City of Evansville

Department of Metropolitan Development



Center City

Neighborhood Revitalization Strategy Area Plan

Department of Metropolitan Development

 306 Civic Center Complex | 1 N.W. Martin Luther King Jr. Blvd. |Evansville, IN. 47708

2025

**Neighborhood Revitalization Strategy Area Plan**

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# **INTRODUCTION**

**Purpose**

The U.S. Department of Housing and Urban Development (HUD) encourages the establishment of a Neighborhood Revitalization Strategy Area (NRSA) as a means to create communities of opportunity in distressed neighborhoods. Through this comprehensive place-based initiative, the City of Evansville will work with local and federal stakeholders to reinvest in human and economic capital, economically empower low-income residents, and ensure long-term and sustainable economic vitality.

The City of Evansville has chosen economically distressed Census Tracts, 13, 14, 15 and part of Census Tract 17 to serve as the Center City NRSA. Within the designated NRSA, the City is afforded much greater flexibility in the use of CDBG funds. As outlined in the following sections, the boundaries proposed meet the NRSA threshold for low-moderate income (LMI) residents. This strategy has a five-year duration and will be first integrated into the 2025 Action Plan and included in the upcoming Five Year 2025-2029 Consolidated Plan.

## **NRSA Advantages & Benefits**

HUD approval of an NRSA designation does not result in additional CDBG funding to the City. However, it does provide for regulatory flexibility in the allocation of the City’s annual HUD budget.

* **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered as part of a single structure for purposes of complying with the low and moderate-income national objective criteria. Thus, demonstrating that 51% of all units, single-family and multifamily, completed were initially occupied by low- and moderate-income households allowing for greater flexibility in meeting the need for mixed-income housing opportunities.
* **Job Creation/Retention as Low/Moderate Income Area Benefit**: Job creation and retention activities undertaken pursuant to the strategy will be qualified as meeting area benefit requirements, thus eliminating the need for a business to track personal income and maintain records for jobs made available to and secured by low- and moderate-income residents of the NRSA.
* **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy will be exempt from the aggregate public benefit standards, thus increasing the grantee’s flexibility for program design as well as reducing its record-keeping requirements.
* **Public Service Cap Exemption**: Public Services carried out pursuant to the strategy by a Community-Based Development Organization (CBDO) will be exempt from the statutory 15% public service cap.

This document will serve as a comprehensive neighborhood revitalization plan for the Center City Neighborhood Revitalization Strategy Area. The Plan builds on prior initiatives by the City, non-profits and faith-based organizations, the business community, and long-term residents. The Plan includes action items along with assigned responsibilities for implementing recommendations within a specified timeframe for projects set forth.

The area designated in this Plan covers census tracts faced with social and economic challenges common to older urban communities that if left unchecked will lead to further erosion of these once thriving neighborhoods. Challenges include homes that are in disrepair, commercial areas that suffer from blight and the exit of needed services, which in turn lead to population decline, high housing vacancy rates, low homeownership rates, high home tax delinquency rates, increase in crime, and chronic poverty. The overall mission and goal of the NRSA Plan is to empower the residents within these census tracts to create mixed-use neighborhoods that are inviting, sustainable places to live.

## **Components & Criteria**

In Summary, the City of Evansville’s provides the following description to define the Center City NRSA:

**Boundaries:** Evansville’s Department of Metropolitan Development has identified four contiguous Census Tracts 13, 14, 15 and Block Group 1 of Tract 17, to serve as the Center City NRSA. Recognized and organized neighborhoods within this area include Ballard, Bellemeade / Bayard Park, Old Erie, and Tepe Park.

**Demographic Criteria:** The designated area is primarily residential and contains no less than 51% of low and moderate-income residents that is equal to the community’s “highest quartile percentage” (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii). The ACS-2015-Low-Mod Summarized Census Tracts for the City of Evansville estimates the number of low- and moderate-income individuals is 77.4% of the area’s population.

