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**CITY OF
BLOOMINGTON
MINNESOTA**

**all things
housing
report
2024**

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Executive summary

The Housing Redevelopment Authority (HRA) launched its annual *All Things Housing* report in 2020 to highlight housing successes, provide data, and address ongoing needs as Bloomington grows and evolves. As part of the Community Development Department, the HRA promotes housing stability through existing programs and new initiatives along the housing continuum – from homelessness services to homeownership – with a mission to create a stable, inclusive community through safe and dignified housing choices. 2024 was another year full of programming and innovative ideas in pursuit of that goal.

The Home Improvement Loan Program provides Bloomington homeowners with the ability to access funds to maintain, repair and improve their homes. In 2024, the program issued 33 loans totaling \$1,217,624, supported by a combination of federal Community Development Block Grant (CDBG) funds and the Housing and Redevelopment Authority (HRA) levy. Additionally, in partnership with Environmental Health staff, the Housing and Environmental Loan Program (HELP) provided 31 emergency loans for a total of \$201,830. These funds were used to address urgent health and safety repairs in residential units throughout Bloomington, helping preserve housing quality and protect residents' well-being.

Single-family development projects also advanced this year. In partnership with Homes within Reach and Twin Cities Habitat for Humanity, two new single-family homes, each with an Accessory Dwelling Unit (ADU), were approved and are advancing towards construction. The HRA was also awarded a \$3.2 million grant from Minnesota Housing that will result in the creation of 27 new affordable homeownership opportunities throughout the City.

The Bloomington HRA also administers the federal Housing Choice Voucher (HCV) program. In 2024 we maintained service for approximately 550 Voucher holders. In July, we opened the waitlist permanently and have since received over 6560 applications. Administering the HCV Program continues to be a significant part of the HRA's work.

All Things Housing 2025 summarizes housing data from various sources and characteristics of Bloomington for the calendar year 2024. Key facts to note include:

- Bloomington is becoming an increasingly diverse community in age, income, racial background, and other categories. Around 18% of our population is under the age of 18 and 23% are aged 65 or older. Thirty-three percent of the City's population is Black, Indigenous, and People of Color (BIPOC).
- Housing costs continue to rise and pose challenges for affordability and opportunity. Vacancy rates remain low at 4%. Single-family home values have increased to \$346,200 (median value). Renter-occupied households are experiencing a higher rate of housing cost burden than owner-occupied households: 49% compared to 20%, respectively.
- Through a variety of mechanisms named above and other programs like down payment assistance, affordable housing policy changes, and greater access to information and education, the HRA continues to work to expand housing access and opportunity to our community.

Sarah Abe

Administrator, Housing and Redevelopment Authority

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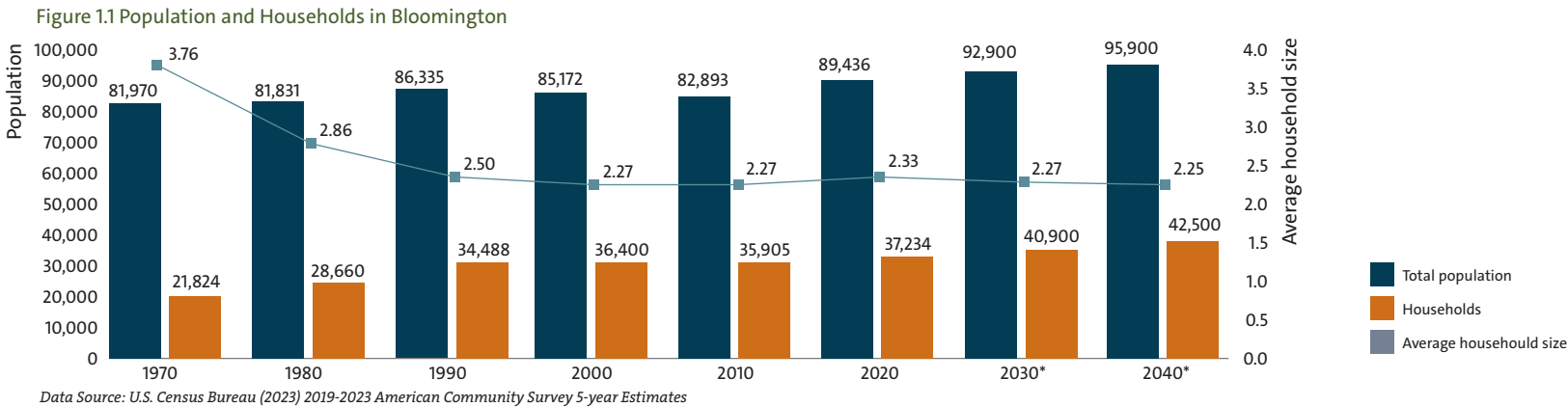
Our
Bloomington
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OUR BLOOMINGTON

Total Population and Households

In 2024, Bloomington had a population of 91,537 people across 39,634 households, maintaining its position as Minnesota’s fourth-largest city. As Bloomington anticipates growth in the coming decade, proactive and adaptable housing strategies will be crucial to ensuring all current and future residents have access to safe and suitable housing. For example, as the population increases while the average household size decreases, the city is exploring the potential of smaller and more diverse housing options. Projects like the Missing Middle Housing Study and Standards, which evaluate housing types such as triplexes, fourplexes, and courtyard apartments, aim to expand the supply of appropriately sized homes for a range of household needs. Additionally, the Single Room Occupancy (SRO)/Co-Living Standards project focuses on providing deeply affordable housing for residents earning 30% of the Area Median Income (AMI), offering innovative solutions for young adults, older residents, and others seeking alternative housing formats. These efforts reflect the City’s commitment to evolving its housing policies to meet the changing demographics and needs of its community.



Age

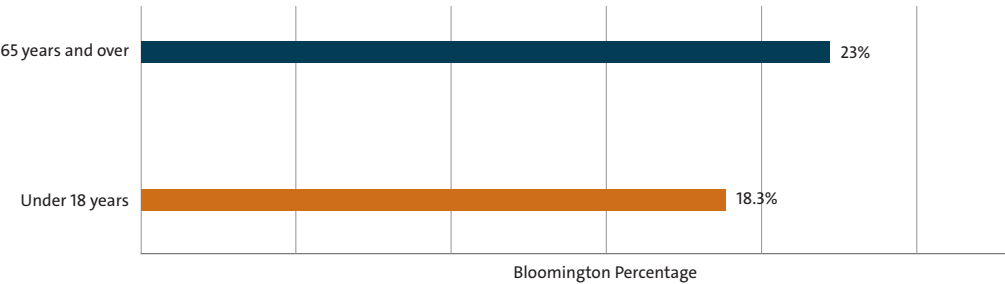
40.8

Median Age

Higher than the median age in the Minneapolis-St. Paul-Bloomington, MN-WI Metro Areas: 37.8

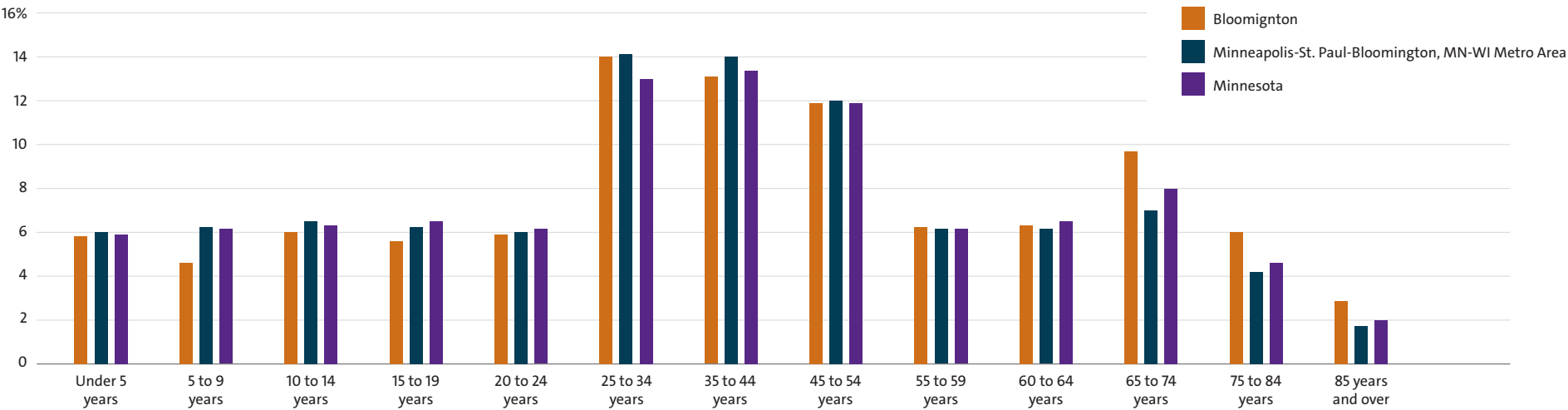
Higher than the median age in Minnesota: 38.6

Figure 1.2 Population by Age Range in Bloomington



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

Figure 1.3. Age Comparison Population by Age



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

Families

In Bloomington,
24.4% of households
have at least one person under the age of 18.

