

CITY OF
BLOOMINGTON
COMMITTEE OF THE
WHOLE MEETING
AUGUST 18, 2025



COMPONENTS OF THE COUNCIL AGENDA

RECOGNITION AND PROCLAMATION

This portion of the meeting recognizes individuals, groups, or institutions publically, as well as those receiving a proclamation, or declaring a day or event.

PUBLIC COMMENT

Each regular City Council meeting shall have a public comment period not to exceed 30 minutes. Every speaker is entitled to speak for up to 3 minutes. To be considered for public comment, please complete a public comment card at least 5 minutes prior to the start of the meeting. The Mayor will randomly draw from the cards submitted. Public comment is a time to give comment. It is not a question and answer period and the City Council does not respond to public comments. Speakers who engage in threatening or disorderly behavior will have their time ceased.

CONSENT AGENDA

All items under the Consent Agenda are considered to be routine in nature and will be enacted by one motion. There will be no separate discussion of these items unless a Council Member, City Manager or Corporation Counsel so requests; in which event, the item will be removed from the Consent Agenda and considered in the Regular Agenda, which typically begins with Item No. 8.

The City's Boards and Commissions hold Public Hearings prior to some Council agenda items appearing on the Council's Meeting Agenda. Persons who wish to address the Council should provide new information that is pertinent to the issue before them.

PUBLIC HEARING

Items that require receiving public testimony will be placed on the agenda and noticed as a Public Hearing. Individuals have an opportunity to provide public testimony on those items that impact the community and/or residence.

REGULAR AGENDA

All items that provide the Council an opportunity to receive a presentation, ask questions of City Staff, seek additional information, or deliberate prior to making a decision will be placed on the Regular Agenda.

MAYOR AND COUNCIL MEMBERS

Mayor - Dan Brady

City Council Members

- Ward 1 - Jenna Kearns
- Ward 2 - Micheal Mosley
- Ward 3 - Sheila Montney
- Ward 4 - John Danenberger
- Ward 5 - Mike Straza
- Ward 6 - Cody Hendricks
- Ward 7 - Mollie Ward
- Ward 8 - Kent Lee
- Ward 9 - Abby Scott

- City Manager** - Jeff Jurgens
- Sr. Deputy City Manager** - Billy Tyus
- Deputy City Manager** - Sue McLaughlin

CITY LOGO DESIGN RATIONALE

The **CHEVRON** Represents:
Service, Rank, and Authority
Growth and Diversity
A Friendly and Safe Community
A Positive, Upward Movement and
Commitment to Excellence!

**MISSION, VISION, AND
VALUE STATEMENT**

MISSION

To Lead, Serve and Uplift the
City of Bloomington

VISION

A Jewel of the Midwest Cities

VALUES

Service-Centered,
Results-Driven,
Inclusive

STRATEGIC PLAN GOALS

- Financially Sound City Providing Quality Basic Services
- Upgrade City Infrastructure and Facilities Grow the Local Economy
- Strong Neighborhoods
- Great Place - Livable, Sustainable City
- Prosperous Downtown Bloomington

AGENDA



**COMMITTEE OF THE WHOLE - REGULAR SESSION MEETING AGENDA
GOVERNMENT CENTER BOARDROOM, 4TH FLOOR, ROOM #400
115 E. WASHINGTON STREET, BLOOMINGTON, IL 61701
MONDAY, AUGUST 18, 2025, 6:00 PM**

1. Call to Order

2. Roll Call of Attendance

3. Public Comment

Individuals wishing to provide emailed public comment must email comments to publiccomment@cityblm.org at least 15 minutes before the start of the meeting. Individuals wishing to speak in-person or remotely may register at www.cityblm.org/register at least 5 minutes before the start of the meeting for in-person public comment and at least 15 minutes before the start of the meeting for remote public comment.

4. Consent Agenda

Items listed on the Consent Agenda are approved with one motion; Items pulled by Council from the Consent Agenda for discussion are listed and voted on separately.

- A. Consideration and Action to Approve the Minutes of the June 16, 2025, Regular Committee of the Whole Meeting, as requested by the City Clerk Department.
(Recommended Motion: The proposed Minutes be approved.)

5. Regular Agenda

- A. Presentation and Discussion of the MMH Scan™ Analysis + Definition of Barriers to Missing Middle Housing, by Opticos Design, Inc., and the Findings and Recommendations of Such, as requested by the Development Services Department.
(Recommended Motion: None; Presentation and discussion only.) (Presentation by Kelly Pfeifer, Development Services Department Director; and Allissa Pemberton, Planning Manager, 5 minutes; and City Council Discussion, 20 minutes.)
- B. Presentation and Discussion on Video Gaming, as requested by City Council.
(Recommended Motion: None; Presentation and discussion only.) (Presentation by Dan Brady, Mayor, 5 minutes; and City Council Discussion, 20 minutes.)
- C. Presentation and Discussion on the Schedule of Meetings, as requested by City Council.
(Recommended Motion: None; Presentation and discussion only.) (Presentation by Dan Brady, Mayor, 5 minutes; and City Council Discussion, 20 minutes.)

6. City Manager's Report

7. Executive Session

8. Adjournment

Individuals with disabilities planning to attend the meeting who require reasonable accommodations to observe and/or participate, or who have questions about the accessibility of the meeting, should contact the City's ADA Coordinator at 309-434-2468 mhurt@cityblm.org.



CONSENT AGENDA ITEM NO. 4.A.

FOR COUNCIL: August 18, 2025

WARD IMPACTED: City-Wide Impact

SUBJECT: Consideration and Action to Approve the Minutes of the June 16, 2025, Regular Committee of the Whole Meeting, as requested by the City Clerk Department.

RECOMMENDED MOTION: The proposed Minutes be approved.

STRATEGIC PLAN LINK:

Goal 1. Financially Sound City Providing Quality Basic Services

STRATEGIC PLAN SIGNIFICANCE:

Objective 1d. City services delivered in the most cost-effective, efficient manner

BACKGROUND: The minutes of the meetings provided have been reviewed and certified as correct and complete by the City Clerk. In compliance with the Open Meetings Act, minutes must be approved 30 days after the meeting or at the second subsequent regular meeting whichever is later. In accordance with the Open Meetings Act, minutes are available for public inspection and posted to the City's website within 10 days after approval.

COMMUNITY GROUPS/INTERESTED PERSONS CONTACTED: N/A

FINANCIAL IMPACT: N/A

Respectfully submitted for consideration.

Prepared by: Amanda Stutsman, Deputy City Clerk

ATTACHMENTS:

[CLK 1B Minutes](#)



MINUTES
COMMITTEE OF THE WHOLE - REGULAR SESSION
TUESDAY, JUNE 16, 2024, 6:00 P.M.

The Committee of the Whole convened in regular session in the Government Center Boardroom at 6:00 P.M. Mayor Dan Brady called the meeting to order.

Roll Call

Table with 3 columns: Attendee Name, Title, Status. Rows include Dan Brady (Mayor, Present), Jenna Kearns (Council Member, Ward 1, Present), Micheal Mosley (Council Member, Ward 2, Absent), Sheila Montney (Council Member, Ward 3, Present), John Danenberger (Council Member, Ward 4, Absent), Michael Straza (Council Member, Ward 5, Present), Cody Hendricks (Council Member, Ward 6, Present), Mollie Ward (Council Member, Ward 7, Present), Kent Lee (Council Member, Ward 8, Absent), Abby Scott (Council Member, Ward 9, Present).

Public Comment

Mayor Brady read a public comment statement. William Gustavson spoke in-person and Senthil Kumar Kalanjiam and Brittany Burton emailed public comment.

Consent Agenda

Items listed on the Consent Agenda are approved with one motion; Items pulled by Council from the Consent Agenda for discussion are listed and voted on separately.

Council Member Hendricks made a motion, seconded by Council Member Scott, to approve the Consent Agenda as presented.

Item 4.A. Consideration and Action to Approve the Minutes of the March 17, 2025, Special Committee of the Whole Meeting, as requested by the City Clerk Department. (Recommended Motion: That the minutes be approved.)

Item 4.B. Consideration and Action to Approve the Minutes of the April 21, 2025, Regular Committee of the Whole Meeting, as requested by the City Clerk Department. (Recommended Motion: That the minutes be approved.)

Mayor Brady directed the Clerk to call roll:

AYES: Kearns, Montney, Straza, Hendricks, Ward, Scott

Motion carried.

Regular Agenda

The following Item was presented:

Item 5.A. Presentation of a Housing Rehabilitation Program as Part of the City's Larger Neighborhood Revitalization Program, as requested by the Department of Community Impact & Enhancement.

City Manager Jeff Jurgens introduced Cordaryl Patrick, Community Impact & Enhancement (“CI&E”) Director, to present.

Director Patrick explained that the CI&E Department had been working on the comprehensive community revitalization framework with a holistic approach to improving quality of life in challenging neighborhoods. He presented the Neighborhood Housing Rehabilitation Program (“Program”), which aimed to address property deterioration, increase neighborhood safety, expand housing opportunities, and promote community pride through a multi-departmental approach. Director Patrick discussed the proposed timeline for addressing vacant and derelict properties, suggesting a 5-6 year timeline to tackle the estimated 300-400 properties. He noted that in Year 1, they would identify and categorize properties (determining if they could be rehabbed or needed demolition). He then explained that Years 2-5 rehab and demolition efforts would continue, with a goal of returning approximately 25% of properties to the tax roll each year. In Year 6, they would assess progress and determine if additional resources were needed to complete the work.

Council Member Kearns supported the Program and asked about the cross-departmental team and potential zoning rule changes needed to encourage development. She also highlighted the importance of wraparound services for distressed properties. She stressed the importance of using the Program in collaboration with the Missing Middle Housing Study. Director Patrick confirmed the Program was connected to the Missing Middle Housing Study, noting that the report highlighted specific areas for rethinking zoning to attract new housing types. He also emphasized collaboration amongst departments and stressed the importance of providing wraparound services by ensuring Code enforcement inspectors were equipped with resources to assist residents.

Council Member Scott expressed excitement about streamlining the process for handling vacant properties and realizing their potential quickly. Director Patrick confirmed they would bring recommendations to Council about improving the Neighborhood Preservation Ordinance and Rental Registration Program.

Council Member Montney asked about the West Bloomington Quality of Life Plan, and Director Patrick noted it was well-constructed, but lacked a champion to implement its recommendations. They then discussed how staff would identify vacant properties, their conditions, and develop a funding plan within the first 12-months. He estimated that potentially 300 properties would be identifiable with 150 needing rehabbed and 150 needing demolished. Their discussion then shifted to creating a faster more flow-based approach and he stated his team was willing to move as quickly as Council wanted.

Council Member Hendricks expressed appreciation for staff’s work. He also raised concerns about commercial properties and accessibility issues and asked about plans to address accessibility. Director Patrick acknowledged the need to update the Neighborhood Preservation Ordinance to have a stricter approach for addressing commercial property issues. He shared his past experience with creating loan programs for commercial real estate owners, noting some property owners struggle to obtain credit for repairs because the loan might exceed

the property's value. Director Patrick suggested that creating small interest loans for commercial owners could be a helpful approach to addressing property rehabilitation including accessibility.

Council Member Ward inquired about accelerating tax foreclosure and lien enforcement. Director Patrick explained that judicial foreclosure is a slow process, and confirmed that City liens could be placed on violating properties with potential foreclosure options.

Council Member Ward made a motion, seconded by Council Member Montney, to extend the Council Discussion by 3 minutes.

Mayor Brady directed the Clerk to call roll:

AYES: Kearns, Montney, Straza, Hendricks, Ward, Scott

Motion carried.

Council Member Ward and Director Patrick continued their discussion including derelict properties and how inspectors were assigned to particular areas.

Council Member Straza emphasized the importance of learning through the process and educating people about the Program. He hoped the team would refine their processes over time, recognizing the potential for staff to become overwhelmed, and the need for continuous improvement. Director Patrick agreed.

The following Item was presented:

Item 5.B. Presentation of the Bloomington Fire Department's 2024 Annual Report, Staffing Progress, and Updates on Operational Improvements, as requested by the Fire Department.

City Manager Jurgens introduced the Item noting the Bloomington Fire Department's ("BFD") 2024 Annual Report ("Report") was included in the packet.

Fire Chief Cory Matheny presented the Report highlighting 2024 as the busiest year ever with 14,165 incidents, a 4% increase from 2023. He noted that Emergency Management Service ("EMS") calls made up 76% of responses, and that 19 new employees had been hired. He shared that BFD underwent its first strategic planning process updating its mission, vision, and core values to focus on making the community stronger, safer, and more resilient. He emphasized BFD's commitment to continuous improvement, staffing, and preparing for future community needs. His presentation covered operational trends, response times, community risk reduction efforts, and plans for Fiscal Years 2025 and 2026. He explained BFD's traffic preemption upgrade project and how it improved response times and addressed coverage gaps identified in the Department's response time heat map.

Council Member Montney expressed interest in a map that compared population density and expressed concern for the number of frequent/false alarms. Chief Matheny discussed an increased collaboration between BFD and Fire Inspectors in the Development Services Department using a proactive approach to investigate locations ensuring they're up to Code in effort to reduce those types of calls.

Council Member Ward and Chief Matheny discussed the potential for higher calls in areas with older housing stock and similarly, a higher call rate for EMS in low-income areas. She mentioned the idea of BFD having a community health worker on staff to assist residents in mitigating risk by connecting them to health resources while theoretically lowering EMS calls for service. Chief Matheny highlighted that the City's Dispatch Center was triple-accredited for Police, Fire, and EMS. He expressed interest in her idea noting that BFD used to have a grant-

funded Patient Navigator position that aided in connecting the public with assistance and minimizing reliance on 911.

Council Member Straza asked about the demographics of the areas with concentrated service calls, specifically inquiring about the age population and types of responses. Chief Matheny stated that he didn't have that data in the presentation, but that it was easily available.

Council Member Ward made a motion, seconded by Council Member Hendricks, to extend the Council Discussion by 5 minutes.

Mayor Brady directed the Clerk to call roll:

AYES: Kearns, Montney, Straza, Hendricks, Ward, Scott

Motion carried.

Council Member Scott asked about the coverage gap in Ward 9 and a potential Traffic Preemption Program to decrease response times. Chief Matheny discussed the long-term need for a Northeast Fire Station acknowledging challenges.

Council Member Montney suggested collaborating with the Town of Normal for areas where coverage was outside of the standard response time.

The following Item was presented:

Item 5.C. Presentation of the Arts & Entertainment Fiscal Year 2025 Report, as requested by the Arts & Entertainment Department.

Anthony Nelson, Arts & Entertainment ("A&E") Director, highlighted that for every dollar received, about \$15 was put back into the local economy through economic impact. He noted that they continued to develop relationships with promoters and find efficiencies across the Department. He was confident that they would continue to improve performance at both the Bloomington Center for Performing Arts ("BCPA") and the Arena.

Josh Maubach, A&E's Marketing Manager, presented the Department's Fiscal Year 2025 Report highlighting their renewed mission and vision of creating lasting memories and making Bloomington the premier entertainment destination in Central Illinois. He reported a total attendance of over 250,000, representing a 107% increase year-over-year, with 201 event days (a 68% increase). He reported that A&E estimated an economic impact of \$23-37 million. He shared that the Arena had 184,000 attendees and over \$6 million in gross revenue. Mr. Maubach discussed the Bison's inaugural hockey season and celebrated its success with 102,000 tickets sold and \$1.1 million in net City revenue. He reported the BCPA having had 67,000 patrons and nearly \$2.2 million in gross revenue with 14 shows selling over 1,000 tickets and 8 shows selling out completely. He noted 76% of tickets were sold outside of Bloomington-Normal and 21% outside of Illinois.

Council Member Ward confirmed with Director Nelson that 726 season tickets were sold for the Bison last season. Director Nelson confirmed and noted that the team had already sold 280 seats for the upcoming season, placing them in the top half of the league for season ticket sales. He ended by celebrating their upcoming season.

City Manager's Report

City Manager Jeff Jurgens announced two key updates: the Hamilton Road Phase 2 had been scheduled to go out for letting on August 1st and a new sloth exhibit opening at Miller Park Zoo on June 20th. He concluded by thanking all staff for their hard work and noting that the reports from the evening and presentations given would be available on the City's website.

Executive Session

Council Member Ward made a motion, seconded by Council Member Straza, to enter into Executive Session per Section 2(c)(2) OF 5 ILCS 120 to discuss Collective Bargaining.

Mayor Brady directed the Clerk to call roll:

AYES: Kearns, Montney, Straza, Hendricks, Ward, Scott

Motion carried.

Council entered into Executive Session at 7:37 P.M.

Adjournment

Council returned to Open Session at 8:16 P.M.

Council Member Straza made a motion, seconded by Council Member Hendricks, to return to open session and adjourn the meeting.

Mayor Brady directed the Clerk to call roll:

AYES: Kearns, Montney, Straza, Hendricks, Ward, Scott

Motion carried (viva voce).

The meeting adjourned at 8:18 P.M.

CITY OF BLOOMINGTON

ATTEST

Dan Brady, Mayor

Amanda Stutsman, Deputy City Clerk



REGULAR AGENDA ITEM NO. 5.A.

FOR COUNCIL: August 18, 2025

WARD IMPACTED: City-Wide Impact

SUBJECT: Presentation and Discussion of the MMH Scan™ Analysis + Definition of Barriers to Missing Middle Housing, by Opticos Design, Inc., and the Findings and Recommendations of Such, as requested by the Development Services Department.

RECOMMENDED MOTION: None; Presentation and discussion only.

STRATEGIC PLAN LINK:

Goal 1. Financially Sound City Providing Quality Basic Services

Goal 4. Strong Neighborhoods

STRATEGIC PLAN SIGNIFICANCE:

Objective 1d. City services delivered in the most cost-effective, efficient manner

Objective 4c. Preservation of property/home valuations

Objective 4d. Improved neighborhood infrastructure

BACKGROUND: On July 22, 2024, City Council passed Resolution No. 2024-040, which included direction to, among other items, evaluate the Zoning Code to ensure it addresses current and future housing needs, showcase development opportunities and offer flexible compliance pathways [for housing development], [adds] more housing units back onto the market, [provides] potential incentives and support for property owners to rehabilitate and develop neighborhoods, and [evaluates] other responses for housing development.

Following that direction, City Staff contracted with Opticos Design, Inc., to complete a *MMH Scan™ Analysis + Definition of Barriers to Missing Middle Housing* ("Report"). While Opticos performed the aforementioned zoning code analysis as directed by Council, the draft report is not just a zoning review. It also provides information to meet other directives outlined in the resolution to include identifying housing types that could be a good fit to help fill the housing shortage and targeting areas that might be good for development.

In May, the Consultant presented the background and detailed process of the Report, as well as highlighting some of the pathways for enabling MMH in our community. The item was postponed for future discussion and possible action. City Staff and a representative from Opticos will present a brief overview of the Report and be prepared to answer questions.

COMMUNITY GROUPS/INTERESTED PERSONS CONTACTED: Two different groups of stakeholders were invited to participate in the process of developing the MMH Scan.

FINANCIAL IMPACT: N/A

Respectfully submitted for consideration.

Prepared by: Alissa Pemberton, Planning Manager

ATTACHMENTS:

[DSD 1B MMH Scan, Analysis + Definition of Barriers to Missing Middle Housing](#)

MMH Scan™

Prepared for:
City of Bloomington, IL
March 2025

Analysis + Definition of Barriers to Missing Middle Housing



Prepared For:

City of Bloomington

Development Services
115 E Washington Street
Bloomington, IL 61701

www.BloomingtonIL.gov

Prepared By:

Opticos Design, Inc.

2100 Milvia Street; Suite 125
Berkeley, California 94704

215 N Damen Avenue
Chicago, Illinois 60612
510.558.6957

Missing Middle Housing term created by Daniel
Parolek/Image © Opticos Design, Inc./For more info
visit www.missingmiddlehousing.com

What's Inside?

MMH Scan™ Analysis + Definition of Barriers to Missing Middle Housing

Chapter 1	Purpose + Objectives	5
	What This Study Is About	6
	Overview of Bloomington's Population + Housing	8
	Why Missing Middle Housing (MMH) Is Important in The Future of Communities	10
	What We've Heard	12
Chapter 2	About Missing Middle Housing	15
	Missing Middle Housing Overview	16
	Important Attributes of Missing Middle Housing	20
	Palette of Missing Middle Housing Types	30
	Upper Missing Middle Housing Types	44
	"Almost" Missing Middle Housing	46
	Local Missing Middle Housing Examples	48
Chapter 3	Missing Middle Ready Areas	51
	Missing Middle Housing-Ready Neighborhoods	52
	Transforming Auto-Dependent Locations for MMH Applications	58

Chapter 4	Analysis of Barriers	63
Overview of Barriers Assessment		64
Policy Analysis: Comprehensive Plan		65
Zoning Barriers		69
Barriers Specific to Allowed Density		80
Barriers Specific to Minimum Lot Area/Width		82
Next Steps Towards Implementation		84

Purpose + Objectives



In this chapter

1.1 What This Study is About	6
1.2 Overview of Bloomington's Population + Housing	8
1.3 Why Missing Middle Housing (MMH) Is Important in The Future of Communities	10
1.4 What We've Heard	12

1.1

What This Study Is About

The City of Bloomington is working to ensure that growth and reinvestment result in the variety of housing choice and affordability that are key for its future needs.

Sources:

¹ Emily Badger and Quoc Trung Bui, "Cities Start to Question an American Ideal: A House With a Yard on Every Lot", *The New York Times*, 2019

² *Make it count: Measuring our housing supply shortage.* Elena Patel, Aastha Rajan, and Natalie Tomeh, 2024

³ ACS 5-Year Estimates, 2010 and 2023



Figure 1.1 An example of a duplex MMH type with separate entries in Bloomington.

The Need for More Housing Choice

In the United States, 75 percent of residential land only allows a detached single-family home.¹ The vast majority of these homes are located in conventional neighborhoods. This land use pattern, among other factors, has contributed to a housing shortage of approximately 4.9 million housing units in 2023, according to the Brookings Institute.² At the same time, real estate trends indicate increasing demand nationwide for greater housing choices in walkable environments, with convenient access to amenities and services, and reduced dependence on driving for daily needs. However, choices offered by most housing markets continue to be either single-unit houses or large apartment projects.

The City of Bloomington, from 2010-2023, gained 3,409 units. The largest increase has been in single-unit detached (+1,748 units) and large apartments, over 20 units (+787 units). The amount of small multi-unit buildings (two to four units) has decreased during this time.³

At the same time, demand for housing options in Bloomington has risen, with certain demographics, such as seniors and emerging students looking for housing types beyond large single-family homes, such as aging baby boomers and emerging professionals looking for smaller places to live closer to amenities but the available choices primarily continue to be single-family houses and large apartment projects.

Breakdown of Report Contents

This report provides a holistic overview of MMH including a look at the current housing stock, an in-depth analysis of current zoning barriers, and important criteria for future MMH development.

Chapter 1:

Purpose + Objectives

Introduces the study and the need for MMH within Bloomington

Chapter 2:

About MMH

Provides an overview of key characteristics and attributes of MMH

Chapter 3:

Missing Middle Ready Areas

Defines "walkable centers" and how MMH fits within them

Chapter 4:

Analysis of Barriers

Identifies existing barriers that prevent MMH development

The Need for Regulatory Change

Too often, the types and sizes of new dwellings that the market wants are not allowed by local policy or zoning regulations. This means that innovative developments need to go through complex and uncertain review processes when trying to respond to the shifting market. Regulatory change is needed to make new investments predictable and simple.

Missing Middle Housing (MMH) is intended to be part of low-rise residential neighborhoods, which are typically zoned as “single-family residential” in conventional zoning. In this analysis, “single-family” is also referred to as “single-unit.” However, because MMH contains multiple units, it is, by definition, not allowed in single-unit zoning districts.

On the other hand, most multi-family zoning districts in conventional codes allow much bigger buildings (both taller and wider) and also typically encourage lot aggregation and large suburban “garden apartment” buildings. The environments

created by these zoning districts are not what is intended by Missing Middle Housing.

Focus of the Study

This study analyzed existing and potential walkable centers within the City with an objective to identify areas suitable for MMH. This was followed by the regulatory analysis of six zoning districts, selected by the City of Bloomington staff, to study how these zones could contribute to generating MMH.

The zoning districts selected were R-1C, R-2, R-3A, R-D, D-2, and B-1. The zones were selected for two reasons including, the extent to which they occur near downtown, existing centers of activity, or institutions, and because the allowed size and scale of buildings in these zones align with the house-scale nature of typical MMH types. The B-1 zone was additionally included to explore how a commercial district could incrementally allow more residential uses.

Q CLOSER LOOK

Selected zoning districts include:

- **R-1C:** Single-Family Residence District
- **R-2:** Mixed Residence District
- **R-3A:** Multiple-Family Residence District
- **R-D:** Downtown Neighborhood Residence District
- **D-2:** Downtown Transitional District
- **B-1:** General Commercial District

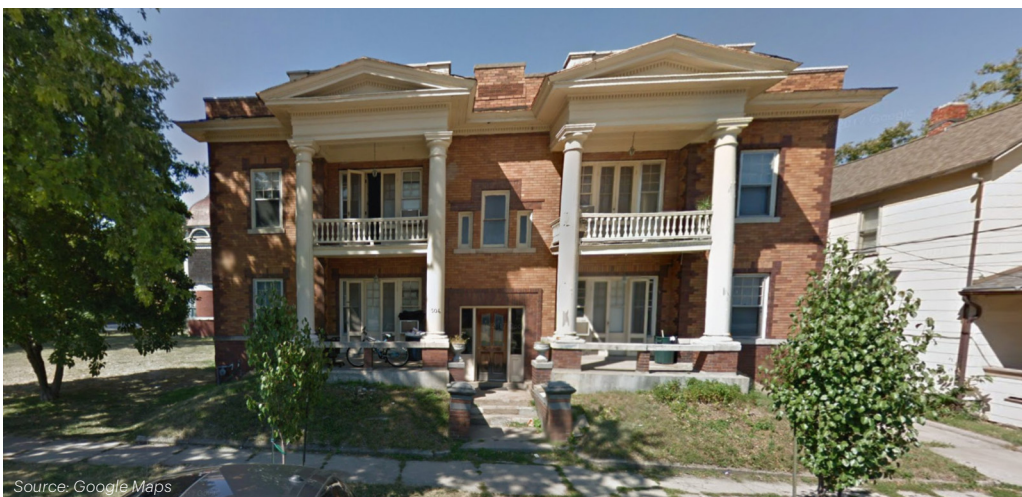


Figure 1.2 An example of a fourplex MMH type in Bloomington.

Source: Google Maps

1.2

Overview of Bloomington's Population + Housing

A starting point to understanding Bloomington's housing needs is to review how its population is projected to change over the coming decades.

Population Projections

According to the Bring it, Bloomington! Comprehensive Plan, Bloomington is projected to reach approximately 97,000 by 2035, nearly a 27% increase over 2010. To match this population increase, Bloomington would require 13,000 new housing units by 2035.¹

The existing housing stock is primarily single-family, with some existing MMH-type housing options within the most historic areas of the City. The majority of new housing permits issued are either for detached single-family homes or large multi-family apartments, with few housing choices in between.

Household Characteristics ³	
Total Population	78,703
Average Household Size	2.24
Single-Person Households	37%
Householders aged 65+	21%
Homeowners	61.6%
Renters	38.4%
Vacant Housing Units	7.5%

The Bloomington-Normal region has seen strong job growth and is an attractive market for future housing development. Despite maintaining a relatively attainable housing market, when compared to median incomes in this area, Bloomington is at risk of dramatically rising home prices due to the lack of supply and limited amount of housing units produced in the past decade.²

Solutions to this housing and affordability gap will need to explore new types of housing that offer a broader range of price points and unit sizes.