**Consultation:** The City continues to work closely with stakeholders, including residents, owners/operators of businesses, non-profit organizations, and community groups that are in or serve the area to identify issues and needed changes to positively impact their living environment. A Public Hearing was held on

The community’s collaborative efforts include the following federal designations:

**Promise Zone:** ECHO Housing was awarded a 10-year HUD Promise Zone designation in 2016 to support some of the most at risk, yet most promising neighborhoods within the City’s urban core to address jobs, economic development, education, crime prevention, housing, and health. Three of the four NRSA Census tracts (13, 14, and 17) are within the Promise Zone area. Designation ends in June 2026.

**Promise Neighborhood:** In 2023, the University of Evansville received a $30 million, 5-year, United States Department of Education (DOE) Promise Neighborhood Grant. The aim of the funding is to assist children and youth living in chronic poverty to achieve academic excellence, transition to post-secondary education/training, and embark on successful careers. All of the Center City NRSA’s Census Tracts are within the low-moderate-income Census Tracts of Evansville’s Promise Neighborhood.

**Assessment:** The City’s strategy includes a description of the neighborhood’s history, ethnic and racial changes, and assessments of the economic, transit and educational conditions and opportunities that helped shape the goals for revitalization of the NRSA. Assessments and reports that have assisted in formulating these strategies include:

**2024 Housing Needs Assessment** is an annual update of previous studies to assist area stakeholders, local public officials, area employers, and private housing developers to 1) better understand Evansville’s evolving housing market, 2) modify or expand Evansville ‘s housing policies, and 3) enhance and/or expand Evansville’s housing market to meet future housing needs.

**2022 Southside Evansville Market Analysis** examines market trends to identify business and employment opportunities for residents of the City’s south side.

**2022 How Quality of Place Impacts Economic Development** describes how people are prioritizing Quality of Place over employment opportunities when choosing where they want to live.

**2022 Census Tract Data Analysis for the City of Evansville** reviewed each of the City’s 41 Census Tracts to identify tracts that showed evidence of decline.

**2019 Center City Planning to Stay, updated 2023 as We Sing Together** looks to inspire residents to build a community where residents are proud to call home and willing to make a long-term commitment to stay in their neighborhood.

**2018 Tepe park Quality-of-Life Plan** contains the result of neighborhood surveys along with baseline measurements to track outcomes for the southside neighborhood of Tepe Park.

**2015 A Report on Blight, Vacant and Abandonment in Evansville Indiana** an intensive study of the problem, the causes, effects, and a search for short and long-term solutions to blighted and vacant property within the City.

**Housing And Economic Opportunities:** Housing Organizations United Serving Evansville (HOUSE) is a community coalition with established goals to amplify community awareness, resources, advocacy, construction, and support for safe, affordable housing in Evansville. Using the City’s annual Housing Needs Assessment (HNA) as an initial qualifier of needs and due to the complexity of housing issues facing the city of Evansville and the unique attributes within different neighborhoods, HOUSE has elected to focus its efforts on the City’s Central and Near East Submarkets identified in the HNA, which includes all of the proposed Center City NRSA.

The Evansville Regional Economic Partnership was launched in 2021 as three business organizations combined to provide a regional approach to economic development in Southwest Indiana. EREP drives economic growth and attracts high-wage, high-skilled employment to elevate the overall quality of life in the region including that of Evansville’s Center City. EREP’s Business Retention and Growth program along with the Indiana Small Business Development Center offer effective, on-the-ground support to businesses and data-driven guidance on targeted growth opportunities.

Grow Southwest Indiana’s Workforce Board oversees initiatives to direct and train job seekers to pursue careers that lead to economically stable and self-sufficient lives. WorkOne offices provide re-employment services including basic resume, job search, and interviewing workshops as well as intensive case managed, one-on-one employment assistance. Intensive services are provided to individuals who are eligible based on WIOA (restrictive) funds. Eligible individuals may receive tuition assistance for eligible training programs if needed to gain employment.