Lower than the percentage in the
Minneapolis-St. Paul-Bloomington, MN-WI
Metro Areas: 30.3.

Lower than the percentage in Minnesota: 29.1%.

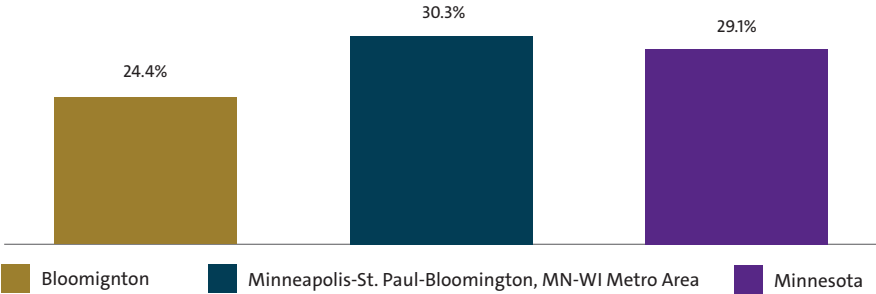
Married couples(59.5%): **Lower** than the percentage in the Minneapolis-St. Paul-Bloomington, MN-WI Metro Areas and Minnesota: (62.7%)

Male householder(no spouse present)(6.9%): **Lower** than the percentage in the Minneapolis-St. Paul-Bloomington, MN-WI Metro Areas (7.1%) and Minnesota (7.3%)

Female householder(no spouse present)(21.8%): **Higher** than the percentage in the Minneapolis-St. Paul-Bloomington, MN-WI Metro Areas (19.8%) and Minnesota: (19.0%)

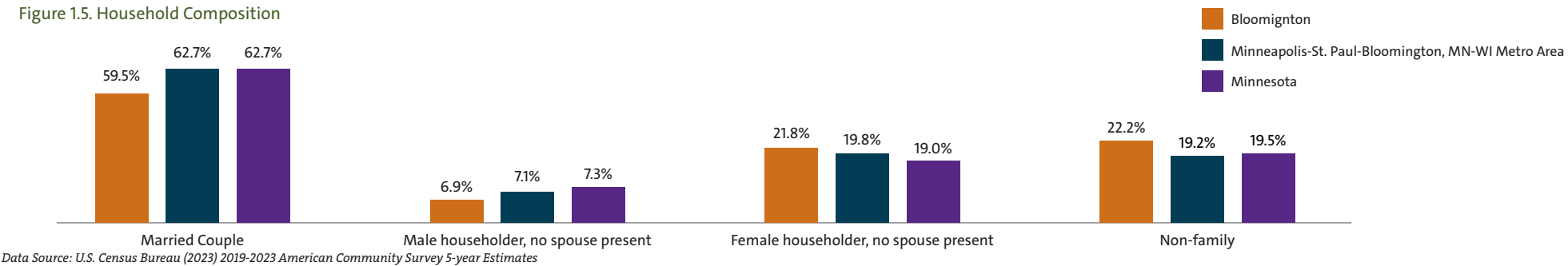
Non-family(single-person household or unrelated household)(22.2%): **Higher** than the percentage in the Minneapolis-St. Paul-Bloomington, MN-WI Metro Areas (19.2%) and Minnesota: (19.5%).

Figure 1.4. Percent of households with at least one person under 18



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

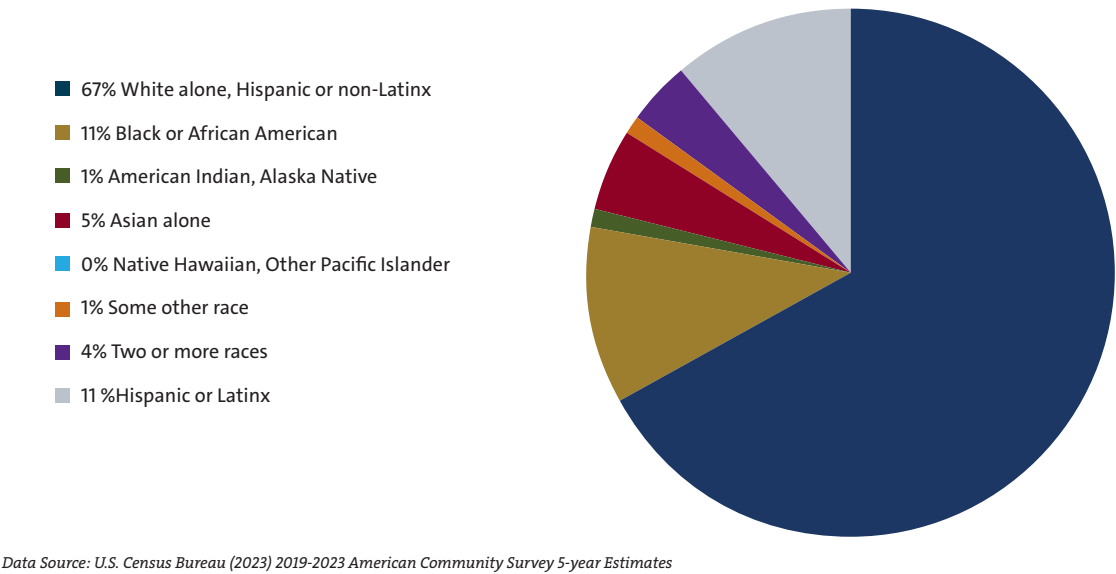
Figure 1.5. Household Composition



Race and Ethnicity

Bloomington continues to become more racially and ethnically diverse. Black, Indigenous, and People of Color (BIPOC) represent 33% of the population, up from approximately 20% in 2010.

Figure 1.6. Population by Race and Ethnicity in Bloomington



Income and Employment in Bloomington

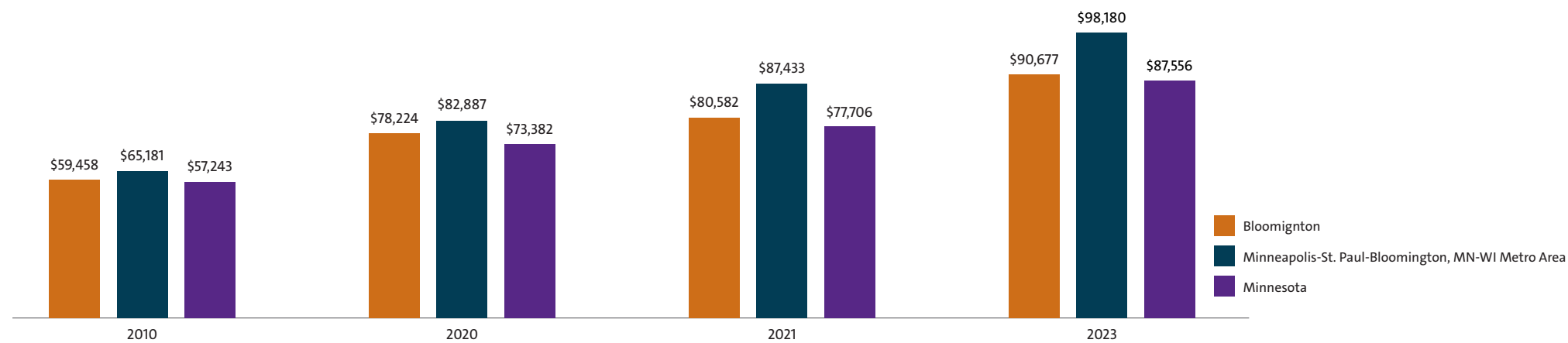
Median Income in Bloomington is:

\$90,677

Lower than the median income in the Minneapolis-St. Paul- Bloomington, MN- WI Metro Area: \$89,180

Higher than the median income in Minnesota: \$87,556

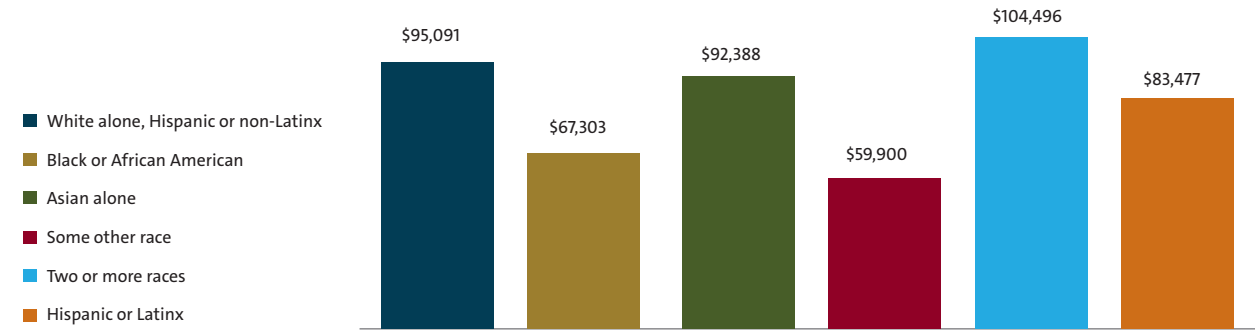
Figure 1.7. Median Income Household Trends: Bloomington vs. Metro Area and State



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

Median income in Bloomington varies by racial and ethnic groups. White, non-Hispanic residents and Asian individuals have high median incomes, while Black or African American and some other race groups have lower incomes. Those identifying as two or more races report the highest median income. Data for American Indian, Alaska Native, and Native Hawaiian or Other Pacific Islander groups is unavailable.

