# Executive Summary

## ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

**1. Introduction**

The City of Evansville, Indiana (Evansville, or the City) is pleased to submit to the U.S. Department of Housing and Urban Development (HUD) its 2025-2029 Consolidated Plan. Project goals outlined in the plan were determined through citizens' participation at three public meetings where participants discussed community development and housing needs, including the completion of various surveys to assist in data collection. A draft of the 2025-2029 Consolidated Plan was also displayed on the City of Evansville website for a minimum of 30 days for public comment. A marketing plan for the public service area, Evansville, prepared by Bowen National Research, provided housing data on the existing PSA and its five submarkets: the Central, Near East, East, North, and West areas. The Bowen Market Study also includes four submarket districts within the Central area; Arts, Downtown, Jacobsville, and the newly added Center City. A Community Needs survey, created in partnership with Transform Consulting Group,  was distributed to Evansville residents to determine public perception of the community’s priority needs for the next five years. Using these tools, Evansville will be able to carry out targeted community and housing goals to achieve positive outcomes.

Evansville was established in 1812 and, today, is the third-largest city in the state of Indiana with an estimated population of 115,332. Situated along the scenic Ohio River, Evansville’s central location provides highway access to and from major cities; Indianapolis, Indiana is 170 miles north via Interstate 69, Louisville, Kentucky is 120 miles east via Interstate 64, St. Louis, Missouri is 165 miles east via Interstate 64, and Nashville, Tennessee, is 150 miles south via Hwy 41 and Interstate 24. The Evansville Regional Airport connects Southwest Indiana with the world by operating daily flights to the major hubs of Atlanta, Chicago, Detroit, Dallas, and Charlottesville. The airport also provides a low-cost non-stop service to Orlando.

 As the result of Evansville’s geographic location, it is the commercial, medical, and cultural hub of Southwest Indiana, and the Illinois-Indiana-Kentucky tri-state area. Many of Evansville’s local assets have broadened the economic base of the region, helping build an economy known for its stability, diversity, and vitality.

Evansville is a Federal Entitlement city, eligible to receive direct assistance from the U.S Department of Housing and Urban Development (HUD) to use Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Grant (HOME) funds. As a recipient of federal funds, Evansville is required by HUD to produce a Consolidated Plan and Annual Action Plans. The Department of Metropolitan Development is the City department responsible for administering the Consolidated Plan and all corresponding Action Plans.

Evansville has prepared its Five-Year Consolidated Plan for the period of FY 2025 through FY 2029. The Consolidated Plan (CP) is an inclusive five-year strategic plan for revitalization, building local assets, and coordinating responses to the needs of the community. Through citizens’ participation, conducting public meetings, and using public surveys, residents, neighborhood associations, social service agencies, housing providers, and local organizations communicated to Evansville its community development and housing needs.

**2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview**

The Five-Year Consolidated Plan will serve as a strategic plan for the City. The following priorities and goals have been identified through the Evansville Housing Needs Assessment (Bowen National Research) and the Community Needs Assessment (Transform Consulting Group), and comments from citizens' participation process to address community and housing needs of Evansville residents. Listed are the following **seven (7)** goals established for the period of FY 2025 through FY 2029:

**1. Support the Availability of Public Services**

Includes (but is not limited to) transportation services, substance abuse services, employment training, fair housing, abused and neglected children, childcare services, youth services, senior services, disability services, domestic violence services, health services, food banks, and homeless services. Note that some public service organizations are Community Based Development Organization (CBDOs).

**2. Increase Affordable Housing for Homeownership**

Includes (but is not limited to) code enforcement, housing counseling, owner-occupied rehabilitation, emergency home repair, the construction or rehabilitation of new units, or providing homebuyer assistance such as closing costs and/or down payment assistance.

**3. Increase Affordable Housing for Rental**

Includes (but is not limited to) code enforcement, Tenant-Based Rental Assistance (TBRA), rapid re-housing and re-entry programs, or the new construction or rehabilitation of new units.

**4. Support Public Facility Improvements**

Includes (but is not limited to) street improvements, water and sewer improvements, sidewalk improvements, flood drainage improvements, broadband installation, park, recreational or neighborhood facilities improvements, and/or improvements to facilities for people with disabilities or for the homeless.

**5. Support Economic Development Opportunities**

Includes (but is not limited to) the rehabilitation of publicly or privately owned commercial or industrial property, direct financial assistance to for-profit business, or technical assistance to create or improve economic development opportunities.

**6. Support the Reduction of Residential Blight**

Including acquisition, disposition, and/or demolition with the purpose of enhancing the value and appeal of neighborhoods by removing blighted structures.

**7. Administrative and Planning**

Including (but not limited to) the oversight of Federal, State, and Local Programs, Fair Housing Activities, CDBG funding of HOME administrative costs, HOME CHDO operating expenses, and planning activities, such as neighborhood plans and environmental studies.

**3. Evaluation of past performance**

The City of Evansville past performance during the 2020-2024 Consolidated Plan established obtainable goals in each of its five Annual Action Plans, anticipating positive outcomes for the corresponding Consolidated Annual Performance & Evaluation Reports (CAPERs). Most matrix goals, on an aggregate scale, have been satisfied and the results of the 2024 CAPER are anticipated to satisfy any remaining matrix goals. Reasons for not satisfying the estimated goals could have resulted from unrealistic project estimates and goals, delays in the release of funds, accomplishment goals not reflected in the CAPER as the result in drawdown delays, and disruptions to normal processes due to the COVID-19 pandemic.

**4. Summary of citizen participation process and consultation process**

Citizen participation was achieved through several methods during the consolidated planning process. Most of the elements in the plan are designed to benefit low- and moderate-income populations in the City of Evansville. However, the consolidated planning process also affords the City an opportunity to strengthen its partnership with other governmental and private sector entities. The goal is to provide a plan that helps establish, maintain, and/or improve access to suitable living environments and extend economic opportunities to all residents.

**5. Summary of public comments**

**6. Summary of comments or views not accepted and the reasons for not accepting them**

All public comments were accepted.

**7. Summary**

The 2025-2029 Consolidated Plan and 2025 Action Plan have both been fully developed and submitted to the US Department of Housing and Urban Development for evaluation and final approval. This also includes supplemental studies and documents, such as the Citizens Participation Plan, the Community Needs Assessment, and the Housing Needs Assessment. It entails the addition of a new NRSA area, known as Center City, to align with the Consolidated Plan timeline.

Three federal applications and corresponding certifications for CDBG, ESG and HOME, grant funds were submitted. All the necessary steps have been completed and approved by the Evansville Common Council. This plan illustrates Evansville’s commitment to increasing the supply of decent affordable housing, providing services to selected low- and moderate-income populations, developing the local economy, and providing public services.

# The Process

## PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

**1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source**

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| **Agency Role** | **Name** | **Department/Agency** |
| --- | --- | --- |
|  |  |  |

|  |  |  |
| --- | --- | --- |
| CDBG Administrator | EVANSVILLE | Department of Metropolitan Development |
| HOME Administrator | EVANSVILLE | Department of Metropolitan Development |
| ESG Administrator | EVANSVILLE | Department of Metropolitan Development |

Table 1 – Responsible Agencies

**Narrative**

The Department of Metropolitan Development was created under Evansville, Indiana Municipal Code 3.30.126, to become the responsible City department for planning and implementing the use of federal funds available through the U.S. Department of Housing and Urban Development. To ensure compliance with federal regulations and policies, DMD will promote the establishment of programs that focus on at least one of the three national objectives:

1. Benefit Low-Moderate Income Persons whose incomes are no more than 80% median income, inclusive of area benefit, limited clientele, housing, and employment;
2. The Prevention and Elimination of Slums and Blight, inclusive of acquisition, clearance, relocation, historic preservation, and rehabilitation; and
3. Meeting Urgent Needs that pose a serious threat to the health and welfare of the community.