**Performance Measurements:** The strategy includes results (i.e. physical improvements, social initiatives, and economic empowerment) expected to be achieved, expressed in terms that are readily measurable. Performance measures in this Plan are tied to the neighborhood’s identified needs and aspirations. The City will report on the progress of the NRSA at the end of each fiscal year along with the annual report of the consolidated plan.

**Leverage:** A goal of the NRSA is to attract additional investment to the strategy area. Investment is anticipated to come in the form of Low-Income Housing Tax Credits (LIHTC), Blight Elimination Program funds, Tax Increment Financing funds, local funds, and private investment. Additionally, Center City will have an opportunity to use Indiana’s Regional Economic Acceleration & Development Initiative (READI) and Lilly Endowment’s Blight Reduction and Arts & Culture programs to enhance the livability of the neighborhood and surrounding area.

# **THE NEIGHBORHOOD STRATEGY COMPONENTS**:

**Boundaries**

The boundary of the proposed NRSA is composed of **Census Tracts 13, 14, 15 and 17’s Block Group 1.** These Census Tracts include the neighborhoods of Ballard (CT14), Bellemeade / Bayard Park (CT 15), Old Erie (CTs 14 & 17.1), and Tepe Park (CT13). The area is roughly bounded by the Lloyd Expressway to the north, U.S. Highway 41 to the east until it reaches Washington Avenue when it turns westward to S. Kentucky Avenue and then south again to East Riverside Drive, then traveling west to Garvin Street, where it turns north to Washington Avenue traveling west and then north along SE 8th Street where it turns north and then east along Walnut and again north on Heidelbach Avenue until meets the Lloyd Expressway.

Insert map

# **Demographic Criteria:**

## **Population Decline and Change**

Evansville’s population steadily grew during the first few decades of the 1900s with significant increases during World War II as men and women sought employment opportunities at the city’s armament factories. In the 1950s and early 1960s many Americans retreated to the suburbs to enjoy a more economically prosperous lifestyle after the instability of the Great Depression and World War II.

Due to the closure of major manufacturing plants like Chrysler and Servel, which saw over 20,000 high wage/low skilled labor jobs vanish seemingly overnight, the City began the largest annexation program in Evansville’s history in 1958-59. By the 1960 Census, the City’s population again showed an increase. However, the population again began to decline in the ensuing decades, leaving the population only slightly above its pre-World War II level and has only begun to stabilize with the 2010 and 2020 Census takings at just over 117,000.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Population Profile Center City NRSA** | | | | |
|  |  | **2010** | **2020** | **2024** |
| Total Population | | 7,223 | 6,218 | 6,431 |
| Population by Race | |  |  | % of Total |
|  | White |  | 2,642 | 42.5% |
|  | Black |  | 2,803 | 45.1% |
|  | Some Other Race |  | 318 | 5.1% |
|  | Two or More Races |  | 455 | 7.3% |
| Population by Sex | |  |  |  |
|  | Male |  | 2,986 | 48.0% |
|  | Female |  | 3,232 | 52.0% |
| Population by Age | |  |  |  |
|  | Age 0-18 |  | 1,479 | 23.8% |
|  | Age 19-64 |  | 3,686 | 59.3% |
|  | Age 65+ |  | 1,053 | 16.9% |
| Source: ESRI data 2020 Census Profile - see Appendices for more detail | | | | |

Between the 2010 and 2020 Census, the 7 block groups contained within the Center City NRSA lost 1,005 in population or 13.9%. Estimates for 2024 show a rebound of approximately 3.4% to just over 6,400 where it is expected to remain until the end of the decade. The NRSA is predominantly a minority neighborhood with 45.1% reporting their one race as Black and 7.3% reporting Two or More races. By age, nearly 60% of the population are working-age adults between 19 and 64, with 23.8% minor children and 16.9% senior citizens. The median age is 38.7.