Zoning Characteristics ⁴	
Total Amount of Land	17,797 acres
Percentage of Land Zoned with Selected Zoning Districts ⁵	52.8%
Percentage of Land Zoned for Single-Family Housing ⁶	27.9%
Percentage of Land Zoned for Multi-Family Housing ⁷	14.7%

⁵Includes R-1C, R-2, R-3A, R-D, D-2, and B-1 zoning districts.

⁶Includes R-1A, R-1B, R-1C, and R-1H zoning districts.

⁷Includes R-2, R-3A, R-3B, R-4 and R-D zoning districts.

Sources:

¹ City of Bloomington Comprehensive Plan 2035, 2015

² Regional Housing Market Analysis, Bloomington-Normal, Illinois, 2022

³ ACS 5-Year Estimates, 2023

⁴ City of Bloomington GIS Database

Housing and Income Snapshot

City of Bloomington

\$75,449
median household income¹

A median income household in Bloomington can afford the following without being considered "cost-burdened"...

\$224,583
median sale price²

\$236,760
home price attainable to a median income homeowner⁴

\$1,299
average monthly rent (any bedroom type)³

\$1,618
monthly rent attainable to a median income renter

Note: Data provided throughout the report is reflective of current conditions at the time of the release of this report in February 2025. Housing costs are rapidly increasing in Bloomington, therefore, while the analysis remains the same, the data is subject to change in the future.

Sources:

¹ ACS 5-Year Estimates, 2023

² Zillow, Housing Market Overview, Dec. 2024

³ Zillow, Rental market summary, Feb. 2025

⁴ Utilized Mortgage Calculator from NerdWallet.com. Assumes a 30 year mortgage, 10% down payment, good credit score, and 6% interest

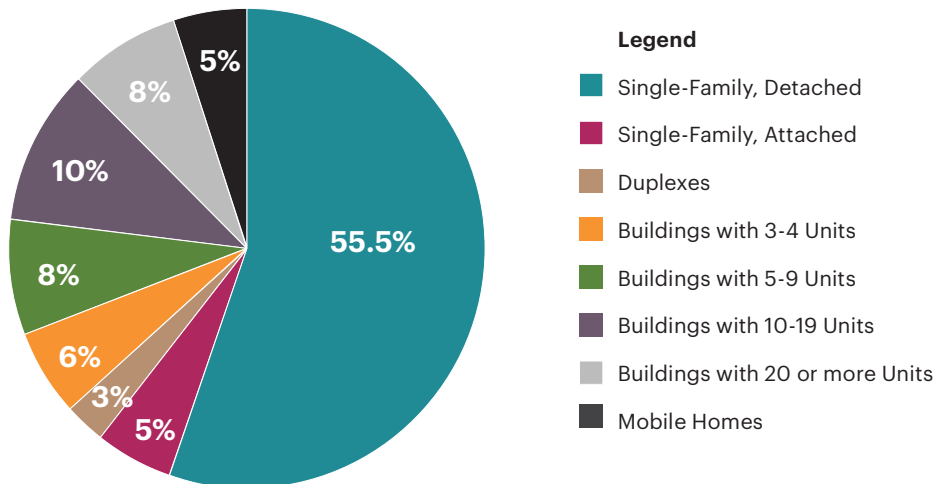
⁵ Regional Housing Market Analysis, Bloomington-Normal, Illinois, 2022

19% of homeowner households in Bloomington are cost-burdened.¹

38% of renter households in Bloomington are cost-burdened.¹

26% expected increase in residents aged 65 or older through 2026 in the region.⁵

Existing Housing Stock by Housing Type¹



1.3

Why Missing Middle Housing (MMH) Is Important in the Future of Communities

Key national trends point to Missing Middle Housing as an essential strategy for communities to spur reinvestment and housing production.

Sources:

¹National Association of Realtors

²American Planning Association

Cities are Prioritizing Walkability for the Triple-bottom-line Benefit

- The improved physical and mental health of residents
- Environmental stewardship
- Economic benefits

Walkable Living in Demand

- There is a 20-35 percent gap between the demand and supply of walkable urban living choices, created by the fact that on the supply side, essentially two housing products are being provided: single-unit houses and mid/high-rise apartments.
- 60 percent of people favor neighborhoods with a walkable environment, and a mix of houses and stores rather than neighborhoods that require more driving between home, work, and play.¹

Housing Choices Have Been at Extreme Ends of the Spectrum

For the past 75 years, we have primarily been building detached single-unit houses and mid-rise/high-rise apartments, without addressing the market needs between these two ends.

Millennials and Baby Boomers²

- 56 percent of millennials and 46 percent of baby boomers want to live in more walkable neighborhoods.
- 59 percent of millennials and 27 percent of baby boomers are looking for MMH.
- Emerging students and young professionals are often not able to buy a single-family home yet, or would prefer other housing choices, along with access to amenities, restaurants, and public transit.

Office Tenants¹

Office tenants prefer locations in walkable environments over typical suburban office parks by a ratio of 4 to 1.

Changing Demographics²

In 2021, 70 percent of households did not have children, but we are building as if they do. Further, nearly 30 percent of households today are single-person households, and this trend is anticipated to continue. Millennials, baby boomers, and single-person households do not need or want a large yard or house to maintain.

10,000 Baby Boomers Retire Every Day³

Half of them retirees have no retirement savings and depend on their social security payments averaging \$1,341 per month. These retirees require smaller and more affordable housing choices.

Sources

- ¹NAIOP Commercial Real Estate Development Association
- ²U.S. Census Bureau
- ³"Baby Boomers Retire", Pewresearch.org, 2010

Shortage of 3 Million Units

Across the U.S., we are 3 million units short of the demand for small-lot and attached housing units.

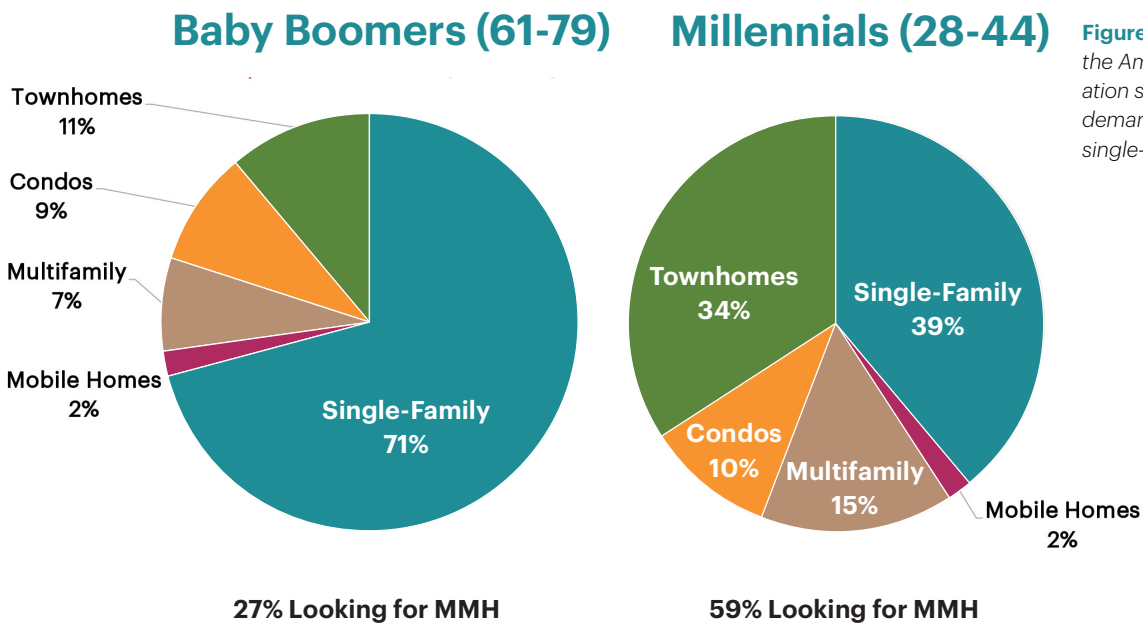


Figure 1.3 This graphic from the American Planning Association shows a growing national demand for walkability and non-single-unit housing choices.

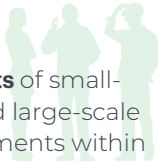
1.4

What We've Heard

Conversations with various stakeholder groups give insights into the barriers and opportunities related to housing and development.

The following summarizes what was heard in stakeholder interviews with various interest groups involved with housing development and/or community members with a vested interest in creating an inclusive, livable Bloomington. This section provides insight into "on-the-ground" experience and perception of barriers to diversifying housing. To note, as in all public processes, this is a snapshot in time and may not reflect the opinions of all stakeholders.

“Smaller and better is hopefully on the horizon. We just need to get the zoning to make it work.”



Architects of small-scale and large-scale developments within the region.

“It's really hard to maintain this diverse workforce because we don't have a diverse housing stock.”



Non-profit Investors interested in increasing housing diversity to the Bloomington market.

Developers & Designers

The first stakeholder group consisted of a mix of 15 local investors, developers, architects, and engineers.

- **Housing Demand.** There is a growing housing demand for senior residents and entry-level professionals/emerging students. These demographics are not looking to buy a large single-family home, however current housing stock offers them few options. Beyond a single-family home, developers are often limited to a townhouse or a large apartment product due to a combination of zoning restrictions, building code complexities, and financing tools.
- **Zoning.** Current standards incentivize developers to "fit" as much building footprint on a lot as possible regardless of current interest to build smaller.

- **Infill Lots.** There is interest from developers to build MMH type housing on infill lots. While the City is open to these housing options, there is a barrier due to the community's fear of increased traffic, noise, etc.
- **Parking.** Current parking standards are high and add cost which disincentivizes developers from building these additional units. Current standards do not allow flexibility in what is counted towards the total number of parking. Occasionally, it is community members that live in the neighborhood who demand more parking be provided above what the code may require, especially for multiple units.
- **Landscaping.** Current requirements for landscape screening and detention ponds are restrictive to development and often require the purchase of larger lots to meet these standards.
- **Liability.** There are often problems with the insurance and financing required for condos, so it is often avoided even if the community desires more home ownership options for multi-unit buildings.
- **Subdivisions.** Subdivision standards that support small lot and "fee-simple" housing options are highly desirable by both developers and community members.

Community and Housing Advocates

The second stakeholder group consisted of a mix of 14 local neighborhood activists, regional planners, realtors, affordable housing providers, and neighborhood association members.

- **Housing Demand.** Most new development is in the form of large single-family houses with little development for smaller products that fit diverse community needs. This contrasts Bloomington's rich history of MMH which included an abundance of duplexes that the community desired.
- **Zoning.** The current code provides too many low-intensity residential zones and not enough medium or high-intensity residential zones. The City has been open to new housing and has remained steadfast in pushing for infill. They need to continue that effort.
- **Access to Transit.** New development needs to ensure connectivity to public transit. Often, housing that is currently attainable is located in areas that are not accessible to local transit.

■ **Preservation.** There are many existing properties in Bloomington that currently are not able to keep up with maintenance or rehabilitation. Strategies to support quality repair of these homes or incentivize local developers to invest in these properties are needed. Additionally, city ownership of these and other key parcels could help prevent further neglect of these properties and potentially be used to attract developers.

■ **Neighborhoods.** There is a need to incentivize owner-occupancy within the "central city neighborhoods" of Bloomington that may already have existing MMH types. Additionally, there are many areas of Bloomington that are suitable for MMH with opportunities for infill, such as the following:

- Areas between Downtown and Clinton Street
- Along Veterans Parkway
- North of Oakland Street towards Downtown
- Areas surrounding Miller Park

■ **Assessments.** Often multi-unit properties are assessed lower than single-unit buildings in the same neighborhood. This discrepancy needs further study.

“How do we fit something smaller that can meet all the community needs?”

Neighborhood Association members



“Low residential zoning standards need to be changed into medium or high densities.”

Affordable Housing Providers



“There are a lot of properties around the central city that are not getting attention.”

Realtor looking for renters and owners for existing properties across Bloomington.



Source: Google Maps



Source: Google Maps



About Missing Middle Housing

CHAPTER
2

In this chapter

2.1 Missing Middle Housing Overview	16
2.2 Important Attributes of Missing Middle Housing	20
2.3 Palette of Missing Middle Housing Types	30
2.4 Upper Missing Middle Housing Types	44
2.5 "Almost" Missing Middle Housing	46
2.6 Local Missing Middle Housing Examples	48

2.1

Missing Middle Housing Overview

Missing Middle Housing (MMH) can be defined as house-scale buildings with multiple units in walkable neighborhoods. They are compatible in form and scale with typical single-family homes and are an effective strategy for "gentle infill" within existing residential neighborhoods.

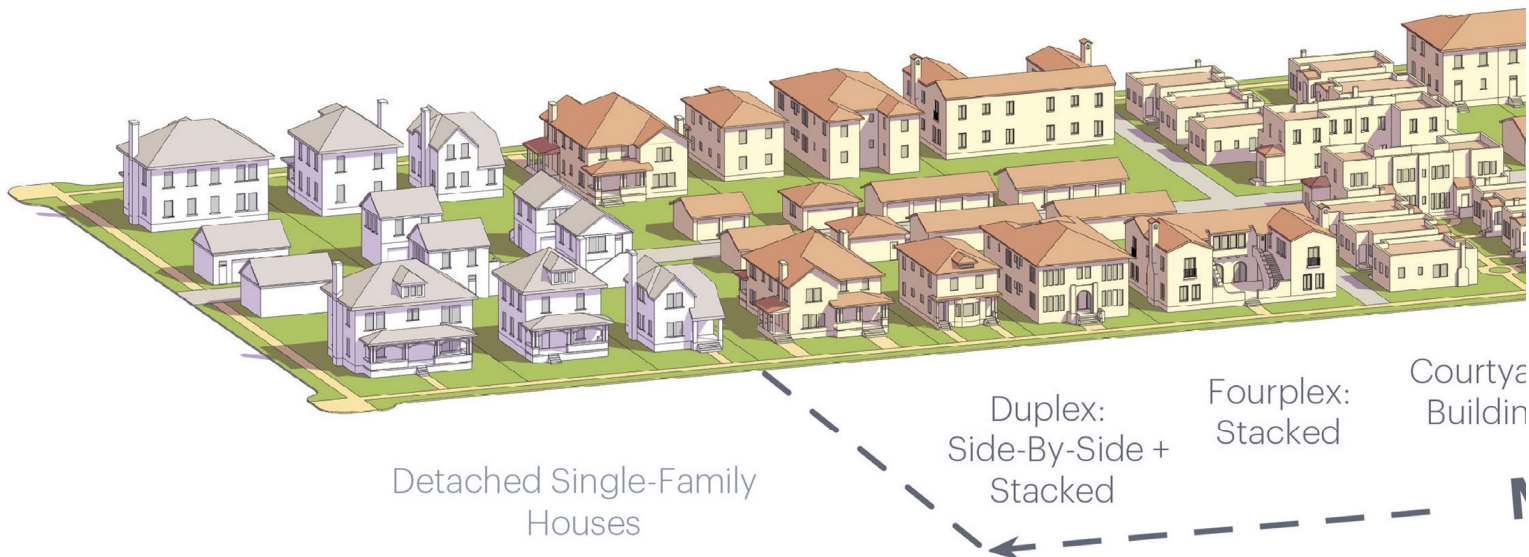
Missing Middle Housing (MMH) includes a range of house-scale buildings that contain more than one housing unit, such as duplexes, triplexes, fourplexes, and cottage courts, built to the same scale as a single-unit house. Missing Middle Housing responds to the shifting household demographics nationwide and can meet the need for more housing choices at different price points, including both rental and homeownership opportunities. Simple and well-designed Middle Housing types achieve medium density and provide high-quality, marketable options between the scale of single-unit houses and mid-rise apartments.

They are called "missing" because very few of these housing types have been built since the early 1940s due to regulatory constraints, the shift to

auto-dependent patterns of development, and the incentivization of single-unit homeownership by the federal government. Before the 1940s, they were a natural part of the housing mix, helping to provide housing choices to people at a variety of stages in their lives and income levels. Communities and organizations, including AARP, are realizing that Missing Middle Housing is important in helping neighborhoods thrive while providing housing choices as people age and desire to stay in their neighborhoods.

When implemented thoughtfully, MMH can provide pathways to ownership through smaller starter homes, increase rental options in small-scale multi-family housing, and build generational wealth with opportunities for passive income.

Figure 2.1 The palette of Missing Middle Housing types provide a range of "middle" building types between the scale of a typical detached single-unit house and that of larger residential buildings.



Benefits of Missing Middle Housing

When implemented correctly, MMH can be an important place-making tool with many community benefits, including:

■ Provides housing options

MMH provides a middle-scale housing option with smaller-sized units that help keep development costs down. This attracts a different market of buyers and renters whose needs are currently not being met.

■ Promotes access to transit

MMH supports transit as a primary way to commute by adding housing units in transit-focused environments where driving can be a choice but not a necessity. Housing near amenities and transit is a key component of fostering active lifestyles within pedestrian-safe neighborhoods.

■ Fosters sense of community

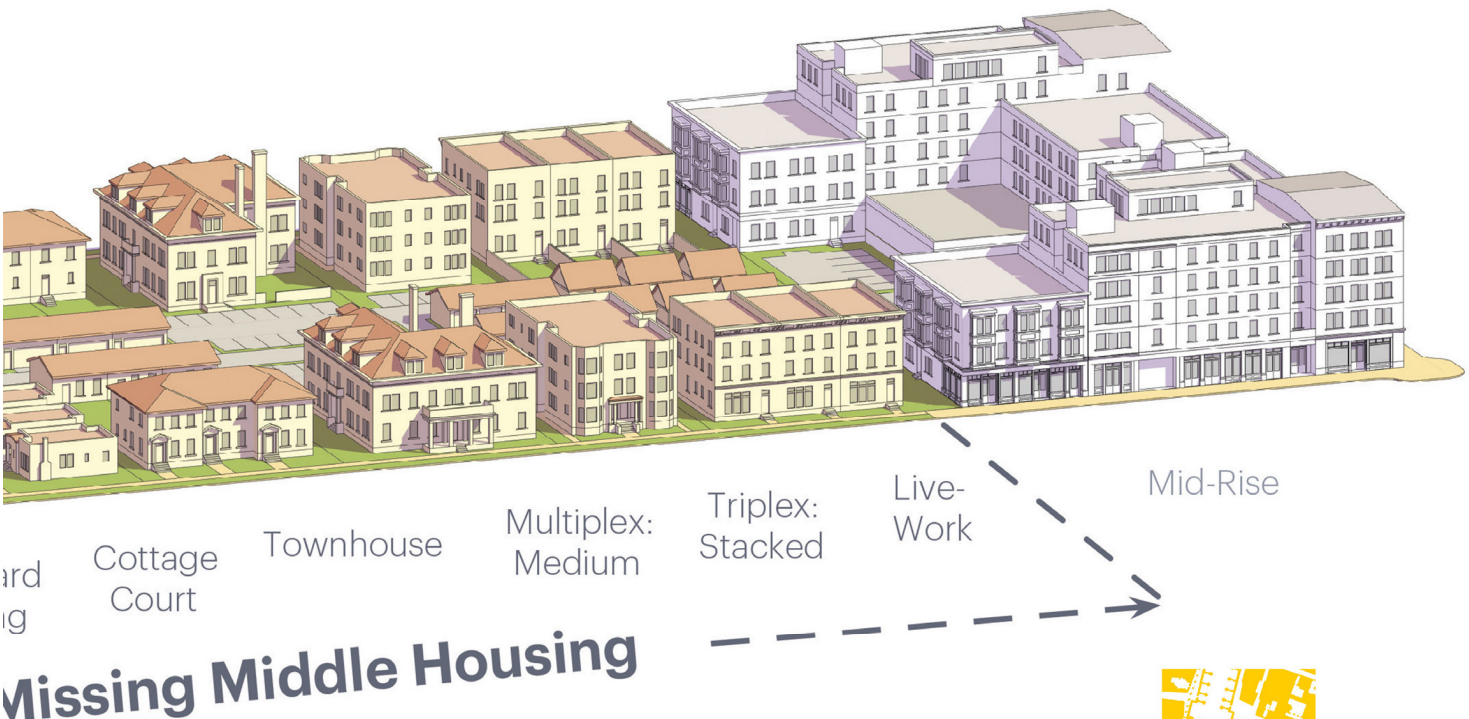
MMH integrates private and shared open spaces, promoting interaction between tenants and a sense of community that is important, especially considering the rise of single-person and older households. These types also encourage co-living, multi-generational living, etc.

■ Promotes sustainability

MMH uses land more efficiently by increasing the number of units per parcel, and consumes less energy than a single-unit house through shared walls and ceilings. These types also use fewer building materials to house more people.

■ Provide local equity-building opportunities

MMH can build local equity in the housing market. By allowing a wider range of housing types, MMH can increase attainable rental options, provide a pathway to homeownership for first-time homeowners, generate a passive income that can lower housing costs for existing homeowners, and provide a low-cost entry option for local builders. Because of their simple forms, smaller size, and Type V construction, MMH can be built incrementally over time with help from local developers and housing providers.



Missing Middle Housing



Copyright ©2025
Opticos Design, Inc.



Figure 2.2 49 units, 30 du/ acre
Building 175' x 165', 3 Stories.

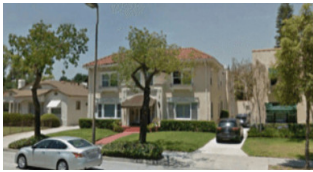


Figure 2.3 5 units, 29 du/ acre
Building 40' x 65', 2 Stories.



Figure 2.4 Shared open spaces can foster a sense of community and interaction between neighbors.

RiverHouse, Healdsburg, CA
Photo credit: Kim Carroll, Carroll Creative 2022

"Middle" in Two Ways

Importantly, Missing Middle Housing is "middle" in two ways. First and foremost, the term "middle" refers to the house-scale form and size that is compatible in width, depth, and height to a typical detached house. Second, "middle" refers to housing that is more attainable and able to deliver housing for middle-income families. Middle housing is designed to work on typical infill lots and use smaller units in buildings that can lower the land cost and be built incrementally over time. While MMH is not a guarantee of affordability, it is often called "affordable by design." These two aspects, along with the following advantages, make it distinct from other development types and highlight why MMH needs to be part of a broader housing toolbox for all cities.

Medium-Density but Lower Perceived Densities

MMH building types typically range in density from 8 dwelling units per acre (du/acre) to up to 52 du/acre, depending on the building type and lot size. It is important not to get distracted by the density numbers when thinking about these types. Density is an unpredictable factor that depends on many variables, as shown by the examples in Figures 2.2 and 2.3.

Built form is more clearly articulated by factors such as building height, footprint, and massing, meaning the overall shape or volume of a building. Due to the small footprint of MMH types, and the fact that they are usually mixed with a variety of building types, even on an individual block, their perceived density is usually quite low—they do not look like dense buildings (even though their densities may be quite high).

A combination of these MMH types provides a neighborhood with a minimum average of 16 du/acre. This is generally the threshold at which an environment has enough households to be transit-supportive, and at which neighborhood-serving retail and other services become financially viable.

Smaller, Well-Designed Units

The starting point for MMH is smaller-sized units (500 to 1,000 square feet). A common mistake by architects or builders new to building MMH is trying to force suburban unit types and sizes into urban contexts and MMH types. The challenge is to create small spaces that are well-designed, comfortable, and usable. As an added benefit, smaller unit sizes can help developers keep their costs down, improving the proforma performance of a project, while making housing options available to a larger group of buyers or renters at a lower price point.

Off-Street Parking Does Not Drive The Site Plan

Trying to provide too much on-site parking can make a MMH development project not viable. If large parking areas are provided or required, these buildings become very inefficient from a development potential or yield standpoint, reducing the 16 du/acre density threshold. As a starting point, these units should provide no more than one off-street parking space per unit. To enable lower off-street parking requirements, access to transit within walking or biking distance, and/or on-street parking availability can enable a lower need for off-street parking. Housing design that forces too much on-site parking also compromises the occupant's experience of entering the building or "coming home." This street presence and welcoming entrance can greatly impact marketability.

Simple Construction

Because of their simple forms, smaller size, and simple wood-frame construction, Missing Middle building types can help developers maximize affordability and returns without compromising quality by providing housing types that are simple and affordable to build.

Marketability

A final critical characteristic is that these housing types are very close in scale to single-unit homes and provide a similar user experience. For example, in these types, you enter through a front porch facing the street instead of walking down a long corridor or anonymous stairway to get to your unit. This makes the mental shift for potential buyers and renters much less drastic than making a shift to live in a large apartment building. This, combined with the fact that many baby boomers likely grew up in or near to similar housing types in urban areas or had relatives that did, enables them to easily relate to these housing types.

Moving the Needle on Housing

Missing Middle Housing offers an opportunity for architects, planners, real estate professionals, and developers to think outside the box and to begin to create immediate, viable solutions to address the mismatch between the housing stock and what the market is demanding: vibrant, diverse, sustainable, walkable urban places.

Missing Middle Housing types should be integrated into comprehensive and regional planning, zoning code updates, Transit Oriented Development (TOD) strategies, and business models for developers and builders who want to be at the forefront of this paradigm shift.

Bloomington needs more housing at all scales and will require thinking (and developing) in both big and small ways in order to respond to the housing crisis. Implementing policy and regulatory changes take many years or decades to see the full impact. It is imperative that Bloomington gets zoning and subdivision regulations in place now to establish a path forward to build and deliver the housing necessary to support the projected increase in population.



Figure 2.5 *The simple forms, smaller size, and compatibility with simple wood-frame construction help maximize affordability and investment returns, and are consistent with the construction strategies familiar to most residential homebuilders, as shown in this under-construction MMH project in Papillion, Nebraska.*

2.2 Important Attributes of Missing Middle Housing

Important Design Elements of Missing Middle Housing Types

Key design features distinguish Missing Middle Housing from other multi-unit housing developments. All Missing Middle Housing types share the following important characteristics:

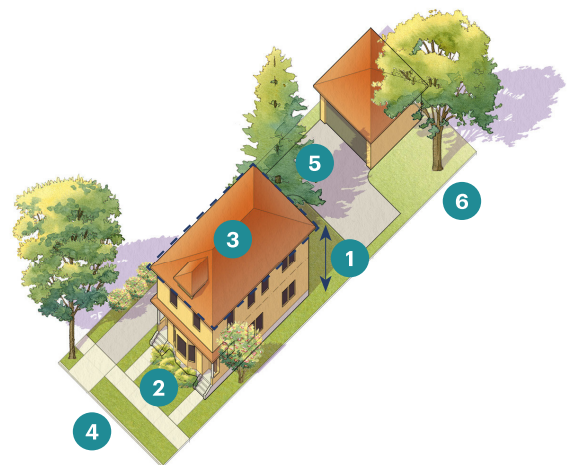
- **Height.** Like a single-unit home, MMH types are typically two to two-and-a-half stories maximum. A third story can be allowed with careful consideration of form and scale impacts on the surrounding built environment.
- **Multiple units per building.** These types have anywhere from two to 12 units per building. Upper Missing Middle types may have a maximum of 20 units.
- **Footprint.** With a main body width of 50-60 feet along the street and up to 80 feet overall when secondary "wings" are included, MMH footprints are compatible with single-unit homes.
- **Off-street parking.** No more than one off-street parking space per unit is recommended for MMH. Detached parking structures can help maintain a house-scale form for primary buildings in neighborhoods with houses with narrower widths.
- **On-site open space.** Private open space is not needed and should not be required. Instead, a shared open space is provided in the form of a rear yard, a wide side yard, or a courtyard space.
- **Driveways.** Driveway design for MMH types should match the neighborhood context on a per-lot basis. If no alley is present, single-wide driveways are recommended when possible to avoid building frontages dominated by parking.

Sources:

¹*Missing Middle Housing, Thinking Big and Building Small to Respond to Today's Housing Crisis, Dan Parolek, Island Press*

Figure 2.6 Important Form Characteristics of Missing Middle Housing

- 1 Maximum height
- 2 Number of units
- 3 Footprint / main body dimensions
- 4 On-street parking
- 5 Driveways (if any)
- 6 On-site open space



Important Elements to Regulate through Zoning

Building on the important design elements, Missing Middle Housing requires zoning tools that are different from large-scale multi-unit housing development. For the successful application of MMH types, zoning and/or other applicable standards need to be calibrated to control the characteristics listed below.