Through the yearly budget process all public service and non-public service local agencies are provided the opportunity, through public notification, to submit grant applications for the annual funding cycle. Community Development staff members provide technical assistance to inquiring agencies, ensuring that all grant requests comply with one of the three national objectives discussed in the preceding paragraph, and that the applicants’ budget proposals are provided adequate consideration by the Citizens’ Advisory Council, the Mayor of Evansville, and the Common Council.

DMD invites funded agencies as well as other interested parties, including but not limited to: banks, not-for-profits, health facilities, and social and fair housing agencies, which focus on services to children, the elderly, and persons with disabilities, to collaborate on specific activities identified in the Consolidated Plan. Establishing partnerships with a focus on common goals and future needs are critical for the community to achieve desired outcomes in the most effective and efficient way possible.

**Consolidated Plan Public Contact Information**

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## PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)

**1. Introduction**

**Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).**

Evansville has a local City-County Commission on Homelessness (the Commission), which meets monthly and includes members authorized jointly by local ordinances and the Evansville Municipal Code Chapter 2.115. The Commission shall have a president and vice-president which shall be the Mayor the first year and a County Commissioner the next year and alternate between the Mayor and County Commissioner each year thereafter. The purpose of the Commission is to make nonbinding recommendations to City and County government, not-for-profits, or interested agencies concerning homelessness in Vanderburgh County and the City of Evansville [Ord. G-2018-27 § 1, passed 11-15-18].

The Commission consists of no more than 25 members, including the following members:

(1) The Mayor of the City of Evansville

(2) A County Commissioner selected by the Board of Commissioners of Vanderburgh County

(3) A City Councilman selected by the City Council of the City of Evansville

(4) A County Councilman selected by the County Council of Vanderburgh County

(5) The Board Administrator of the Commission

(6) A representative appointed by the Homeless Services Council of Southwest Indiana

(7) A representative appointed by the United Way of Southwestern Indiana

(8) A representative appointed by the Evansville-Vanderburgh School Corporation Board of Trustees

(9) A person appointed by the Commission who is interested in providing employment opportunities

(10) A person appointed by the Board of Commissioners who was previously a homeless person

(11) A person appointed by the Mayor of the City of Evansville who is a landlord in Vanderburgh County

(12) The Director of the Evansville Housing Authority (EHA)

(13) A person appointed by the Board of Commissioners of Vanderburgh County

(14) A person appointed by the Commission who works in mental health

(15) The Executive Director of the Department of Metropolitan Development

(16) A person appointed by the Mayor of the City of Evansville who works in vocational rehabilitation

(17) The Director of Human Relations Commission of Evansville-Vanderburgh County

(18) No more than four representatives appointed by the Commission from local homeless service agencies, and not more than one representative from an agency

(19) No more than four at-large members appointed by the Commission.

Elected officials serve during their term of office, and appointed persons serve for two years but at the pleasure of the appointing authority. Committees and subcommittees of the Commission may be developed to focus on specific issues, such as housing, prevention, discharge planning, and other homelessness issues. Committees should report their findings and recommendations to the Commission twice a year. Meeting quorum requires that more than 50 percent of all currently appointed members of the Commission are present. Members of the Commission may designate a person to serve and vote in their place if the member is not available to attend a meeting. Meetings shall be subject to the Open-Door Law of the State of Indiana.

**Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness**

The City of Evansville works with IHCDA and HSCSI as part of the Indiana Planning Council to develop and coordinate regional, central intake, and triage centers to ensure access to assistance is driven by the needs of persons experiencing homelessness. The Evansville region implemented coordinated entry for all phases including permanent supportive housing, transitional housing, emergency shelters, and diversion.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Evansville is part of the Indiana Balance of State Continuum of Care. The Indiana Planning Council on the Homeless is the governing body for the Indiana Balance of State Continuum of Care. HMIS is provided and funded by IHCDA for the Indiana Balance of State and is funded by IHCDA for the Balance of State. Subrecipients of the City’s federal funding are all required to participate in the HMIS system or DV equivalent, as provided by Eccovia Solutions. Subrecipients are required to produce regular reports from the HMIS in conjunction with HUD and IHCDA requirements. The Subrecipients agree to enter data into the HMIS program on a regular and consistent basis. IHCDA and the City of Evansville will monitor data entry and data quality on an ongoing basis. **NOT FINISHED**