Unfortunately, as people left the urban core creating urban flight, they often leave homes that became rental properties or end up vacant and neglected. Without population growth from outside the area urban flight turns into urban blight. This remains especially true in the neighborhoods included in the proposed Census Tracts within the NRSA boundary. In many cases, the people remaining do not have the means to maintain the upkeep on their homes, which further contribute to deterioration of the City’s urban core neighborhoods.

## **Income & Poverty**

Income Guidelines are issued by the U.S. Department of Housing and Urban Development (HUD). The median household income requirements for the Metropolitan Statistical Area (MSA) gives HUD a regional standard on which to base their computations of extremely low, low, and moderate incomes. It also helps to understand data contained within this report to show how the strategies will benefit residents who are principally of low- and moderate-income. The following chart allows for a comparison to income statistics by Census Tract to the 2024 HUD Income Guidelines for the Evansville Metropolitan Statistical Area.

|  |  |  |  |
| --- | --- | --- | --- |
| **2024 HUD INCOME GUIDELINES** | | | |
| **For the Evansville**  **Metropolitan Statistical Area** | | | |
| **Median Income - $71,750** | | | |
| As of June 1, 2024 | | | |
|  | 30% | 50% | 80% |
| Number in Household | of Median | of Median | of Median |
| *(Extremely Low Income)* | *(Very Low Income)* | *(Low Income)* |
| 1 Person | 17,450 | 29,100 | 46,500 |
| 2 Person | 19,950 | 33,250 | 53,150 |
| 3 Person | 22,450 | 37,350 | 59,800 |
| 4 Person | 24,900 | 41,500 | 66,400 |
| 5 Person | 26,900 | 44,850 | 71,750 |
| 6 Person | 28,900 | 48,150 | 77,050 |
| 7 Person | 30,900 | 51,500 | 82,350 |
| 8 Person | 32,900 | 54,800 | 87,650 |

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As required by HUD regulations, the proposed NRSA is primarily residential and contains a large percentage of low and moderate-income residents that is equal to the community’s “highest quartile percentage” (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70 percent, whichever is less, but, but in any event, not less than 51 percent.

The charts below show that the four proposed NRSA Census Tracts contain a majority of residents that are low- to moderate-income (LMI) and many live below the poverty line. Generally, these indicators present more barriers to economic empowerment for individuals and households. Areas that experience high or increasing poverty rates often suffer from other deficiencies and can be reflective of a troubled or declining neighborhood.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ACS-2015-Low-Mod-Summarized - Evansville, Indiana - 2023** | | | | | | | |
| **Tract** | **Blk Grp** | **Low Mod** | **Low Mod Universe** | **Low Mod %** | **Mod Low Mod %** | **GEOID** |
| 001300 | 2 | 220 | 400 | 55% | +/-24.25 | 15000US181630013002 |
| 001300 | 3 | 175 | 235 | 74% | +/-40.43 | 15000US181630013003 |
| 001400 | 1 | 955 | 1,095 | 87% | +/-19.45 | 15000US181630014001 |
| 001400 | 2 | 605 | 850 | 71% | +/-21.29 | 15000US181630014002 |
| 001500 | 1 | 580 | 895 | 65% | +/-16.87 | 15000US181630015001 |
| 001500 | 2 | 855 | 1,080 | 79% | +/-17.04 | 15000US181630015002 |
| 001700 | 2 | 660 | 680 | 97% | +/-28.68 | 15000US181630017002 |
| **Total Census Tracts** | | **4,050** | **5,235** | **77.36%** |  |  |
| Source: LMISD by Block Group, Based on 2011-2015 ACS for the FY 2023 Entitlement CDBG Grantees[[1]](#footnote-1) | | | | | | | |