■ Building Form + Scale

Overall building size (including maximum height, width, and depth) is best controlled by regulating lot width. Buildings the size of a house, or "house-scale," create an environment that is pedestrian friendly and ideal for residential zones.

■ Placement of Buildings, Parking, and Open Space

The location of a buildings' primary facade (how far a building sits back from the street), parking (limiting driveways and parking in the front of a building), and open space placement and layout help control neighborhood character.

■ Interaction with the Public Realm

The items listed above, as well as appropriate building frontage types (such as a porch or stoop) ensure that housing developments contribute to the overall quality of the public realm and create a pedestrian focused environment.

Location of Missing Middle Housing in Walkable Contexts

A critical characteristic of MMH types is that they are most effective when located within an existing or newly created walkable context. Buyers or renters of these housing types choose to trade larger suburban housing for less space, less yard to maintain, and proximity to services and amenities such as restaurants, markets, services, and employment.

For most towns or cities, including Bloomington, the most walkable neighborhoods are those located near downtown, in the historic core, or around commercial centers. These walkable neighborhoods likely already have, or could support, many Missing Middle types. In addition, there are areas that are not yet walkable but have the potential to become so with pedestrian-focused improvements and zoning that supports additional mixed use centers or corridors.

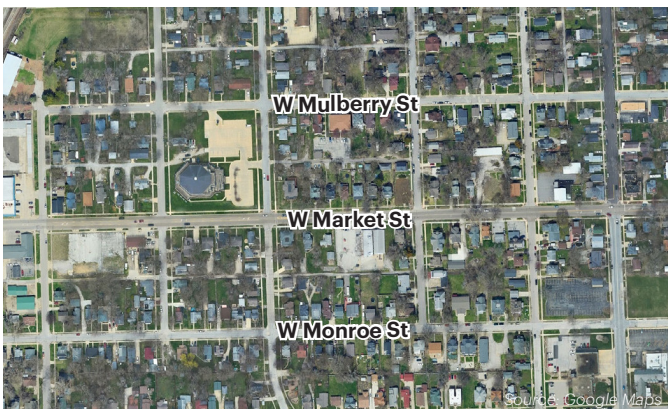


Figure 2.7 The Gridley Allen Prickett historical neighborhood in Bloomington has a large inventory of existing MMH types.

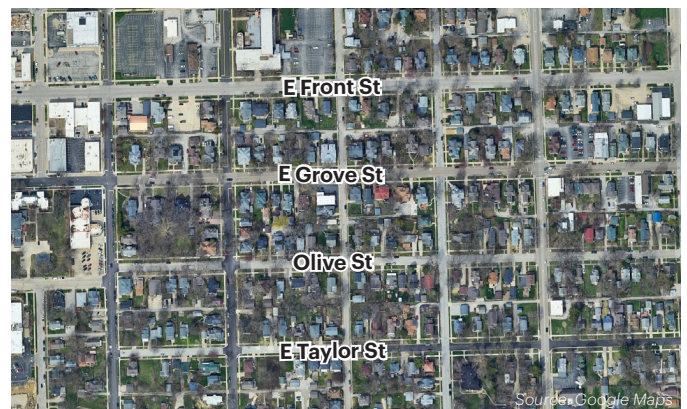


Figure 2.8 The Dimmet's Grove neighborhood in Bloomington is considered walkable and has a large inventory of existing MMH types.

Building Form & Scale

Elements of Building Form

The physical form of a building - its shape, size, height, and placement on a lot - is an important consideration when adding multi-unit housing within existing single-unit residential neighborhoods or establishing new neighborhoods. Controlling building forms helps to ensure that when new building types are introduced, they not only expand housing choice but also having a positive impact on the surrounding neighborhood.

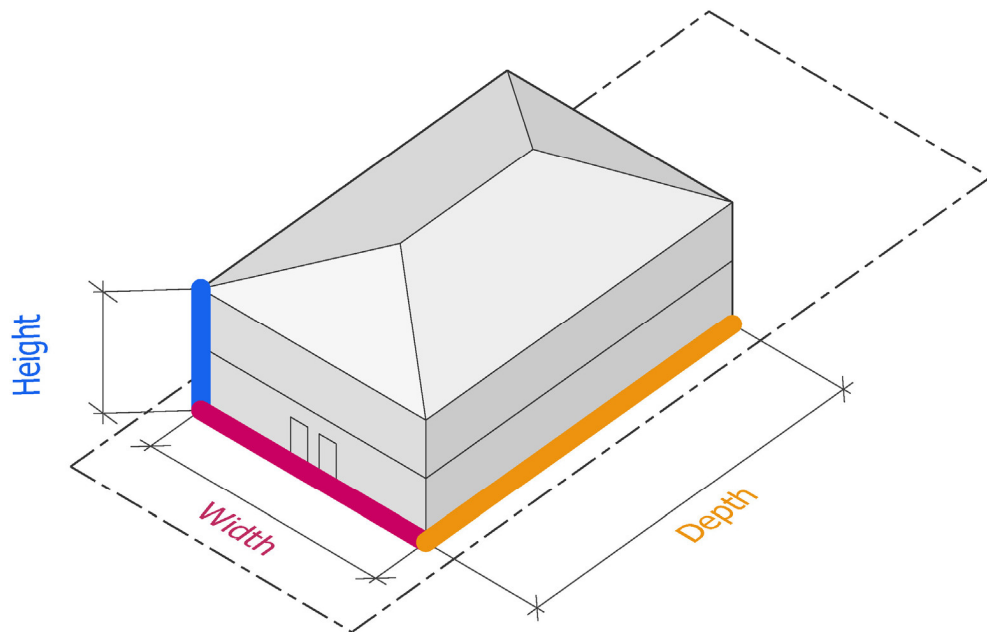
Because Missing Middle Housing includes a range of building types, varying in scale and intensity, they can easily be applied across a spectrum of built environments. Broadly speaking, buildings can be categorized into two groups: house-scale buildings and block-scale buildings (see the facing page for more details). Each MMH type has unique characteristics that dictate whether it works best in a house-scale or a block-scale application.

Best Practice for Regulating

Regulating by building footprint, height, and type can yield more predictable results and therefore ensure the correct application of house-scale versus block-scale building that align with the scale of the existing or desired environment.

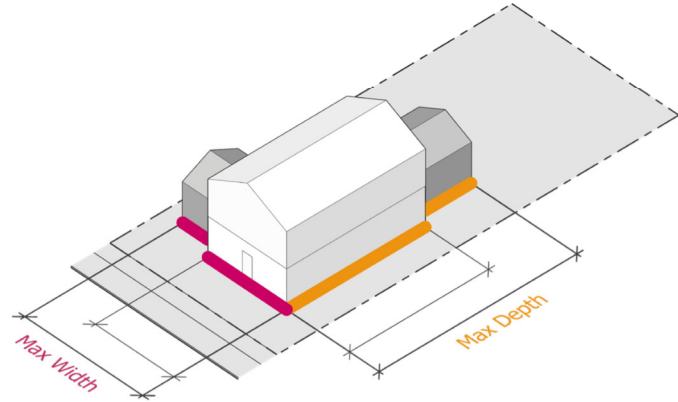
Notes:

Each Missing Middle Housing type has building dimensions (height, width, and depth) that are specific to it, and based on accurate internal layouts. See Section 2.3 for dimensions specific to each type.



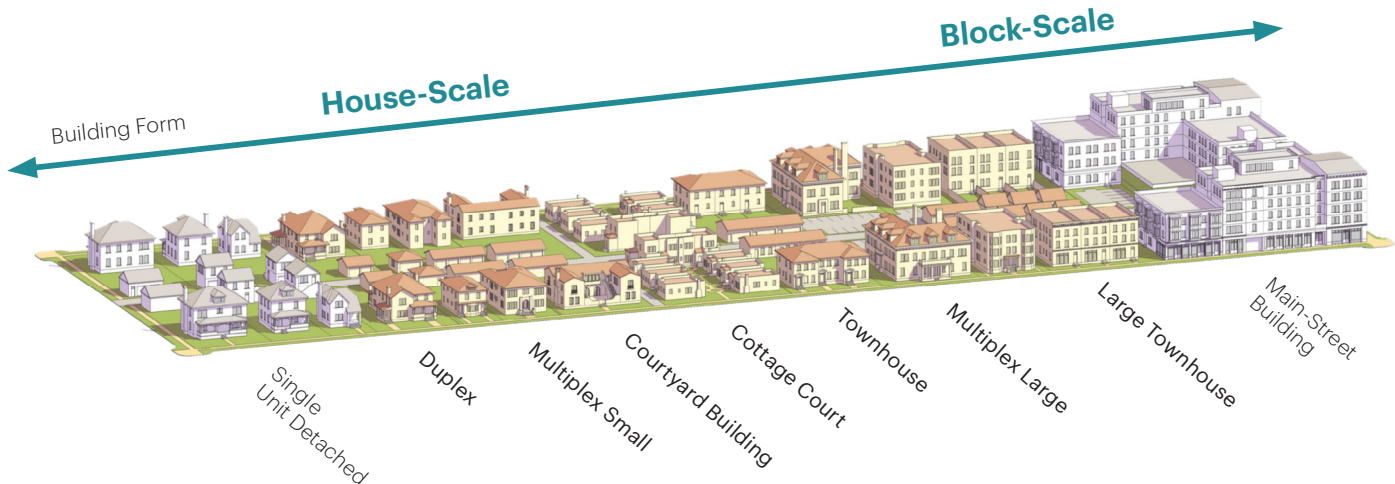
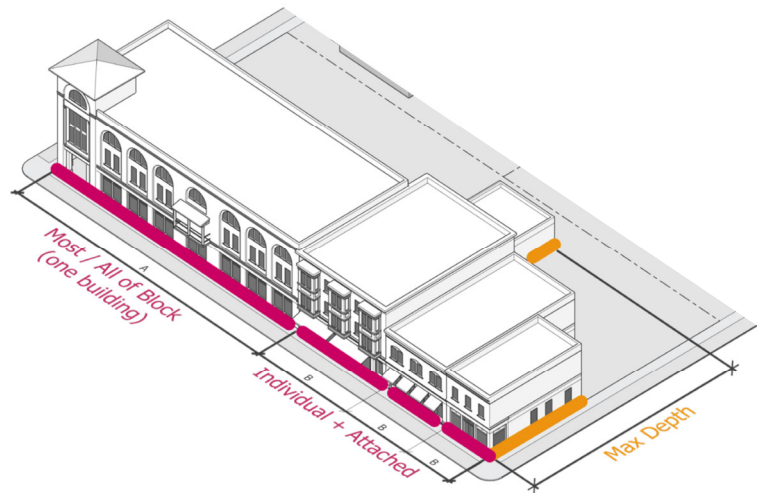
"House-Scale"

House-scale buildings are those that match the size and scale of a typical house, in terms of width, depth, height, and architectural details. House-scale buildings are typically a maximum 2.5 stories tall, such as single-unit houses, duplexes, triplexes, fourplexes, small multiplexes, cottage courts, and courtyard buildings. Building widths of these types range from 25 feet to 75 feet overall, including secondary wings. House-scale buildings will fit best in predominately residential zones.



"Block-Scale"

The footprint of a block-scale building occupies most of, if not all of, a city block; or, when multiple buildings are arranged together along a street, appear as long as most or all of a block. Examples include large multiplexes and townhouses. Block-scale buildings are most appropriate within a downtown fabric or directly along a major corridor. See Section 2.4 Upper Missing Middle Housing section for applications of block-scale middle housing types.



Lot Width

Importance of Lot Width

Zoning standards often regulate development by lot area to reinforce maximum allowed density. This approach may be appropriate for larger projects but not necessarily for infill lots. The approach of regulating using lot area prevents some housing types that are otherwise physically compatible with single-unit dwellings.

Applying lot width standards inherently controls the scale of buildings constructed on them. Lot width can be a more effective regulation than lot area because many projects can comply with the minimum lot area but still result in a building that is too large for its context. Even with low-density housing types such as a duplex, if allowed to fill up the building envelope, it can result in a building that is within the density limits but is larger than nearby houses in the same neighborhood. In conjunction with setbacks and height standards, a "buildable envelope" is created, ensuring a building's width, depth, and height dimensions cannot exceed that of the surrounding context.

Best Practice for Regulating

Regulating by lot width, and coordinating each lot size with housing types and maximum building footprints, creates MMH development that is correctly scaled across a range of neighborhood scales.

Typical Lot Widths of MMH Types

The graphic on the next page shows colored bars that display the typical lot width range for each MMH type. A range is provided to accommodate both parking access from an alley in the rear of the lot, which allows for a narrower lot, and parking access from the front of the lot, which requires a slightly wider lot. Both parking access conditions are found in Bloomington.

It is important to note that the diagram below represents the ideal width of a lot in order to understand which building types fit best. These typical lot sizes may consist of one or more "lots of record" when subdivision is taken in to consideration. For example, the side-by-side duplex or cottage court sites could be subdivided into individual "fee simple" lots to allow for ownership of each unit.

The Palette of Missing Middle Housing Types with typical Minimum Lot Widths

The palette of MMH types is provided for reference to the ideal lot width range of each type.



Duplex Side-by-Side
50'-75'



Duplex Stacked
40'-75'

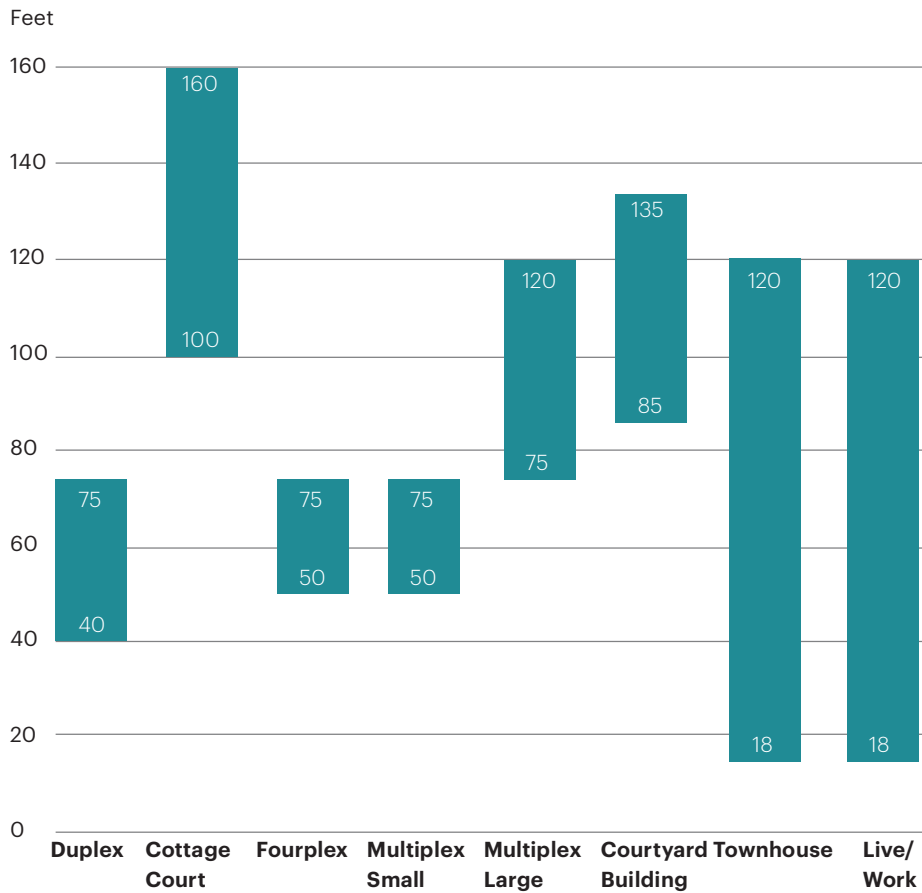


Cottage Court
100'-160'



Fourplex
55'-80'

Lot Width Ranges for Typical MMH Types



Notes:

Width ranges of up to 120 feet for townhouses and live/work are assuming multiple attached housing units. Best practices limit these to a set or "run" of four to six attached housing units before a massing break is required.



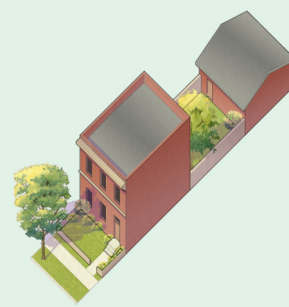
Multiplex Small
55'-80'



Multiplex Large
70'-120'



Courtyard Building
95'-150'



Townhouse
18'-25'



Live/Work
18'-25'

Frontages

What is a "frontage"?

A frontage is a ground-floor architectural feature (such as a porch, stoop, or storefront) that marks the entrance of a building and, therefore, provides a transition between the public and private realms. Frontages distinguish MMH from larger multi-unit buildings by mimicking the experience of entering a single-unit house from a privacy door, porch, or stoop as opposed to a long corridor.

Regulating frontages ensures that buildings interact with the public realm, and the transition between the two is designed to be pedestrian-scaled and encourage walkability.

The frontage types below are based on examples found in cities across the country. The most common frontage types in a particular neighborhood can be easily identified through a survey of existing conditions.

Why are frontages important?

Because MMH types are often embedded in residential zones, frontages that are consistent with those used on single-unit houses, such as porches and stoops, help MMH contribute to the residential look and feel of neighborhoods where they are located.

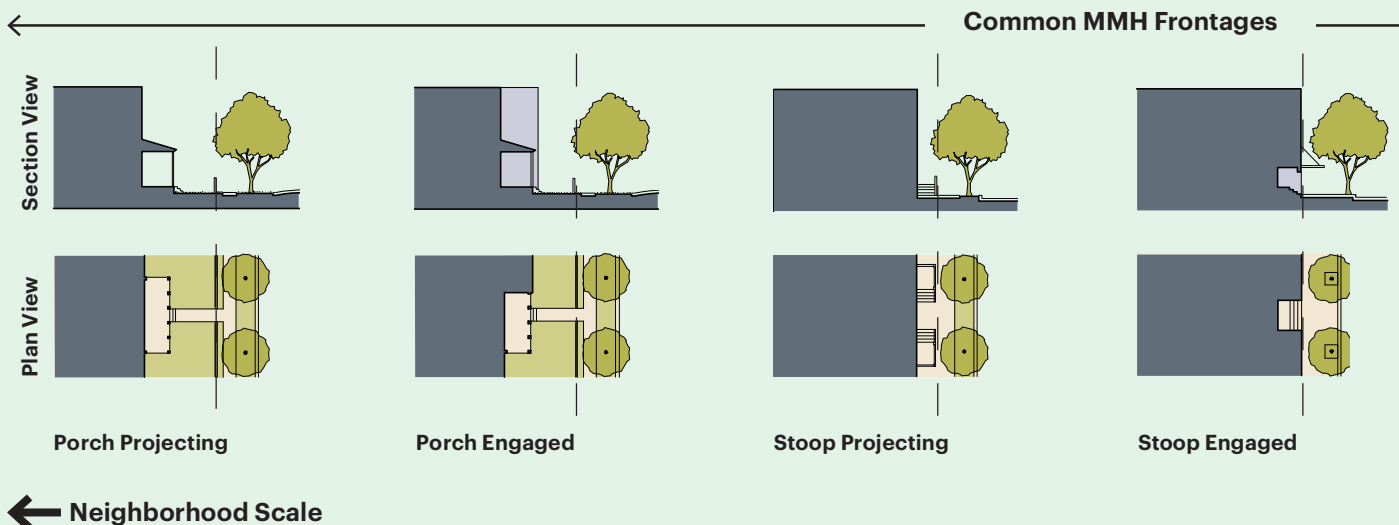
A strong sense of community is an important benefit that Missing Middle Housing provides to a neighborhood, and frontage types play a key role in this by creating a strong connection to the pedestrian-oriented streetscape.

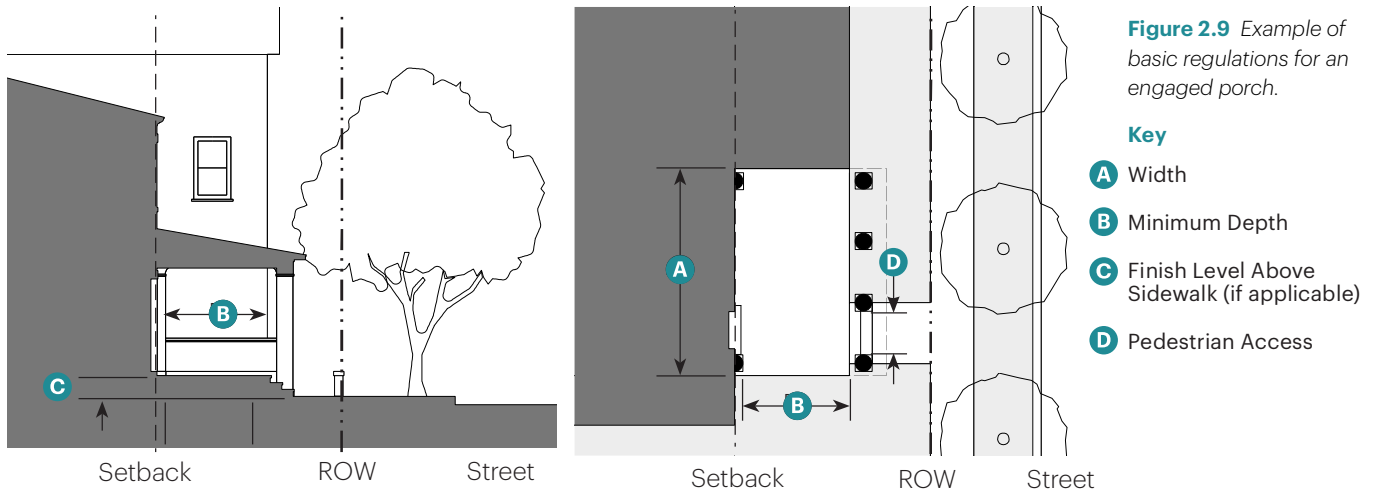
Buildings with blank facades or entries that are not visible from the street can appear anonymous. Creating clear, distinct entryways with room for socializing reinforces the neighborhood character of MMH types and provides for a more convivial and welcoming streetscape.

CLOSER LOOK

Spectrum of Frontage Types

Source: *Form Based Codes: A Guide for Planners, Urban Designers, Municipalities, and Developers*, Dan. Parolek AIA, Karen Parolek, Paul C. Crawford FAICP, Island Press





Best Practice for Regulating

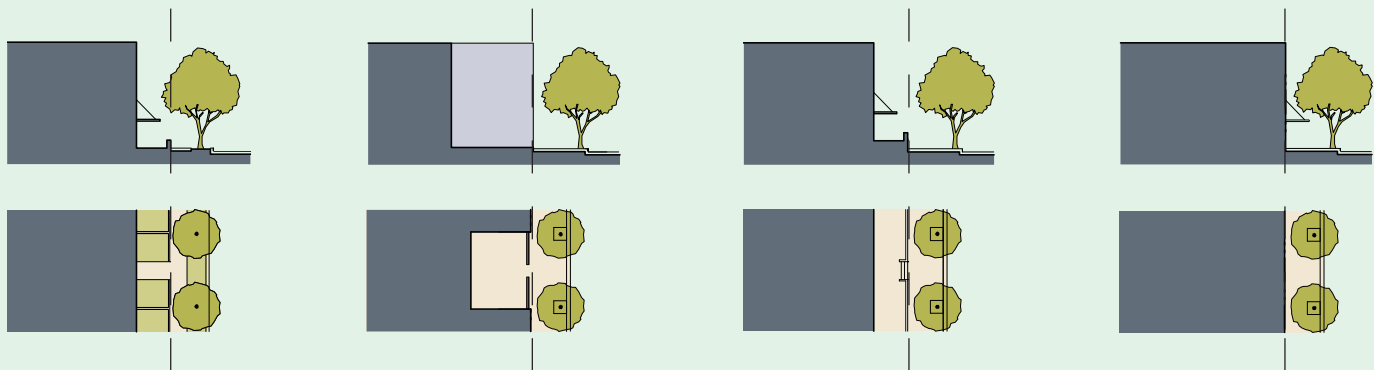
The detailed regulations for frontage types should be based on measurements from good local precedents to ensure they are appropriate. For instance, setting the correct minimum depth for stoops and

porches guarantees that they are usable, look like they are from the area, and that they improve the public/private interface by providing residents with a place to sit outside and greet their neighbors.

Source:

Form Based Codes: A Guide for Planners, Urban Designers, Municipalities, and Developers, Dan. Parolek AIA, Karen Parolek, Paul C. Crawford FAICP, Island Press

..... **Less Common MMH Frontages** ➔



Dooryard

Forecourt

Terrace

Shopfront

Downtown Scale ➔

Parking Requirements

Q CLOSER LOOK

The Real Cost of Parking

Surface Parking:
\$1,500 to \$5,000

Surface Parking with Roof: \$5,000 to \$10,000

Garage Parking:
\$25,000 to \$50,000

Costs are per parking space and inclusive of land costs. The costs shown above are US national averages from 2020.

Source: RS Means, www.rsmeans.com

Parking Design and Location

The number of required off-street parking spaces can greatly impact the feasibility of Missing Middle Housing, and is one of the most common barriers to enabling MMH. MMH building types rely on efficient use of available space on a lot for housing. For this reason, parking requirements can quickly become a barrier, as parking spaces use land on a lot that could be used for housing or shared open space.

The diagrams below illustrate how parking requirements can be a barrier to MMH on typical lots. In this example, no off-street parking requirements would enable a fourplex on even a small, 50-foot wide lot. When the requirement is two parking spaces per housing unit, most smaller lots could not accommodate the fourplex type because of the required parking spaces and driveways for access.

Apart from the land required to accommodate high parking standards, development costs for parking spaces, especially enclosed spaces, quickly affect the feasibility and attainability of MMH type projects (see national averages for parking space costs at left).

Best Practice for Regulating

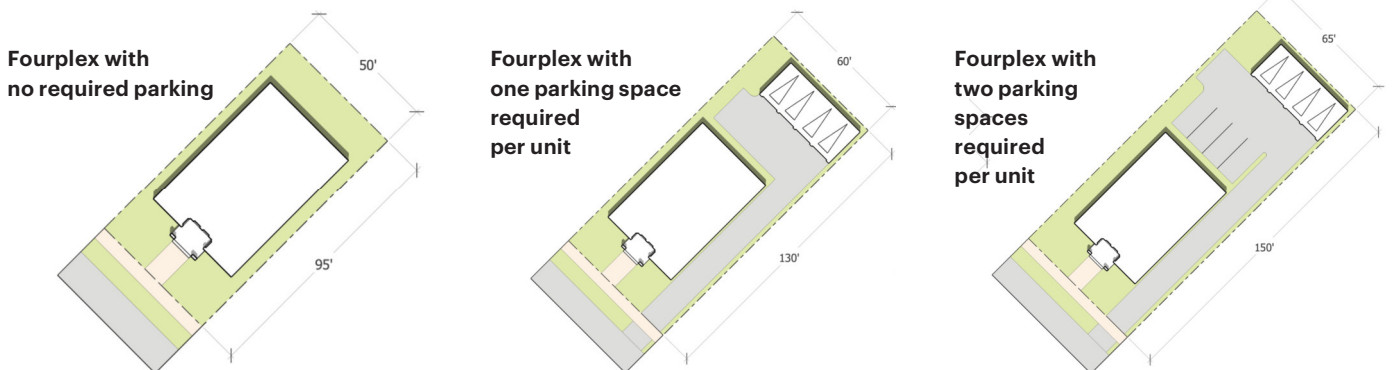
Parking requirements should be coordinated to existing conditions, such as available street parking, proximity to transit and alternate transportation modes.

Best practices advocate for removing parking minimums, and even setting parking maximums, particularly in areas with available mobility options. To control costs and open space, it is recommended to not exceed one off-street parking space per housing unit regardless of bedroom count.