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

Table 2 – Agencies, groups, organizations who participated

|  |  |  |
| --- | --- | --- |
| 1 | **Agency/Group/Organization** | HOPE OF EVANSVILLE, INC |
| **Agency/Group/Organization Type** | HousingServices - HousingCHDO and CBDO |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities in the community. Helped to identify barriers, as well as potential solutions, to housing needs. |
| 2 | **Agency/Group/Organization** | MEMORIAL COMMUNITY DEVELOPMENT CORPORATION |
| **Agency/Group/Organization Type** | HousingServices - HousingServices-ChildrenServices-HealthServices-EducationServices-EmploymentCHDO and CBDO |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities, as well as various other services, in the community. Helped to identify barriers, as well as potential solutions, to housing and community needs. |
| 3 | **Agency/Group/Organization** | COMMUNITY ACTION PROGRAM OF EVANSVILLE (CAPE) |
| **Agency/Group/Organization Type** | HousingServices - HousingServices-ChildrenServices-Elderly PersonsServices-HealthServices-EducationCHDO and CBDO |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities, as well as various other services, in the community. Helped to identify barriers, as well as potential solutions, to housing and community needs. |
| 4 | **Agency/Group/Organization** | ECHO HOUSING CORP |
| **Agency/Group/Organization Type** | HousingServices - HousingServices-homelessCHDO and CBDO |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentHomelessness StrategyHomeless Needs - Chronically homelessHomeless Needs - Families with childrenHomelessness Needs - VeteransEconomic DevelopmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization was selected as an active CHDO and CBDO that provides services related to homelessness and housing in the community, often with a particular focus on veterans' needs. Organization is also the lead agency in economic development within the Evansville Promise Zone. Helped to identify barriers, as well as potential solutions, to housing and community needs, as well as strategies for addressing homelessness. |
| 5 | **Agency/Group/Organization** | CARVER COMMUNITY ORGANIZATION, INC. |
| **Agency/Group/Organization Type** | Services-ChildrenServices-Elderly PersonsServices-EducationCBDO |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization was selected as an active CBDO that provides various child and family services in the community, with a particular focus on children and the elderly. Helped to identify barriers, as well as potential solutions, to service accessibility for vulnerable populations. |
| 6 | **Agency/Group/Organization** | Metropolitan Planning Office |
| **Agency/Group/Organization Type** | Planning organization |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Agency assists federal, state, and local government with the process of planning community transportation systems. Helped to identify transportation-related community needs and provided data reports such as the Metropolitan Transportation Plan. |
| 7 | **Agency/Group/Organization** | Evansville Vanderbugh County Human Relations Commission |
| **Agency/Group/Organization Type** | Service-Fair HousingOther government - Local |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | City department that investigates discrimination complaints in the areas of employment, housing, and public accommodation and education. Helped to identify housing accessibility barriers and potential solutions. |
| 8 | **Agency/Group/Organization** | Department of Metropolitan Development |
| **Agency/Group/Organization Type** | Other government - LocalGrantee Department |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentLead-based Paint StrategyHomelessness StrategyHomeless Needs - Chronically homelessHomeless Needs - Families with childrenHomelessness Needs - VeteransHomelessness Needs - Unaccompanied youthNon-Homeless Special NeedsEconomic DevelopmentMarket AnalysisAnti-poverty StrategyFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | City Department that promotes community development and urban revitalization through human services, economic development, and infrastructural development. Includes sub-departments which specialize in Community Development, Redevelopment, Land Bank, Historic Preservation, local Affordable Housing Trust Fund, and Commission on Homelessness. Lead agency for the implementation of ESG, CDBG, and HOME-funded activities. Responsible for the submission of the 5-year Consolidated Plan and corresponding Action Plans and CAPERs to HUD. |
| 9 | **Agency/Group/Organization** | Evansville Water and Sewer Department |
| **Agency/Group/Organization Type** | Other government - Local |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | City Department that provides the area with safe and dependable water and sewer services. Helped to identify utility-related housing affordability barriers and potential solutions. |
| 10 | **Agency/Group/Organization** | EVANSVILLE HOUSING AUTHORITY |
| **Agency/Group/Organization Type** | HousingPHAServices - HousingOther government - Local |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentPublic Housing NeedsEconomic DevelopmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Local HUD-certified PHA that promotes housing affordability and accessibility, economic opportunities, and suitable living environments through programs such as the Rental Assistance Demonstration and Family Self-Sufficiency. Provides direct financial assistance through Housing Choice Vouchers, Veterans Affairs Supportive Housing Vouchers, and Homeownership Vouchers. Regularly collaborates with community partners to provide a variety of services, including those mentioned elsewhere in this Consolidated Plan. |
| 11 | **Agency/Group/Organization** | Center Point Energy |
| **Agency/Group/Organization Type** | Gas and Electric Company |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Primary provider of gas and electric services to the Evansville community, including infrastructure repairs and updates as well as weatherization and utility assistance programs. Contacted for input due to multiple public comments that gas and electric utility costs are a significant barrier to housing affordability. |
| 12 | **Agency/Group/Organization** | UNITED CARING SHELTERS |
| **Agency/Group/Organization Type** | Services-homeless |
| **What section of the Plan was addressed by Consultation?** | Homelessness StrategyHomeless Needs - Families with childrenFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization that operates multiple emergent and short-term homeless shelters and provides transitional housing and case management services. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness. |
| 13 | **Agency/Group/Organization** | Catholic Charities |
| **Agency/Group/Organization Type** | Services - HousingServices-ChildrenServices-HealthServices-Employment |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization that provides services to families and children, including counseling and financial hardship assistance for rent, utilities, and medical care. Helped to identify barriers, as well as potential solutions, to housing needs. |
| 14 | **Agency/Group/Organization** | OZANAM FAMILY SHELTER CORPORATION |
| **Agency/Group/Organization Type** | Services-homeless |
| **What section of the Plan was addressed by Consultation?** | Homelessness StrategyHomeless Needs - Families with childrenFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization that operates a short-term homeless shelter for families. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness. |
| 15 | **Agency/Group/Organization** | Aurora, Inc. |
| **Agency/Group/Organization Type** | HousingServices - HousingServices-homeless |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentHomelessness StrategyHomeless Needs - Chronically homelessHomeless Needs - Families with childrenFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Lead agency in the Continuum of Care Coordinated Entry system to address the needs of Evansville's homeless populations. Provides various housing and homeless services, such as outreach, case management, wraparound services, rapid rehousing, and permanent supportive housing. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness. |
| 16 | **Agency/Group/Organization** | Old National Bank |
| **Agency/Group/Organization Type** | Business and Civic LeadersMember of the AHFACPrivate Sector Banking / Financing |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentEconomic DevelopmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | One of the largest area banks that provides financial services to individuals and businesses, including services based on AMI level. Representative Jamie Hermann also serves on the local Affordable Housing Trust Fund Advisory Committee. Helped to identify barriers, as well as potential solutions, to housing needs and accessibility. |
| 17 | **Agency/Group/Organization** | Southwest Indiana Association of Realtors |
| **Agency/Group/Organization Type** | Regional organizationRealtor Association |
| **What section of the Plan was addressed by Consultation?** | Fair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization which represents realtors in SW Indiana, including Evansville. Helped to identify barriers, as well as potential solutions, to housing accessibility. |
| 18 | **Agency/Group/Organization** | Metropolitan Evansville Transit System (METS) |
| **Agency/Group/Organization Type** | Services-Elderly PersonsServices-Persons with DisabilitiesOther government - Local |
| **What section of the Plan was addressed by Consultation?** | Economic DevelopmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | City Department that provides public transportation within Evansville, on both fixed routes and through mobility services for those who are elderly and/or disabled. Helped to identify economic and other barriers these populations have to accessing community amenities, and also solutions that would support better access to services. |
| 19 | **Agency/Group/Organization** | CDFI Friendly Evansville Region |
| **Agency/Group/Organization Type** | Business and Civic LeadersPrivate Sector Banking / Financing |
| **What section of the Plan was addressed by Consultation?** | Economic DevelopmentFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization that group of local community, civic, nonprofit, and business leaders to engage with CDFIs could help create or expand economic and other opportunities in Evansville. Helped to identify economic barriers, as well as solutions, toward improving access to tools of upward mobility. |
| 20 | **Agency/Group/Organization** | Evansville Regional Economic Partnership (E-REP) |
| **Agency/Group/Organization Type** | Services-EmploymentRegional organizationEconomic Development |
| **What section of the Plan was addressed by Consultation?** | Economic Development |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Organization created to promote economic growth in Evansville. Creates and oversees the Comprehensive Economic Development Strategy (CEDS), which aims to develop infrastructure, strengthen key industries, attract, retain, and develop the workforce, and provide leverage for developments. CEDS goals and strategies used to inform the economic development portion of the Consolidated Plan. |
| 21 | **Agency/Group/Organization** | Legal Aid |
| **Agency/Group/Organization Type** | Service-Fair HousingServices - VictimsOther government - County |
| **What section of the Plan was addressed by Consultation?** | Non-Homeless Special NeedsFair Housing Report |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Non-profit agency associated with Vanderburgh County, created to provide legal advice and representation to qualifying low-income residents of Vanderburgh County in select civil matters. Services are free to those eligible. Helped to identify needs for special populations, such as victims of crime or unfair treatment, and potential solutions to assist them. |
| 22 | **Agency/Group/Organization** | Evansville-Vanderburgh County Area Plan Commission |
| **Agency/Group/Organization Type** | Other government - CountyOther government - LocalPlanning organization |
| **What section of the Plan was addressed by Consultation?** | Housing Need AssessmentEconomic Development |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | An appointed board that makes decisions on zonings and subdivisions within the City and County. Responsible for long range planning to shape the future development and growth of the community, which involves updating and implementing the Comprehensive Plan. Also rules on zoning appeals and petitions for variances/special uses. Consulted for annual progress report about recent developments that supported the mission of the Comprehensive Plan. |
| 23 | **Agency/Group/Organization** | Emergency Management Agency |
| **Agency/Group/Organization Type** | Agency - Emergency ManagementOther government - CountyOther government - Local |
| **What section of the Plan was addressed by Consultation?** | Environmental Hazard Mitigation |
| **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | Agency responsible for the mitigation, preparedness, response, and recovery from major emergencies and disasters that would affect the City of Evansville and Vanderburgh County. Creates and implements the Hazard Mitigation Plan, which was used to inform potions of the Consolidated Plan regarding environmental concerns. |

**Identify any Agency Types not consulted and provide rationale for not consulting**

Agency Types not consulted were agencies that chose not to participate in the process. The City of Evansville advertises federal opportunities and meetings to the public through the local newspapers and on City website.

**Other local/regional/state/federal planning efforts considered when preparing the Plan**

| **Name of Plan** | **Lead Organization** | **How do the goals of your Strategic Plan overlap with the goals of each plan?** |
| --- | --- | --- |
| Continuum of Care | Indiana Planning Council | Support rapid rehousing and coordinated entry. |

Table 3 – Other local / regional / federal planning efforts

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))**

Information was gathered from several City of Evansville and Vanderburgh County departments, including Area Plan Commission, Building Commission, Evansville Metropolitan Planning Organization, and Transportation, among others. A variety of consultants assisted with the consolidated planning process including Transform Consulting Group, Bowen National Research, and City Consultants.