Poverty and environmental degradation are linked in a vicious cycle that forces poor people to engage in practices that have an adverse impact on the environment as they seek basic provisions to improve their livelihood. Overall, the 2018-2022 ACS Estimates report that 30.9% of the population in the proposed NRSA live below the poverty level. Compared to the overall City of Evansville poverty rate of 18.5%, Vanderburgh County of 15.4% and the State of Indiana at 12.5% living in poverty, this demonstrates a large percentage of poverty in the NRSA.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 Households by Income and Age of Householder** | | | | | | | |
| **Age** | **<25** | **25-34** | **35-44** | **45-54** | **55-64** | **65-74** | **75+** |
| **HH Income Base** | **140** | **386** | **400** | **416** | **533** | **396** | **254** |
| < $15,000 | 28.6% | 19.7% | 29.2% | 23.8% | 31.5% | 29.8% | 37.8% |
| $15,000 - $24,999 | 12.9% | 9.3% | 9.0% | 7.0% | 9.2% | 10.6% | 15.7% |
| $25,000 - $34,999 | 10.0% | 10.1% | 7.8% | 9.4% | 11.1% | 16.7% | 17.7% |
| $35,000 - $49,999 | 17.9% | 18.7% | 14.2% | 16.8% | 16.5% | 17.9% | 7.5% |
| $50,000 - $74,999 | 17.1% | 19.2% | 20.8% | 23.6% | 16.1% | 14.6% | 11.4% |
| $75,000 - $99,999 | 9.3% | 12.7% | 12.0% | 8.9% | 7.5% | 5.1% | 5.1% |
| $100,000 - $149,999 | 4.3% | 9.3% | 6.8% | 10.1% | 7.3% | 5.1% | 4.3% |
| $150,000 - $199,999 | 0.0% | 1.0% | 0.2% | 0.5% | 0.8% | 0.3% | 0.4% |
| $200,000 + | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| Median HH Income | $ 33,223 | $ 42,407 | $ 38,281 | $ 42,511 | $ 32,992 | $ 29,993 | $ 21,983 |
| Average HH Income | $ 40,254 | $ 51,181 | $ 45,350 | $ 49,407 | $ 42,140 | $ 37,948 | $ 32,861 |
| Source: ESRI Data, estimate of annual income as of July 1, 2024 | | | | | | | |

The 2024 Households Income by Age chart shows that within all age groups the highest percentage of households make less than $15,000 per year. Over 50% of households below the age of 25 make less than $35,000 per year, but the fact that 13.6% of that age group make between $75,000 to $150,000 suggests that young professionals at the beginning of their careers may be locating to the neighborhood.

**2020 Census Tract Data Analysis**

There are a total of 41 Census Tracts within the city of Evansville. In the fall of 2020, the City contracted with Bowen National Research to evaluate multiple demographic and housing metrics for each Tract. The data is intended to help Evansville determine which Tracts exhibit characteristics and trends that are indicative of distressed, declining, or unstable areas. From this data, stakeholders would be able to make informed, strategic policy decisions.

The metrics covered within this analysis included 11categories at both a point in time (Snapshot) as well as the trends from distinct points in time (Trend). A wide variety of sources, including the Federal Financial Institutions Examination Council, the Vanderburgh County Assessor, American Community Survey, and ESRI were used to compile the information.

Data for each Census Tract was compared with all other Census Tracts in Evansville through a scoring process of normalization. The Tract with the highest variable within a category would receive a score of 1.0 with all other Tracts being scored relative to this Tract with a score between 0.00 and 1.0. Based on this methodology, the lowest normalized scores are indicators of areas with the greatest issues and are ranked highest. Of the Tracts within the Center City area, CT 17 ranks as needing the most attention overall with all ranking in the bottom two-thirds of the City’s Census Tracts.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Overall Normalized Scoring and Ranking** | | | | |
|  | Census | Snapshot | Trending | Final |
| Rank | Tract | Score | Score | Score |
| 20 | 13 | 0.50 | 0.57 | 0.53 |
| 27 | 14 | 0.54 | 0.57 | 0.55 |
| 26 | 15 | 0.57 | 0.53 | 0.55 |
| 11 | 17 | 0.48 | 0.52 | 0.49 |