When parking is provided, the selection of surface materials and design of the parking lot should aim to minimize urban heat island effect and untreated storm-water runoff. For example, using lighter-colored pavement and/or permeable pavers or paving material instead of typical asphalt can be a simple alternative.

Finally, when possible, parking should be located behind MMH buildings, reserving the front facade for frontage types and private open space to enhance the pedestrian experience of the street. At a minimum, garages should be required to be setback behind the front facade of the building.

Parking Requirements + Feasibility



Open Space

Benefits of Open Space

Open space is essential to encourage active and healthy lifestyles, allow people to connect with nature, increase tree canopy in communities, and help mitigate the effects of climate change.

Open space is an important attribute of MMH types, and is provided as both shared and/or private open space on the lot. Well-designed open spaces can create an inviting place for residents to relax and interact, allow for community gathering, provide greenery and trees. In addition, well-designed open space activates the adjacent street and public realm and helps connect neighborhoods.

Open Space Design Considerations for MMH

- Design open spaces to function as semi-private/private/shared spaces depending on the MMH type.
- Protect existing trees on the lot to the extent feasible, and provide space for new trees.

- For narrower front or side setbacks, consider uses such as native gardens, swales for stormwater treatment, etc.
- Utilize lighter-colored and permeable materials for hardscaped areas.
- Use landscaping to define building entrances and access.
- In MMH types with more units, such as a cottage court or courtyard building, the open space serves as the main gathering place. It is important to design the space to be usable (and ideally multi-functional), place it in a central location, and orient surrounding building facades and entrances to frame it. Frontages such as dooryards, stoops and porches can be used to make the open space inviting and encourage interaction.
- In the case of larger sites, the design of open spaces should consider existing mature trees and natural features, such as creeks, and integrate them into the site layout.

Open Space Best Practices for MMH



- A** Building frontage and entrance face open space
- B** Front setback landscaped, pathways reinforce pedestrian entrances
- C** Shade trees and green infrastructure

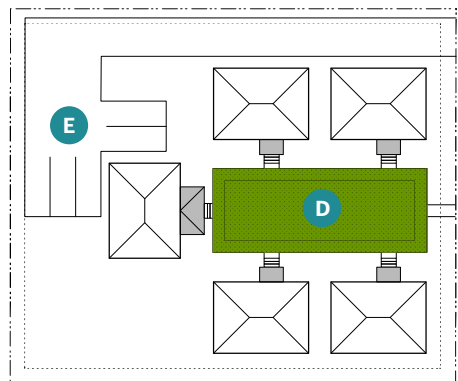


Figure 2.10 Left: Detached houses facing an open space.

Figure 2.11 Right: Open space within a cottage court.

- D** Recommended minimum 20 feet width for shared open space, building entrances from open space
- E** Open space oriented to street, parking at the rear of the lot

2.3 Palette of Missing Middle Housing Types

A range of building types for different contexts.

Building types, meaning structures defined by their configuration, disposition, and function, are a fundamental element of urban design and development. Matching building types to the existing context based on their spatial requirements is essential to creating a cohesive built environment. The palette of MMH types below identifies the ideal lot dimensions

across the spectrum of types organized by scale. Each building type requires the minimum lot dimensions shown to provide a high-quality living environment for residents, and the maximum is the limit at which lots become too large to deliver compact development patterns that support walkable environments.



The Palette of Missing Middle Housing Types



Duplex Side-by-Side
2 units



Duplex Stacked
2 units



Cottage Court¹
5-10 units



Fourplex
3-4 units

Ideal Characteristics of Missing Middle Housing Types								
Vehicular Access	Front	Rear	Front	Rear	Front	Rear	Front	Rear
Max. Height (Stories)	2.5		2.5		1.5		2.5	
Lot Width (ft.) ²	50' - 75'	40' - 70'	40' - 75'	30' - 70'	100' - 160'	90' - 150'	55' - 80'	50' - 70'
Lot Depth (ft.)	100' - 150'	100' - 150'	100' - 150'	100' - 150'	100' - 150'	100' - 150'	100' - 150'	100' - 150'
Area of Lot (sq.ft.)	5,000 - 11,250	4,000 - 10,500	4,000 - 11,250	3,000 - 10,500	10,000 - 24,000	9,000 - 22,500	5,500 - 12,000	5,000 - 10,500
Resultant Density								
Without ADU	8 - 17	8 - 22	8 - 22	8 - 29	18 - 22	19 - 24	15 - 32	17 - 35
With ADU	12 - 26	12 - 33	12 - 33	12 - 44	n/a	n/a	18 - 40	21 - 44

¹ Variation: Pocket Neighborhood. The lot for this variation is the size of most of a block, and the shared court is much larger, or consists of two or more shared courts. The individual cottages are expanded to include a mix of duplex and fourplex buildings.

² May consist of one or more "Lots of Record" when subdivision is taken into consideration for ownership purposes.

The listed resultant densities are obtained from designing units that reasonably fit within each MMH building type. This differs from density regulations that predetermine how many units are allowed on a lot without regard for what can fit. In addition, the results vary depending on front or rear vehicular access to parking. The densities listed below correspond to each type’s lot dimensions range.

Although lot area is regularly used as a zoning regulation, it should not be the primary regulation. Instead, lot width and the resulting building width should be prioritized. This approach provides more targeted regulations that have a greater impact on the quality of the public realm

and help to deliver more predictable building forms.

The dimensions shown in the palette below and on the subsequent pages result from years of on-the-ground research and design work by Opticos for private and public sector clients. These dimensions are meant to be used as a starting point and should be calibrated for each community’s existing conditions, lot patterns, and desired community form.

The Palette of Missing Middle Housing Types



Ideal Characteristics of Missing Middle Housing Types												
Vehicular Access	Front		Rear		Front		Rear		Front		Rear	
Max. Height (Stories)	2.5		2.5 (3 ³)		2.5 (3)		2.5 (3)		2.5 (3)		2.5 (3)	
Lot Width (ft.)	55' - 80'	50' - 70'	70' - 120'	60' - 110'	95' - 150'	85' - 140'	n/a	16' - 45'	n/a	16' - 45'	n/a	16' - 45'
Lot Depth (ft.)	100' - 150'	100' - 150'	100' - 150'	100' - 150'	110' - 175'	110' - 175'	n/a	85' - 120'	n/a	85' - 120'	n/a	85' - 120'
Area of Lot (sq.ft.)	5,500 - 12,000	5,000 - 10,500	7,000 - 18,000	6,000 - 16,500	10,450 - 26,250	9,350 - 24,500	n/a	1,360 - 5,400	n/a	1,360 - 5,400	n/a	1,360 - 5,400
Resultant Density												
Without ADU	36 - 40	41 - 44	37 - 44	44 - 48	25 - 33	28 - 36	n/a	8 - 32	n/a	8 - 32	n/a	8 - 32
With ADU	n/a	n/a	n/a	n/a	n/a	n/a	n/a	16 - 64	n/a	16 - 64	n/a	16 - 64

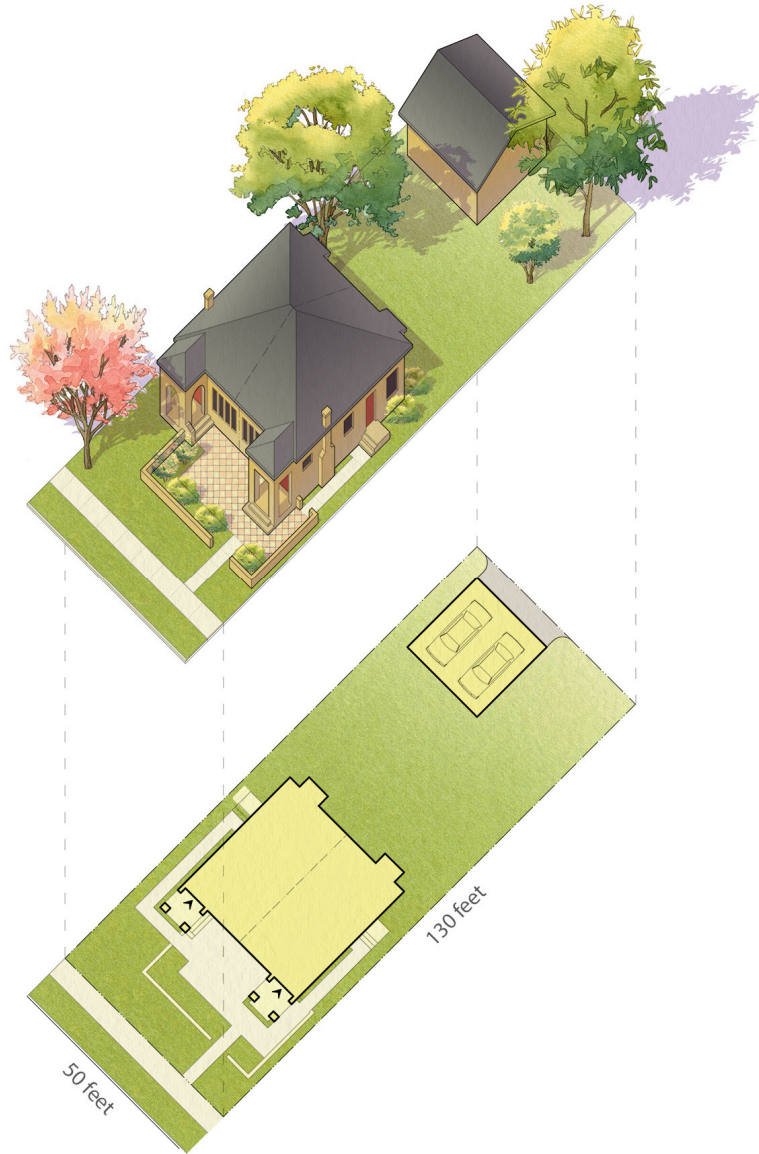
³In more intense neighborhoods, this type can be designed to have a third story, or a portion of a third story, depending on the intended physical character of the neighborhood.

Duplex Side-by-Side

Description

A small- to medium-sized building that consists of two dwelling units, one next to the other, both of which face and are entered from the street.

A variation of this is the "front-to-back" duplex. This variation and the side-by-side building type are meant to provide two units within the footprint of a single-unit building. These are distinct from the non-recommended practice of attaching two single-unit houses to form two attached units. This latter approach often results in a building that is larger and is out of scale with its single-unit neighbors.



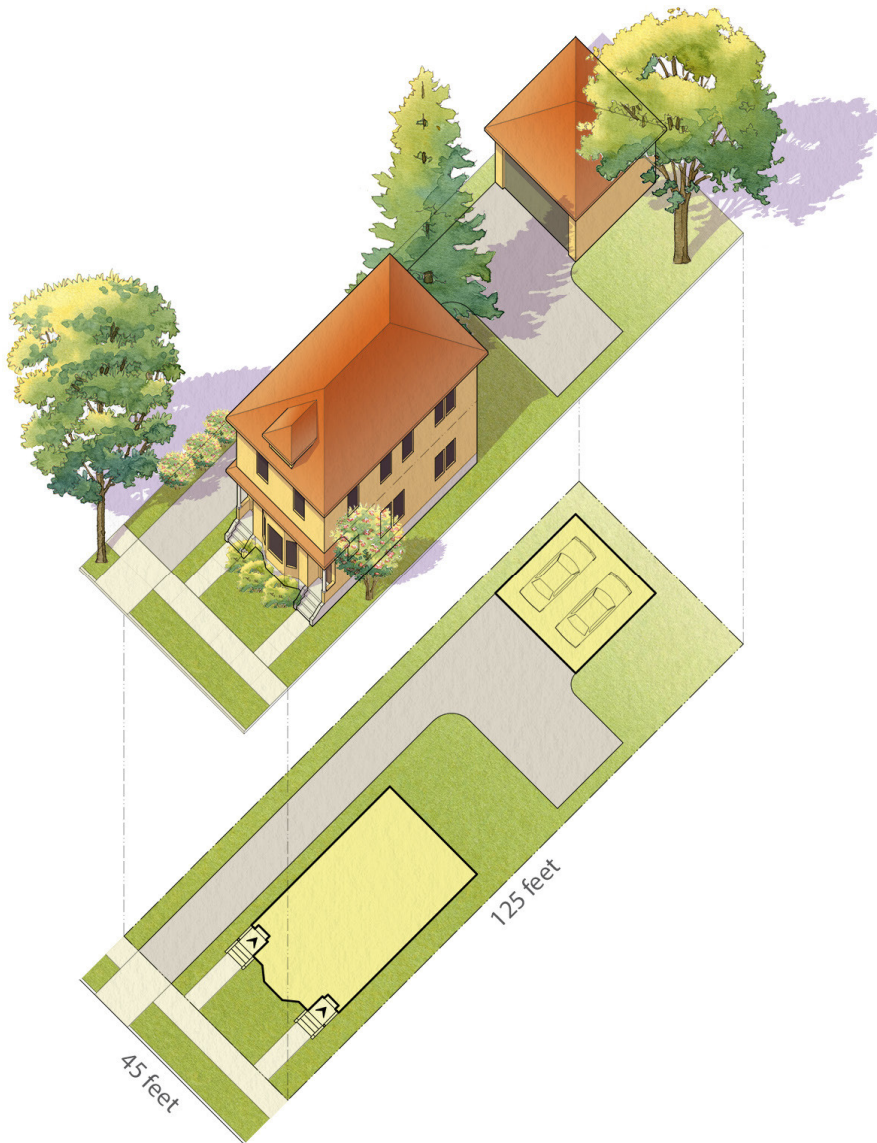
Accessory Dwelling Unit (ADU)

The ADU can be located above the garage building to provide an additional unit separate from the main building.

2

Duplex Side-by-Side		
Number of Units	Vehicular Access	
	Front	Rear
Lot Width (ft)	50' - 75'	40' - 70'
Lot Depth (ft)	100' - 150'	100' - 150'
Resultant Density (du/acre)		
Without ADU	8 - 17	8 - 22
With ADU	12 - 26	12 - 33

Duplex Stacked



Description

A small- to medium-sized building that consists of two stacked dwelling units, one on top of the other, both of which face and are entered from the street.



Accessory Dwelling Unit (ADU)

The ADU can be located above the garage building to provide an additional unit separate from the main building.

Duplex Stacked

Number of Units

Vehicular Access

Front

Rear

Lot Width (ft)	40' - 75'	30' - 70'
Lot Depth (ft)	100' - 150'	100' - 150'

Resultant Density (du/acre)

Without ADU	8 - 22	8 - 29
With ADU	12 - 33	12 - 44

2

Cottage Court/Bungalow Court

Description

A series of small, detached buildings on a lot arranged to define a shared court that is typically perpendicular to the street. The shared court takes the place of a private rear yard and is an important community-enhancing element.

The accessory dwelling unit (ADU) is not recommended for this type due to the limited number of available off-street parking spaces.

A larger version of this type is known as the "pocket neighborhood". This type differs from the cottage court primarily by site size. Typically, the pocket neighborhood is on a site at least twice as large as the cottage court, has larger dwellings and a variety of housing types (houses, duplexes, etc.).

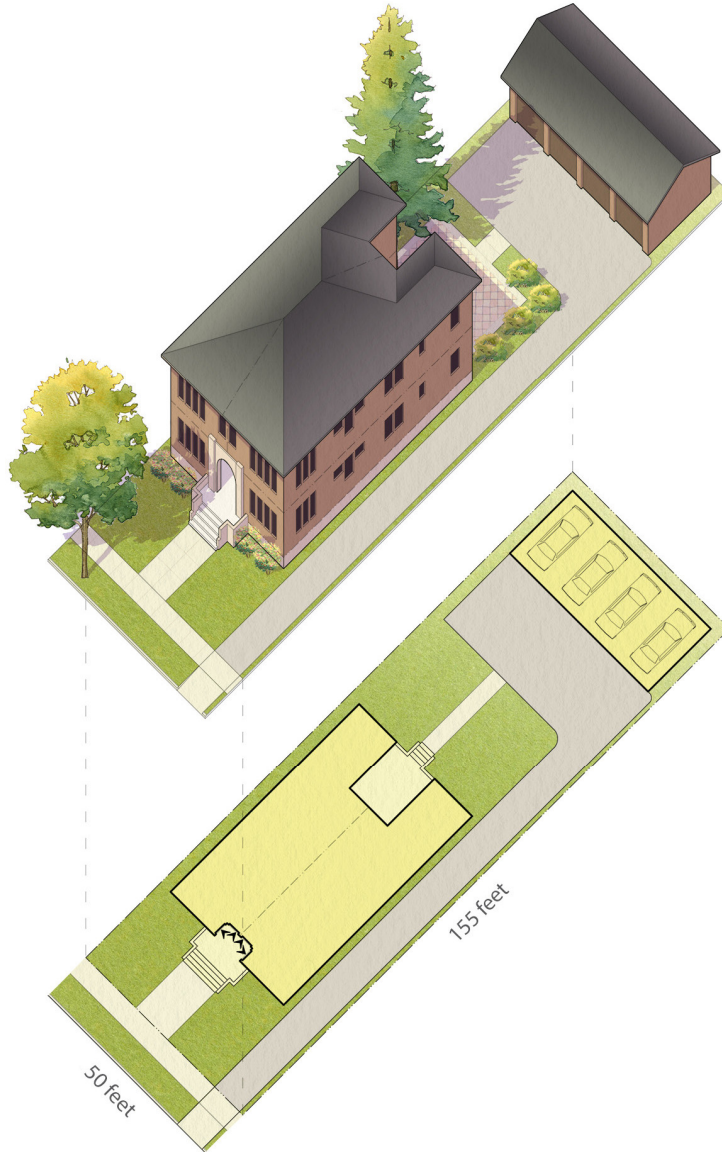


Cottage Court/ Bungalow Court

Number of Units	Vehicular Access	
	Front	Rear
Lot Width (ft)	100' - 160'	90' - 150'
Lot Depth (ft)	100' - 150'	100' - 150'
Resultant Density (du/acre)		
Without ADU	18 - 22	19 - 24
With ADU	n/a	n/a

5-10

Fourplex



Description

A medium-sized building that consists of four units: typically two on the ground floor and up to two above with a shared entry from the street. Although this type shows four units, a triplex has the same built form characteristics but contains three units, not four.



Accessory Dwelling Unit (ADU)

The ADU can be located above the garage building to provide an additional unit separate from the main building.

Fourplex

Number of Units

Vehicular Access

Front

Rear

Lot Width (ft)	55' - 80'	50' - 70'
Lot Depth (ft)	100' - 150'	100' - 150'

Resultant Density (du/acre)

Without ADU	15 - 32	17 - 35
With ADU	18 - 40	21 - 44

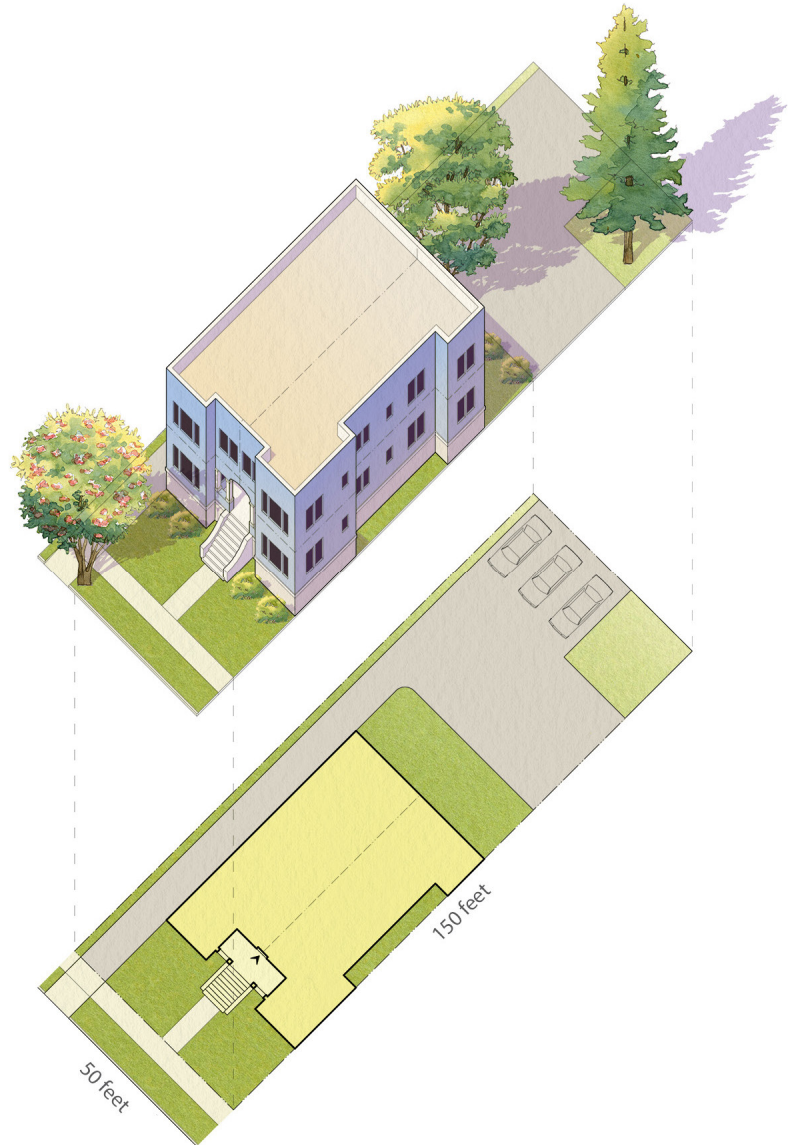
4

Multiplex Small

Description

A medium-sized building that consists of five to 10 side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front and sometimes along one or both sides.

The accessory dwelling unit (ADU) is not recommended for this type due to the limited number of available off-street parking spaces. In some situations, this type provides 0.5 parking spaces per unit at the lower end of the range of units.



Multiplex Small			
Number of Units	Vehicular Access		
	Front	Rear	
5-10	Lot Width (ft)	55' - 80'	50' - 70'
	Lot Depth (ft)	100' - 150'	100' - 150'
	Resultant Density (du/acre)		
	Without ADU	36 - 40	41 - 44
	With ADU	n/a	n/a

Multiplex Large



Description

A medium-to-large-sized structure that consists of six to 18 side-by-side and/or stacked dwelling units, typically with one shared entry or individual entries along the front and sometimes along one or both sides.

The accessory dwelling unit (ADU) is not recommended for this type due to the limited number of available off-street parking spaces. In some situations, this type provides 0.5 parking spaces per unit at the lower end of the range of units.

Multiplex Large		
Number of Units	Vehicular Access	
	Front	Rear
Lot Width (ft)	70' - 120'	60' - 110'
Lot Depth (ft)	100' - 150'	100' - 150'
Resultant Density (du/acre)		
Without ADU	37 - 44	44 - 48
With ADU	n/a	n/a

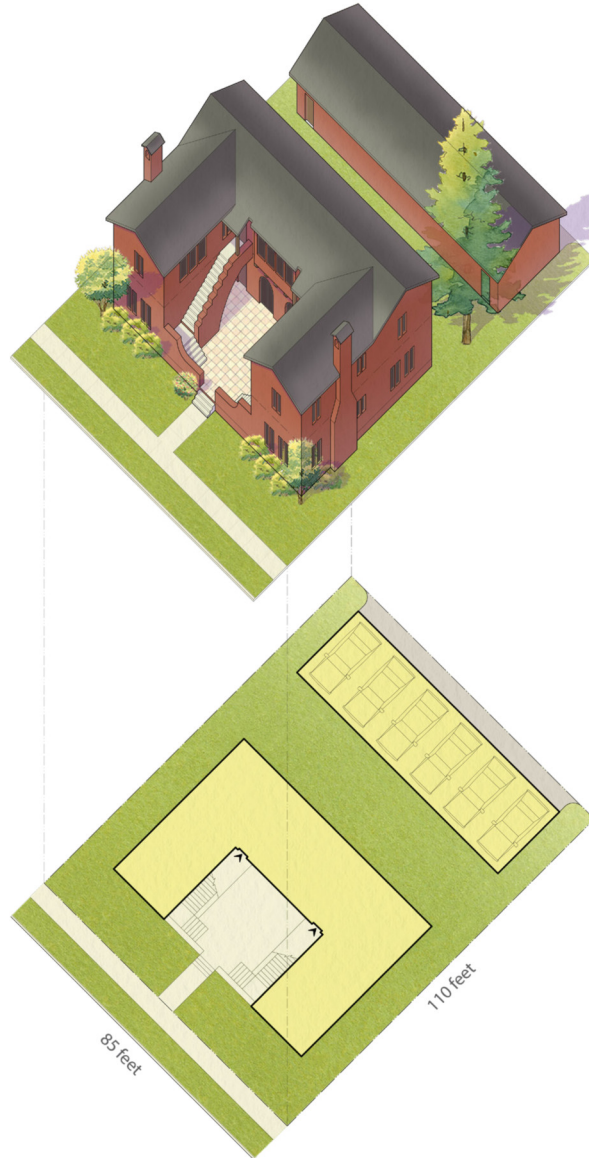
6-18

Courtyard Building

Description

A medium- to large-sized building or up to three small-to-medium size detached buildings consisting of multiple side-by-side and/or stacked dwelling units arranged around a shared courtyard. Dwellings are accessed from the courtyard. Typically, each unit has its own individual entry or shares a common entry with up to three units.

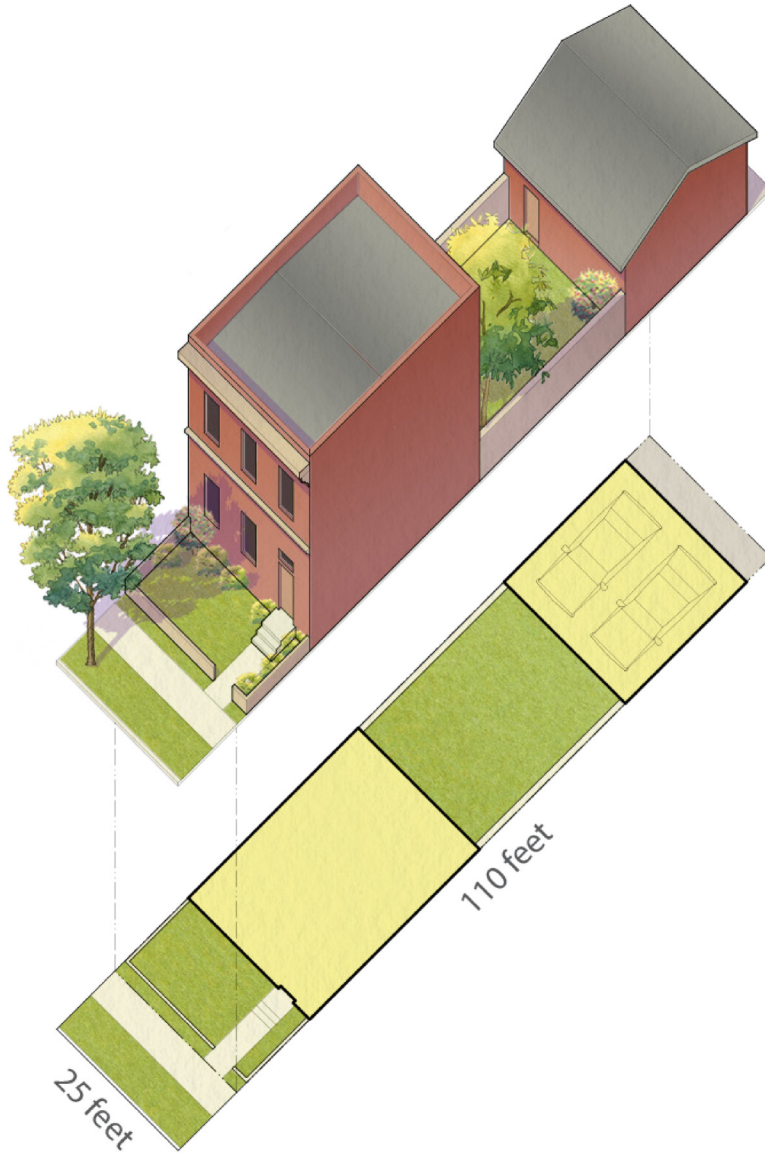
The accessory dwelling unit (ADU) is not recommended for this type due to the limited number of available off-street parking spaces.