**Narrative (optional):**

## PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation**

**Summarize citizen participation process and how it impacted goal-setting**

**Citizen Participation Outreach**

| **Sort Order** | **Mode of Outreach** | **Target of Outreach** | **Summary of****response/attendance** | **Summary of****comments received** | **Summary of comments not accepted and reasons** | **URL (If applicable)** |
| --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |

Table 4 – Citizen Participation Outreach

# Needs Assessment

## NA-05 Overview

**Needs Assessment Overview**

As previously stated in this document, the City of Evansville commissioned Bowen National Research in the fall of 2024 to conduct a Housing Needs Assessment (HNA). Overall, the Housing Needs Assessment included detailed demographic, economic, and housing supply data and analysis, along with input from community stakeholders. Historical data was presented to serve as a baseline of recent trends and changes in the area, while selected demographic projections were provided to help understand anticipated changes that are expected to occur that could influence housing needs in the years ahead. The study concluded with an outline of housing priorities and needs for the area and provided a summary of recommendations that should be considered by the city to address housing. The study was provided to the Department of Metropolitan Development on February 5, 2025.

The City of Evansville, Department of Metropolitan Development, retained Bowen National Research in August of 2024 for the purpose of conducting a Housing Needs Assessment (HNA) of the city of Evansville, Indiana. This study is an update of the comprehensive HNA that Bowen National Research completed for the City in 2020. Subsequent, reduced-scope HNAs were completed annually from 2021 to 2024. The most recent study, which was completed in February 2025, compares key data sets and findings with those of 2020, illustrating notable changes that have occurred in the market during this period. Overall, the Housing Needs Assessment included detailed demographic, economic, and housing supply data and analysis, along with input from community stakeholders. Historical data was presented to serve as a baseline of recent trends and changes in the area, while selected demographic projections were provided to help understand anticipated changes that are expected to occur that could influence housing needs in the years ahead. The study concluded with an outline of housing priorities and needs for the area and provided a summary of recommendations that should be considered by the city to address housing.

The Housing Needs Assessment evaluated multiple areas within the city of Evansville.  The study areas include the Evansville city limits, five select submarkets (Central, North, Near East, East, and West), which divide the city of Evansville, and four smaller subareas. Supplemental analysis was provided for the designated subareas within the city, which include the Center City NRSA, Downtown Redevelopment Area, Arts District Redevelopment Area, and Jacobsville Redevelopment Area.

Key highlights from the most recent Evansville Housing Needs Assessment include:

* There is an overall rental housing gap of 2,907 units and a for-sale housing gap of 3,414 units for Evansville over the five-year projection period (2024-2029).
* While the city’s overall multifamily rental occupancy rate of 96.5% is only slightly higher than the optimal range of 94% to 96%, there is virtually no availability among the subsidized units within Evansville, which serve the lowest income households.
* While availability among for-sale housing units has improved within Evansville in recent years, the overall for-sale housing availability rate remains extremely low at 0.7%.
* Housing quality and affordability remain challenges for area households, as evidenced by the fact that over 1,200 occupied housing units in Evansville are considered substandard and over 15,000 households are housing cost burdened.
* The number of households within Evansville increased by 0.8% between 2020 and 2024, and a marginal increase is projected between 2024 and 2029.
* Several economic metrics in the Evansville and Vandenburgh County have exhibited improvement in recent years, which can contribute to additional household growth within the area.

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

**Summary of Housing Needs**

| **Demographics** | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| --- | --- | --- | --- |
| Population | 120,210 | 118,415 | -1% |
| Households | 51,270 | 51,705 | 1% |
| Median Income | $35,785.00 | $42,623.00 | 19% |

Table 5 - Housing Needs Assessment Demographics

|  |  |
| --- | --- |
| **Data Source:** | 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) |

**Number of Households Table**

|  | **0-30% HAMFI** | **>30-50% HAMFI** | **>50-80% HAMFI** | **>80-100% HAMFI** | **>100% HAMFI** |
| --- | --- | --- | --- | --- | --- |
| Total Households | 9,320 | 8,500 | 11,725 | 6,090 | 16,065 |
| Small Family Households | 2,755 | 2,750 | 3,630 | 2,120 | 8,205 |
| Large Family Households | 490 | 370 | 565 | 410 | 770 |
| Household contains at least one person 62-74 years of age | 1,675 | 1,990 | 2,995 | 1,264 | 3,365 |
| Household contains at least one person age 75 or older | 1,015 | 1,570 | 1,335 | 570 | 1,149 |
| Households with one or more children 6 years old or younger | 1,715 | 1,060 | 1,710 | 704 | 1,004 |

Table 6 - Total Households Table

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Housing Needs Summary Tables**

1. Housing Problems (Households with one of the listed needs)

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 135 | 204 | 43 | 40 | 422 | 84 | 10 | 25 | 0 | 119 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 35 | 10 | 0 | 10 | 55 | 20 | 0 | 30 | 0 | 50 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 79 | 60 | 135 | 75 | 349 | 65 | 25 | 10 | 0 | 100 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 3,955 | 895 | 8 | 0 | 4,858 | 1,670 | 375 | 175 | 0 | 2,220 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 715 | 3,055 | 1,320 | 103 | 5,193 | 540 | 1,210 | 855 | 225 | 2,830 |
| Zero/negative Income (and none of the above problems) | 569 | 0 | 0 | 0 | 569 | 135 | 0 | 0 | 0 | 135 |

Table 7 – Housing Problems Table

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS |
| Having 1 or more of four housing problems | 4,205 | 1,165 | 180 | 120 | 5,670 | 1,845 | 405 | 235 | 0 | 2,485 |
| Having none of four housing problems | 2,140 | 4,080 | 5,650 | 2,420 | 14,290 | 1,130 | 2,855 | 5,665 | 3,550 | 13,200 |
| Household has negative income, but none of the other housing problems | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 8 – Housing Problems 2

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

3. Cost Burden > 30%

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS |
| Small Related | 1,565 | 1,540 | 295 | 3,400 | 750 | 500 | 349 | 1,599 |
| Large Related | 210 | 160 | 24 | 394 | 85 | 85 | 14 | 184 |
| Elderly | 1,033 | 1,180 | 397 | 2,610 | 745 | 720 | 374 | 1,839 |
| Other | 2,095 | 1,300 | 630 | 4,025 | 745 | 264 | 280 | 1,289 |
| Total need by income | 4,903 | 4,180 | 1,346 | 10,429 | 2,325 | 1,569 | 1,017 | 4,911 |

Table 9 – Cost Burden > 30%

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

4. Cost Burden > 50%

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS |
| Small Related | 0 | 0 | 170 | 170 | 615 | 85 | 0 | 700 |
| Large Related | 0 | 0 | 0 | 0 | 60 | 10 | 0 | 70 |
| Elderly | 809 | 650 | 8 | 1,467 | 450 | 165 | 105 | 720 |
| Other | 0 | 1,735 | 190 | 1,925 | 595 | 0 | 0 | 595 |
| Total need by income | 809 | 2,385 | 368 | 3,562 | 1,720 | 260 | 105 | 2,085 |

Table 10 – Cost Burden > 50%

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

5. Crowding (More than one person per room)

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **>80-100% AMI** | **Total** |
| NUMBER OF HOUSEHOLDS |
| Single family households | 109 | 60 | 70 | 85 | 324 | 19 | 25 | 10 | 0 | 54 |
| Multiple, unrelated family households | 0 | 0 | 35 | 0 | 35 | 60 | 0 | 30 | 0 | 90 |
| Other, non-family households | 10 | 10 | 30 | 0 | 50 | 10 | 0 | 0 | 0 | 10 |
| Total need by income | 119 | 70 | 135 | 85 | 409 | 89 | 25 | 40 | 0 | 154 |