Figure 1.8. Median Income by Race and Ethnicity in Bloomington



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

CITY OF BLOOMINGTON, MINNESOTA

Residents work in a large variety of industries, but just six industries employ over 75% of Bloomington residents. The top six industries for employment, as reported by the U.S. Census:

- 1. Educational Services; Healthcare and Social Assistance
- 2. Professional, Scientific, and Management; Administrative and Waste Management
- 3. Arts, entertainment, and recreation, and accommodation and food services
- 4. Manufacturing
- 5. Transportation and warehousing, and utilities
- 6. Retail Trade

Figure 1.9. Employment by Industry in Bloomington

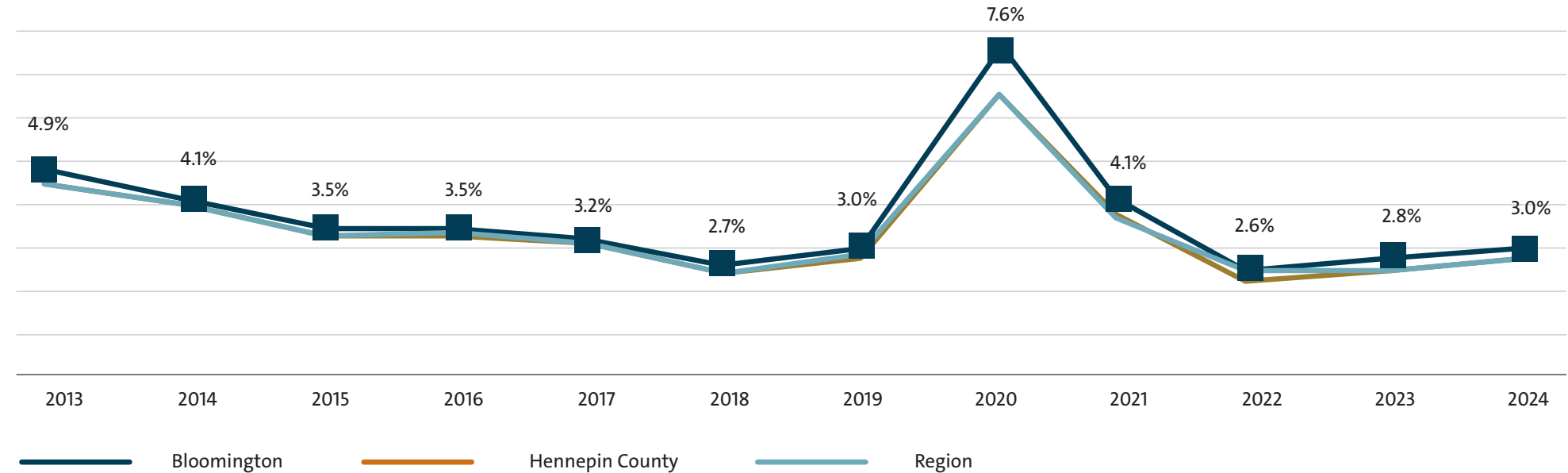


Data Source: U.S. Census Bureau (2023) 1-year American Community Survey 5-year Estimates

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Unemployment in Bloomington has significantly improved since the sharp spike in 2020, which surpassed both county and regional rates at the time. Largely driven by the economic impact of the COVID-19 pandemic, the city's unemployment rate surged to 7.6% in 2020. Bloomington was particularly affected due to its high concentration of retail, arts, entertainment, and recreation, and accommodation and food services jobs, a sector that experienced severe disruptions during the pandemic. However, the local job market has shown a strong recovery, with unemployment dropping to 3.0% in 2024.

Figure 1.10. Average Annual Unemployment



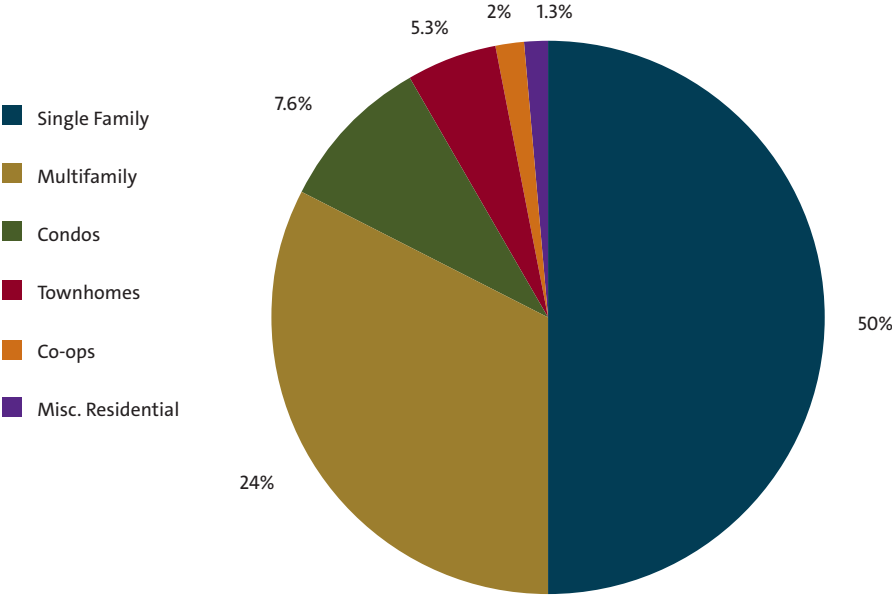
Source: MN Employment and Economic Development (2024) Local Area Unemployment Statistics Data



EXISTING HOUSING

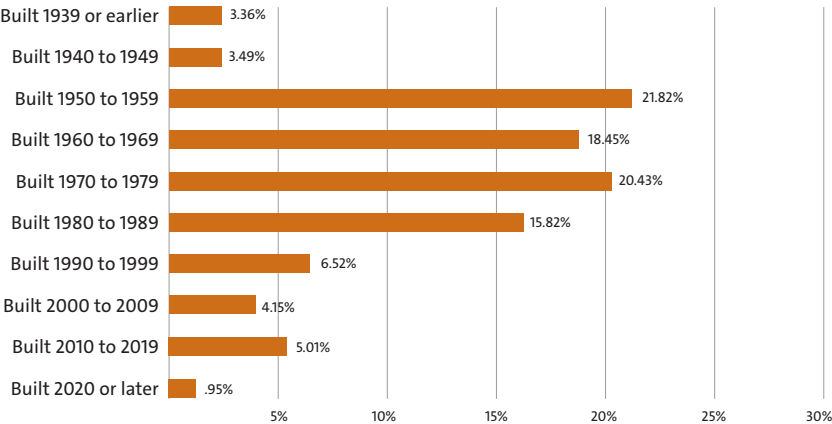
Bloomington has 42,705 taxable housing units. There are 21,244 Single Family, 569 Misc. Residential, 14,515 Multifamily, 3,247 Condo, 2,265 Townhouse, and 865 Co-op Units. Multi-family is considered greater than three units, and duplexes and triplexes are included in ‘Miscellaneous Residential.’

Figure 2.1 Housing Units by Type in Bloomington



Data Source: City of Bloomington, City Assessor’s Office (2025) Assessment Report 2025.

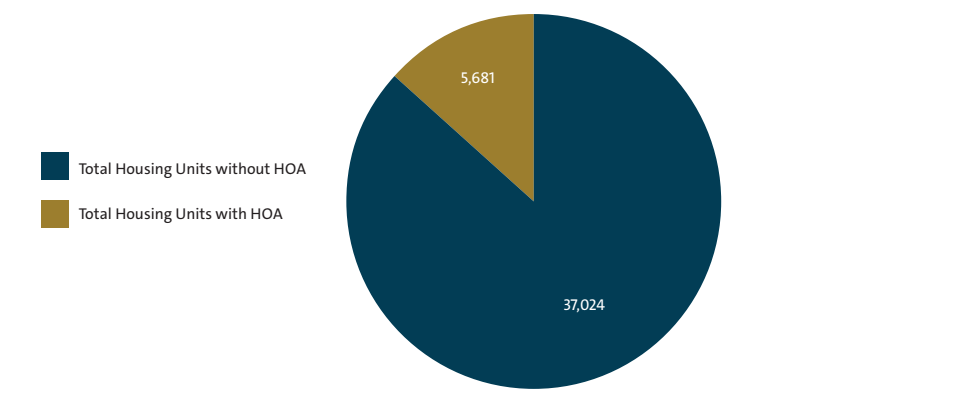
Figure 2.2. New Housing Units Permitted by Bloomington



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

The housing stock in Bloomington reflects a diverse range of construction periods, with a significant portion of homes built during the mid-20th century. The largest share, 21.82%, was constructed between 1950 and 1959, followed by 20.43% from 1970 to 1979 and 18.45% from 1960 to 1969. Homes built in the 1980s make up 15.82%, while newer construction from 2000 to the present collectively accounts for only about 10% of the housing stock. This distribution highlights a housing market shaped by aging homes and limited new construction in recent decades. To help preserve and modernize these older homes, the city offers resources such as the Home Improvement Loan Program through the HRA, which provides low-interest financing for necessary repairs and updates. These programs support housing stability and livability while helping maintain the character and quality of Bloomington’s neighborhoods.