Courtyard Building		
Number of Units	Vehicular Access	
	Front	Rear
Lot Width (ft)	95' - 150'	85' - 140'
Lot Depth (ft)	110' - 175'	110' - 175'
Resultant Density (du/acre)		
Without ADU	25 - 33	28 - 36
With ADU	n/a	n/a

6-20

Townhouse



Description

A small- to medium-sized building with one dwelling that is attached to other townhouses in an array of up to four, sometimes up to six, depending on the context.

A more intense version of this type is the “townhouse flat” that divides the building vertically into two to three flats.



Accessory Dwelling Unit (ADU)

The ADU can be located above the garage building to provide an additional unit separate from the main building.

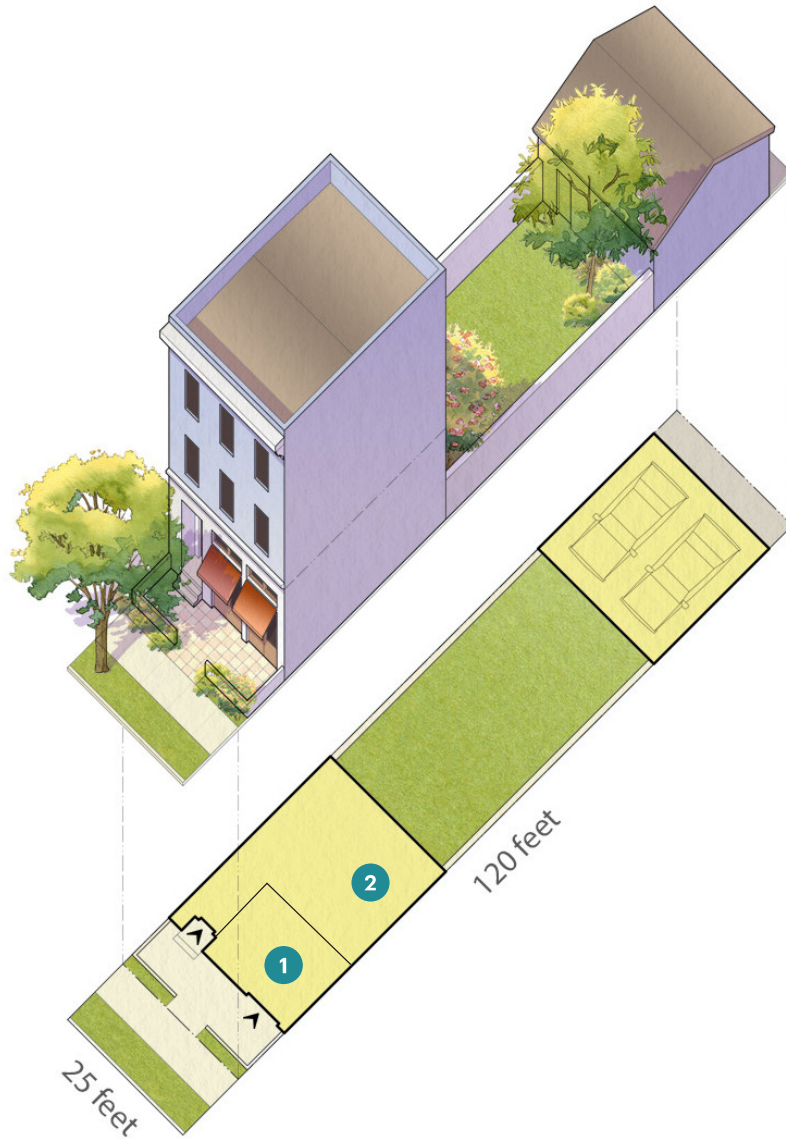
Townhouse				
Number of Units	Vehicular Access			
	Front	Rear		
1	Lot Width (ft)	n/a	16' - 45'	
	Lot Depth (ft)	n/a	85' - 120'	
	Resultant Density (du/acre)			
	Without ADU	n/a	8 - 32	
	With ADU	n/a	16 - 64	

Live/Work

Description

A small- to medium-sized attached or detached building consisting of one dwelling unit above or behind a flexible ground floor space for residential, service, or retail uses. Both the primary ground-floor flex space and the second unit are owned by one entity.

These types can be arranged to form what looks like a neighborhood main street building.



Key

- 1 Flex Space
- 2 Dwelling Unit

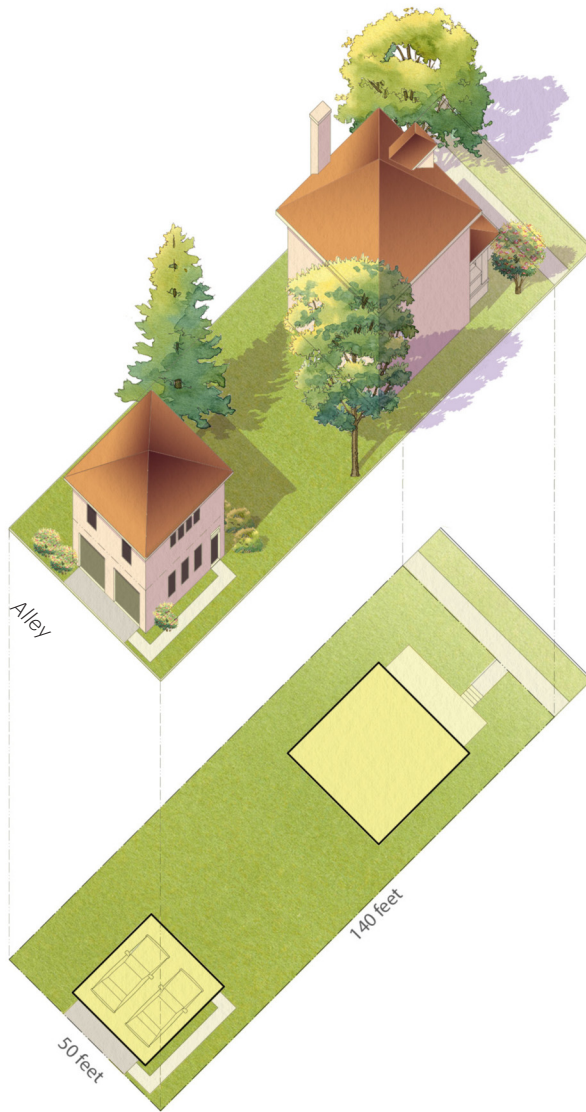


Accessory Dwelling Unit (ADU)

The ADU can be located above the garage building to provide an additional unit separate from the main building.

Live/Work		
Number of Units	Vehicular Access	
	Front	Rear
1	Lot Width (ft)	n/a
	Lot Depth (ft)	n/a
Resultant Density (du/acre)		
	Without ADU	n/a
	With ADU	n/a
		8 - 32
		16 - 64

Carriage House



Description

An accessory structure located at the rear of a lot, above a garage, that provides a small residential unit, home office space, or other small commercial or service uses permitted in the applicable zone.

A carriage house is smaller in scale to the primary building on a lot, with main body dimensions that do not exceed 30'x36', and is no taller than two stories.

Carriage House

Number of Primary Units

1

Typical lot size is determined by the principal building type. A carriage house may be access from the front of a lot (through a private drive) or the rear of a lot (when an alley is present).

Resultant Density (du/acre)

ADUs are typically not counted as an additional unit for density or minimum lot size calculations.

Q CLOSER LOOK

How can Accessory Dwelling Units benefit Bloomington?

Accessory dwelling units are a unique housing type that offers a high level of flexibility and can be achieved in various forms. Because of this, they offer many benefits:

- An increase in housing variety to the local community.
- Does not require the purchase of new land; can easily be constructed on a lot fit for a single-unit home.
- Suitable in a variety of locations and contexts.
- Creates supplemental income when rented out.
- Allows for independent living, family-care, and aging-in-place.
- Creates privacy for multi-generational housing.

Choosing the most appropriate configuration of an ADU should consider the following variables:

- Cost differences between a detached, attached, or junior ADU;
- The impact on the primary residence as an ADU will reduce the amount of open space on a lot or within the residence;
- The amount of parking that may be required or reduced; and
- Privacy, as attached and junior ADUs will result in shared walls that can transmit noise while detached will create shared open spaces and additional adjacencies to neighboring properties.

Accessory Dwelling Unit

What is an Accessory Dwelling Unit?

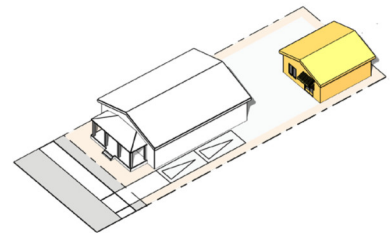
An accessory dwelling unit (ADU) is an attached or detached residential dwelling unit, often located in the rear of a lot or behind a primary dwelling. These units provide complete and independent living facilities; including permanent provisions for living, eating, cooking, sleeping, and sanitation. They are also referred to as "in-law units" or "granny flats."

Additionally, a "junior" accessory dwelling unit (or JADU) is sometimes used to refer to a unit that is less than 500 square feet and contained entirely within a single-unit house. A JADU typically includes an efficiency kitchen and space for sleeping. Sanitation space can also be included in a JADU, or it can share a bathroom with the primary residence. For clarification, a JADU differs from a "rooming unit" which is defined as "any room or group of rooms forming a single habitable unit used or intended to be used for living and sleeping, but not for cooking or eating purposes."

Typical ADU Configurations Illustrated

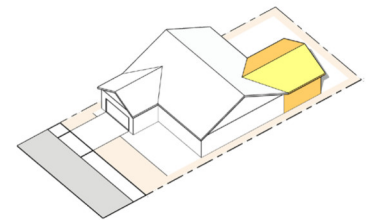
Detached ADU

An ADU that is physically detached from the primary structure on a lot. Achieved by erecting a new accessory structure or adapting an existing accessory structure to contain a residential unit.



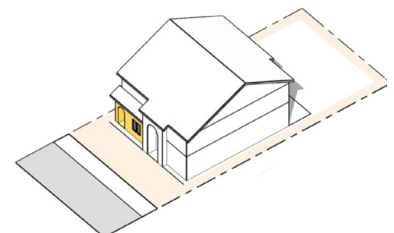
Attached ADU

An ADU that is physically attached to the primary structure on a lot, but can be entered separately. Created by converting a secondary wing into an ADU, or building a secondary wing with autonomous facilities.



Junior ADU

An ADU that is contained within a primary structure. When an existing residence has additional space, it can be converted into a JADU by adding key amenities for sleeping and cooking.



Other Housing Types

Innovation and Future-Proofing the Housing Stock

Apart from the Missing Middle types discussed in this section, there are also a variety of innovative housing configurations that provide additional flexibility and housing options.

These types include co-housing, co-living, and micro-units that can support a wide range of household types and lifestyle choices. The small size and shared common spaces provide inherent flexibility and cost savings. Further, buildings that incorporate these types can easily adapt to market conditions and evolve over time which only increases the resiliency of Bloomington's housing stock.

Similarly, one housing option that meets changing demographics and housing needs is the multi-generational house. This type allows a homeowner to stay on their property over many different life phases, if desired. The configuration of a multi-generational house may include an ADU.

These types are often applicable within MMH buildings but can be tricky to align with standard zoning districts. Cities can support these configurations by ensuring that regulations do not prohibit small unit sizes or shared common spaces, particularly kitchens, within a building.



Co-housing

One-to-two story residential buildings with common spaces designed for communal use.



Co-living

Three-to-four story buildings with units that share a kitchen and other communal living spaces.



Micro-Units

Very small studio units (under 400 sf) in an apartment configuration.

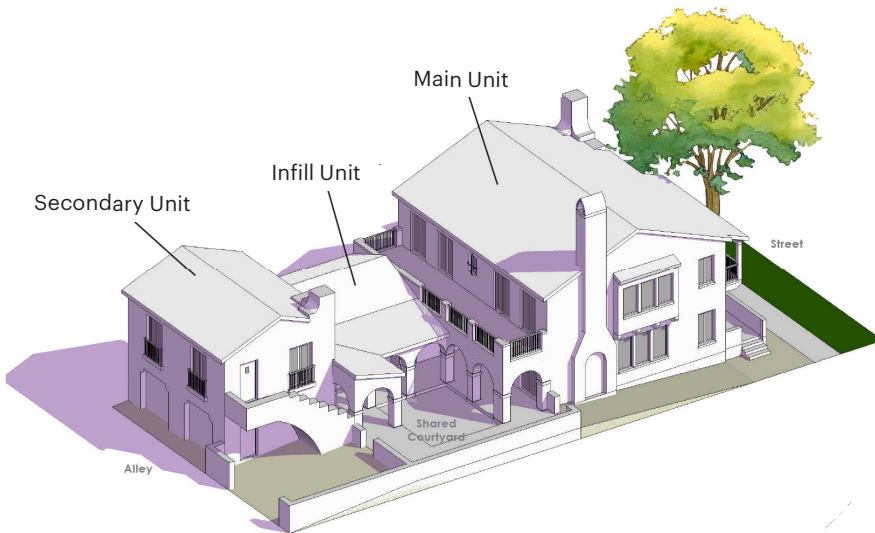


Figure 2.12 A multi-generation house where several attached housing units on a single lot that allow multiple generations to have both separate and shared living space.

2.4 Upper Missing Middle Housing Types

Upper Missing Middle Housing

Upper Missing Middle Housing (upper MMH) is the category of multi-unit buildings taller and deeper than typical MMH that still fits on infill lots you might find in existing neighborhoods. MMH types that often fall into the category of upper MMH are multiplex large, courtyard buildings, and live/work units.

Upper MMH can be used strategically in areas adjacent to existing or planned centers and transit hubs, higher-intensity residential and mixed-use neighborhoods. Upper MMH types can provide a transition from larger-scale buildings along corridors and mixed-use centers to smaller-scale buildings within neighborhoods. The diagram below illustrates the concept with upper MMH types along the short end of the block and smaller MMH types integrated into the neighborhoods. While these types are larger than typical MMH types, they can be designed to be compatible with single-unit buildings. Upper MMH types are likely to be more financially feasible especially in areas with

higher land costs, and can provide more attainable units.

The following are best practices to consider when using upper MMH:

- Most effective where a greater degree of change is happening or desired;
- Use in transition areas of a neighborhood to connect to more intense nodes or transit centers;
- Allow more lot coverage and/or deeper building footprints than typical MMH;
- Require rear setback based on size of neighboring rear setbacks (up to 20 feet maximum); and
- Allow three to four stories in height.

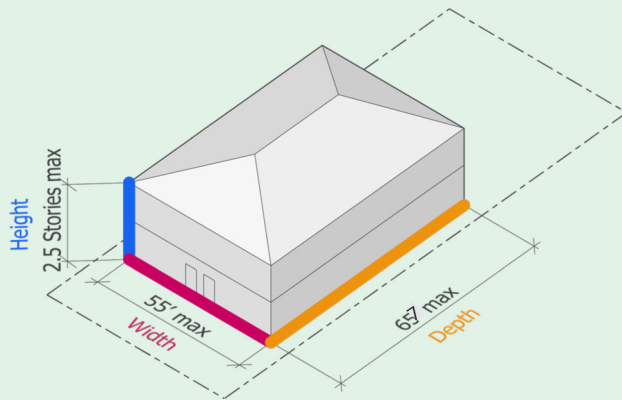


Comparing Missing Middle and Upper Missing Middle Housing

Upper Missing Middle Housing types have slightly larger footprints and additional height as compared to small to medium Missing Middle.

Missing Middle Housing (MMH)

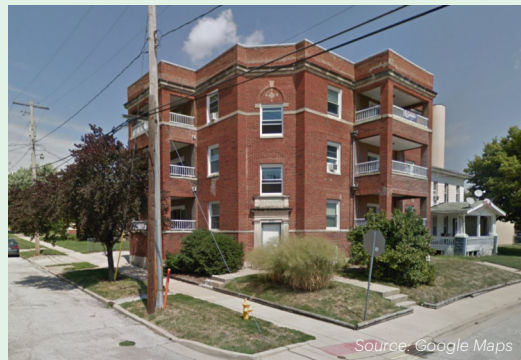
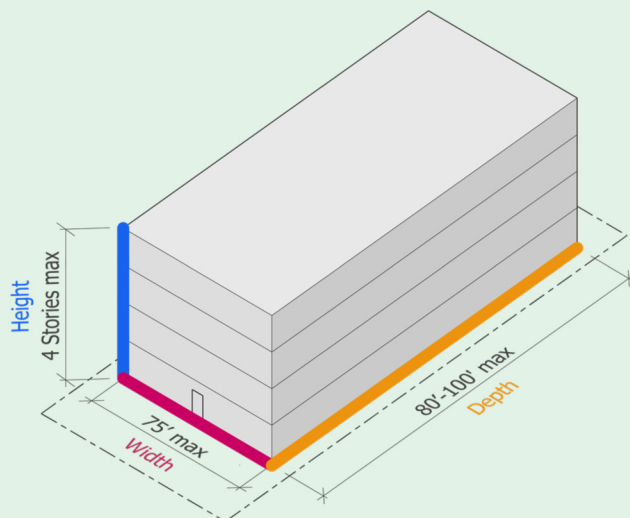
Located within and along edges of low-to-moderate intensity, "house-scale" neighborhoods.



Duplex Side-by-Side
(Two units) Near East Side Neighborhood

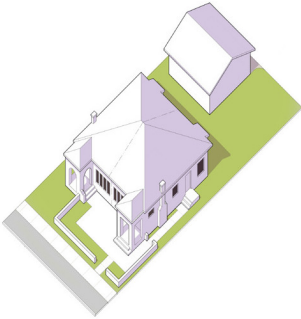
Upper Missing Middle Housing (Upper MMH)

Located along corridors and edges of neighborhoods where larger buildings are appropriate; or as effective transitions from higher-intensity built environments to lower-intensity neighborhoods.



Multiplex (Upper MMH)
(6-10 units) Gridley Allen Prickett Neighborhood

2.5 "Almost" Missing Middle Housing



Note: Refer to Section 2.2 of this chapter for an explanation of the characteristics of Missing Middle Housing types.

Getting it Right

Missing Middle Housing is more than just multiple dwelling units fit into a house-scale building form. The location, frontage, and scale of MMH are essential design elements that foster a pedestrian-focused environment in addition to creating a variety of housing choice. When these elements are executed to a high degree, they contribute to a lively streetscape and sense of place that meets the housing needs of multiple communities.

Not Quite Right

It is not uncommon to see a building that, at first glance, appears to fall into the category of Missing Middle Housing. Upon further inspection, however, there is something that is "not quite right" about it. The following characteristics are common multi-unit housing design mistakes:

- Lack of easily identifiable entrances, street-facing windows, and/or frontages such as porches or stoops mean that they may not be contextually appropriate in Bloomington neighborhoods where those types of building details constitute an important element of the physical character; and
 - Lack of diversity of building types or design along a block creates clusters of the same, repetitive type. MMH works most effectively when a variety of housing types or facades are mixed along a block.
- When the design elements laid out in Section 2.2 are excluded, the more qualitative benefits of MMH fall short. The examples on the following page provide much-needed housing and are generally house-scale, but they lack other important attributes of MMH. It is important that MMH types demonstrate good design so that they can be perceived as benefiting the architectural quality and livability of a neighborhood.
- Location of parking at the front of the lot and lack of pedestrian frontages mean that they do not support the type of walkable contexts where MMH is most effective;

Applying the Criteria to Multi-Unit Types



Characteristics

- Multi-unit building
- Three stories, large lot coverage
- No ground floor frontage articulation
- Street frontage dominated by parking that eliminates any shared open space

Criteria of MMH	
In a Walkable Context	✓
Multiple Units	✓
House-Form Building	✗
Pedestrian Building Frontage	✗
Parking behind Front Facade	✗



Characteristics

- Two unit building
- Two stories, 50 percent lot coverage
- Ground floor with no street-facing windows
- Frontage dominated by parking and front driveway does not contribute to public realm

Criteria of MMH	
In a Walkable Context	✗
Multiple Units	✓
House-Form Building	✓
Pedestrian Building Frontage	✗
Parking behind Front Facade	✗



Characteristics

- "Tall and skinny" detached units are out of scale adjacent buildings
- Three stories, high lot coverage
- Frontage dominated by parking with driveway that does not create pedestrian-friendly public realm

Criteria of MMH	
In a Walkable Context	✗
Multiple Units	✓
House-Form Building	✗
Pedestrian Building Frontage	✗
Parking behind Front Facade	✗

2.6 Local Missing Middle Housing Examples



Figure 2.13 Existing MMH types in Bloomington Map.

Key

■ Areas with Existing MMH

Local Examples

Like most cities built before the 1940s, Bloomington includes many examples of MMH types. These types are found primarily in older neighborhoods adjacent to downtown or smaller neighborhood centers. Before the widespread adoption of automobiles, housing needed to be located close to areas where jobs were concentrated, since long commutes were inconvenient or infeasible. These housing types played a critical role in providing housing for workers and offering opportunities to build generational wealth. Even though historic examples of MMH exist in these neighborhoods, the zoning no longer allows them to be built easily.

Why Did They Go Missing?

Changes to zoning codes, incentives from the federal government to build single-unit homes, and changes to the real-estate finance landscape made it either impossible or financially unattractive to build smaller, multi-family housing products. Municipalities rarely allow these types by-right and instead require developers to undergo lengthy or unpredictable processes to approve the construction of these types. However, recent shifts in consumer demand and new ways of thinking about zoning are encouraging cities to consider new opportunities to invest in MMH projects.

Q CLOSER LOOK

How to Identify MMH Building Types

Taking an inventory of existing MMH types is a key step in creating new standards. Many existing MMH types may be non-conforming with current zoning, or may have been converted into other uses, such as a single-unit home or offices. Mailboxes, electrical and gas meters, and window type/composition on the facade can indicate a Missing Middle type. Existing Missing Middle types can provide guidance for calibrating zoning standards. Photo documentation also helps to inform standards, as well as providing examples of intended building form and character.



Multiplex
6 units - Gridley Allen Prickett Neighborhood



Fourplex
4 units - Gridley Allen Prickett Neighborhood



Duplex
2 units - Downtown Bloomington



Multiplex
8 units - Downtown Bloomington



Duplex
2 units - Davis Jefferson Neighborhood



Source: Google Maps



Missing Middle Ready Areas

CHAPTER
3

In this chapter

3.1 Missing Middle Housing-Ready Neighborhoods	52
3.2 Transforming Auto-Dependent Locations for MMH Applications	58

3.1

Missing Middle Housing-Ready Neighborhoods

MMH works best in walkable environments, and in turn supports walkability. The analysis identifies existing walkable centers and neighborhoods in Bloomington.

Neighborhood Patterns

Missing Middle Housing types are most successful when located in an existing or newly built walkable context. Buyers and renters of these housing types are looking for walkability and are willing to make trade-offs on other housing features, such as unit size. For most cities, including Bloomington, the most walkable neighborhoods are those located near downtown around the City's historic core.

Missing Middle Housing types can be built in an auto-oriented context, but they will not attract the same kind of buyer or renter, will not deliver more compact, sustainable patterns of development, and will not achieve the same returns or rents for developers. The higher the walkability of a project context, the smaller

the units can be, and the less off-street parking is needed, which can improve the attractiveness of Missing Middle types for developers.

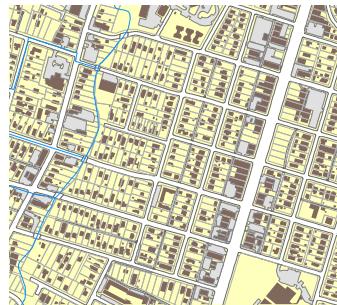
Like most mature cities, Bloomington's walkable urban core and traditional neighborhood areas are surrounded by newer neighborhoods characterized by a pattern of development that is more oriented toward automobile use. In many instances, these neighborhoods share many of the same walkable characteristics as the core and traditional neighborhoods to which they are adjacent, but certain walkable elements may be missing or may suffer from under-investment. In these neighborhoods, incremental changes can improve walkability to make these areas "Missing Middle Housing-Ready."

Q CLOSER LOOK

What Does "Walkable" Mean?

For the purpose of this report, walkable describes places where a person can access most daily needs within a ten-minute walk or ½ mile from housing. These environments allow for use of automobiles but do not require one for every trip.

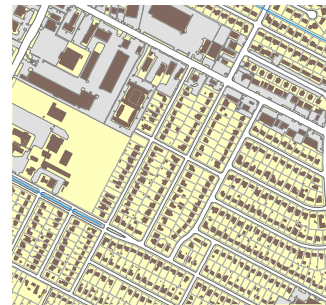
Walkable does not mean recreational walking such as on paths and trails, but rather walking to a destination like work, services, a coffee shop, restaurants, bars, entertainment, and other amenities.



Ideal for MMH

Walkable

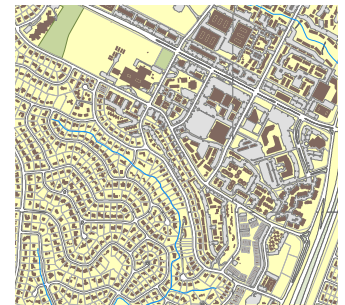
Small block lengths, a well-connected street network, and nearby services, shops, and restaurants on a local main street support a high degree of walkability for this historic neighborhood.



Appropriate for MMH

"MMH-Ready"

A well-connected street network with a mix of block lengths provides a walkable foundation that will support Missing Middle Housing types and enable pedestrian-scale redevelopment of adjacent commercial parcels.



Not Appropriate for MMH

Automobile-Oriented

Minimally-connected streets with frequent cul-de-sacs and commercial areas accessible primarily via higher-speed roadways do not provide a successful environment for Missing Middle Housing.

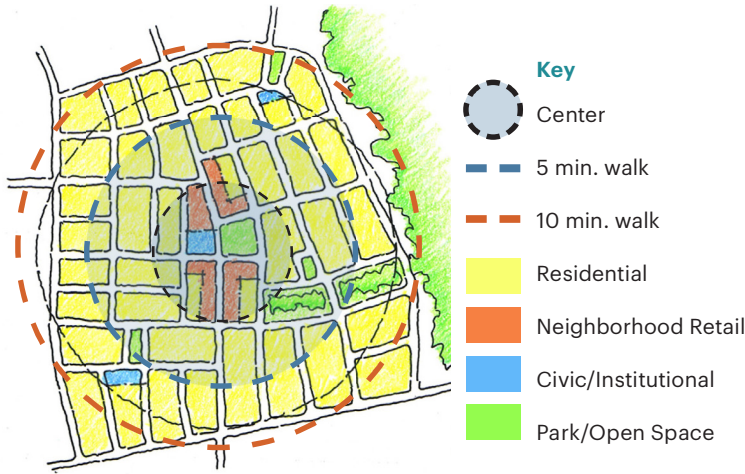


Figure 3.1 Proximity to neighborhood retail, open space, and civic buildings helps to support walkable, MMH-Ready neighborhoods.

What Are the Characteristics of a MMH-Ready Neighborhood?

- **Smaller block sizes** that allow for better street network connectivity. Smaller block patterns encourage walkability by providing more route choices and reducing the walking distance to get between destinations. In general, dead-end streets, cul-de-sacs, and looping streets diminish an area’s walkability, while through-streets tend to increase walkability.
- **Access to bicycle routes** to provide an alternative to driving for longer-distance destinations. Safe, convenient, and well-connected bicycle facilities provide transportation options for destinations that are too far away for walking.
- **Accessible to mixed-use areas** that make it possible to satisfy most daily needs — living, working, playing, shopping, dining, worshiping, and socializing — without needing to leave the neighborhood. While commuting for work, school, and special trips may still require transit or a car, most of the daily needs should be accessible within a ten-minute walk or ½ mile from housing.
- **Appropriate zoning** that allows for a variety of housing types and encourages compact development to support walkability.