Table 11 – Crowding Information – 1/2

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

|  | **Renter** | **Owner** |
| --- | --- | --- |
| **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** | **0-30% AMI** | **>30-50% AMI** | **>50-80% AMI** | **Total** |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

|  |  |
| --- | --- |
| **Data Source Comments:** |  |

**Describe the number and type of single person households in need of housing assistance.**

**Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**What are the most common housing problems?**

**Are any populations/household types more affected than others by these problems?**

**Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

**Discussion**

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**0%-30% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 6,595 | 1,125 | 929 |
| White | 4,595 | 865 | 619 |
| Black / African American | 1,670 | 228 | 244 |
| Asian | 70 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 45 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 100 | 15 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

**30%-50% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 5,825 | 2,310 | 0 |
| White | 4,475 | 1,850 | 0 |
| Black / African American | 955 | 355 | 0 |
| Asian | 25 | 0 | 0 |
| American Indian, Alaska Native | 35 | 25 | 0 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 229 | 19 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

**50%-80% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 3,720 | 7,470 | 0 |
| White | 3,135 | 6,125 | 0 |
| Black / African American | 429 | 895 | 0 |
| Asian | 0 | 70 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 120 | 155 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

**80%-100% of Area Median Income**

| **Housing Problems** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 494 | 4,845 | 0 |
| White | 439 | 4,315 | 0 |
| Black / African American | 10 | 305 | 0 |
| Asian | 4 | 50 | 0 |
| American Indian, Alaska Native | 0 | 19 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 19 | 80 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4.Cost Burden greater than 30%

**Discussion**

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction**

**0%-30% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 5,615 | 2,105 | 929 |
| White | 3,905 | 1,555 | 619 |
| Black / African American | 1,415 | 479 | 244 |
| Asian | 70 | 0 | 0 |
| American Indian, Alaska Native | 4 | 0 | 45 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 80 | 35 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

**30%-50% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 2,190 | 5,950 | 0 |
| White | 1,830 | 4,485 | 0 |
| Black / African American | 310 | 1,000 | 0 |
| Asian | 0 | 25 | 0 |
| American Indian, Alaska Native | 35 | 25 | 0 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 10 | 239 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

**50%-80% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 685 | 10,505 | 0 |
| White | 535 | 8,730 | 0 |
| Black / African American | 55 | 1,275 | 0 |
| Asian | 0 | 70 | 0 |
| American Indian, Alaska Native | 0 | 0 | 0 |
| Pacific Islander | 4 | 0 | 0 |
| Hispanic | 95 | 180 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

**80%-100% of Area Median Income**

| **Severe Housing Problems\*** | **Has one or more of four housing problems** | **Has none of the four housing problems** | **Household has no/negative income, but none of the other housing problems** |
| --- | --- | --- | --- |
| Jurisdiction as a whole | 144 | 5,185 | 0 |
| White | 124 | 4,635 | 0 |
| Black / African American | 10 | 305 | 0 |
| Asian | 0 | 54 | 0 |
| American Indian, Alaska Native | 0 | 19 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 15 | 85 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4.Cost Burden over 50%

**Discussion**

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

**Introduction:**

**Housing Cost Burden**

| **Housing Cost Burden** | **<=30%** | **30-50%** | **>50%** | **No / negative income (not computed)** |
| --- | --- | --- | --- | --- |
| Jurisdiction as a whole | 34,110 | 8,580 | 7,880 | 1,020 |
| White | 29,720 | 6,705 | 5,875 | 684 |
| Black / African American | 2,865 | 1,340 | 1,655 | 264 |
| Asian | 235 | 34 | 70 | 0 |
| American Indian, Alaska Native | 74 | 0 | 39 | 45 |
| Pacific Islander | 29 | 4 | 4 | 0 |
| Hispanic | 595 | 295 | 105 | 4 |

Table 21 – Greater Need: Housing Cost Burdens AMI

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Discussion:**

## NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

**Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

**If they have needs not identified above, what are those needs?**

**Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

##

## NA-35 Public Housing – 91.205(b)

**Introduction**

 **Totals in Use**

| **Program Type** |
| --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled****\*** |
| # of units vouchers in use | 0 | 0 | 832 | 1,608 | 30 | 1,566 | 0 | 0 | 0 |

Table 22 - Public Housing by Program Type

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

 **Characteristics of Residents**

| **Program Type** |
| --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** |
| Average Annual Income | 0 | 0 | 11,508 | 9,960 | 9,312 | 9,929 | 0 | 0 |
| Average length of stay | 0 | 0 | 4 | 5 | 1 | 5 | 0 | 0 |
| Average Household size | 0 | 0 | 1 | 2 | 1 | 2 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 214 | 229 | 4 | 225 | 0 | 0 |
| # of Disabled Families | 0 | 0 | 226 | 526 | 14 | 506 | 0 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 832 | 1,608 | 30 | 1,566 | 0 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 24 – Characteristics of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

 **Race of Residents**

| **Program Type** |
| --- |
| **Race** | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled****\*** |
| White | 0 | 0 | 477 | 780 | 21 | 751 | 0 | 0 | 0 |
| Black/African American | 0 | 0 | 351 | 814 | 8 | 802 | 0 | 0 | 0 |
| Asian | 0 | 0 | 0 | 3 | 0 | 3 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 2 | 7 | 1 | 6 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 2 | 4 | 0 | 4 | 0 | 0 | 0 |
| Other | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

|  |
| --- |
| **\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** |

Table 25 – Race of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Ethnicity of Residents**

| **Program Type** |
| --- |
| **Ethnicity** | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled****\*** |
| Hispanic | 0 | 0 | 12 | 10 | 1 | 9 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 820 | 1,598 | 29 | 1,557 | 0 | 0 | 0 |

|  |
| --- |
| **\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** |

Table 26 – Ethnicity of Public Housing Residents by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

**How do these needs compare to the housing needs of the population at large**

**Discussion**

## NA-40 Homeless Needs Assessment – 91.205(c)

**Introduction:**

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

**Nature and Extent of Homelessness: (Optional)**

| **Race:** | **Sheltered:** | **Unsheltered (optional)** |
| --- | --- | --- |
| White | 0 | 0 |
| Black or African American | 0 | 0 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 0 | 0 |
| Pacific Islander | 0 | 0 |
| **Ethnicity:** | **Sheltered:** | **Unsheltered (optional)** |
| Hispanic | 0 | 0 |
| Not Hispanic | 0 | 0 |

|  |  |
| --- | --- |
| **Data Source Comments:** |  |

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

**Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

**Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

**Introduction:**

**Describe the characteristics of special needs populations in your community:**

**What are the housing and supportive service needs of these populations and how are these needs determined?**

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

**Discussion:**

## NA-50 Non-Housing Community Development Needs – 91.215 (f)

**Describe the jurisdiction’s need for Public Facilities:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Improvements:**

**How were these needs determined?**

**Describe the jurisdiction’s need for Public Services:**

**How were these needs determined?**

# Housing Market Analysis

## MA-05 Overview

**Housing Market Analysis Overview:**

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

**Introduction**

**All residential properties by number of units**

| **Property Type** | **Number** | **%** |
| --- | --- | --- |
| 1-unit detached structure | 38,220 | 65% |
| 1-unit, attached structure | 1,000 | 2% |
| 2-4 units | 5,685 | 10% |
| 5-19 units | 9,050 | 15% |
| 20 or more units | 4,020 | 7% |
| Mobile Home, boat, RV, van, etc | 704 | 1% |
| ***Total*** | ***58,679*** | ***100%*** |

Table 31 – Residential Properties by Unit Number

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Unit Size by Tenure**

|  | **Owners** | **Renters** |
| --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| No bedroom | 4 | 0% | 970 | 4% |
| 1 bedroom | 915 | 3% | 7,410 | 32% |
| 2 bedrooms | 8,080 | 29% | 10,080 | 43% |
| 3 or more bedrooms | 19,325 | 68% | 4,920 | 21% |
| ***Total*** | ***28,324*** | ***100%*** | ***23,380*** | ***100%*** |