Figure 2.3. Housing Units with/without Homeowner Associations (HOA) in Bloomington



Data source: City of Bloomington, City Assessor's Office (2025) Assessment Report 2025

In 2025, the City of Bloomington conducted a HOA Study to assess the distribution of HOA-affiliated housing units within the city. The study identified a total of approximately 5,681 housing units in Bloomington that are governed by a Homeowner's Association (HOA), accounting for more than 13% of all taxable housing units citywide.

The analysis found clusters of HOAs, with townhomes and condominiums primarily concentrated in the western and southern parts of the city. Condominiums are more frequently found in high-density areas, often near major roads and commercial hubs, reflecting their appeal for urban style living with shared amenities. Townhomes, on the other hand, are more evenly distributed but tend to be in suburban-like settings, offering a balance between communal living and private space. Although the Assessing Division does not typically track single-family homes within HOAs, the study identified several properties. This study provides valuable insight into the prevalence and distribution of HOAs in Bloomington, helping inform future planning and policy decisions.

HOA's in Bloomington

The **Average Monthly HOA Fee** is

\$520

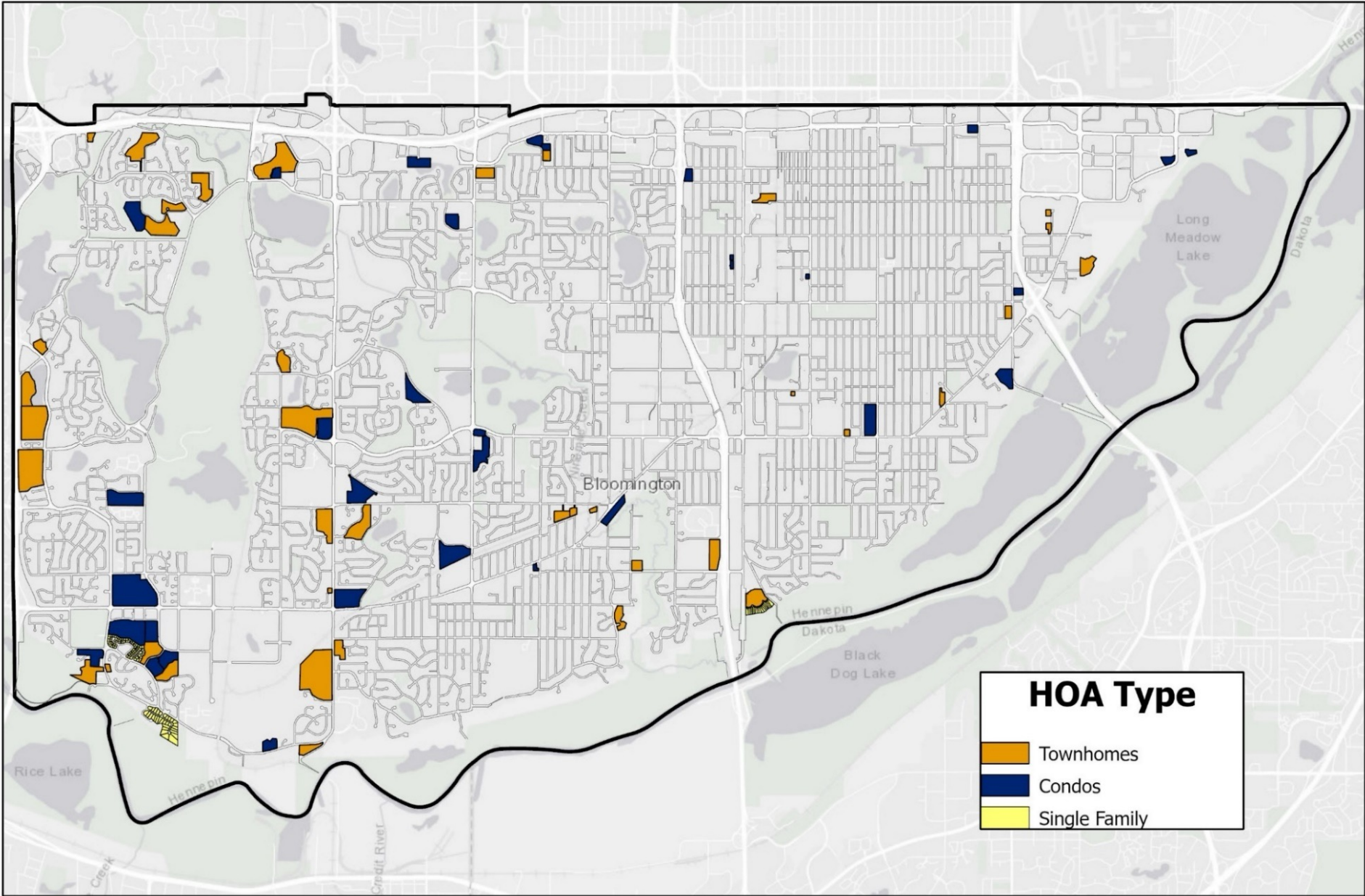
The **Median year-built** is

1982

The **Median HOA year of formation** is

1984

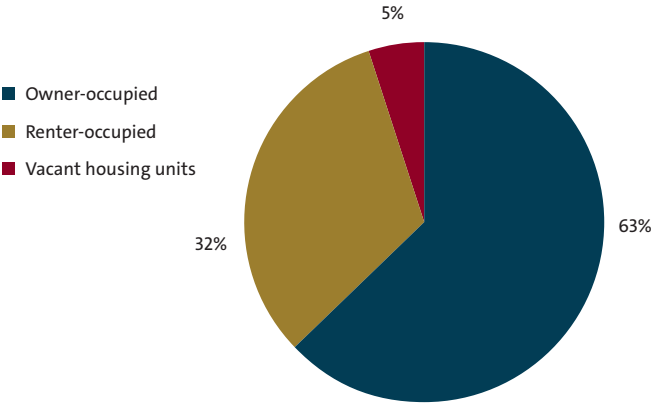
Figure 2.4. Homeowner Association Distribution by Type in Bloomington.



Ownership

The housing distribution in Bloomington shows that 63% of all housing units are owner-occupied, while 32% are renter-occupied. Vacant housing units represent just 4% of the total, indicating a tight housing market with limited availability for prospective buyers and renters. This breakdown highlights the current composition of housing in the city and suggests a need to continue addressing housing demand challenges.

Figure 2.5. Housing Tenure and Vacancy in Bloomington



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

Median value of owner-occupied housing units in Bloomington is:

\$346,200

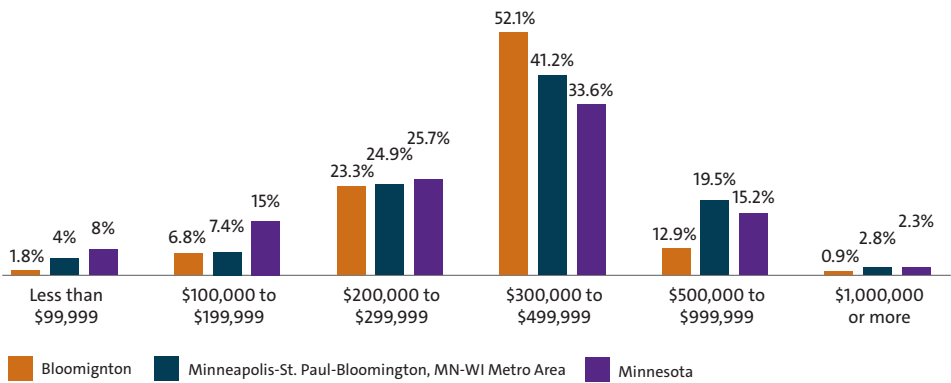
Less than the amount in the Minneapolis-St. Paul- Bloomington, MN- WI Metro Areas:

\$354,400

Higher than the Minnesota average:

\$305,500

Figure 2.6. Distribution of Owner-Occupied Home Values



Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates

Renting

Median rent in Bloomington is:

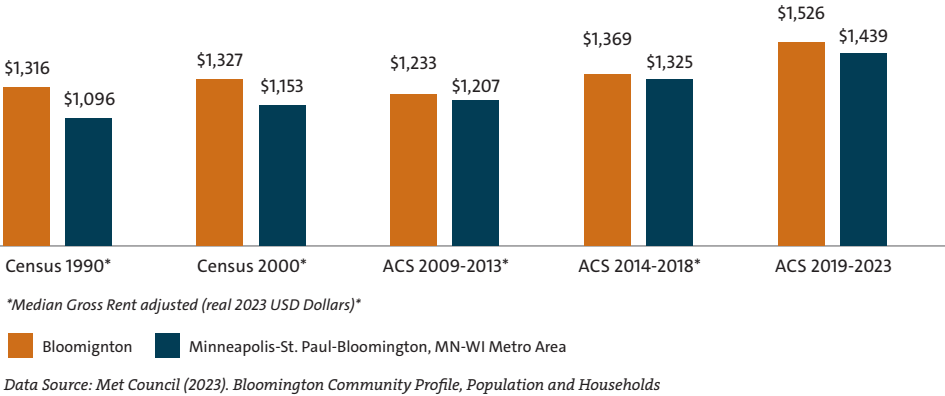
\$1,526

Higher than the median rent in the Minneapolis-St. Paul- Bloomington, MN- WI Metro

Areas: \$1,439.

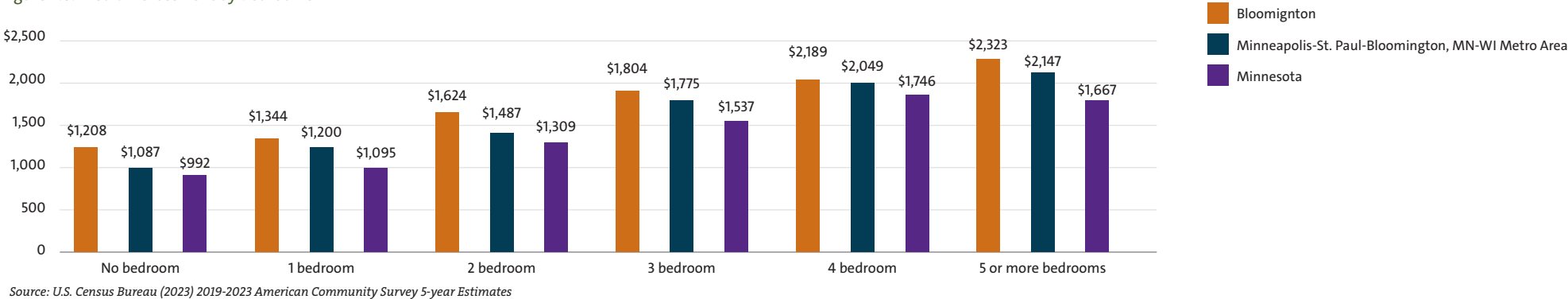
Higher than the median rent in Minnesota: \$1,235.

Figure 2.7. Median Gross Rent Trends: Bloomington vs. Metro Area



Rent increases with the number of bedrooms, with Bloomington consistently showing higher rental rates compared to the metro area and state averages. This trend suggests that Bloomington has a higher demand for rental housing, possibly due to location, amenities, age, or local market conditions.

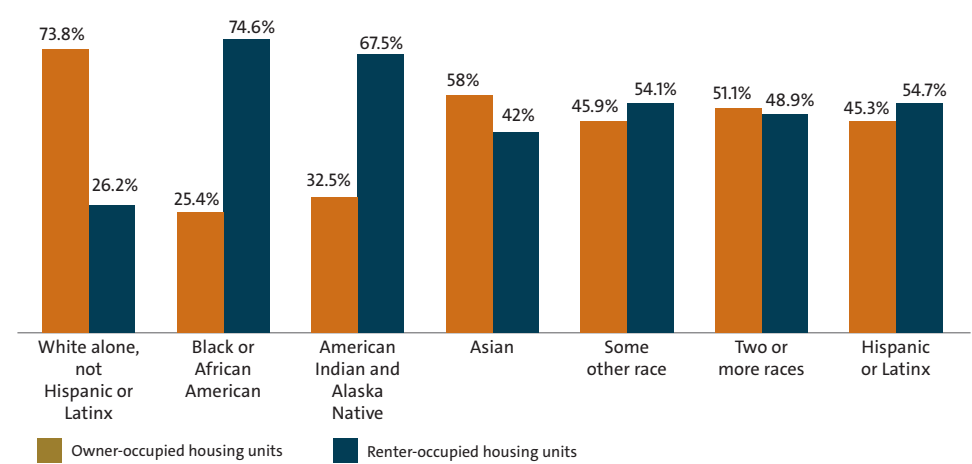
Figure 2.8. Median Gross Rent by Bedrooms



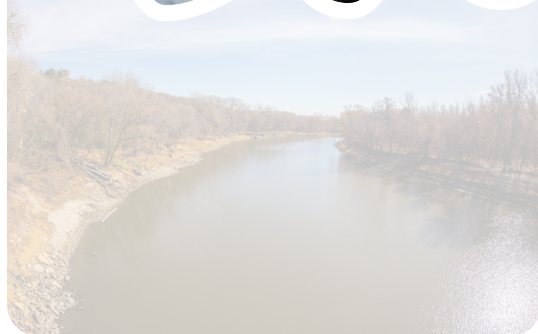
Tenure by Race and Ethnicity

The data reveals significant housing ownership disparities in Bloomington by race and ethnicity. Non-white households all have higher renter-occupied rates than white households, with the greatest disparity experienced among Black or African households at over 74%. These disparities highlight systemic inequities in housing tenure.

Figure 2.9. Tenure by Race and Ethnicity in Bloomington



Data Source: U.S. Census Bureau (2023) 2019-2023 American Community Survey 5-year Estimates.



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Housing Affordability

Figure 3.1. Regional Area Median Income Levels for 2024

Area Median Income	\$124,200
80% AMI*	\$97,800
60% AMI	\$74,520
50% AMI	\$62,100
30% AMI	\$37,250

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

The U.S. Department of Housing and Urban Development (HUD) sets affordable housing costs by income level for metropolitan households, using AMI thresholds for a family of four. Affordability is prioritized at 60% AMI and below, guiding access for households to qualify for various housing programs and assistance.

When estimating what qualifies as affordable homeownership, HUD uses a standardized set of financial assumptions to model typical homebuying conditions. These include:

- Fixed-interest, 30-year home loan;
- Interest rate of 6.250%;
- 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
- \$117 per month for hazard insurance.

Figure 3.2. Regional Area HUD Affordable Rents by Number of Bedrooms

Number of Bedrooms	30% AMI	50% AMI	60% AMI	80% AMI
Efficiency	\$652	\$1,087	\$1,304	\$1,739
1 Bedroom	\$699	\$1,165	\$1,398	\$1,864
2 Bedroom	\$838	\$1,397	\$1,676	\$2,235
3 Bedroom	\$969	\$1,615	\$1,938	\$2,584
4 Bedroom	\$1,080	\$1,801	\$2,161	\$2,881

HUD defines affordable rents based on household income as a percentage of the AMI and the size of the housing unit. The table illustrates maximum monthly rents considered affordable for households at various AMI levels in 2024, across unit sizes ranging from efficiency to four-bedroom units. For example, a household earning 60% of AMI can afford a two-bedroom unit at \$1,676 per month, while a household at 30% of AMI can afford \$838 for the same unit. These rent thresholds guide the development and funding of income-restricted rental housing and help ensure affordability for a range of household sizes and income levels, particularly those earning 60% of AMI or less.

Bloomington has a portion of its housing stock designated as subsidized housing, meaning these units receive government assistance to make them more affordable for low-income residents. As of April 2025, the Metropolitan Council has not yet released affordable housing estimates for 2024. The Council typically publishes these figures with a delay, as they require comprehensive data collection and analysis from municipalities across the region. The 2023 estimates are expected later this year, with 2024 figures to follow. This timeline reflects the Council’s standard practice of releasing housing data on an annual cycle with a typical lag of one to two years.

The data from the Metropolitan Council’s 2022 Affordable Housing Estimates reveals that 66% of Bloomington’s total housing stock is affordable to households earning up to 80% of the AMI, with the largest share of 36% falling in the 61% to 80% AMI range. Rental housing plays a significant role in this affordability, with 78% of rental units affordable to those earning up to 80% AMI, compared to 58% of ownership units. Affordability is most limited for households at the lowest income level, only 1.4% of all housing is affordable to those earning at or below 30% of AMI, highlighting a critical gap in deeply affordable housing. The data underscores that while moderate-income affordability is relatively strong, there is a pressing need to expand housing options for the city’s lowest-income residents.