- **Small to medium lot sizes** that promote house-scale development and disincentivize large tracts of identical housing types, where repetition of building forms leads to a diminished public realm.
- **Walkable Centers** that provide various amenities within a walkable distance. See the following pages for more about Bloomington’s walkable centers.

What is a Walkable Center?

Typically, MMH-Ready Neighborhoods are areas that are anchored by “walkable centers.” Walkable centers are areas that provide amenities such as shopping, services, transit, food, and employment within a walkable distance. A walkable center can be either a small group of parcels (Neighborhood Center), or as big as a downtown. The point is that for MMH to be successful, MMH needs to be within a short walking distance of vibrant centers with some or all of these amenities: food, shops, services, transit, and entertainment.

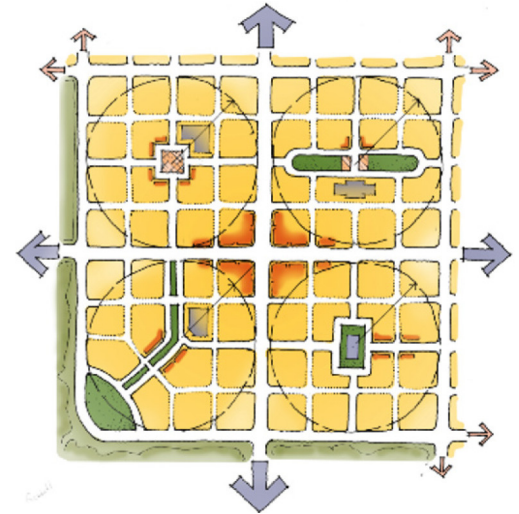


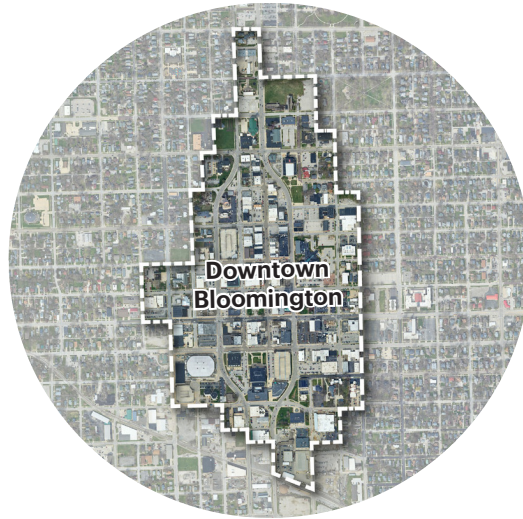
Figure 3.2 How multiple walkable neighborhoods form a walkable environment around the intersection of two major roadways.



Figure 3.3 Walkable Centers buffers.

What are Bloomington's Existing Walkable Centers?

In Bloomington, existing walkable centers can be grouped into three categories:



Downtown Bloomington

A citywide destination for retail, food uses, service, employment, entertainment, and recreation that is supported by surrounding neighborhoods with mixed-density housing.

Institutional

College/university campuses, business parks, hospital complexes, and other destinations which large numbers of people spend the day traversing on foot—regardless of how they arrive.



Neighborhood Center

A neighborhood destination of food, shops, and services that provides convenient services to the immediately adjacent residential neighborhoods. A neighborhood-serving destination is smaller and less intense than a community-serving destination.

What are Bloomington's Potential Walkable Centers?

These are centers that require a certain amount of transformation to become areas that best support MMH. Potential walkable centers are grouped into two categories:

Transformable Mixed-Use

A community or regional destination for retail, food, and/or services. While many of these areas in Bloomington provide the mix of uses to be an active destination, they are often auto-oriented and require a car to access the amenities.



Prospective Center

An area with large amounts of vacant or underutilized land that could be transformed into a community destination that supports a mix of amenities and services for existing and future neighborhoods.

Q CLOSER LOOK

Characteristics that prevent these areas from being a walkable center

Potential walkable centers are areas that provide the mix of amenities that create an active destination, but are not fully walkable.

Characteristics of potential walkable centers may include:

- Auto-oriented
- Vacant or underutilized buildings
- Low connectivity to existing residential neighborhoods

Bloomington's Existing Walkable Centers

Figure 3.4 Bloomington Existing Walkable Centers Map.



Key

- Downtown Core
- Neighborhood Center
- Institutional

Walkable Centers (Existing and Potential)

- 5 min. Walking Distance
- 10 min. Walking Distance, 5 min. Biking Distance

Where are Bloomington's Existing Walkable Environments?

The map shows existing walkable environments in Bloomington within a 5 to 10 minute walking distance surrounding the existing walkable centers identified through this analysis.

Overall, these centers serve as existing walkable, bikeable, or "park-once" destinations where community members can meet multiple daily needs in a single trip. When thriving, they are nodes of activity that enliven a neighborhood.

A 1/4 and 1/2 mile radius drawn around the walkable center shows a 5 and 10 minute walking (5-minute biking) distance from the walkable center. These areas are considered especially good locations for MMH.

Bloomington's Potential Walkable Centers

Figure 3.5 *Bloomington Potential Walkable Centers Map.*



Key

- Downtown Core
- Neighborhood Center
- Institutional
- Transformable Mixed-Use
- Prospective Center

Walkable Centers (Existing and Potential)

- 5 min. Walking Distance
- 10 min. Walking Distance, 5 min. Biking Distance

Where are Bloomington's Potential Walkable Environments?

The map shows potential walkable environments in Bloomington within a 5 to 10 minute walking distance surrounding the existing and potential walkable centers identified through this analysis.

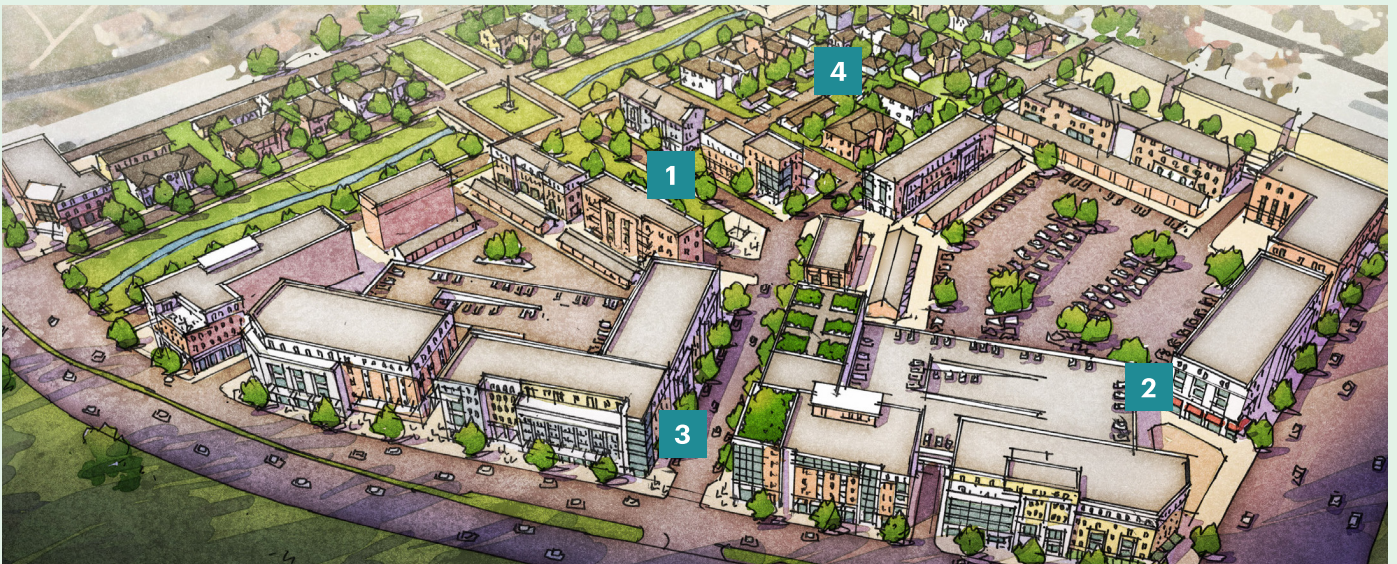
The transformable mixed-use and prospective centers have some aspects of walkable centers but are not fully walkable yet. The approach to transform these centers is further described in Section 3.3.

3.2 Transforming Auto-Dependent Locations for MMH Applications

Creating a New Walkable Center for MMH-Ready Neighborhoods

An important component of walkable neighborhoods is a destination to walk to. Walkable centers provide that destination by creating space for neighborhood-serving retail, services, institutional, and public uses in a pedestrian-oriented environment.

These places already exist near Bloomington's traditional neighborhoods (see Section 3.1, "Bloomington's Missing Middle Housing-Ready Neighborhoods), however in areas outside of the City core, the approach to create such places could involve transforming existing commercial centers, like an old mall or shopping center, or by developing a walkable center on undeveloped land.



Key Elements of A Walkable Center

An example from Austin, TX shows the transformation of a declining shopping center. While the scale of development in Bloomington would likely be different, the following characteristics still apply:

- **Mixed-use** to satisfy the conditions of a vibrant active node that offers a variety of choices, from dining, entertainment, housing and amenities.
- **Pedestrian-oriented** and active public spaces to create a more welcoming and safe environment for residents, employees, customers, and visitors.
- **Multi-modal access** that allows people living nearby to access the walkable center by biking, walking, or driving.
- **Transition areas** to ensure compatibility with adjacent residential neighborhoods.

New or redeveloped walkable centers have the potential to transition an area from an auto-oriented pattern of development to a more walkable environment that can transform nearby areas into MMH-Ready neighborhoods.

Places in Bloomington to Consider for New Walkable Centers

- East Empire St and South Towanda Ave
- Veterans Parkway and South Mercer Ave
- West Market Street and Wylie Dr
- South Main Street Corridor
- General Electric Rd and North Towanda Barnes Rd

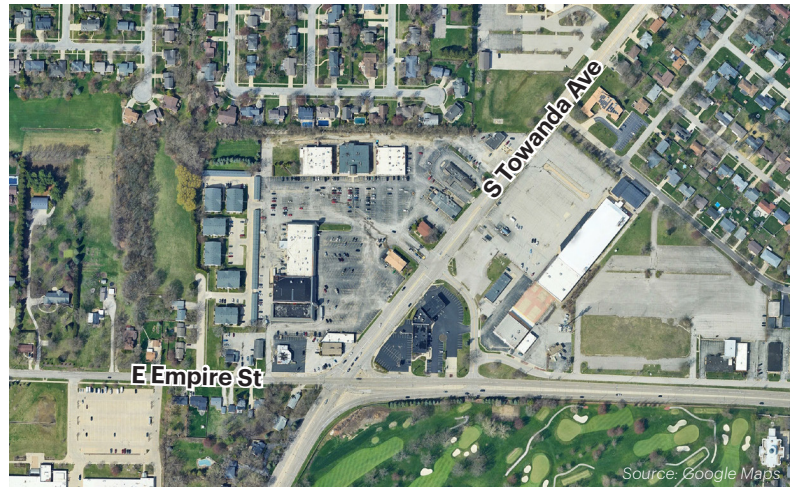


Figure 3.6 Redevelopment of this shopping center could result in a new walkable center surrounded by Missing Middle neighborhoods.



1
Mixed-use center
as the destination



2
Pedestrian-oriented
physical character



3
Multi-modal access



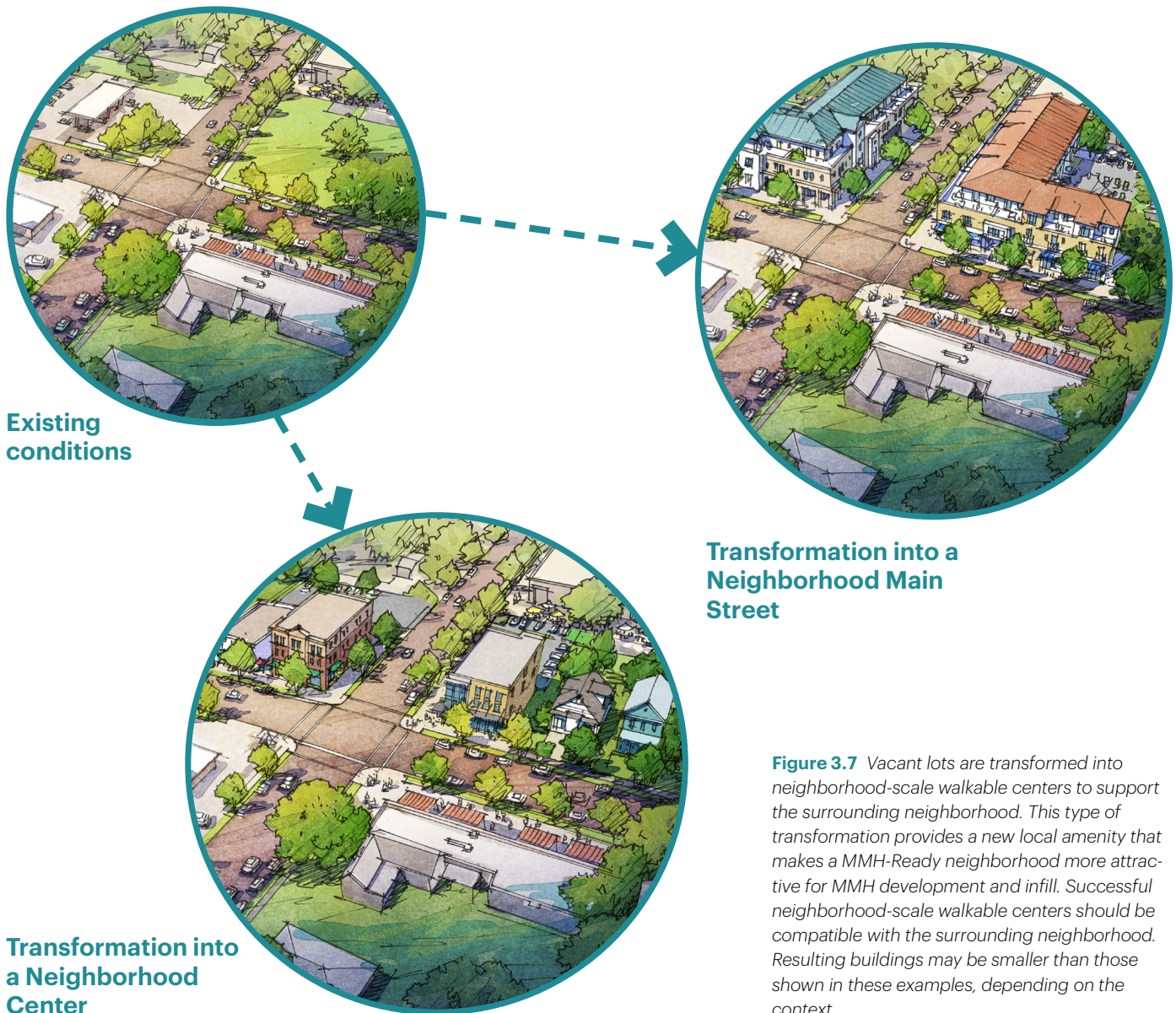
4
House-scale
transitions to adjacent
neighborhoods

One-Size Doesn't Fit All

A walkable center is not limited to a certain size. Smaller centers, like a Neighborhood Center, or a small Neighborhood Main Street can do a lot to support nearby MMH-Ready neighborhoods. These small-scale mixed-use areas can be easily embedded into, or developed adjacent to, residential neighborhoods to provide convenient services for nearby residents, and help meet multiple daily needs in a single trip made by foot, bike, or car. These neighborhood-scale walkable centers

can serve as nodes of local activity that help to enliven a neighborhood and build community.

Smaller block sizes allow for better street network connectivity and encourage walkability by providing more route choices and reducing the walking distance to get between destinations. In general, dead-end streets, cul-de-sacs, and looping streets diminish an area's walkability, while through-streets tend to increase walkability.



Existing conditions

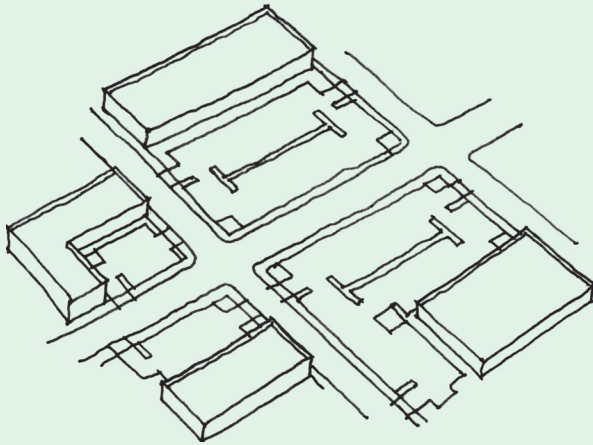
Transformation into a Neighborhood Main Street

Transformation into a Neighborhood Center

Figure 3.7 Vacant lots are transformed into neighborhood-scale walkable centers to support the surrounding neighborhood. This type of transformation provides a new local amenity that makes a MMH-Ready neighborhood more attractive for MMH development and infill. Successful neighborhood-scale walkable centers should be compatible with the surrounding neighborhood. Resulting buildings may be smaller than those shown in these examples, depending on the context.

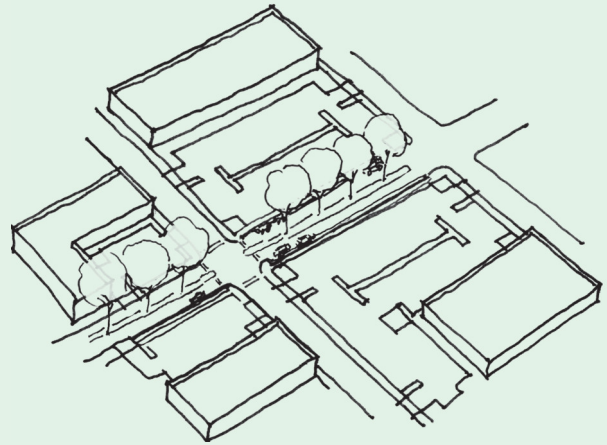
Incremental Change

Small, incremental changes can be just as important in the long run as big, transformative change. The following incremental changes can lay the groundwork for a walkable center that can transform surrounding neighborhoods into MMH-Ready Neighborhoods and create suitable environments for Missing Middle Housing.



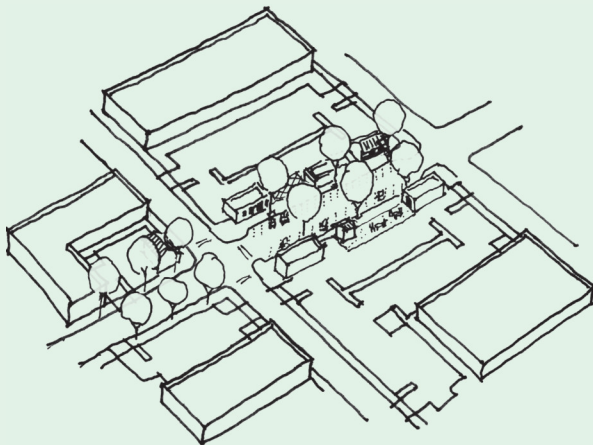
Existing Conditions

Existing big-box and strip commercial center with large parking lots at the front of the lot and little streetscape amenities, such as trees or planter strips.



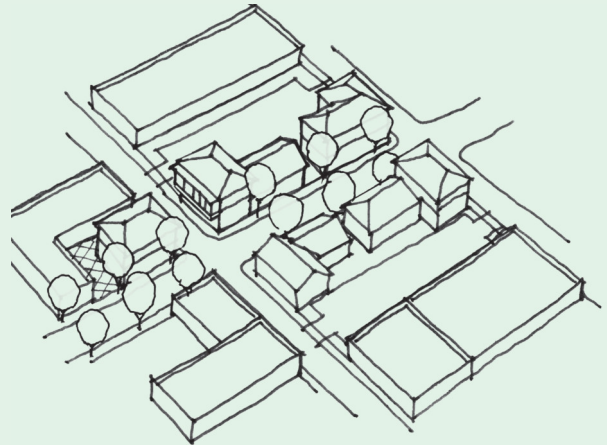
Step 1

Small changes could include landscaping, streetscape improvements and shared roads for bikes and cars.



Step 2

Temporary spaces for businesses at the sidewalk edge can help form a center of activity. These small changes can be made where buildings and lots are privately owned and where major changes in near term are unlikely.



Step 3

Bigger changes may include infill, new development at the sidewalk edge or around public space in areas where there is a desire for development of a more urban character and new buildings.



Source: Google Maps



Analysis of Barriers

CHAPTER

4

In this chapter

4.1 Overview of Barriers Assessment	64
4.2 Policy Analysis: Comprehensive Plan	65
4.3 Zoning Barriers	69
4.4 Barriers Specific to Allowed Density	80
4.5 Barriers Specific to Minimum Lot Area/Width	82
4.6 Next Steps Towards Implementation	84

4.1

Overview of Barriers Assessment

What does the barriers analysis tell us about next steps?

This chapter provides a deeper analysis of the existing policy and zoning in Bloomington. It is important to note that MMH is one tool in the wider toolkit of housing solutions that is needed to provide necessary housing units in Bloomington. The following is an overview of this chapter.

■ Section 4.2 (Policy Analysis)

dives into the Bring it Bloomington! Comprehensive Plan. The analysis identifies how the Plan can be modified and/or be more robust in supporting MMH-specific applications.

■ Sections 4.3 (Zoning Barriers)

provides an in-depth analysis of the residential zoning districts identified as potentially applicable to MMH development. The analysis identifies specific zoning standards that create barriers to MMH development, based on the best practices outlined in Chapter 2.

Preliminary Recommendations

Preliminary recommendations to overcoming identified barriers are provided throughout this Chapter. These recommendations are based in best practices and broad experience implementing these strategies to expand housing choices across the country. However, these solutions have not been tested specifically for the physical and market conditions of Bloomington. Further analysis is recommended, as referenced in 4.7 (Next Steps), in order to confirm and calibrate recommendations for Bloomington's different neighborhoods.

Additionally, as future regulatory amendments or housing strategies develop fully, a displacement mitigation study should be taken into consideration to avoid adverse and/or inequitable effects on the community that these changes are meant to benefit.

4.2 Policy Analysis: Comprehensive Plan

The following analysis identifies barriers and providers consideration for enabling MMH within current policy.

"Bring it Bloomington!", the City's Comprehensive Plan (referred to as "the Plan" going forward), sets the vision and policy goals for the growth of the City through 2035. The Plan seeks to connect economic expectations with a framework for future development. To further clarify that understanding of potential development projections, the Regional Housing Market Analysis identifies that McLean County's population will grow by over 10,000 residents with a need for 4,300-4,800 more housing units over the next 5 years.¹

In the Plan, Chapter 4: Neighborhoods and Chapter 11: Future Growth & Land Use Plan provide direction on how and where growth will likely happen, including identifying new and priority development areas. Any future zoning changes, especially those that affect housing, should consider the objectives set forth in the Comprehensive Plan to align with community vision and needs.

Neighborhood Classifications

The Plan identifies four broad neighborhood classifications to calibrate growth and development strategies to the unique housing needs, anticipated degree of change, and existing built context of each neighborhood type. The following is an analysis of how middle housing fits into the specific strategies laid out in the Plan for each neighborhood type, namely, Emerging Areas, Regeneration Areas, Preservation Areas, and Stable Areas.

Emerging Areas

■ **Considerations.** Emerging Area neighborhoods include multiple land use types that MMH would fit into which include New Neighborhoods and Commercial Activity Centers. The goals of new neighborhoods explicitly states the desire to include a variety of housing options near commercial services that are built at a walkable and bikeable human scale "that meets the needs of people of all ages and abilities."

■ **Barriers.** The Plan identifies potential patterns of development for Emerging Areas, including a typical suburban pattern, traditional neighborhood design (TND), and cluster or conservation-oriented development. However, it doesn't give clear direction on which pattern should be prioritized for Emerging Areas. While the Plan calls for housing choice, it doesn't specifically state which housing types are desired.

■ **Opportunities.** The Plan should establish clear steps and standards for implementing walkable and mobility-friendly patterns of development, especially for new neighborhoods and centers. Emerging Areas offer prime opportunities for pilot projects. The City should encourage developers of Emerging Areas to understand how walkable infrastructure and MMH could fit within new neighborhoods to produce more attainable and livable outcomes. Additionally, as new Commercial Activity Centers and Employment Centers are



Figure 4.1 [Bring it Bloomington! Comprehensive Plan, 2015](#)

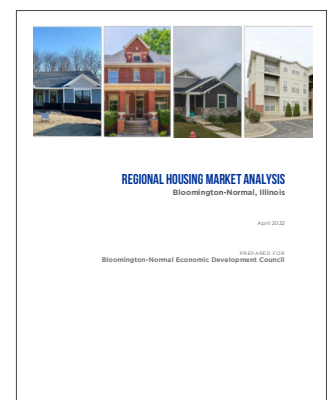


Figure 4.2 [Regional Housing Market Analysis, Bloomington-Normal, Illinois, 2022](#)

Sources:

¹ *Regional Housing Market Analysis, Bloomington-Normal, Illinois, 2022*

Q CLOSER LOOK

Many of the goals established in the Neighborhoods Chapter directly support MMH including:

- **N-1.1:** Enhance the livability of all Bloomington neighborhoods.
- **N-1.2:** Prioritize, with urgency, the revitalization of the neighborhoods in the Regeneration area.
- **N-1.4:** Identify opportunities to gradually transition the low density residential developments in the Stable Areas into mixed use, walkable neighborhoods that appeal to all residents.
- **N-1.5:** Promote creation of connected neighborhoods, focused on people, rather than isolated subdivisions in the Emerging Areas.

established, they should be supported by MMH that can help transition into the adjacent neighborhoods.

Regeneration Areas

■ **Considerations.** The Regeneration Area, defines much of the west side of Bloomington between downtown and 1-55/74 which could accommodate a mix of residential uses. Existing parcel sizes are varied, ranging from 30'–150' wide. Smaller lot sizes are typically located closer to downtown and are often legally non-conforming per current standards. The Plan states that there is a high percentage of rental units in this area, as well as multi-family conversions. It is unclear from the Plan whether the perceived impacts are supported by permit and enforcement data. However, revitalization of this area is a high priority for the City.

■ **Barriers.** Although MMH could work well to foster varied densities and housing choices, it will be important to consider how new development may impact areas of the City that have seen disinvestment. Additionally, as the Comprehensive Plan states, “declining property rates make it very difficult not only to attract new investment but also for current homeowners to invest in their properties.”

■ **Opportunities.** MMH is an important part of the solution for revitalizing Regeneration Areas. Typical lot sizes throughout this part of the City should be tested to understand the viability of different MMH building types. Duplex and up to small multiplex could fit on smaller infill parcels while maintaining the scale and character of the existing neighborhood. Cottage courts and

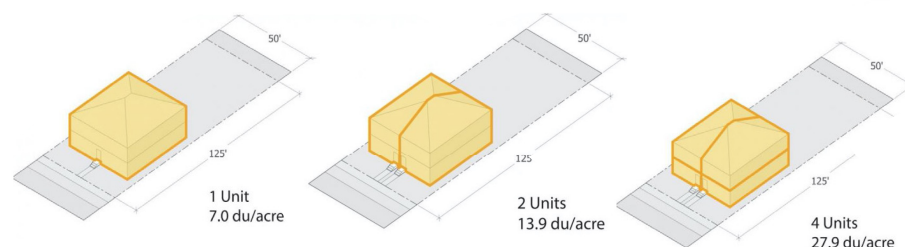
townhomes would likely fit on many of the wider 150' parcels. These tests should include financial analysis to understand what the appraisal gap may be and identify resources to overcome this gap, including incentives to support local development of these types.

The City should lead community conversations with neighborhood groups and local institutions to guide development of catalyst sites and strategies for broader infill development, such as pre-approved housing designs for small lots, ADUs, and small multi-unit housing types. As zoning is modified in these areas, additional policy should be established to protect existing homeowners and renters in this area, as well as support the rehab of older single-family and multiple-family buildings.