1. **Home Purchase Mortgage Ratio** –Low shares of home purchase mortgages relative to all home sales activity is a likely indication of high activity in investor homes sales transactions. The following illustrates the ratio of home purchase mortgages filed in 2018 and 2019 and the change over time. The Tract was then ranked based on the 2019 average mortgage sales ratio and its change over the two-year period. Of the 41 Census Tracts and among the proposed NRSA, CT 14 has the lowest ratio of homeowners securing a mortgage for a home purchase with CT 13 having the fourth lowest ratio. Census Tracts 15 and 17 also rank in the lower 25% of all Census Tracts indicating that many of the properties may be bought to be used as rental property.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Home Purchase Mortgage Ratio Analysis** | | | | | |
| Census | Mortgage Ratio | | | Mortgage Ratio Change | |
| Tract | 2018 | 2019 | Rank | Percent | Rank |
| 13 | 9.1% | 6.7% | 4 | -2.4% | 13 |
| 14 | 7.9% | 3.3% | 1 | -4.6% | 11 |
| 15 | 11.4% | 15.1% | 8 | 3.7% | 26 |
| 17 | 15.8% | 15.0% | 7 | -0.8% | 20 |

1. **Home Sales Ratio** – Typically, healthy markets experience annual homes sales activity of around 5%. Markets with significantly lower shares often indicate that prospective homebuyers may have difficulty buying a home, while an unusually high share can indicate a volatile and unstable area. The report illustrated the home sales over two different time periods and then were ranked based on the 2018-2020 ratio and its change over the two time periods.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Home Sales Ratio Analysis** | | | | | |
| Census | Sales Ratio | | | Change in Sales Ratio | |
| Tract | 2015-2017 | 2018-2020 | Rank | Percent | Rank |
| 13 | 2.9% | 3.8% | 10 | 0.9% | 35 |
| 14 | 2.9% | 5.4% | 28 | 2.6% | 40 |
| 15 | 3.3% | 4.5% | 18 | 1.2% | 36 |
| 17 | 1.9% | 2.3% | 3 | 0.4% | 28 |

During the first time-period (2015-2017) all the Census Tracts within the NRSA were well below what is considered a healthy market with CT 17 having the third least healthy market among the City’s Census Tracts. By the second period, there were notable increases in the ratio with CT 14 showing the largest change out of all Census Tracts in the City and CT 15 and 13 ranked in the top 5. These changes bring CT 14 and 15 in line with what would be considered a healthy market.

1. **Median Home Sales Price** – Declining median home sales prices over time is often an indicator of a declining area. The report illustrated the home sales prices over two different time periods and then were ranked based on the median sales price in 2018-2020 and its change over the two time periods. Tracts with the lowest median sales prices and largest declines in median home sales-price were ranked the highest.

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Median Home Sales Price Analysis** | | | | | | | |
| Census | Median Sales Price | | | Change in Median Sales Price | | | |
| Tract | 2015-2017 | 2018-2020 | Rank | Dollar Value | Rank | Percent | Rank |
| 13 | $ 32,500 | $ 25,550 | 2 | -$6,950.00 | 30 | -21.4% | 10 |
| 14 | $ 39,000 | $ 42,500 | 11 | $3,500.00 | 37 | 9.0% | 38 |
| 15 | $ 44,750 | $ 36,277 | 8 | -$8,473.00 | 28 | -18.9% | 14 |
| 17 | $ 184,828 | $ 135,500 | 37 | -$49,327.00 | 2 | -26.7% | 5 |

While the median sales prices for homes within CT 17 are some of the highest, it saw a significant decline when comparing the two time periods. It should also be noted that the median sales prices in CT 17 are more than three times higher than the other three Census Tracts, which could be explained by the large, historical homes found within the Census Tract along with the more modest homes typically found throughout the proposed NRSA. CT 13 also saw a drop in the median sales price, making the sale price of homes in that Census Tract some of the lowest in the City.