Figure 3.3. Total Affordable Housing Units in Bloomington

Total Housing Units: 41,232	Income at or	Income 31%	Income 51%	Income 61%
	below 30% of	to 50% of	to 60% of	to 80% of
	AMI	AMI	AMI	AMI
Total Affordable Housing Units (Including Ownership and Rental)	590	4,447	7,162	14,934
Percentage	1.4%	11%	17%	36%

Data Source: Metropolitan Council (2022) Existing Housing Assessments.

Figure 3.4. Total Affordable Ownership Housing Units in Bloomington

Total Housing Units: 25,549	Income at or	Income 31%	Income 51%	Income 61%
	below 30% of	to 50% of	to 60% of	to 80% of
	AMI	AMI	AMI	AMI
Total Affordable Housing Units (Ownership)	266	2,463	2,723	9,474
Percentage	1%	9.6%	10.7%	37.1%

Data Source: Metropolitan Council (2022) Existing Housing Assessments.

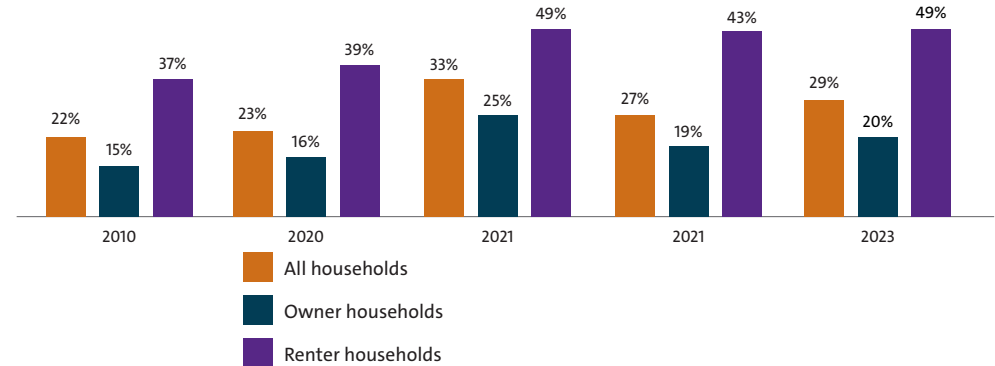
Figure 3.5. Total Affordable Rental Units in Bloomington

Total Housing Units: 15,683	Income at or	Income 31%	Income 51%	Income 61%
	below 30% of	to 50% of	to 60% of	to 80% of
	AMI	AMI	AMI	AMI
Total Affordable Housing Units (Rental)	324	1,984	4,439	5,460
Percentage	2.1%	12.7%	28.3%	34.8%

Data Source: Metropolitan Council (2022) Existing Housing Assessments.

Cost-burdened Housing Affordability

Figure 3.6. Percent of households experiencing housing cost burden



Data Source: Metropolitan Council. Households Experiencing Housing Cost Burden

Households experience housing cost burden when their housing costs are 30% or more of their gross income. For renters, housing costs include rent and utilities; for homeowners, housing costs include mortgage principal and interest, property taxes, property insurance, utilities, and other fees.

Owner households have experienced a relatively smaller increase, from 15% in 1990 to 20% in 2019-2023. However, renter households consistently face a significantly higher rate of cost burden, peaking at 49% in both the 2009-2013 and 2019-2023 time periods. This trend highlights the growing affordability challenges, particularly for renters in Bloomington.

Expanding Housing Access in Bloomington

The City of Bloomington continues to increase access to affordable housing through strategic programs and policies. The HRA, along with the City of Bloomington through the adoption of the Opportunity Housing Ordinance (OHO) in 2019, works toward expanding housing options and improving affordability for both renters and homeowners. Divisions within the City's Community Development Department and beyond are collaborating to support additional pathways to housing affordability and variety.

To address gaps in affordability, the HRA offers programs that support households spending 40% of their income on housing—situating them between the housing cost burdened threshold (30% of income) and the severely cost burdened threshold (50% of income). The city also works with partners and provides resources to help current and future residents access available affordable housing opportunities.



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New
Development
in 2024

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NEW DEVELOPMENT

During 2024, three apartment buildings completed construction, one of which has affordable rent requirements on 100% of its units. These completions bring the City’s total for housing production from 2021 through 2024 to 2,583 new housing units completed, under construction, or approved. Of the total, 705 units have affordability restrictions guaranteeing affordable rents for various income levels.

Figure 4.1 Total Below Market Rate Units in 2024 – Completed, Under Construction, Approved

30% AMI	50% AMI	60% AMI	70% AMI	Total Units
17 Units	150 units	78 Units	50 Units	295 Units

Source: City of Bloomington, Community Development - Planning Division

The number of units completed, under construction, or approved for development in 2024 is 172 units less than 2023. This 37% drop reflects a wider trend of slowing housing development, largely attributed to rising development costs including financing costs from higher interest rates and construction material costs that spiked during the onset of the COVID-19 pandemic and have not yet subsided.

Bloomington continues to track the production and preservation of affordable housing units toward the goals allocated to the City by the Metropolitan Council for 2021-2030. Figure 3.2 shows Bloomington’s 2021-2030 goals and progress.

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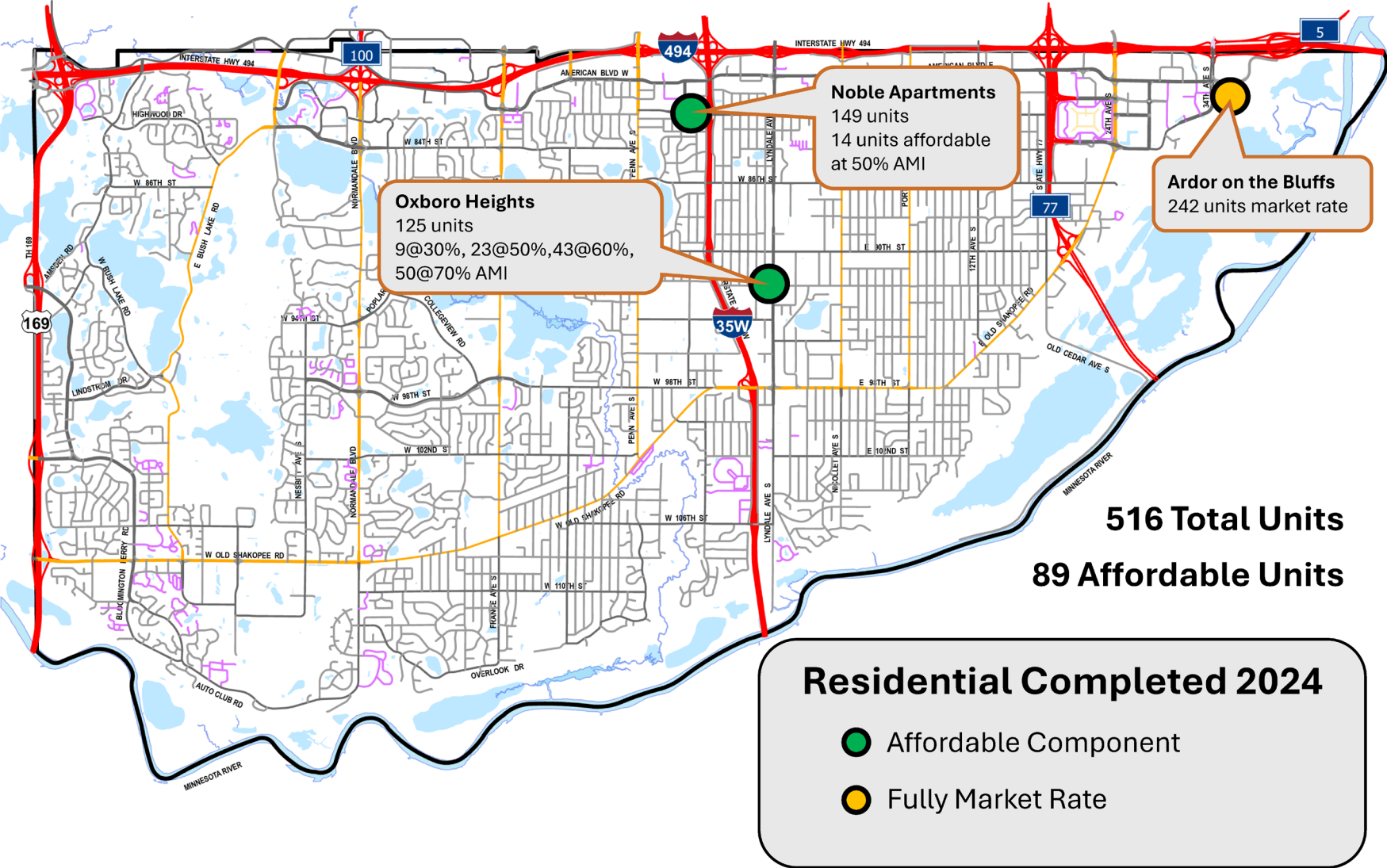
The goal for development of new 60% AMI housing units has been achieved, and the goal for 50% AMI housing units will be achieved if buildings currently under construction are completed. Development of 30% AMI affordable housing is a continuous challenge and will remain a priority for the usage of City and HRA financial subsidy and support.