Preservation Areas

■ **Considerations.** The Preservation Area encompasses much of the east side of Bloomington between downtown and Veterans Parkway. This area is home to many examples of older MMH, as well as several historic districts. The street and block pattern is conducive to multi-modal transportation. Existing parcel sizes typically range from 40'–60' wide with depths between 80-140'. Lots towards the easternmost edge of this area have slightly larger parcels up to 65' x 130'. Similar to the Regeneration Area, the Plan suggests that multi-family conversions are a challenge in these neighborhoods. While there is an emphasis on preservation, the future land use plan identifies opportunities for a variety of densities, including mixed-use, medium, and high-density housing.

Figure 4.3 Lower-intensity MMH types deliver greater attainability and housing diversity while maintaining the same form as single-family houses (right).



MMH is very suitable for areas with a high concentration of historic homes since many existing MMH types already found in these historic neighborhoods.

■ **Barriers.** Although small MMH types could work well on these lots, the Comprehensive Plan does not explicitly identify MMH as an expectation and targets multi-unit conversions as problematic, which will likely create some misconceptions about the new development of MMH types.

■ **Opportunities.** It will be important to balance the goals of preservation with the demand and opportunity for new housing in these neighborhoods. Opportunities for the sensitive infill and allowance for duplexes, triplex/fourplex, and accessory dwelling units should be tested and visualized on typical lot sizes. Form controls and clear regulations that dictate the building footprint, massing, and frontage of new development can ensure that new development fits within the existing context. While conversion should be better regulated to promote good design and livable outcomes, it should be reconsidered as a tool to encourage smaller units while protecting some of the older housing stock.

Stable Areas

■ **Considerations.** Stable Areas identified in the Plan, including many neighborhoods located further from downtown with more suburban development patterns. The majority of lots are larger parcels situated with large single-family homes. There are some examples of newer townhome developments and large apartment complexes, typically surrounded by parking. These areas offer less connectivity and less support of walkability or alternative modes of transportation. Except for isolated instances, these are not priority areas for redevelopment.

■ **Barriers.** The separation of land uses and disconnected neighborhoods with street patterns that are auto-centric are less supportive of MMH. If future housing choices are desired, the City would need additional strategies to transform auto-centric areas (See Chapter 3) into more walkable environments that support a mix of housing choice, although the Plan does not explicitly state whether this is a desired goal area for these areas.

■ **Opportunities.** Consider clarifying the level of transformation desired within these areas of the City. Additionally, areas that are located along or near key corridors, commercial nodes, or employment centers could likely support additional housing types. Certain lower-intensity MMH types—including duplexes, townhouses, cottage courts, and even fourplexes—can work well even in suburban-style neighborhoods. In such environments, these types make housing more attainable, while the additional parking demand can still be accommodated on typical residential lots. Consider establishing a set of housing types that may be allowed citywide without limiting their applicability to walkable areas, as identified in this study.

Future Land Uses

The following future land uses described in Chapter 11 provide direction on future residential uses, including the location and type of housing, both existing and anticipated, in Bloomington. The Plan calls out that “Infill and redevelopment opportunities should be the highest priority for development activity, along with the build-out of areas already platted but not yet completed.” MMH can play a key role in the development of these areas of the City while also supporting the goal of maintaining “Bloomington’s small town feel with big city amenities.”

Residential Land Use

■ **Considerations.** Priorities for future development described in the Plan support walkable environments and specifically call out that the community desires a range of housing choices. Residential land uses identify an intended scale for housing based on varying densities, including:

- Low Densities - Under 8 du/ac
- Medium Densities - 8 to 20 du/ac
- High Densities - Greater than 20 du/ac

Areas with high density should be located near regional and employment centers. These areas could support most MMH types and should be explored further to substantiate the direction of the future land use plan.

■ **Barriers.** Although MMH could support more housing choices and help meet many of the housing goals called out throughout the Plan, the density ranges are limiting for most MMH and will continue to set an expectation for low-intensity, sprawl development. See Section 4.4 for typical density ranges for each MMH type. The future land use plan chapter does not explicitly identify MMH as an expectation or describe what development patterns align with these anticipated densities.

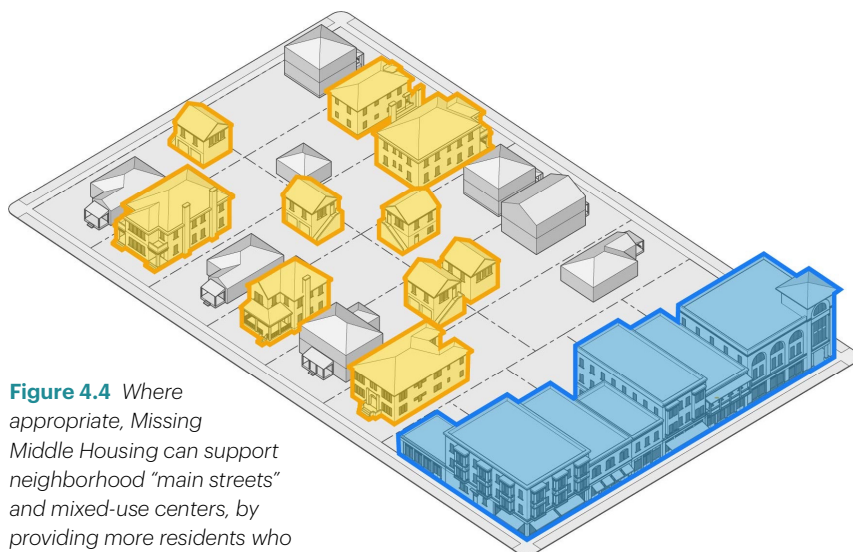


Figure 4.4 Where appropriate, Missing Middle Housing can support neighborhood “main streets” and mixed-use centers, by providing more residents who rely on business, jobs, and other amenities in these centers.

■ **Opportunities.** Consider clarifying in the Plan which MMH types are intended within each residential land use category. Remove or adjust density ranges to accommodate a broader range of housing. Medium density residential land uses near downtown could support MMH types including townhouses, duplexes, triplex/fourplexes, and multiplexes. Low density residential areas could support duplexes and accessory dwelling units as well as some triplex/fourplexes, especially in neighborhoods closer to mixed use, neighborhood commercial, regional commercial, or employment centers.

Mixed Land Use

■ **Considerations.** This category includes areas that could support a wide variety of both commercial and residential uses, such as Downtown District, West Market Street to Avalon Way, Towanda Avenue, East Empire from Towanda Avenue to Towanda-Barnes Road, and Veterans Parkway.

■ **Barriers.** The Plan identifies a need and/or desire for a future mix of uses within these key locations and to further support downtown, but does not specify what intensities or building types are anticipated. Downtown development will likely look and require a different set of considerations than sites designated mixed land use but located further from the core.

■ **Opportunities.** While many of these areas may be able to support larger mixed-use or multi-unit building types, considerations should also call out upper and medium MMH types that could support more incremental infill opportunities. Additional testing should be done to understand the housing and infrastructure capacity available on underutilized lots in the downtown, as well as the feasibility and attainability of different product types. The Plan should articulate how more units would benefit from being near existing amenities and institutions.

4.3 Zoning Barriers



Key

 R-1C	 R-D
 R-2	 D-2
 R-3A	 B-1

Walkable Centers (Existing and Potential)

- 5 min. Walking Distance
- 10 min. Walking Distance, 5 min. Biking Distance

The following analysis identifies potential barriers and solutions for MMH within the current City of Bloomington's Zoning Ordinance.

Bloomington's Residential Zones

The map shows the six zoning districts selected by Staff to analyze for regulatory barriers in relation to the existing and potential walkable centers identified in Chapter 3.

The analysis identifies potential barriers to MMH types considering building form and placement, parking, and lot size standards within each districts as well as use-specific standards.

The identified walkable centers and the following recommendations for the zoning districts may be used to inform future amendments to the zoning ordinance to allow MMH types in areas where walkable transformation may occur.

Summary of Barriers

The table below summarizes Section 4.3 to graphically represent the various types of barriers to MMH within the selected zoning districts in the Bloomington Zoning Code and which of the nine MMH types are possible under the current zoning regulations.

Summary of Regulatory Barriers for Housing in Bloomington						
Development Standards						
	R-1C	R-2	R-3A	R-D	D-2	B-1
Lot Width Minimum	✗	✗	✗	✓	✓	—
Lot Area Minimum	✗	✗	✗	?	—	—
Additional Lot Area Minimum per Dwelling Unit	✗	✗	✗	✗	—	—
Setbacks Minimum						
Front Setback	✗	✗	✗	?	✓	✗
Side Setback	✓	✓	✗	?	✓	✗
Rear Setback	✓	✓	✗	?	✓	✗
Floor Area Ratio (FAR)	—	—	✗	—	—	✗
Building Height Maximum	✓	✓	?	?	?	?
Permitted Residential Uses (MMH Types Allowed)	✗ (0 of 9)	✗ (2 of 9)	✗ (7 of 9)	✗ (7 of 9)	✗ (8 of 9)	✗ (0 of 9)
Min. Parking Spaces per Unit	✗ Too high ¹	✗ Too high ¹	✗ Too high ¹	✗ Too high ¹	✗ Too high ¹	✗ Too high ¹

Key

✓	Enables All MMH Types	?	Unclear/Potential Barrier
✗	Barrier to some MMH types	(# of 9)	Standard is a barrier to "#" of 9 MMH Types
✗	Barrier to most MMH Types	—	Does not regulate

Note:

¹Parking minimums for multiple-family dwellings are required by bedroom number. Multiple-family dwellings with 1 bedroom require 1.5 spaces per unit, and 2 or more bedrooms require 2 spaces per unit. A requirement of more than one on-site parking space per unit is generally considered a barrier to MMH.

R-1C: Single-Family Residential District

The intent of the R-1C district is to support “higher-density single-family detached dwelling units” with a mix of two-family dwelling units.

■ Allowed Uses.

This zone only allows detached single-family houses by-right and allows two-family only as a special use. Duplexes are the only MMH types considered for this district, but even two units require special use, which can add a discretionary review, cost, and time.

Preliminary recommendations: Allow “house-scale” MMH types by-right, including duplexes, townhouses, and cottage developments.

■ Lot Width.

The minimum lot width in R-1C is 50 feet. While the minimum lot width is compatible with lower-intensity MMH types, the stacked duplex or small single-family houses could comfortably fit on smaller widths that exist in many of Bloomington’s neighborhoods.

Preliminary recommendations: Consider reducing the minimum lot width. See the palette of MMH types in Chapter 2 for a recommended range of lot widths that coordinate with the desired building types.

■ Additional Lot Area per Dwelling.

The minimum lot area per dwelling in R-1C is 5,400 sf, which translates to a resultant density of 8.1 du/ac. Further, many existing lots within this zone are smaller than this minimum. Most MMH types would not be permitted on typical neighborhood lots (i.e., 50’ wide lots) because the minimum lot area per dwelling is too high, requiring consolidation of multiple lots.

Preliminary recommendations: Remove minimum lot area per dwelling. See the Barriers Specific to Allowed Density in Section 4.5, even the smallest MMH

buildings produce densities much higher than 8 du/a.

■ Yard Setbacks.

R-1C has 25 ft minimum front setbacks, 6 ft minimum side setbacks, and 25 ft minimum rear setbacks. These higher front setbacks may prevent some MMH on shallow lots by reducing the amount of developable land or where parking is needed to fit in the rear yard.

Preliminary recommendations:

Consider reducing the front setback where appropriate or allowing an average front setback to provide more flexibility in aligning with the existing context, similar to the average front setback standards used in the R-D district.

R-2: Mixed Residence District

The intent of the R-2 district is to support “a mixture of housing types at a high single-family and a low multiple-family dwelling unit density”.

■ Allowed Uses.

This zone allows single-family and two-family dwellings. Single-family attached and multiple-family dwellings are allowed only as special uses. Duplexes are the only MMH type allowed by-right. Townhouses, triplex/fourplexes, and small multiplexes require a special use which add discretionary review, cost, and time.

Preliminary recommendations: Allow “house-scale” MMH types by-right, including duplexes, townhouses, triplexes/fourplexes, and cottage developments. Consider allowing small multiplexes.

■ Lot Width.

The minimum lot width in R-2 for single-family residential uses is 50 feet and 75 feet for townhouses and multiple-family residential uses. The minimum lot width for townhouses and multi-family residential uses is high and prevents many MMH types, including duplexes and triplex/fourplexes.

Terminology

This analysis assumes that “two-family” includes MMH types duplex side-by-side and duplex stacked, “attached single-family” includes MMH types Townhouse Small and Townhouse Large, and that “multiple-family” includes the remaining MMH types - triplex/fourplex, small and large multiplexes, and courtyard buildings.

The palette of MMH Types ranges from buildings with 2 units to courtyard buildings with up to 20 units and represents a resultant density range of 8 to 64 du/ac.



Preliminary recommendations: Reduce or remove lot width minimums that are specific to Townhouses and multi-family residential uses. See the palette of MMH types in Chapter 2 for recommended ranges of lot widths.

■ Lot Area.

The minimum lot area for single-family residential uses is 6,600 sf, and 7,000 sf for townhouses and multiple-family residential uses. Most MMH types would not be permitted on typical neighborhood lots because the minimum lot area is too high. Requiring the consolidation of multiple lots adds considerable cost to a small MMH project.

Preliminary recommendations: Remove or reduce minimum lot areas and instead regulate by lot widths that are compatible with the desired MMH types. Consider analyzing existing lot widths that are most prevalent in R-2 to understand which building types fit best on typical parcels.

■ Additional Lot Area per Dwelling Unit.

The minimum lot area per dwelling unit is 3,300 sf, which translates to a resultant density no higher than 13.2 du/ac. Most MMH types would not be permitted on most neighborhood lots in this district because the minimum lot area per dwelling is too high, requiring consolidation of multiple lots.

Preliminary recommendations: Remove the requirement to increase lot size for additional units. See the Barriers Specific to Allowed Density in Section 4.5.

■ Yard Setbacks.

R-2 has 25 ft minimum front setbacks, 6 ft minimum side setbacks, and 25 ft minimum rear setbacks. These higher front setbacks may prevent some MMH on shallow lots by reducing the amount of developable land or where parking is needed to fit in the rear yard.

Preliminary recommendations: Consider reducing the front setback where appropriate or allowing an average

front setback to provide more flexibility in aligning with the existing context, similar to the average front setback standards used in the R-D zoning district. Side setbacks may need to be reduced to 5 feet. As more MMH types are allowed, lot testing should be used to calibrate setbacks using typical lot sizes present in this district.

R-3A: Multiple-Family Residence District

The intent of the R-3A district is to support a “transition between nonresidential districts and residential districts of more moderate density.” Most MMH types are allowed as a use by-right, including townhouses, duplexes, triplex/fourplexes, and multiplexes.

■ Lot Width.

The minimum lot width in R-3A for any residential use is 70 feet. The minimum lot width is high and will be limiting for house-scale MMH types including duplexes and triplex/fourplexes on typical lot sizes of the zone. This lot width would likely require consolidation of multiple lots to build MMH which can add cost and complexity that small multi-unit buildings cannot support.

Preliminary recommendations: Reduce minimum lot width. Alternatively, consider adjusting lot width standards according to building type. See the palette of MMH types in Chapter 2 for recommended ranges of lot widths.

■ Lot Area.

The minimum lot area for single- and two-family residential is 6,600 sf and 7,000 sf for attached and multiple-family residential uses. The minimum lot area may create a barrier to developing on typically neighborhood lots. Regulating minimum lot areas by use is a barrier, as many of these types are of the same scale as single-family houses.

Preliminary recommendations: Remove or reduce minimum lot areas and instead regulate by lot widths that are compatible

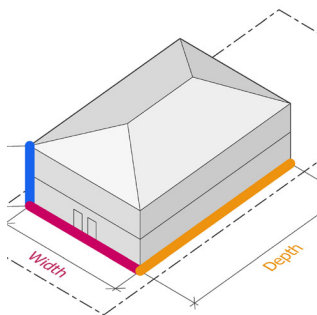


Figure 4.5 Additional explanation and diagrams related to on best practices for each zoning standard listed on this page is provided in Chapter 2 of the MMH Scan™.

with the desired MMH types. Consider doing a lot size analysis to understand the existing lot sizes within each district.

■ Additional Lot Area per Dwelling Unit.

The minimum lot area per dwelling unit is 1,500 sf, which translates to 29 du/ac. The minimum lot area will be limiting for MMH types of five or more units, such as the multiplex small.

Preliminary recommendation: Remove the requirement to increase lot size for additional units. See the Barriers Specific to Allowed Density in Section 4.5.

■ Floor Area Ratio (FAR).

The maximum floor area ratio for attached single-family and multi-family residential uses is 0.5. The floor area ratio is low as it limits the amount of developable land, leads to unpredictable results, and is especially a barrier to more intense MMH types.

Preliminary recommendations: Consider removing FAR standards and instead regulate by building types and building footprint for more predictable outcomes. See Chapter 2 for typical MMH building footprints.

■ Yard Setbacks.

R-3A has 30 ft minimum front setbacks, 10 ft minimum side setbacks, and 30 ft minimum rear setbacks. The front, side, and rear setbacks are high for most urban neighborhoods and may prevent building MMH on typical size infill lots.

Preliminary recommendations:

Consider reducing the front setback where appropriate or allowing an average front setback to provide more flexibility in aligning with the existing context, similar to the average front setback standards used in the R-D zoning district. Side and rear setbacks may also need to be reduced. MMH types that are desired in this district should be tested on existing lot sizes to calibrate setbacks using typical lot sizes present in this district.

■ Building Height.

The maximum building height for R-3A is 35 feet or 2.5 stories. While the current standard supports most MMH types, this height may be limiting for upper MMH.

Preliminary recommendation: If larger MMH buildings are desired in this district or in key locations where R-3A may be mapped, allowing a full third story may differentiate the R-3 district from lower-intensity zones and add to the potential feasibility of these projects.

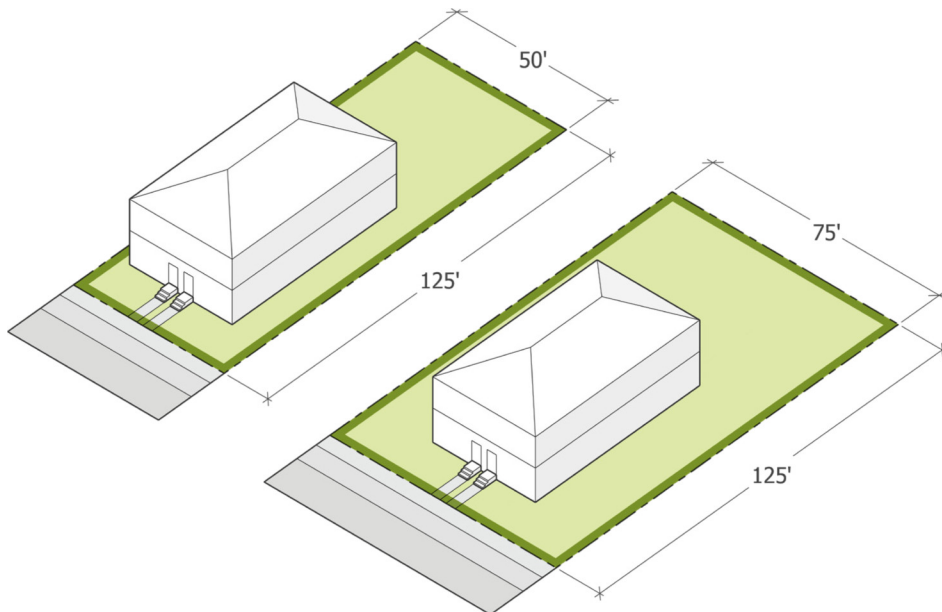


Figure 4.6 Minimum lot sizes required by zoning are often larger than necessary to enable MMH. For example, a fourplex can function well on a 50-foot wide lot but typically is required to be on lots larger than necessary.

R-D: Downtown Neighborhood Residence District

The intent of the R-D district is to support a “mixture of housing types and scales” that are located adjacent to Downtown Bloomington. Most MMH types would be allowed as a use by-right, including townhouses, duplexes, triplex/fourplexes, and multiplexes as well as multiple-family conversions with up to two units. Multiple-family conversions with three or more units and live/work are allowed only as special uses. Additionally, the R-D district provides additional standards intended to preserve the character and scale of the existing area and neighborhoods.

■ Lot Width and Area.

R-D regulates minimum lot width and lot area by an average of the lots along a block. Current minimum lot width and area standards generally support MMH. Regulating by an average encourages MMH to fit within the existing context of Bloomington’s urban neighborhoods, although it can be unpredictable.

Preliminary recommendations: Consider removing the minimum lot area and only regulate by lot width. The minimum lot width should be calibrated to the narrowest lot in the immediate context instead of using the average.

■ Additional Lot Area per Dwelling Unit.

The minimum lot area per dwelling unit in R-D for lots with multifamily units is 1,000 sf min, which translates to 43.56 du/ac. The current density standards would support most MMH types but may be limiting for upper MMH types such as the multiplex large. Given that four stories are supported in R-D, the lot area per dwelling will be a barrier to achieving that height.

Preliminary recommendation: Remove lot area per dwelling requirements and regulate by desired building types. See the Barriers Specific to Allowed Density in Section 4.5.

■ Front Yard Setbacks.

R-D regulates minimum front setbacks by an average of existing front setbacks on the block. Regulating front setbacks by an average generally allows MMH to fit within the existing context of Bloomington’s urban neighborhoods although it can be somewhat unpredictable if the urban pattern is currently more auto-oriented.

Preliminary recommendations: The average front setback measurement is more complex than a standard setback number and could be simplified or supplemented with additional diagrams. There should be criteria included to not count lots that include parking in front of the building.

■ Side and Rear Yard Setbacks.

The R-D district regulates minimum side-setbacks by 10% of the lot width, or 5’, whichever is greater. The R-D district regulates the minimum combined side-setbacks by 25% of the lot width, or 10’, whichever is greater. R-D regulates minimum rear-setbacks by 15% of the lot depth or 25’, whichever is greater. The current side and rear setback standards generally support MMH but have unpredictable results and are overly complicated. The increased setbacks for larger parcels may be limiting for building types like cottage developments or courtyard buildings that work well on these larger lots.

Preliminary recommendations: Consider removing the percentage-based standards or simply adjusting “whichever is greater” to “whichever is less.”

■ Building Height.

The maximum building height for R-D is 45’ or four stories. Four stories is a higher height limit than most MMH types require and may be intimidating for neighborhoods that desire more predictable “house-scale” buildings.

Preliminary recommendation: Consider if four stories are desired and appropriate in all areas of the R-D district. Adjacency standards or only allowing this added height in proximity to key corridors or centers may help reduce community pushback if the existing context is under three stories.

D-2: Downtown Transitional District

The intent of the D-2 district is to support a “development at a lower intensity and density than the downtown core”. This zone allows single-family attached, two-family, multiple-family dwellings, and live/work units. In general, the dimensional standards of D-2 would support MMH, including reasonable lot widths and setbacks. This zone also includes additional building characteristics that regulate elements of the facade.

■ Building Height.

In general, the maximum building height for D-2 is 65’ or six stories. The maximum building height for lots adjoining residential districts in D-2 is 55’ or four stories. While MMH types fit within the current height limits, the maximum building height is much higher than necessary for MMH and likely incentivizes buildings that are much larger.

Preliminary recommendations: Financial feasibility testing for lots adjacent to downtown would help calibrate building height standards to match what is feasible to construct in Bloomington’s market. Generally, a building height under four stories supports more walkable neighborhoods that easily transition between downtown and the adjacent neighborhoods. These taller buildings likely require consolidation of multiple parcels that add cost and complexity.

■ Building Characteristics.

D-2 regulates additional elements of the building, including the orientation of the ground-floor entrance, amount of windows on the front facade, facade length, and appearance, amount of building occupying the front setback line, service entries, and screening of storage and refuse. While most of the building characteristic standards are well-intended, especially for larger mixed-use or multifamily buildings, they may not be calibrated appropriately for MMH. The additional requirements may be seen as a deterrent to developers.

Preliminary recommendations:

In addition to or in lieu of the requirement for 20% widows on the ground floor, consider requiring frontage types for ground-floor residential units that could include a stoop, porch, dooryard, or courtyard. Consider increasing the requirement for buildings that exceed 50 feet in width to be designed to appear as two or more buildings to only apply to buildings of at least 80’ in width or exclude MMH. In general, design standards should be further tested to ensure they have the intended outcomes.



Figure 4.7 Example of what can happen without height standards calibrated to the existing context. These townhouses are “slot homes” that are out of scale with the existing context in terms of building height. They also fail to provide open space between units, making these less attractive to the consumer.

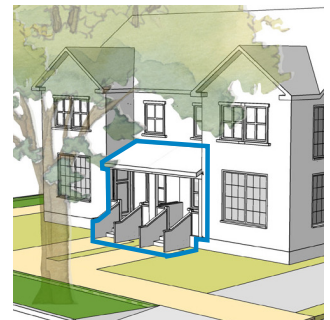


Figure 4.8 MMH types work best with standards that require the ground-floor facade to face and address a public street.

B-1: General Commercial District

The intent of the B-1 district is to support the “development of community and regional commercial areas.” Currently, this zone applies to areas with land development patterns that encourage or require driving between destinations. If MMH is desired in this zone, the intent should be revised to state the intention to transform these areas of the City into more walkable environments. See Chapter 3 for recommendations on transforming auto-oriented places into walkable neighborhoods.



Figure 4.9 The B-1 district typically includes commercial areas that are auto-oriented. As more residential is encouraged, additional steps should be taken to transform this areas into more walkable environments.

■ Allowed Uses.

This zone allows a wide range of commercial uses. Residential uses, including single-family attached, multiple-family dwellings, and live/work units, are allowed only as a special use. MMH types, including townhouses, triplex/fourplexes, multiplexes and live/work, require a special use which add discretionary review, cost, and time.

Preliminary recommendation: Allow all MMH types by-right, including “house-scale” and upper MMH, that can incrementally transform larger shopping centers and parking lots into more mixed-use environments.

■ Yard Setbacks.

B-1 has no minimum front setbacks, 5 ft minimum side setbacks or 1/3 of the building height if above 3 stories, and 5 ft minimum rear setbacks or 1/3 of the building height if above 3 stories. The current setbacks reinforce a suburban, commercial pattern of development. Requiring 1/3 of the building height for the side and rear yard can lead to undesirable amounts of separation between buildings and discourage taller buildings.

Preliminary recommendation: While these standards may support MMH types, they should be further calibrated to consider smaller building types. Remove setback standards based on building height.

■ Floor Area Ratio (FAR).

In the B-1 zoning district, the maximum floor area ratio is 0.8. Regulating building form by FAR leads to unpredictable outcomes for a buildings massing. A FAR of 0.8 would typically only support 1-2 story buildings and on potentially oversized lots.

Preliminary recommendation: Remove or significantly increase FAR. Instead, regulate by building footprint and height. If regulating by FAR is preferred, potential outcomes should be tested on typical lot sizes in the B-1 zoning district.

■ Other Standards.

In the B-1 zoning district, there are no requirements on lot width, lot area, building height, or parking location. The lack of standards create unpredictable outcomes that predominately support big-box development along with larger parking areas adjacent to the street. Without standards for residential uses, there is potential for new buildings to be out of scale with the surrounding context. The current standards will continue to perpetuate auto-oriented environments.

Preliminary recommendations: If transformation is desired in these areas and residential uses are allowed, standards for residential buildings will need to be calibrated. Additionally, new standards for large site development should be added to encourage more walkable environments with requirements that guide block size, connectivity, building frontage, open space, and multiple buildings on a site.

Off-Street Parking

Off-street parking is regulated by use and is the same across all zoning districts. For detached single-family, 1 parking space is required per unit. For efficiency units and multi-family units with one-bedroom, 1.5 parking spaces are required per dwelling unit. For multi-family units with two or more bedrooms, 2 spaces are required per dwelling unit.

