,300 NEW</b>

Source: City of Bloomington, Community Development - Planning Division

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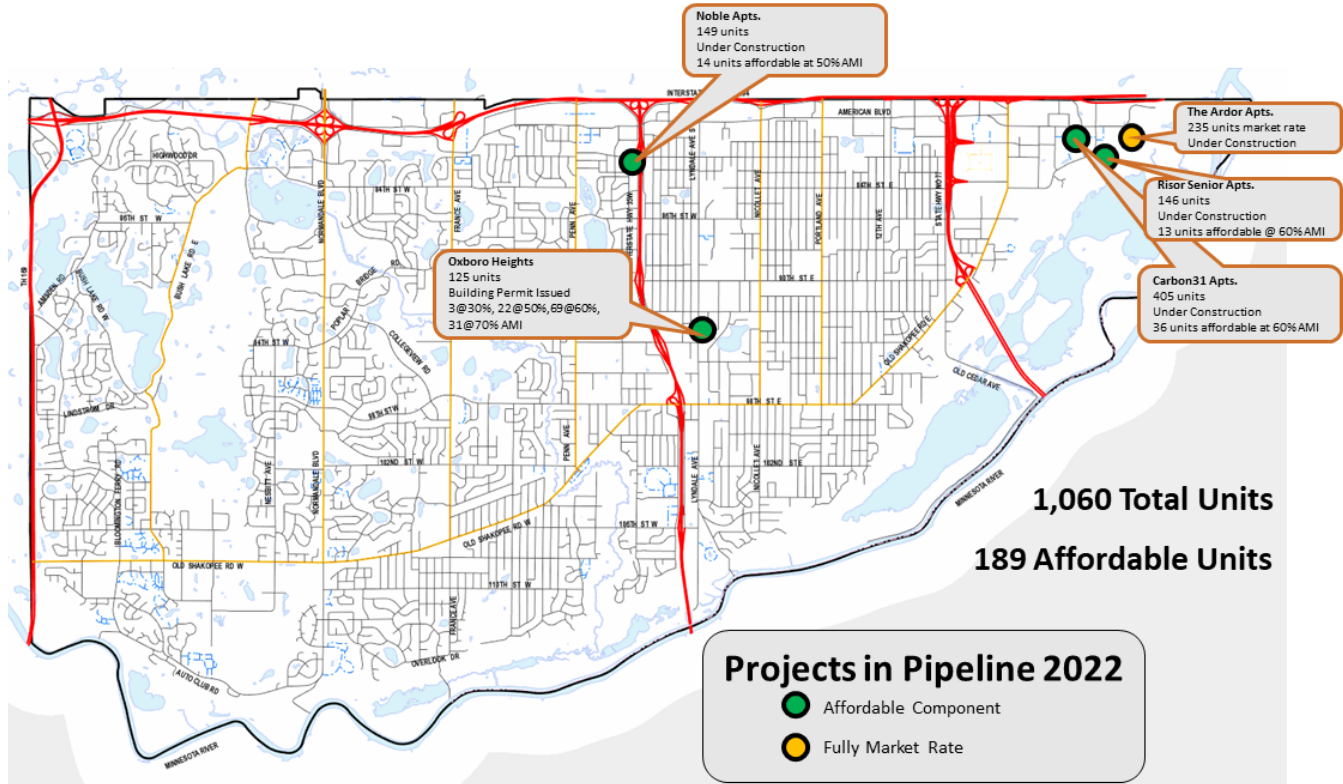
Since 2020, Bloomington has seen a total of 2,368 housing units created, which surpasses the aggregate 2030 goals for total new units. The goal for 60% AMI housing units has been well-surpassed and the city has nearly reached the 50% AMI and market rate goals. The need for 30% AMI affordable housing is tremendous and is a priority as the city nears 2030.

## Residential Development Completed in 2022



Source: City of Bloomington, Community Development - Planning Division

Residential Development Approved or Under Construction in 2022



Source: City of Bloomington, Community Development - Planning Division

**Opened in 2022**

**Amira Senior Apartments**

Located at 5601 American Boulevard, this new development is a five-story senior-living building with 133 market rate units. Amira Senior received zoning approval prior to the City’s adoption of the Opportunity Housing and Preservation Ordinance (OHO).