Figure 4.2 Total Affordable Units Since 2021 and 2030 Goals in Bloomington

Development	30% AMI	50% AMI	60% AMI	70-80% AMI	Market Rate	Total 30%-60%	TOTAL
Opened							
Hayden Grove – Senior (2021)		34			132	34	166
District (2021)		50			198	50	248
Blooming Meadows North (2021)	17	12	104	39		133	172
Lyndale Flats (2022)			81			81	81
Aire Apartments (2022)		33	11		141	44	185
Cadence (2022)	6	3	59			68	68
Carbon 31 (2023)			36		366	36	402
Risor – Senior (2023)			14		132	14	146
Noble Apartments (2024)		14			135	14	149
Oxboro Heights - Senior (2024)	9	23	43	50		75	125
Ardor on the Bluffs (2024)					242		242
SUBTOTAL	32	169	348	89	1,346	549	1,984
Under Construction							
The Knox Apartments		9			90	9	99
Ever Apartments			19		189	19	208
The Rosalyn - Senior	8	104	16			128	128
SUBTOTAL	8	113	35	-	279	156	435
Approved							
BCS Phase 5					164		164
SUBTOTAL	-	-	-		164	-	164
Opened, Under Construction or Approved	40	282	383	89	1,789	705	2,583
2030 GOALS	445	246	151		1,453	842	2,300 NEW TBD NOAH

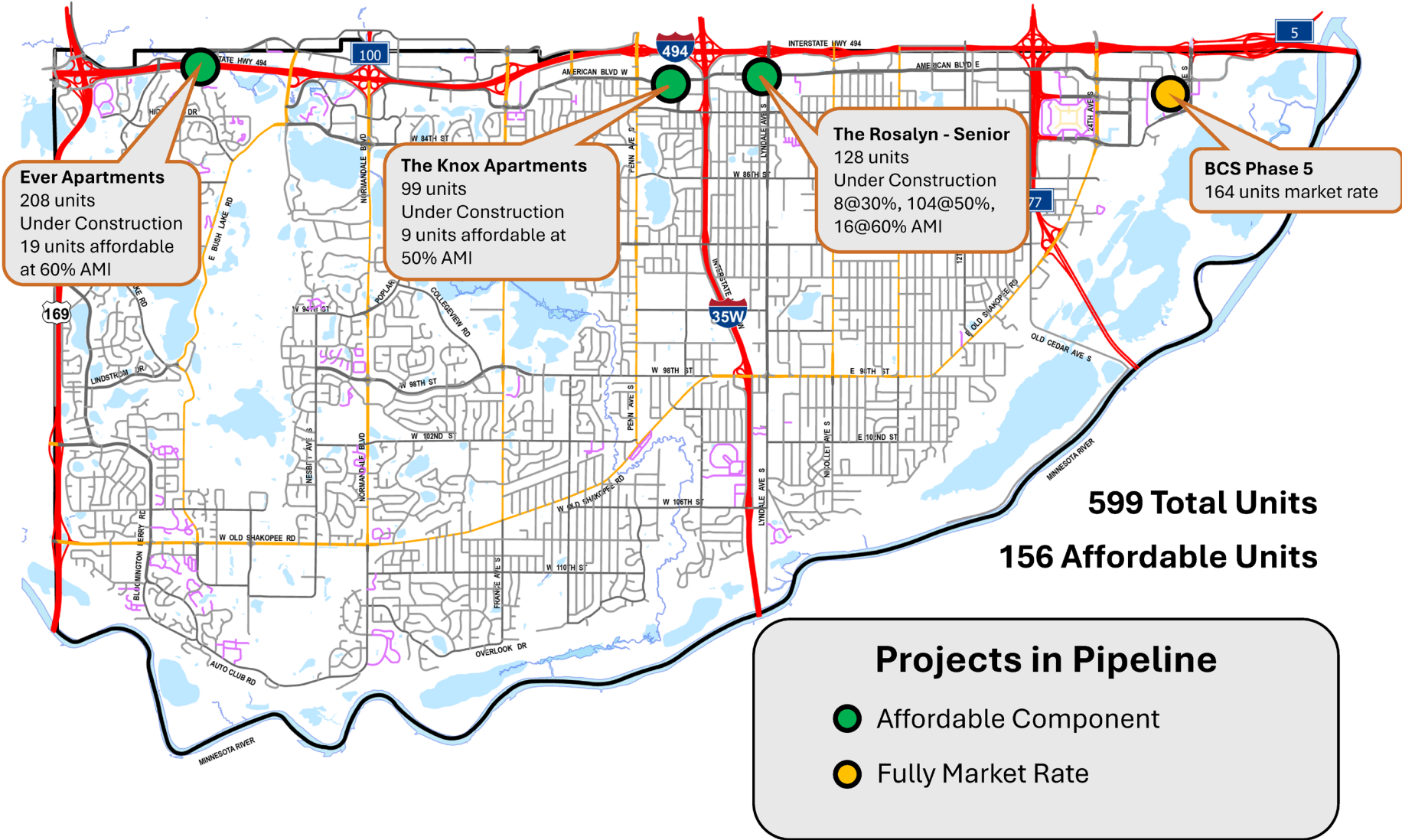
Source: City of Bloomington, Community Development - Planning Division

RESIDENTIAL DEVELOPMENT COMPLETED IN 2024



CITY OF BLOOMINGTON, MINNESOTA

RESIDENTIAL DEVELOPMENT IN PIPELINE FOR 2025



CITY OF BLOOMINGTON, MINNESOTA

Opened in 2024

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.

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: 9 units at 30% AMI; 23 units at 50% AMI; 43 units at 60% AMI; and 50 units at 70% AMI.

Ardor on the Bluffs

Located at 3701 American Boulevard East, this is a six-story, market rate apartment building with 242 units. To comply with the requirements of the Opportunity Housing Ordinance, the developer paid a fee-in-lieu of providing affordable units. The payment will go toward a future residential development that will include affordable units.

Under Construction in 2024

The Rosalyn

Through an RFP process, the City and HRA partnered with a housing developer to bring a 128-unit 100% affordable senior apartment to a vacant City-owned parcel at 700 American Boulevard West. The apartment will have 104 units at 50% AMI and 16 units at 60% AMI. Additionally, with support from HRA Project Based Vouchers, 8 units will be affordable at 30% AMI.

The Knox Apartments

Located at 1801 American Boulevard West, this will be a four-story, mixed income apartment providing 99 units of new housing. The apartment will provide 9 of its units affordable at 50% AMI.

Ever Apartments

This development at 6701 West 78th Street is a five-story 208-unit apartment building with 9 units dedicated for households earning at 60% AMI. The completed project will also include an 11,000 square foot commercial space dedicated to be used as a daycare facility.

Approved in 2024

BCS Phase V

Another phase of development in the Bloomington Central Station area was approved in 2024. This phase located just north of the recently completed Carbon31 Apartments, will create 164 units of active senior living. The project is expected to be 100% market-rate, with a payment of fee in-lieu of affordable units to be dedicated to the next phase of development in the area.



New bedroom at Oxboro Heights



Noble Apartments



The Knox Apartments under construction



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Community Development Updates and Looking Forward

 CITY OF
BLOOMINGTON
MINNESOTA
all things
housing
report
2024

COMMUNITY DEVELOPMENT 2024 UPDATES AND LOOKING FORWARD



Planning

The Planning Division promotes health, safety, and harmonious land use through the Zoning Ordinance. This involves the development, interpretation, and review of land use and development related applications and policies. In the previous year, Planning conducted research and made Code amendments to support future housing development, which include, but are not limited to:

- Streamlined Development Ordinance
- RS-1 Zoning District Study
- Short-Term Rental Study (no Code changes adopted)
- Sanitary Sewer Funding Study and SAC Fee Ordinance

In 2025, the Planning Division work plan includes the following projects that intersect with housing:

- Single Room Occupancy (SRO)/Co-Living Standards
- Missing Middle Housing Study
- Office Conversion Study
- Equity Review of the Zoning Code
- Homeowner’s Associations (HOAs) Study
- Review of Parking Supply Requirements
- Corner Lot Standards Study
- Official Height Limits Map Review

For more information on the Planning Commission yearly work plan, please visit blm.mn/plan-com.

Building and Inspections

Building and Inspections (BandI) ensures compliance with buildings code(s) for safety, new construction, rehabilitation, 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 2024, BandI:

- Continued partnership with HRA to provide educational support for applicants of their Home Improvement Loan program, aiding permit acquisition. Permits acquired via HRA loan programs were 32 in total.
- Bloomington residents invested over \$34 million dollars in valuation through permitting for remodels and renovations on existing single- and two-family homes. Additionally, Bloomington residents invested over \$23 million dollars in valuation for trade work upgrades. These investments work towards improving the quality of existing housing in the city.
- 371 permits acquired through in-house Time of Sale Inspection program, ensuring that when life safety hazards required correction and permits for repair, these were appropriately completed.
- Four new single-family homes were built in 2024 with a combined valuation of \$2,382,823, as well as one duplex built at a valuation of \$750,050.