Table 32 – Unit Size by Tenure

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

**Does the availability of housing units meet the needs of the population?**

**Describe the need for specific types of housing:**

**Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

**Introduction**

**Cost of Housing**

|  | **Base Year: 2009** | **Most Recent Year: 2020** | **% Change** |
| --- | --- | --- | --- |
| Median Home Value | 89,200 | 98,600 | 11% |
| Median Contract Rent | 533 | 608 | 14% |

Table 33 – Cost of Housing

|  |  |
| --- | --- |
| **Data Source:** | 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year) |

| **Rent Paid** | **Number** | **%** |
| --- | --- | --- |
| Less than $500 | 7,025 | 30.1% |
| $500-999 | 15,355 | 65.7% |
| $1,000-1,499 | 815 | 3.5% |
| $1,500-1,999 | 65 | 0.3% |
| $2,000 or more | 88 | 0.4% |
| ***Total*** | ***23,348*** | ***99.9%*** |

Table 34 - Rent Paid

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Housing Affordability**

| **Number of Units affordable to Households earning**  | **Renter** | **Owner** |
| --- | --- | --- |
| 30% HAMFI | 1,900 | No Data |
| 50% HAMFI | 9,100 | 5,615 |
| 80% HAMFI | 18,345 | 11,905 |
| 100% HAMFI | No Data | 15,544 |
| ***Total*** | ***29,345*** | ***33,064*** |

Table 35 – Housing Affordability

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Monthly Rent**

| **Monthly Rent ($)** | **Efficiency (no bedroom)** | **1 Bedroom** | **2 Bedroom** | **3 Bedroom** | **4 Bedroom** |
| --- | --- | --- | --- | --- | --- |
| Fair Market Rent | 691 | 778 | 973 | 1,260 | 1,462 |
| High HOME Rent | 565 | 612 | 788 | 1,017 | 1,065 |
| Low HOME Rent | 565 | 612 | 756 | 873 | 975 |

Table 36 – Monthly Rent

|  |  |
| --- | --- |
| **Data Source:** | HUD FMR and HOME Rents |

**Is there sufficient housing for households at all income levels?**

**How is affordability of housing likely to change considering changes to home values and/or rents?**

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

**Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

**Introduction**

**Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":**

**Condition of Units**

| **Condition of Units** | **Owner-Occupied** | **Renter-Occupied** |
| --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| With one selected Condition | 5,375 | 19% | 10,430 | 45% |
| With two selected Conditions | 130 | 0% | 500 | 2% |
| With three selected Conditions | 10 | 0% | 4 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 22,815 | 81% | 12,445 | 53% |
| ***Total*** | ***28,330*** | ***100%*** | ***23,379*** | ***100%*** |

Table 37 - Condition of Units

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Year Unit Built**

| **Year Unit Built** | **Owner-Occupied** | **Renter-Occupied** |
| --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| 2000 or later | 1,615 | 6% | 2,420 | 10% |
| 1980-1999 | 3,310 | 12% | 5,590 | 24% |
| 1950-1979 | 11,850 | 42% | 9,565 | 41% |
| Before 1950 | 11,555 | 41% | 5,800 | 25% |
| ***Total*** | ***28,330*** | ***101%*** | ***23,375*** | ***100%*** |

Table 38 – Year Unit Built

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 CHAS |

**Risk of Lead-Based Paint Hazard**

| **Risk of Lead-Based Paint Hazard** | **Owner-Occupied** | **Renter-Occupied** |
| --- | --- | --- |
| **Number** | **%** | **Number** | **%** |
| Total Number of Units Built Before 1980 | 23,405 | 83% | 15,365 | 66% |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  |  |  |  |  |
| Housing Units build before 1980 with children present | 1,354 | 5% | 590 | 3% |

Table 39 – Risk of Lead-Based Paint

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS (Total Units) 2016-2020 CHAS (Units with Children present) |

**Vacant Units**

|  | **Suitable for Rehabilitation** | **Not Suitable for Rehabilitation** | **Total** |
| --- | --- | --- | --- |
| Vacant Units | 0 | 0 | 0 |
| Abandoned Vacant Units | 0 | 0 | 0 |
| REO Properties | 0 | 0 | 0 |
| Abandoned REO Properties | 0 | 0 | 0 |

Table 40 - Vacant Units

|  |  |
| --- | --- |
| **Data Source:** | 2005-2009 CHAS |

**Need for Owner and Rental Rehabilitation**

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686] PLAN\_SECTION\_ID=[1313801000]>

**Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

**Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

**Introduction**

**Totals Number of Units**

| **Program Type** |
| --- |
|  | **Certificate** | **Mod-Rehab** | **Public Housing** | **Vouchers** |
| **Total** | **Project -based** | **Tenant -based** | **Special Purpose Voucher** |
| **Veterans Affairs Supportive Housing** | **Family Unification Program** | **Disabled**\* |
| # of units vouchers available | 0 | 0 | 950 | 1,906 | 55 | 1,851 | 0 | 0 | 0 |
| # of accessible units |   |   |   |   |   |   |   |   |   |

|  |
| --- |
| **\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition** |

Table 41 – Total Number of Units by Program Type

|  |  |
| --- | --- |
| **Data Source:** | PIC (PIH Information Center) |

**Describe the supply of public housing developments:**

**Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:**

**Public Housing Condition**

| **Public Housing Development** | **Average Inspection Score** |
| --- | --- |
|  |  |

Table 42 - Public Housing Condition

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

**Discussion:**

##

## MA-30 Homeless Facilities and Services – 91.210(c)

**Introduction**

**Facilities and Housing Targeted to Homeless Households**

|  | **Emergency Shelter Beds** | **Transitional Housing Beds** | **Permanent Supportive Housing Beds** |
| --- | --- | --- | --- |
| **Year Round Beds (Current & New)** | **Voucher / Seasonal / Overflow Beds** | **Current & New** | **Current & New** | **Under Development** |
| Households with Adult(s) and Child(ren) | 0 | 0 | 0 | 0 | 0 |
| Households with Only Adults | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 43 - Facilities and Housing Targeted to Homeless Households

|  |  |
| --- | --- |
| **Data Source Comments:** |  |

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are use to complement services targeted to homeless persons**

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

## MA-35 Special Needs Facilities and Services – 91.210(d)

**Introduction**

**Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

**Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

<TYPE=[text] REPORT\_GUID=[F8DC4D3147433947165558A235C46686] PLAN\_SECTION\_ID=[1350402000]>

**Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

## MA-40 Barriers to Affordable Housing – 91.210(e)

**Negative Effects of Public Policies on Affordable Housing and Residential Investment**

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

**Introduction**

**Economic Development Market Analysis**

**Business Activity**

| **Business by Sector** | **Number of Workers** | **Number of Jobs** | **Share of Workers****%** | **Share of Jobs****%** | **Jobs less workers****%** |
| --- | --- | --- | --- | --- | --- |
| Agriculture, Mining, Oil & Gas Extraction | 303 | 119 | 1 | 0 | -1 |
| Arts, Entertainment, Accommodations | 7,254 | 10,996 | 16 | 14 | -2 |
| Construction | 2,774 | 6,255 | 6 | 8 | 2 |
| Education and Health Care Services | 9,446 | 19,368 | 20 | 24 | 4 |
| Finance, Insurance, and Real Estate | 2,045 | 3,481 | 4 | 4 | 0 |
| Information | 563 | 1,087 | 1 | 1 | 0 |
| Manufacturing | 7,513 | 9,343 | 16 | 12 | -4 |
| Other Services | 2,062 | 3,423 | 4 | 4 | 0 |
| Professional, Scientific, Management Services | 3,379 | 7,326 | 7 | 9 | 2 |
| Public Administration | 0 | 0 | 0 | 0 | 0 |
| Retail Trade | 6,439 | 10,179 | 14 | 13 | -1 |
| Transportation and Warehousing | 2,612 | 3,963 | 6 | 5 | -1 |
| Wholesale Trade | 2,034 | 4,033 | 4 | 5 | 1 |
| Total | 46,424 | 79,573 | -- | -- | -- |