The existing parking requirements are high and are especially a barrier to more intense MMH types. Requiring higher parking minimums means developers must set aside more land for parking instead of housing. It also increases development costs, which are directly passed on to future residents. Lower parking minimums allow a developer to provide parking that is appropriate for the location and the current market demand.

Preliminary recommendations: Reduce parking requirements to a minimum of 1 space per dwelling unit for all residential uses. Consider allowing further reductions of parking within an overlay district for areas near walkable centers, downtown, university campuses, or in proximity to transit.

Additional Use-Specific Standards

Multiple-Family Conversions

Multiple-family conversions would allow larger single-family houses to be converted into multifamily residential buildings with two or more units. However, this use is not allowed by-right. For example, a multiple-family conversion into two units is allowed only by special use in the R-2 district even though a two-family dwelling is a permitted use. Similarly, the R-D zoning district permits multiple-family dwellings as an allowable use but restricts conversions to three or more units as a Special Use.

This tool discourages the conversion of a single-family house because it requires a lengthy approval process and a public hearing. Conversions also require additional standards for parking, unit size, and entrances that are higher than those required for the original single-family building. In more historic areas of Bloomington where conversions are more likely, the existing lot often has no space to accommodate more parking.

Preliminary recommendations: Allow conversions by-right when the zoning district allows that building type as a use. For example, R-2 should allow multiple-family conversions with up to two units as a permitted use. Allow flexibility in parking standards to accommodate existing lot sizes and existing driveways. A study of existing and potential conversions should be conducted to better understand how these properties are being assessed as well as their potential implication on property values.

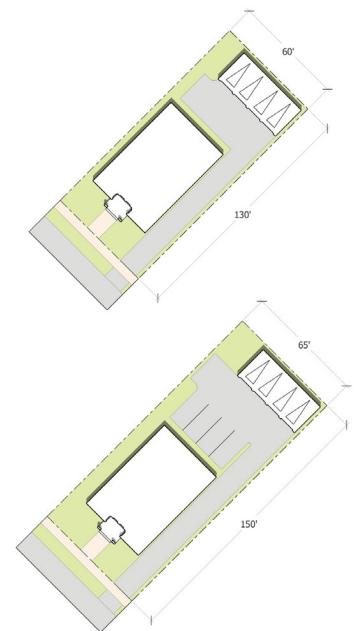
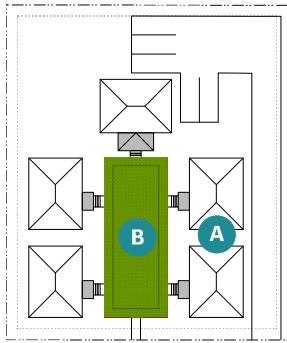


Figure 4.10 Parking has a significant impact on MMH and affordability. This illustration shows how much more space is required to fit a fourplex on a lot when 2 spaces are required per unit versus 1 space per unit.



- A** Minimum of 3 cottages around a common open space.
- B** Open space oriented to street, parking at the rear of the lot

Figure 4.11 Example of a cottage court around a common open space.



Figure 4.12 Example of a cottage court.

Cottage Courts

Cottage courts are currently not a defined use and are only buildable as single-lot condos or rentals in multi-family areas. Cottage courts are primarily intended to allow small infill development of small single-family houses that offer greater density within predominantly single-family zones.

Preliminary recommendations: Consider adding cottage court-specific standards and allowing them in any single-family residential zone. The following best practices encourage the development of smaller cottage homes and usable common space as an alternative to large single-family houses:

- Require a minimum of three cottages around common open space.
- Do not allow parking with the open space.
- Limit building size to 1,200 - 1,500 gross sf and building footprint to 800 - 1,000 sf per cottage home.
- Limit building height to two stories.
- Do not require more than one parking space per unit.
- Apply frontage requirements that promote porches and stoops that engage the shared open space. Cottages located along the street should have frontages that orient to the public realm while providing side facades or secondary entrances that engage the open space.
- Allow duplex cottage courts in certain locations where higher density is desired.

Subdivision

Many MMH building types offer opportunities for both rental and ownership options. Property management of small rental buildings can sometimes be difficult, while condo liability laws are often complex and expensive. Types such as cottage courts and duplexes, in particular, can benefit from subdivision rules that allow for units to be platted individually to create more opportunities for ownership.

Preliminary recommendations: Review and revise subdivision regulations to allow for the platting of fee-simple lots for multi-unit building types. Ensure that the ordinance supports small-lot subdivisions and allows these subdivisions to be approved administratively.

Accessory Dwelling Units (ADUs)

The small footprint of accessory dwelling units (ADUs) allows them to provide more housing choices in existing neighborhoods without dramatically impacting the character of the neighborhood's existing built form. Consider the following:

■ Applicability.

The current zoning ordinance supports the development of ADUs, as ADUs are allowed by right in all zones with a single-family house. By limiting ADUs as a use only allowed with single-family uses, the ordinance limits additional gentle density to be added to other middle housing types.

Preliminary recommendations: Allow ADUs with small MMH types in addition to single-family dwellings.

■ Parking.

The required parking amount for ADUs is 1 space per unit. Requiring additional parking for an ADU may be difficult due to added cost and lot configuration limitations.

Preliminary recommendation: Remove parking requirements for ADUs or allow flexible parking configurations such as

tandem parking or in existing driveways. Alternatively, require off-street parking only if on-street parking is not available within proximity to the lot.

■ Size.

The maximum size of an ADU is 800 sf or 50% of the size of the primary building, whichever is less. The maximum gross floor area for an ADU is 30% of the rear yard. Limiting the size of an ADU based on the size of the primary unit can limit the opportunity for ADUs on smaller single-family, be cumbersome to calculate, and lead to inequitable results for existing smaller houses.

Preliminary recommendation: Set the maximum size of an ADU at a limit between 800-1,200 sf. Remove area limitations based on primary building size.

Residential Use Categories

Residential uses are separated into five different use types including single-family dwellings, single-family attached dwellings, two-family dwellings, multiple-family dwellings, and multiple-family conversion dwellings. The current list of uses groups most MMH types, such as

triplexes/fourplexes and small multiplex types, in the same category as much larger multi-unit development types, which can prevent the ability of “house-scale” MMH types from being allowed in most single-family neighborhoods.

Preliminary recommendations: Be more explicit about which multi-unit housing types would fit in each zoning district by differentiating MMH types that are “house-scale” as a different use than larger multiple-family buildings.

Special Uses (Entitlements Barrier)

Many of the zoning districts allow MMH as special use rather than by-right. Requiring MMH as a special use requires an extra step, including review by the City Council and public hearing, that often extends the entitlements process when compared to the “by-right” entitlement process that is offered for detached single-family residential in all residential zones.

Preliminary recommendations: Allow MMH types by-right rather than special use.



Figure 4.13 Example of an ADU used as either a guest suite, rental unit, or workshop/office over a garage.

Q CLOSER LOOK

Why allow MMH "by-right"?

Each zoning district regulates which land uses are allowed. Uses that meet the intent of the zone are allowed "by-right." Development allowed by-right and meeting all zone standards (i.e., height, building footprint, setbacks) is allowed without additional review processes.

Uses allowed with conditions can require extra review processes. Lengthy review processes equate to uncertainty, additional time, and, therefore, added costs. This cost is either passed onto the consumer or creates an

infeasible development project. Further, additional review processes often rely on subjective standards, which can lead to inconsistent development results that may not meet the intent of the zone or serve the community's broader interest. The key to allowing MMH types by-right is to build standards for the base zoning to ensure the development will fit the zone intent.

4.4 Barriers Specific to Allowed Density

This section discusses allowed density as a key limiting factor, with reference to resultant densities from typical MMH building types.

Allowed Density

While bulk and height restrictions in Bloomington play a primary role in limiting development, the maximum density restrictions further prohibit most MMH types. However, simply increasing the maximum allowed density could create other issues, such as large buildings that are not contextually appropriate for their neighborhood.

Increasing the maximum allowed density needs to be coordinated with carefully identifying the appropriate MMH building types for Bloomington's different areas and then incorporating the resultant density range of those types along with standards for maximum building footprint and lot width.

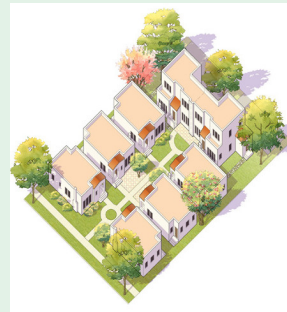
- Key**
- Range of MMH Type
 - Range Enabled by Zoning
 - MMH Type Enabled
 - MMH Type Not Enabled



Duplex Side-by-Side
8-22 du/ac



Duplex Stacked
8-29 du/ac

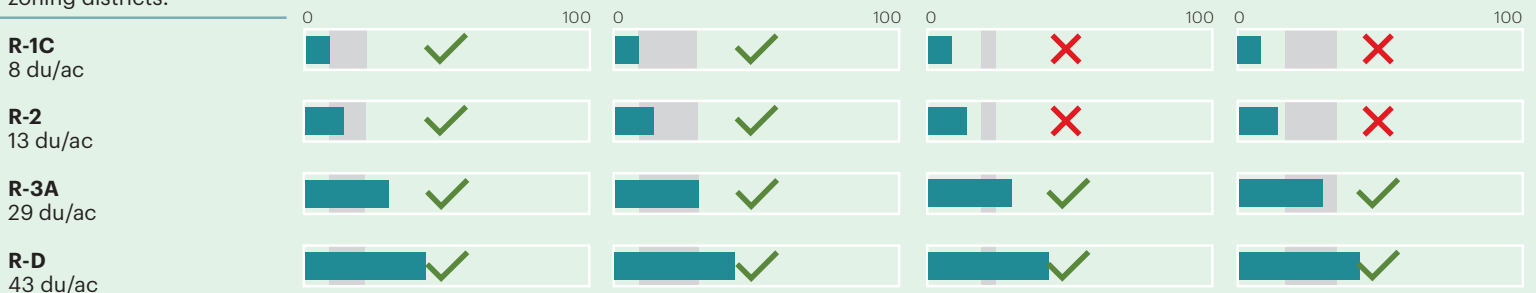


Cottage Court
19-24 du/ac



Fourplex
17-35 du/ac

Density thresholds for applicable Bloomington zoning districts:



MMH Types Enabled by Current Density Standards

The chart below shows which and how much of each MMH type is enabled in each district based on the maximum allowed density. When the gray area does not contain any green, that MMH type is not enabled.

Depending on the support for changing existing zoning, the MMH types and their standards could be adopted as new zoning or as an overlay that only applies to identified walkable neighborhoods.

The standards could include density standards or they could be silent on density. In either approach, the characteristics of each MMH type need to be publicly discussed and tested for the specific areas where they want to be used.

Recommendations

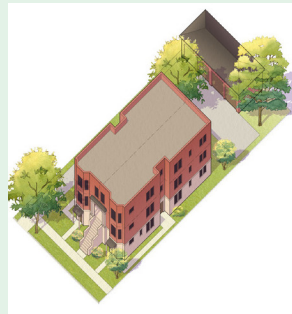
We recommend either of two approaches:

- Increasing the maximum allowed density for MMH types based on the lot size realities of MMH; or
- Regulate MMH using building types with clear footprints and unit limits instead of using density.



Multiplex Small

41-44 du/ac



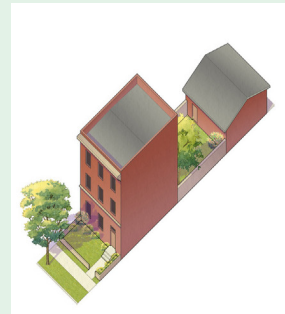
Multiplex Large

44-48 du/ac



Courtyard Building

28-36 du/ac



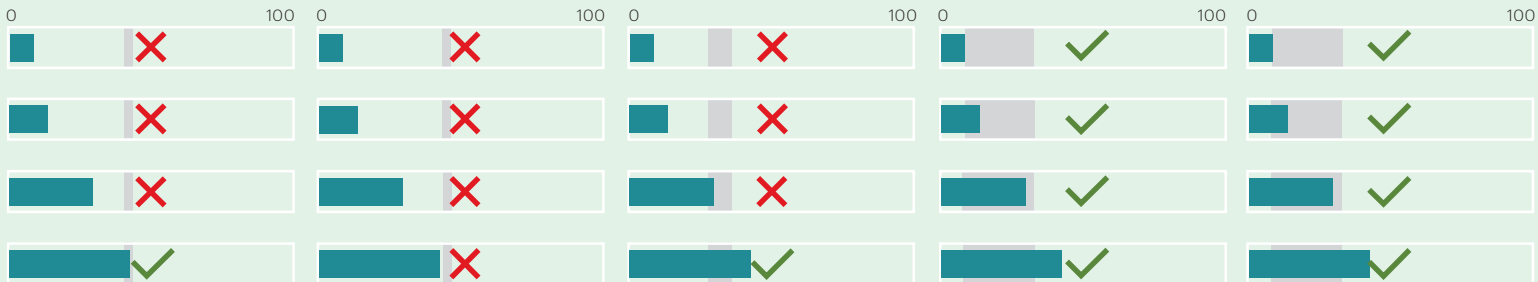
Townhouse

8-32 du/ac



Live/Work

8-32 du/ac



4.5 Barriers Specific to Minimum Lot Area/Width

This section analyzes how lot width is an important consideration for typical MMH building types.

Importance of Lot Width

The existing zoning standards regulate development by using lot area as a way to reinforce the maximum allowed density. This approach may be appropriate for larger projects but not necessarily for infill lots. The approach of using lot area prevents some housing types that are otherwise physically compatible with single-unit dwellings.

Lot width can be a more effective regulation than lot area because many projects can comply with the minimum lot area but still result in a building that is too large for its context. Even with low-density housing types such as a duplex, if allowed to fill up the building envelope, it can result in a building that is within the density limits but is larger than nearby houses in the same neighborhood.

In contrast, regulating by lot width results in standards for maximum building footprints that are coordinated with a variety of lot widths that fit well and make sense in lower-intensity neighborhoods. This enables MMH, increasing housing choices.

The Palette of Missing Middle Housing Types with Typical Lot Width Ranges

The palette of MMH types is provided for reference to the typical lot width range of each type



Duplex Side-by-Side
40'-75'



Duplex Stacked
30'-75'



Cottage Court
90'-160'



Fourplex
50'-80'

MMH Types Enabled by Current Lot Width Standards

In the table below, the gray bars show the typical lot width range for each MMH type based on front or rear vehicle access. A colored dot represents the minimum lot size for each zoning district. We recommend

that the lot width dimensions be coordinated with the MMH types intended for each zoning district.



Key

■ Typical MMH Lot Width Range (minimum to maximum)

Minimum Required Lot Widths for Multiple-Family Applicable Zones

- R-1C (min. lot width)
- R-2 (min. lot width)
- R-3A (min. lot width)
- D-2 (min. lot width)

¹ Minimum 40 feet for duplex side-by-side

² Reflects the width of a single lot.

³ Reflects the width of a single lot. The lot width represented in this chart apply the townhouse minimum lot width requirements to a live/work building. The MMH live/work type includes ground story residential.



Multiplex Small

50'-80'



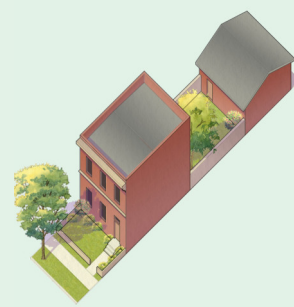
Multiplex Large

60'-120'



Courtyard Building

85'-150'



Townhouse

16'-45' (single unit), 56'-158' (3-4 units in a row)



Live/Work

16'-45' (single unit), 56'-158' (3-4 units in a row)

4.6 Next Steps Towards Implementation

The findings from the MMH Scan™ can spark small-scale changes in the short term and serve as a basis for future projects.

Starting Small

- This MMH Scan™ (Analysis + Definition of Barriers to MMH) focuses on identifying barriers to MMH. It can be a stand-alone document or the first of a two-part analysis. The **MMH Deep Dive™** (Testing + Solutions for MMH) is a more detailed study involving test fits and cost analysis. Results intend to provide further insights and specificity about recommended improvements and changes to existing standards.
- Using the materials in this report, Staff should **continue outreach about MMH**, through walking tours, round tables, developer training, and educational opportunities for community and local leaders. The goal of these conversations is to dispel misconceptions around MMH, hear and address concerns, assess what MMH types are contextually appropriate, and empower community members to voice their interests in public meetings.
- **Short-term zoning adjustments** open the door to further changes. Creating cottage court standards or reducing parking minimums are two small moves that can have significant short-term impact on attainability. Allowing gentle density within the identified existing and potential walkable centers may lay the ground work to transform surrounding neighborhoods into MMH-Ready Neighborhoods, suitable for Missing Middle Housing.

Making Big Moves

- **Incorporate fine grain recommendations** for the application of MMH types throughout Bloomington. In public engagement and education efforts, use the material in this report to emphasize the need for increased housing units.
- **A citywide zoning update** will likely require a longer process with necessary community feedback loops. A medium effort approach to updating zoning would be to update only the standards of the residential zones and/or create a MMH overlay district around Downtown and/or other identified walkable centers.
- **Streamline the entitlement process** and providing an expedited review for MMH infill. Study and consider additional incentives to overcome financial barriers that exist for MMH.
- **Explore additional steps** to implementing high-quality MMH and small housing options such as permit-ready housing plans, pre-approved ADUs, or a neighborhood pattern book that highlights housing types most appropriate for Bloomington.



REGULAR AGENDA ITEM NO. 5.B.

FOR COUNCIL: August 18, 2025

WARD IMPACTED: City-Wide Impact

SUBJECT: Presentation and Discussion on Video Gaming, as requested by City Council.

RECOMMENDED MOTION: None; Presentation and discussion only.

STRATEGIC PLAN LINK:

Goal 1. Financially Sound City Providing Quality Basic Services

STRATEGIC PLAN SIGNIFICANCE:

Objective 1c. Engaged residents that are well informed and involved in an open governance process

BACKGROUND: This will be a Council-requested Bloomington City Council discussion of Video Gaming

COMMUNITY GROUPS/INTERESTED PERSONS CONTACTED: N/A

FINANCIAL IMPACT: N/A

Respectfully submitted for consideration.

Prepared by: Amanda Stutsman, Deputy City Clerk



REGULAR AGENDA ITEM NO. 5.C.

FOR COUNCIL: August 18, 2025

WARD IMPACTED: City-Wide Impact

SUBJECT: Presentation and Discussion on the Schedule of Meetings , as requested by City Council.

RECOMMENDED MOTION: None; Presentation and discussion only.

STRATEGIC PLAN LINK:

Goal 1. Financially Sound City Providing Quality Basic Services

STRATEGIC PLAN SIGNIFICANCE:

Objective 1c. Engaged residents that are well informed and involved in an open governance process

BACKGROUND: At the request of City Council, this will be an open discussion of the schedule of meetings and whether to continue with the Committee of the Whole meeting body.

COMMUNITY GROUPS/INTERESTED PERSONS CONTACTED: N/A

FINANCIAL IMPACT: N/A

Respectfully submitted for consideration.

Prepared by: Amanda Stutsman, Deputy City Clerk

ATTACHMENTS:

[CLK 1B Draft Ordinance](#)

ORDINANCE NO. 2025-

**AN ORDINANCE AMENDING BLOOMINGTON
CITY CODE CHAPTER 2 REGARDING SPECIAL MEETINGS, WORK SESSIONS &
AGENDA INITIATIVES**

BE IT ORDAINED by the City Council of the City of Bloomington, Illinois (additions are indicated by underlining; deletions are indicated by strikeouts):

SECTION 1. That Bloomington City Code Chapter 2 shall be amended as set forth in Exhibit A.

SECTION 2. Except as provided herein, the Bloomington City Code, as amended, shall remain in full force and effect.

SECTION 3. The City Clerk shall be, and is hereby directed and authorized to publish this Ordinance in pamphlet form as provided by law.

SECTION 4. This Ordinance is enacted pursuant to the authority granted to the City as a home rule unit by Article VII, Section 6 of the 1970 Illinois Constitution.

SECTION 5. This Ordinance shall take effect after its approval and publication as required by law.

PASSED this ___ day of _____, 2025.

APPROVED this ___ day of _____, 2025.

CITY OF BLOOMINGTON

ATTEST

Dan Brady, Mayor

Leslie Smith-Yocum, City Clerk

EXHIBIT A

§ 2-203. [Ch. 2, Sec. 15] Meetings - regular and adjourned.

- C. ~~A special meeting may be called in accordance with § 2-204. When practicable, such a meeting will be scheduled for the third Monday of the month to provide the public and community adequate opportunity to plan for attendance. In addition, a work session, as described in § 2-206, may be scheduled by the Mayor or the City Manager with at least 48 hours' notice. Work sessions are intended for the preliminary receipt and discussion of information, are primarily designed for informal presentation and dialogue among the Council and City staff, and shall not include final action items. On the third Monday of each month at 6:00 p.m., the City Council shall meet as a Committee of the Whole. The agenda for such meeting shall be prepared by the City Manager in consultation with the Mayor. A portion of the each (or the first or second) regular meeting of the council meeting shall be dedicated to previewing upcoming non-routine agenda items, including a standing item for the consideration of Agenda Initiatives as set forth in § 2-210A(2). A time for public comment shall be conducted the manner set forth in § 2-501 of this chapter. No final action, beyond action on setting future agenda items and/or Agenda Initiatives, may be taken at a meeting of a Committee of the Whole unless it has been called as a Special Meeting as required by § 2-204 of this chapter. To the extent appropriate, the Rules set forth in § 2-208 of this chapter shall govern the proceedings of meetings of a Committee of the Whole. For purposes of this section, a nonroutine agenda item shall include: (1) the expenditure of money over \$250,000; (2) development agreements; (3) amending the City Code; and/or (4) the implementation or modification of policies. The failure to preview a non-routine agenda item at a Committee of the Whole shall not prohibit its consideration and/or action at a future meeting.~~

§ 2-204[Ch. 2, Sec. 16] Special meetings - reconsideration of vote.

- A. ~~Special meetings of the Council may be called by the Mayor or by any three members of the Council. The call for any such special meeting shall be in writing, signed by the Mayor or the required number of members of the Council, and shall state the purpose of the meeting and the time for holding it. The written call shall be filed with the City Clerk at least 48 hours before the time set for the meeting. In the absence of the Mayor, the Mayor Pro Tem shall have the same authority as the Mayor to call a special meeting. Special meetings of the Council may be called by the Mayor, the Mayor pro tem in the absence of the Mayor, three members of the Council in the absence of the Mayor and the Mayor pro tem, or by any five members of the Council. The call for any such special meeting shall be in writing, signed by the Mayor, the Mayor pro tem or the required number of the members of the Council, and shall state the object and purpose of such meeting and the time for holding the same. It shall be filed with the City Clerk at least 48 hours before the time set therein for said meeting.~~

§ 2-207 [Ch. 2, Sec. 17] Regular meetings; seating; order of business.

- A.(10) Council member discussion. Under this item, a Council member may bring to the Council's attention any matter not on the regular or consent agenda which, in his or her opinion, require official Council consideration; it may include announcements and other matters. At the regular meeting held on the fourth Monday of the month, Council Members

~~may bring forward any Agenda Initiatives as set forth in §2-210. Mayor's discussion. Under this item, the Mayor may bring to the Council's attention any matter not on the regular or consent agenda which, in his or her opinion, require official Council consideration; it may include announcements, veto messages, and other matters.~~

- A.(11) ~~Mayor's discussion. Under this item, the Mayor may bring to the Council's attention any matter not on the regular or consent agenda which, in his or her opinion, require official Council consideration; it may include announcements, veto messages, and other matters. At the regular meeting held on the fourth Monday of the month, the Mayor may bring forward any Agenda Initiatives as set forth in §2-210. Council member discussion. Under this item, a Council member may bring to the Council's attention any matter not on the regular or consent agenda which, in his opinion, require official Council consideration; it may include announcements and other matters.~~

§ 2-210. [Ch. 2, Sec. 18.2] Agenda items and voting.

- A.(2) Agenda initiatives. A agenda initiative is a proposal of the Mayor or a Council member that involves, for example: (1) the expenditure of money not within the City budget; (2) modifications to the City Code; (3) formation/modification of City policies; (4) the introduction of an ordinance or resolution; (5) the formation/modification of committees; and/or (6) appropriating City staff time from an existing operational activity or need. All agenda initiatives shall be on a form completed by either the Mayor or individual Council member supporting the initiative. The form shall be derived by the City Manager and must specify the nature of the request, the estimated cost and/or staff time (if known), and what, if any, existing projects or programs are proposed to be reduced in lieu of the new project. ~~A portion of each Committee of the Whole~~ the meeting of the Council held on the fourth Monday of the month, under the respective reports section of the agenda, shall be dedicated to the agenda initiatives of the Council members and/or Mayor, if any. The Agenda Initiative Form, once completed and ~~timely~~ submitted by at least 5 p.m. on the Wednesday before the meeting, will be included in the meeting packet for said meeting. ~~At the Committee of the Whole, a~~ A majority of the Alderman present can vote to: (1) have the initiative placed on a future City Council agenda for further consideration or action; (2) have staff evaluate and prepare an analysis on the proposed initiative and bring it back for further Council discussion; or (3) deny the initiative being placed on a future agenda and/or having City staff evaluate and analyze the proposed initiative. The same agenda initiative cannot be brought forward more than once in a six-month period unless two-thirds of the City Council votes to place the agenda initiative back on the table for consideration.

§ 2-501. [Ch. 2, Sec. 85] Public comment.

- A. A public comment period not to exceed 30 minutes will be held during each Board and Commission meeting, as well as all regularly scheduled City Council meetings, ~~Committee of the Whole meetings,~~ and all meetings of committees and/or task forces (hereinafter "committees") created by the City Council, work sessions, and special meetings of the City Council. Nothing herein shall prohibit the combination of meetings, at which only one public comment period will be allowed.

- B. Anyone desiring to address the board, commission, committee or City Council, as applicable, must complete a public comment card at least five minutes before the start time of the meeting. Public comment cards shall be made available at the location of the meeting by City staff at least 15 minutes prior to the start time of the meeting. The person must include their name, and any other desired contact information, although said person shall not be required to publicly state their address information. If more than five individuals desire to make a public comment, the order of speakers shall be by random draw. If an individual is not able to speak due to the time limitation and said individual still desires to address the individuals at a future meeting of the same type, said individual shall be entitled to speak first at the next meeting of the same type. For City Council meetings only, including regular meetings, and special meetings and the Committee of the Whole, written public comment may be added as set forth in Subsection I and an additional remote method of public comment shall be offered as set forth in Subsection J.

§ 2-601. [Ch. 2, Sec. 86] City officials expense and reimbursement procedures.

- D.(2)(c) Mileage. Mileage will be reimbursed for elected officials attending, in their capacity of a City elected official, offsite training, seminars, meetings, or other official City business as authorized at the IRS mileage reimbursement rate. However, no reimbursement shall be provided for attendance at City meetings, including City Council, ~~Committee of the Whole~~, Plan Commission/ZEA, and other official meetings of the City.
- D.(2)(d) Parking. Parking will be reimbursed for elected officials attending offsite training, seminars, meetings or other official City business as authorized, provided original receipts are submitted. However, no reimbursement shall be provided for attendance at City meetings, including City Council, ~~Committee of the Whole~~, Plan Commission/ZEA, and other official meetings of the City that are located at City Hall.
- D.(2)(e) General transportation costs. Transportation and tolls will be reimbursed for elected officials attending offsite training, seminars, meetings, or other official City business as authorized, provided receipts, cancelled tickets, ticket stubs, or other proof of the incurred expense are submitted. Transportation may include, but is not limited: public transportation, ride sharing services and taxi cabs. However, no reimbursement shall be provided for attendance at City meetings, including City Council, ~~Committee of the Whole~~, Plan Commission/ZEA, and other official meetings of the City.