For more information, please visit blm.mn/bldg.

Housing and Redevelopment Authority (HRA)

The Housing and Redevelopment Authority (HRA) is committing to creating an inclusive and stable community through safe and dignified housing choices. This mission is achieved through the administration of various programs designed for low- and moderate-income households and through strategic partnerships with local organizations that support Bloomington residents. In 2024, the HRA:

- With Housing Choice Vouchers, HRA assisted 4 households through Veterans Affairs Supportive Housing (VASH), 10 households through Foster Youth to Independence (FYI), and 167 households through Voucher portability; and assisted 433 households with tenant-based housing Vouchers in Bloomington and 83 households in other cities.
- In the Rental Homes for Future Homebuyers program, 1 household purchased a home, and 1 household moved out of the program and may purchase a home at a later date.
- Through Project Based Vouchers, 38 households were served. Two of these households are part of the Assisted Rental program, which saw 1 household move out in 2024.
- In 2024 the Home Improvement Loan Program saw 33 loans approved, 21 loans repaid in full, and 31 Housing and Environmental Loan Program loans approved. Compared to 2023, this was 18 more approved loans and 14 fewer repaid loans. This continues a trend since 2022 of more loan approvals and fewer loan repayments. The program offers a 2% simple interest, making for an appealing long-term loan opportunity amidst much higher home equity loan interest rates which average around 8% - 9% in March, 2025.
- The Bloomington Homebuyer Mortgage Assistance program was approved by the City Council in August 2022. In 2024 the program was closed after assisting 21 households with an average loan amount of \$10,405. The average purchase price of homes was \$299,686. In Bloomington, only 34% of homes are valued at less than \$299,686 and the median home in the City is valued at \$346,200. The HRA is exploring new opportunities to support eligible homebuyers in Bloomington.
- The HRA and City Council approved the City's first ever usage of Local Affordable Housing Aid (LAHA). The LAHA funds will support eligible households at The Heights Condominium parking garage renovation which the HRA is also assisting via a low-interest loan, a tax increment financing district, and administration of a housing improvement area.

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- The HRA, City Council, and Port Authority met in late 2024 to study how best to use the City’s coming LAHA funds. A proposal was shared and approved in early 2025. Reporting on LAHA usage will be included in the 2025 All Things Housing Report.
- The HRA partners with Project for Pride in Living to present the Journey to Homeownership monthly workshop in multiple languages. The workshops teach participants the basics of the homebuying process and offer further financial and homeownership counseling. In 2024 there were 517 program registrants, and 78 participants went on to purchase homes.

In 2025, the HRA will implement the first full year of the new Housing Choice Voucher waiting list. The HRA will also continue to develop work across the Housing Continuum, like energy efficiency assessments, exploration of a 4d(1) Affordable Housing Incentive Program, the Bloomington Affordable Homeownership Program Pilot, and other affordable homeownership and home improvement programs. The soon to be underway Opportunity Housing Ordinance (OHO) Study could also result in changes and further refinement to the ordinance.

For more information about HRA and HRA resources, please visit blm.mn/HRA. For more information about the HRA agency plans and policies, please visit blm.mn/hra-policies.

Port Authority

The Port Authority delivers orderly economic development to the City of Bloomington. The Port Authority has three work areas: real estate and development, business assistance, and creative placemaking. 2024 was the first full year of service for the Port Authority since its expansion of services from exclusively the South Loop District to citywide in 2023. Highlights of Port Authority 2024 work include:

- Completing a 5-Year Economic Development Action Plan with an external consultant to guide the work of the Port Authority into the future.
- Continuing to assist developers, as well as large and small businesses, in finding appropriate sites and resources to develop in Bloomington. Proactively developing relationships with developers not yet in Bloomington.
- Provided support toward U.S. CHIPS and Science Act funding application for Polar Semi-Conductor and Skywater Technology, resulting in over \$139 million in Federal funding awards.
- Continued construction on the new parking ramp on the SICK, Inc. technology campus in South Loop, to be opened in 2025.
- Provided grant assistance related to external public subsidy applications for multifamily housing development seeking funding in 2024.

Creative Placemaking:

Creative Placemaking expanded their efforts citywide in 2023 and recently approved a Creative Placemaking Plan to guide future work.

In the South Loop District:

- Sponsored tours and events:
 - Sunday Funday Arts in the Parks music performances in June, July, August.
 - Latino Nature Fest
 - On the One Music Festival
 - Celebrando las Fiestas Patrias (Celebrating Hispanic Heritage Month)

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- South Loop Community Garden: Finalized construction and hosted the South Loop Community Garden Opening Celebration event.
- Installed seven new ARTBOX designs (vinyl wraps on utility boxes).

Citywide projects and activity outside the South Loop District:

- Initiated the development of a Citywide Creative Placemaking Plan. Facilitated engagement efforts to inform the plan, including 20 artist-led engagement activities throughout the summer.
- Old Shakopee and Old Cedar Avenue: Installed one ARTBOX project designed by Daniel ‘Natural’ Song of nearby business Ocean Blue Tattoo.
- Coordinated engagement sessions for COVID-19 Art Memorial.
- Supported community-led events:
 - StoryFest
 - Juneteenth
 - Bloomington Street Arts Festival

For more information on the Port Authority, please visit blm.mn/port. For more information about Creative Placemaking, please visit blm.mn/placemaking.

Environmental Health

The Environmental Health Division enforces City codes for health, safety, and property maintenance and manages the City’s rental housing licensing and inspection program in collaboration with the City Clerk’s Office. In 2024, the Division:

- Investigated 864 complaints at licensed rental units resulting in 1,053 violations cited in written notices. Of the total violations, 118 (11%) were related to interior conditions including lack of maintenance (83), pests (27), unsanitary/not habitable (12), overcrowding (7), and no heat (4).
- All new single-family rental licenses require interior and exterior inspection before a license is issued to ensure there are no hazardous conditions for tenants. Of the 152 pre-license inspections in 2024, 61% (93) resulted in “passing” with minor violations and 39% (59) needed repairs requiring follow-up inspection before the license was issued. EH uses the pre-licensing inspection to confirm open building permits and problems identified as part of a time-of-sale inspection are resolved before tenants move in.
- Conducted 1,576 routine annual inspections of the existing licensed single-family and duplex rental units.
- 100% of the City-licensed multiple-family apartment buildings/properties received a routine or annual inspection including at least 10% of all units.

For more information about the Environmental Health Division, please visit blm.mn/eh.

Assessing

The City of Bloomington Assessor's Office (Assessing Division) is responsible for the fair and accurate valuation and classification of all real estate for tax purposes, in accordance with State Statutes. As required by State Statute, the office reviews 100% of properties in the city every five years. Additionally, the Assessing Division publishes an annual report outlining market value changes from the previous year.

Highlights from the 2025 Assessor's Report are:

- The 2025 assessment sale study period included 695 arms-length residential transactions, reflecting a 10% decline from the 772 transactions recorded for the 2024 assessment. Just two years earlier, ahead of the 2023 assessment, the City saw 1,123 arms-length residential sales, a level more consistent with typical market activity in Bloomington.
- The largest increase in single-family home values was seen in homes valued under \$350,000. Homes valued over \$800,000 saw declining values.
- New apartment construction value dropped sharply from \$126 million in 2024 to \$71 million in 2025. Apartment market values declined by 4.5% after excluding new construction. These changes in value are a continued impact of elevated interest rates.
- The Assessing Division reviewed approximately 20% of total properties, representing 6,200 of 31,000 total parcels. These inspections along with sale data, permit records, and other sources are used to value properties for the 2026 assessment with property taxes payable in 2027.

For more information about the Assessing Division, and to read the full 2025 Assessment Report, please visit blm.mn/assess.

Public Health

The Public Health Division partners with Community Development staff and continues to make strides in addressing housing as a critical social determinant of health in Bloomington as well as its partner cities, Edina and Richfield. A key 2024 development is the October addition of a Community Health Worker (CHW) who focuses on delivering housing services.

This role assists residents in navigating complex systems of health and social services by assessing specific housing-related needs, developing housing access plans, facilitating connections to resources, and advocating for policy improvements to enhance housing stability.

Between November and December 2024, six residents and their families were supported with needs that trended around financial assistance, eviction prevention, emergency and affordable housing access, and improvements to home safety and sanitation.

In partnering with other Public Health program areas, community members, leaders, and organizations, the Division aims to strengthen housing stability and drive positive impacts on the health and wellbeing of the communities it serves.

For more information, please visit blm.mn/public-health.