**Cadence Apartment**

Located at 7990 Old Avenue South, this is an affordable housing apartment development with 68 units. This building has 59 units for 60% AMI households, 3 units for 50% AMI households, and 3 units for 30% AMI households.

**Lyndale Flats**

Located at 9320 Lyndale Avenue South, this four-story apartment building has 81 units, all of which are designated affordable at 60% AMI.

**The Aire Apartments**

Located at 3 and 4 Appletree Square, this development is a conversion of the existing hotel rooms to micro-units. Half of the units opened in 2022, and the other half is expected to open in 2023. Of the 185 total units, 33 are affordable at 50% AMI and 11 are affordable at 60% AMI.

## Under Construction in 2022

### Noble Apartments

Located at 8200 Humboldt Avenue South, this is a four-story, mixed income building with 149 units. Of the total, 14 units are available at 50% AMI affordability.

### Risor

Located at 8131 34th Avenue South, this will be a six-story senior housing building that has 146 units. It will have 14 units at 60% AMI.

### Carbon 31

Located at 8100 31st Avenue South, this will be a six-story, mixed-use building. It will have a 15,000 square foot grocery store on the first level, and 36 of the 405 units will be affordable at 60% AMI.

### The Ardor

Located at 3701 American Boulevard East, this is a six-story, market rate apartment building with 235 units. The second phase of this development, The Quinn, will have 86 units at 60% AMI or below.

## Approved in 2022

### Oxboro Heights

Located at 520 and 600 West 93rd Street, and 9216 Garfield Avenue South, this development is a five-story senior housing building with 125 units. It has multiple levels of affordable units: 3 units at 30% AMI; 22 units at 50% AMI; 69 units at 60% AMI; and 31 units at 70% AMI.



# community development updates



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## Community Development 2022 Updates



### Planning

Planning promotes health, safety, and harmonious land use through zoning ordinance. This involves the development, interpretation, and review of land use related activities and policies. In the previous year, Planning conducted research and made Code amendments to allow for more housing options in the city, which included:

- Updating accessory dwelling unit (ADU) standards
- Reviewing the multi-family parking requirements
- Creating the Transitional Industrial Zoning District to allow more housing along Lyndale Avenue South.
- Updating Single-Family and Two-Family development standards

For more information on the Planning Commission and Planning Division workplan and accomplishments, please visit [blm.mn/planning](http://blm.mn/planning).

### Building and Inspections

Building and Inspections (B&I) ensures compliance with buildings code(s) for safety, new construction, rehabilitations, and Time of Sale. Time of Sale provides potential purchasers with information about the condition of a dwelling and requires the correction of immediate hazards or assumption of hazards by the new buyer. In 2022, B&I:

- Brought the 25-year Time of Sale Inspection Program in-house
- Updated the program to include zoning cursory review and notification of well disclosure
- Observed that Bloomington residents invested over \$21 million dollars in valuation through permitting for remodels and renovations on existing single-family homes. These investments work towards improving the quality of existing housing in the city.

For more information, please visit [blm.mn/bldg](http://blm.mn/bldg).

### Housing and Redevelopment Authority (HRA)

The Housing and Redevelopment Authority (HRA) works to remedy the shortage of housing for low- and moderate-income households in situations that require government participation and/or subsidy. This includes partnerships with local organizations and informing policy. In 2022, HRA:

- With Housing Choice Vouchers, HRA assisted 109 new households in Veterans Affairs Supportive Housing (VASH), Foster Youth to Independence (FYI), Emergency housing, and Portability housing; and assisted 537 households with tenant-based housing vouchers.
- In the Rental Homes for Future Homebuyers program, 4 households purchased homes, and 2 more households are preparing for a potential home purchase in the future.
- Through the Assisted Rental program, 2 households successfully exited the program and 2 households purchased homes.
- In the Home Improvement Loan Program (HILP), 24 loans were approved, 46 loans were repaid in full, and 5 HELP loans were approved.

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- The Homebuyer Mortgage Assistance, a down payment assistance program, was approved by the City Council in August 2022. This pilot program aims to assist households at or below 80% AMI to purchase a home in Bloomington. The program has \$250,000 to distribute.
- The HRA performed a division assessment that included the Port Authority to evaluate current operations and streamline programs and processes for housing across the divisions.

