

Matt Flaherty (D-At-Large) Responses to Heading Home Candidate Survey for the May 2, 2023 Bloomington Council Primary Election

1. What do you see as the most effective strategies to strengthen housing security in our community, ensuring that everyone has a safe, stable place to live?

Housing insecurity is driven by lack of affordability for housing and other life essentials (transportation, energy, food, childcare); poor-quality wages; as well as racist, classist, and sexist systems that disproportionately harm some of our residents (e.g., race and gender pay gaps, wealth gap, etc.).

As such, a multifaceted approach is required. Thinking about the housing system, housing cost burdens and insecurity can be mitigated by providing sufficient housing that is affordable for our population at all incomes. We need to create enough permanently affordable housing in all lower income tiers with special emphasis on very and extremely low incomes. We must also ensure we are intentionally addressing racial and social inequities in housing wherever possible.

We can address housing affordability through: Bloomington Housing Authority programs; the development and expansion of the new community land trust; leveraging federal, state, and local tax incentives partnering with specialized homebuilders; supporting and lowering costs for housing nonprofits like Habitat for Humanity through infrastructure investments; targeted land purchases by the Redevelopment Commission to support affordable housing investment; strategic reuse of underutilized City-owned land for affordable housing development; expansion of a landlord risk mitigation fund to deepen the pool of housing available to Housing Choice Voucher holders; maximizing affordable housing through development ordinance incentives; and support for modest, small-scale “missing middle” housing.

We can also utilize governmental programs and decisions in our built environment to lower energy, food, and transportation costs for residents, which helps housing cost-burdened households, while also supporting quality wage growth.

2. What are your top 3 council legislative priorities to address the scarcity of low-income housing in Bloomington?

Legislatively, we need to continue to refine affordability incentives in the Unified Development Ordinance (since inclusionary zoning is illegal in Indiana), seeking to maximize the amount of deed-restricted, permanently affordable housing (or financial contributions to the City's Community Development Fund) that we can obtain with new development. If we make the incentives too ambitious, few builders will take advantage of them and we end up with less affordable housing; make the incentives too lax, and we'll obtain affordable units, but fewer than we optimally could. Striking this balance through an iterative and interactive approach is essential.

Through legislation, including appropriations of City funds and approval of Redevelopment Commission expenditures, I believe we need to support expansion of the City's new community land trust, as well as the landlord risk mitigation fund. Community land trusts are a proven model that allows housing affordability with ownership and modest equity building for residents. The risk mitigation fund, with appropriate programmatic support, can increase rental housing available to those with vouchers—a persistent access barrier for income-qualified residents.

Additionally, I think the City should spur infill redevelopment through Redevelopment Commission purchases of land and mission-driven partnerships with home builders to create modest homes, including condos to increase home ownership among lower income residents—especially as supported by down-payment assistance programs.

3. What actions should the City of Bloomington take to reduce homelessness, and what would you do on council to implement those actions?

To the maximum extent we can with limited City resources, we should support and contribute to Housing First approaches to house our unhoused neighbors. This is an evidence-based solution that ensures housing insecure individuals have a level of stability to manage other challenges (e.g., unemployment, disability, substance use disorder, mental health challenges).

We also need to support the terrific work of our community's social service providers, including financially supporting the Heading Home initiative, learning from and following policy guidance from the South Central Housing Network (the key providers of housing services in our region), and ensuring policy decisions are informed by the participation and inclusion of people experiencing (or with lived experience of) homelessness.

Supporting and improving on data-driven policies and programs to prevent homelessness from occurring can also help, especially eviction prevention and



diversion through programmatic support; interventions like wraparound case management or transitional house; and strategic prioritization of limited resources to support the most vulnerable.