Table 45 - Business Activity

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs) |

**Labor Force**

|  |  |
| --- | --- |
|  |  |
| Total Population in the Civilian Labor Force | 60,290 |
| Civilian Employed Population 16 years and over | 56,520 |
| Unemployment Rate | 6.22 |
| Unemployment Rate for Ages 16-24 | 18.41 |
| Unemployment Rate for Ages 25-65 | 4.39 |

Table 46 - Labor Force

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

| **Occupations by Sector** | **Number of PeopleMedian Income** |
| --- | --- |
| Management, business and financial | 10,065 |
| Farming, fisheries and forestry occupations | 1,744 |
| Service | 7,854 |
| Sales and office | 12,345 |
| Construction, extraction, maintenance and repair | 3,970 |
| Production, transportation and material moving | 4,120 |

Table 47 – Occupations by Sector

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Travel Time**

| **Travel Time** | **Number** | **Percentage** |
| --- | --- | --- |
| < 30 Minutes | 44,733 | 82% |
| 30-59 Minutes | 7,747 | 14% |
| 60 or More Minutes | 1,883 | 3% |
| ***Total*** | ***54,363*** | ***100%*** |

Table 48 - Travel Time

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

| **Educational Attainment** | **In Labor Force** |  |
| --- | --- | --- |
| **Civilian Employed** | **Unemployed** | **Not in Labor Force** |
| Less than high school graduate | 3,520 | 475 | 3,375 |
| High school graduate (includes equivalency) | 12,575 | 1,465 | 6,145 |
| Some college or Associate's degree | 16,960 | 660 | 3,910 |
| Bachelor's degree or higher | 11,810 | 158 | 1,735 |

Table 49 - Educational Attainment by Employment Status

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

Educational Attainment by Age

|  | **Age** |
| --- | --- |
| **18–24 yrs** | **25–34 yrs** | **35–44 yrs** | **45–65 yrs** | **65+ yrs** |
| Less than 9th grade | 77 | 223 | 280 | 1,060 | 825 |
| 9th to 12th grade, no diploma | 1,580 | 1,880 | 1,065 | 2,855 | 1,660 |
| High school graduate, GED, or alternative | 3,965 | 4,890 | 3,675 | 11,635 | 7,685 |
| Some college, no degree | 3,775 | 4,250 | 3,785 | 5,955 | 4,000 |
| Associate's degree | 540 | 2,475 | 1,965 | 3,105 | 1,045 |
| Bachelor's degree | 1,235 | 3,720 | 2,430 | 3,430 | 1,980 |
| Graduate or professional degree | 189 | 1,080 | 1,035 | 1,995 | 1,910 |

Table 50 - Educational Attainment by Age

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

Educational Attainment – Median Earnings in the Past 12 Months

| **Educational Attainment** | **Median Earnings in the Past 12 Months** |
| --- | --- |
| Less than high school graduate | 79,704 |
| High school graduate (includes equivalency) | 107,899 |
| Some college or Associate's degree | 135,382 |
| Bachelor's degree | 174,702 |
| Graduate or professional degree | 200,253 |

Table 51 – Median Earnings in the Past 12 Months

|  |  |
| --- | --- |
| **Data Source:** | 2016-2020 ACS |

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

**Describe the workforce and infrastructure needs of the business community:**

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

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**Discussion**

## MA-50 Needs and Market Analysis Discussion

**Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

**Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

**What are the characteristics of the market in these areas/neighborhoods?**

**Are there any community assets in these areas/neighborhoods?**

**Are there other strategic opportunities in any of these areas?**

## MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

**Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

**Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

## MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

**Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

**Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

# Strategic Plan

## SP-05 Overview

**Strategic Plan Overview**

## SP-10 Geographic Priorities – 91.215 (a)(1)

**Geographic Area**

| **Area Name:** | **Area Type:** | **Other Target Area Description:** | **HUD Approval Date:** | **% of Low/ Mod:** | **Revital Type:**  | **Other Revital Description:** | **Identify the neighborhood boundaries for this target area.** | **Include specific housing and commercial characteristics of this target area.** | **How did your consultation and citizen participation process help you to identify this neighborhood as a target area?** | **Identify the needs in this target area.** | **What are the opportunities for improvement in this target area?**  | **Are there barriers to improvement in this target area?** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[580A1C4243185DA4A57AD1B7DE5CFB16] > |

Table 52 - Geographic Priority Areas

**General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

## SP-25 Priority Needs - 91.215(a)(2)

**Priority Needs**

| **Priority Need Name** | **Priority Level** | **Population** | **Geographic Areas Affected** | **Associated Goals** | **Description** | **Basis for Relative Priority** |
| --- | --- | --- | --- | --- | --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[FA94014F47E6D9E2B2BD089A3161AB93]> |
|  |  |  |  |  |  |  |

Table 53 – Priority Needs Summary

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

**Influence of Market Conditions**

| **Affordable Housing Type** | **Market Characteristics that will influence the use of funds available for housing type** |
| --- | --- |
| Tenant Based Rental Assistance (TBRA) |   |
| TBRA for Non-Homeless Special Needs |   |
| New Unit Production |   |
| Rehabilitation |   |
| Acquisition, including preservation |   |

Table 54 – Influence of Market Conditions

**SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)**

**Introduction**

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | **Expected Amount Available Remainder of ConPlan** **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:****$** |
| CDBG | public - federal | AcquisitionAdmin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 0 | 0 | 0 | 0 | 0 |   |
| HOME | public - federal | AcquisitionHomebuyer assistanceHomeowner rehabMultifamily rental new constructionMultifamily rental rehabNew construction for ownershipTBRA | 0 | 0 | 0 | 0 | 0 |   |
| ESG | public - federal | Conversion and rehab for transitional housingFinancial AssistanceOvernight shelterRapid re-housing (rental assistance)Rental AssistanceServicesTransitional housing | 0 | 0 | 0 | 0 | 0 |   |

Table 55 - Anticipated Resources

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

**Discussion**

**SP-40 Institutional Delivery Structure – 91.215(k)**

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| **Responsible Entity** | **Responsible Entity Type** | **Role** | **Geographic Area Served** |
| --- | --- | --- | --- |
|   |   |   |   |

Table 56 - Institutional Delivery Structure

**Assess of Strengths and Gaps in the Institutional Delivery System**

**Availability of services targeted to homeless persons and persons with HIV and mainstream services**

| **Homelessness Prevention Services** | **Available in the Community** | **Targeted to Homeless** | **Targeted to People with HIV** |
| --- | --- | --- | --- |
| **Homelessness Prevention Services** |
|  |  |  |  |
| Counseling/Advocacy |   |   |   |
| Legal Assistance |   |   |   |
| Mortgage Assistance |   |   |   |
| Rental Assistance |   |   |   |
| Utilities Assistance |   |   |   |

| **Street Outreach Services** |
| --- |
| Law Enforcement |   |   |   |
| Mobile Clinics |   |   |   |
| Other Street Outreach Services |   |   |   |

|  |
| --- |
| **Supportive Services** |
| Alcohol & Drug Abuse |   |   |   |
| Child Care |   |   |   |
| Education |   |   |   |
| Employment and Employment Training |   |   |   |
| Healthcare |   |   |   |
| HIV/AIDS |   |   |   |
| Life Skills |   |   |   |
| Mental Health Counseling |   |   |   |
| Transportation |   |   |   |

|  |
| --- |
| **Other** |
|   |   |   |   |

Table 57 - Homeless Prevention Services Summary

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

**SP-45 Goals Summary – 91.215(a)(4)**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

Table 58 – Goals Summary

**Goal Descriptions**

| **Goal Name** | **Goal Description** |
| --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[260B38D44EF01E6D4D95179E260BE876]> |
|  |  |