1. **Homeownership Rate Trends** - Low shares of homeownership often are representative of areas with higher tenant turnover and instability, often due to a higher concentration of rental housing or a larger portion of homes that are in disrepair and/or abandoned. The chart below shows the share of housing units that are owner-occupied in each Census Tract in 2015 and 2020 and the change that occurred during this time. CT 17 reveals that less than 25% of its residents own their home and less than 40% in CT 14. Only four of the City’s Census Tracts showed declines of more than 1% during the time periods including CT13. Overall, Tracts with the lowest owner-occupied shares, like that of the Center City NRSA, are generally located within or very near the Downtown.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Homeownership Rate Analysis** | | | | | |
| Census | Owner Occupied Rate | | | Owner Occupied Change | |
| Tract | 2015 | 2020 | Rank | Percent | Rank |
| 13 | 58.4% | 51.8% | 18 | -1.3% | 3 |
| 14 | 39.7% | 39.8% | 8 | 0.0% | 20 |
| 15 | 57.8% | 55.5% | 22 | -5.0% | 12 |
| 17 | 21.7% | 22.7% | 3 | 0.2% | 27 |

1. **Home Tax Delinquencies** – Tax delinquency is often an indicator that an area is in decline, as failure to pay property taxes is often associated with homes that are in disrepair, have deferred maintenance or suffer from blight. Tax delinquent homes are single-family homes that are at least 1.5 years delinquent in paying the property tax. Each fall, Vanderburgh County holds a tax sale of delinquent properties. Historically, approximately 50-60% of the properties offered are not sold. In Indiana, 70% of the properties with residential structures are back on the tax sale listing within five years. In 2017 the City’s Landbank began acquiring tax delinquent properties as an intervention to curtail blight. Landbank activities are discussed under the Assessment portion of this application.

The following summarizes tax delinquency over two, three-year spans and ranked in terms of the share of tax delinquent homes between 2017-2019 and then again by the change over the two periods in time. None of the Census Tracts within the proposed NRSA had delinquencies over half percent. Census Tract 17 demonstrates a higher rate of improvement over the represented time periods in comparison to the City’s total Census Tracts.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Home Tax Delinquency Analysis** | | | | | |
| Census | % Certified Tax Delinquent | | | Changed in Delinquent | |
| Tract | 2014-2016 | 2017-2019 | Rank | Percent | Rank |
| 13 | 0.28% | 0.31% | 12 | 3.00% | 21 |
| 14 | 0.00% | 0.14% | 20 | 0.14% | 13 |
| 15 | 0.21% | 0.42% | 10 | 0.21% | 10 |
| 17 | 0.35% | 0.13% | 22 | -0.22% | 40 |

1. **Population Growth Trends** – Areas of declining populations can be an indicator of declining neighborhoods. Numbers below are provided as a point of reference to this overall report and show how the Census Tracts within the proposed NRSA rank with those of the rest of the City. Those Census Tracts with the largest increases are ranked the lowest; hence, CT 13 with an increase of 1.0% is ranked high at 39 and CT 15 with a decrease of 1.10% is ranked low at 3.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Population Growth Analysis** | | | | | | |
| Census | Total Population | |  |  | Changed in Population | |
| Tract | 2015 | 2020 | Number | Rank | Percent | Rank |
| 13 | 1,952 | 2,049 | 97 | 39 | 1.00% | 39 |
| 14 | 2,217 | 2,183 | -34 | 29 | -0.30% | 27 |
| 15 | 2,073 | 1,954 | -119 | 9 | -1.10% | 3 |
| 17 | 2,199 | 2,152 | -47 | 24 | -0.40% | 21 |

1. **Housing Occupancy Rates** – The occupancy rates and their trends among existing housing supply can indicate undesirable and unstable areas as low occupancy can mean that the area has a disproportionate share of abandoned, uninhabitable properties. Comparing estimated occupancy rates for 2015 and 2020, Census Tracts were ranked on the 2020 occupancy rate and the change in occupancy between 2015 and 2020. CT 14 and 15 showed small declines while CT 13’s change of 1.10% ranked it as having the highest increase in occupancy, but because it had the 2nd lowest occupancy rate in 2015, the Census Tract remains below the other Tracts in the proposed NRSA. Recent work by Habitat for Humanity and Memorial CDC in the Tepe Park Neighborhood, located in CT 13, may have influenced the increase as these organizations acquire properties from the Landbank and build new housing units.