For more information about HRA and HRA resources, please visit [blm.mn/HRA](http://blm.mn/HRA).

### Port Authority

The Port Authority serves to deliver orderly real estate redevelopment and economic development. As a result of the HRA assessment in 2022, the Port Authority will:

- Consolidate the majority of multifamily and commercial redevelopment, and business/economic development, into the Port Authority .
- Manage the OHO going forward and work with the appropriate boards and commissions when projects pursue the various funding sources.
- Expand Creative Placemaking to operate citywide.
- Work on business development, expansion, and retention initiatives.

Creative Placemaking was created within the Port Authority to establish and sustain South Loop as a distinctive destination known for welcoming creative people and using the arts to transform the neighborhood physically, socially, and culturally. In 2022, Creative Placemaking:

- Participated in Minnesota Ice Exploration Event in February to promote South Loop District.
- Partnered with Minnesota Valley National Wildlife Refuge on Luminary Hike Event in February.
- Maintenance of “Seasons of Becoming” Wright’s Lake Park mural by GoodSpace Murals.
- Fire Station #3 community garden: Released RFP, selected landscape designer to design seating, signage, and native landscaping for site. Design feedback during open house, Sustainability and Creative Placemaking Commission meetings.
- Creative Sparks: 2 sculptures installed (Blooming Ribbon by Kao Lee Thao and Street Seat by Greg Mueller) at Bloomington Central Station Park.
- Installed 13 new art plaques.
- Distributed two handbooks to 66 Bloomington Artists to build local capacity: Work of Art: Business Skills for Artists curriculum and Handbook for Artists Working in Community.
- Projects outside South Loop District, funded from other sources:
- Neighborhood Focus Area: revised project scope, developed “Hometown Poetry” program, call for art for poems. The panel selected 18 poems. 14 sidewalk poetry stamps fabricated; 4 poetry signs fabricated. Hometown Poetry reading event at Oxboro Library in September.
- Old Shakopee & Old Cedar placemaking: developed scope of work for placemaking in the area, contracted with Musicant Group, outreach to 8-10 businesses to develop façade improvement projects and event. “Colors of Community: Local Business and Community Pop-Up” event on October 1st.
- Supported the development of Public Health’s COVID-19 Artwork RFQ.

For more information on the Port Authority, please visit [blm.mn/port](http://blm.mn/port). For more information about Creative Placemaking, please visit [bloomingtonmn.gov/pl/creative-placemaking-bloomington](http://bloomingtonmn.gov/pl/creative-placemaking-bloomington).

## Environmental Health

The Environmental Health Division enforces building and City codes for health and safety, as well as managing the City's rental licenses. In 2022, the Division made Code amendments and updates to definitions to reduce disparities and discrimination in rental housings. These updates included:

- Removing the definitions of family and 4 unrelated persons occupancy to a living area square footage standard.
- Repealing the Crime-Free requirements.
- Adopting the 2021 International Property Maintenance Code
- Updating group home and housing licensing requirement
- Updating rental procedures and reinspection fees

For more information about the Environmental Health Division, please visit [blm.mn/eh](http://blm.mn/eh).

## Assessing

The City of Bloomington Assessor's Office (Assessing Division) values and classifies, accurately and equitably, all real estate for tax purposes as established by State statutes. Per State statute, every five years, the Assessor's Office must review 100% of the properties in the city. In 2022, Assessing Division:

- Reviewed approximately 20% of total properties, representing 6,250 of 31,250 total parcels. These inspections along with sale data, permit records, and other sources were used to value properties for the 2023 assessment with property taxes payable in 2024.

For more information about the Assessing Division, please visit [blm.mn/as](http://blm.mn/as).





what's next  
in 2023



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## What's Next in 2023

In 2023, Community Development continues its work to improve housing options and affordability.

Research and Study for Code Amendments includes:

- Short-term Rentals
- Single Room Occupancy
- Missing Middle Housing
- Single-Family and Two-Family Housing Standards

Work throughout the housing continuum includes:

- Housing Stability
- Pathways to Homeownership
- Housing Creation
  - Workforce housing
  - Affordable Ownership Opportunities
- Housing Preservation (Rental and Ownership)
  - Energy Efficiency
  - Home Improvements