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

## SP-50 Public Housing Accessibility and Involvement – 91.215(c)

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

**Activities to Increase Resident Involvements**

**Is the public housing agency designated as troubled under 24 CFR part 902?**

**Plan to remove the ‘troubled’ designation**

## SP-55 Barriers to affordable housing – 91.215(h)

**Barriers to Affordable Housing**

**Strategy to Remove or Ameliorate the Barriers to Affordable Housing**

## SP-60 Homelessness Strategy – 91.215(d)

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

## SP-65 Lead based paint Hazards – 91.215(i)

**Actions to address LBP hazards and increase access to housing without LBP hazards**

**How are the actions listed above related to the extent of lead poisoning and hazards?**

**How are the actions listed above integrated into housing policies and procedures?**

## SP-70 Anti-Poverty Strategy – 91.215(j)

**Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

**How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

## SP-80 Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

# Expected Resources

## AP-15 Expected Resources – 91.220(c)(1,2)

**Introduction**

**Anticipated Resources**

| **Program** | **Source of Funds** | **Uses of Funds** | **Expected Amount Available Year 1** | **Expected Amount Available Remainder of ConPlan** **$** | **Narrative Description** |
| --- | --- | --- | --- | --- | --- |
| **Annual Allocation: $** | **Program Income: $** | **Prior Year Resources: $** | **Total:****$** |
| CDBG | public - federal | AcquisitionAdmin and PlanningEconomic DevelopmentHousingPublic ImprovementsPublic Services | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |   |
| HOME | public - federal | AcquisitionHomebuyer assistanceHomeowner rehabMultifamily rental new constructionMultifamily rental rehabNew construction for ownershipTBRA | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |   |
| ESG | public - federal | Conversion and rehab for transitional housingFinancial AssistanceOvernight shelterRapid re-housing (rental assistance)Rental AssistanceServicesTransitional housing | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |   |

Table 59 - Expected Resources – Priority Table

**Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied**

**If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

**Discussion**

# Annual Goals and Objectives

**AP-20 Annual Goals and Objectives**

**Goals Summary Information**

| **Sort Order** | **Goal Name** | **Start Year** | **End Year** | **Category** | **Geographic Area** | **Needs Addressed** | **Funding** | **Goal Outcome Indicator** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |  |  |  |

Table 60 – Goals Summary

**Goal Descriptions**

| **Goal Name** | **Goal Description** |
| --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[8259A9F3469186F518038A8E2F9CBDBA]> |
|  |  |

## Projects

## AP-35 Projects – 91.220(d)

**Introduction**

**Projects**

| **#** | **Project Name** |
| --- | --- |
|  |  |

Table 61 – Project Information

**Describe the reasons for allocation priorities and any obstacles to addressing underserved needs**

## AP-38 Project Summary

**Project Summary Information**

| **Project Name** | **Target Area** | **Goals Supported** | **Needs Addressed** | **Funding** | **Description** | **Target Date** | **Estimate the number and type of families that will benefit from the proposed activities** | **Location Description** | **Planned Activities** |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| <TYPE=[pivot\_table] REPORT\_GUID=[54A4ED67473EDAEE248792836A1D83B0]> |
|  |  |  |  |  |  |  |  |  |  |

## AP-50 Geographic Distribution – 91.220(f)

**Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed**

**Geographic Distribution**

| **Target Area** | **Percentage of Funds** |
| --- | --- |
|  |  |

Table 62 - Geographic Distribution

**Rationale for the priorities for allocating investments geographically**

**Discussion**

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

**Introduction**

| **One Year Goals for the Number of Households to be Supported** |
| --- |
| Homeless | 0 |
| Non-Homeless | 0 |
| Special-Needs | 0 |
| Total | 0 |

Table 64 - One Year Goals for Affordable Housing by Support Requirement

| **One Year Goals for the Number of Households Supported Through** |
| --- |
| Rental Assistance | 0 |
| The Production of New Units | 0 |
| Rehab of Existing Units | 0 |
| Acquisition of Existing Units | 0 |
| Total | 0 |

Table 65 - One Year Goals for Affordable Housing by Support Type

**Discussion**

## AP-60 Public Housing – 91.220(h)

**Introduction**

**Actions planned during the next year to address the needs to public housing**

**Actions to encourage public housing residents to become more involved in management and participate in homeownership**

**If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance**

**Discussion**

## AP-65 Homeless and Other Special Needs Activities – 91.220(i)

**Introduction**

**Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including**

**Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs**

**Addressing the emergency shelter and transitional housing needs of homeless persons**

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

**Discussion**

## AP-75 Barriers to affordable housing – 91.220(j)

**Introduction:**

**Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment**

**Discussion:**

## AP-85 Other Actions – 91.220(k)

**Introduction:**

**Actions planned to address obstacles to meeting underserved needs**

**Actions planned to foster and maintain affordable housing**

**Actions planned to reduce lead-based paint hazards**

**Actions planned to reduce the number of poverty-level families**

**Actions planned to develop institutional structure**

**Actions planned to enhance coordination between public and private housing and social service agencies**

**Discussion:**

# Program Specific Requirements

**AP-90 Program Specific Requirements – 91.220(l)(1,2,4)**

**Introduction:**

**Community Development Block Grant Program (CDBG)**

**Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

|  |
| --- |
|  |
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| **Total Program Income:** | **0** |

**Other CDBG Requirements**

|  |
| --- |
|  |
| 1. The amount of urgent need activities | 0 |

|  |  |
| --- | --- |
| <TYPE=[text] REPORT\_GUID=[A698417B4C924AE0218B42865313DACF] DELETE\_TABLE\_IF\_EMPTY=[YES]> |  |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 0.00% |

**HOME Investment Partnership Program (HOME)**

**Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:
2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:
3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:
4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:
5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)). *<TYPE=[text] REPORT\_GUID=[A0BBB986408D8C25582AC4BE59FA99C5]>*
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)**

**Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

**Appendix - Alternate/Local Data Sources**

|  |  |
| --- | --- |
| **1** | **Data Source Name**Arts District and Jacobsville NRSAs |
| **List the name of the organization or individual who originated the data set.**The Department of Metropolitan Development |
| **Provide a brief summary of the data set.**The data sets are for the Art's District and Jacobsville District Neighborhood Revitalization Strategy Areas. Most data was obtained from the 2010 Census and current year American Community Surveys.  |
| **What was the purpose for developing this data set?**Assist residents through workforce development initiatives to obtain higher-wages,decrease crime, improve physical and mental health, increase affordable housing, and improve transportation options.  |
| **How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?**The boundaries of the Art’s District NRSA are composed of block groups within four (4) census tracts; track 11, track 12, track 13, and track 17. Located in the City of Evansville and south of the City’s Central Business District.The boundaries of the proposed NRSA are  composed of approximately 1,024 acres in Census Tracts 19, 20, 25 and Block Groups 1 and 2 of Census Tract 21. These Census tracts include three historic areas: Lamasco to the west, Jacobsville in the center, and Jimtown to the east. |
| **What time period (provide the year, and optionally month, or month and day) is covered by this data set?**The Art's District became a NRSA in 2012. As the result of the COVI-19 pandemic some of the businesses that developed from the original designation needed additional assistance to re-open. The City is requesting the designation to be extended through 2024.The Jacobsville NRSA was established in 2018 and was part of a substantial amendment for the 2015-2019 Consolidated Plan. The City wishes to continue the NRSA designation in the 2020-2024 Consolidated Plan. |
| **What is the status of the data set (complete, in progress, or planned)?**Both NRSAs data sets are completed and will be used for development. |