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Housing Occupancy Rate Analysis** | | | | | |
| Census | Occupancy Rate | | | Change in Occupancy | |
| Tract | 2015 | 2020 | Rank | Percent | Rank |
| 13 | 64.40% | 69.70% | 2 | 1.10% | 40 |
| 14 | 80.20% | 78.30% | 10 | -0.40% | 12 |
| 15 | 75.50% | 74.20% | 6 | -0.30% | 13 |
| 17 | 83.10% | 84.30% | 15 | 0.20% | 27 |

1. **Minority Concentrated Area** – Persistent gaps in homeownership by minorities and the barriers to overcome these gaps can negatively affect the diversity and inclusion within a neighborhood. In 2020, 18.8% of the Evansville population were considered minorities, with Blacks representing the largest share at 13.5%. Census Tracts that have minority shares of 18.8% and higher are considered Minority Concentrated Areas.

All four of the Census Tracts within the proposed NRSA are included within the City’s 20 Minority Concentrated Areas. CT 13 and 15 are among the five tracts with more than 50% of residents identifying as Black. When considering all minorities, all but CT 17 had a minority population of over 60%.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Population by Race** | | | | | | | | | | |
| Census | 2015 Population | | | | | 2020 Population | | | | |
| Tract | Total Pop | Black | Hispanic | 2 or More | Minority % | Total Pop | Black | Hispanic | 2 or More | Minority % |
| 13 | 1,952 | 52.60% | 1.00% | 6.70% | 59.30% | 2,049 | 53.40% | 2.00% | 5.60% | 62.30% |
| 14 | 2,217 | 44.60% | 4.50% | 3.20% | 48.30% | 2,183 | 52.50% | 4.40% | 6.10% | 63.40% |
| 15 | 2,073 | 64.80% | 1.70% | 2.40% | 67.90% | 1,954 | 62.00% | 3.60% | 6.50% | 72.90% |
| 17 | 2,199 | 31.60% | 3.20% | 5.20% | 37.50% | 2,152 | 30.90% | 1.90% | 4.10% | 37.80% |

1. **Median Household Income** – Data for households who identified the Head of Household as Black were compared with datasets for households of all races. The median household income for Blacks, 37.7%, is lower than the overall median household income for most tracts and for the City in general. Median household income increased between the two points in time evaluated, specifically for Blacks by 13.4% and all households by 7.8%. Although, the Black households saw a more significant increase than households overall, they continue to have lower than the overall City’s median household income.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Median Household Income** (ACS Estimates) | | | | | | |
| Census | Black Households | | | All Households | | |
| Tract | 2009-2013 | 2014-2018 | Pct. Change | 2009-2013 | 2014-2018 | Pct. Change |
| 13 | $ 23,598 | $ 21,250 | -9.90% | $ 25,320 | $ 25,699 | 1.50% |
| 14 | $ 15,096 | $ 15,556 | 0.30% | $ 24,063 | $ 24,141 | 0.30% |
| 15 | $ 26,688 | $ 25,938 | -2.80% | $ 28,344 | $ 32,639 | 15.20% |
| 17 | $ 15,457 | $ 15,500 | 0.30% | $ 19,228 | $ 22,151 | 15.20% |
| Evansville | $ 21,234 | $ 24,069 | 13.40% | $ 35,839 | $ 38,646 | 7.80% |

1. **Household Composition** – Single parents may struggle to cover their family's basic needs, including food, utilities, housing, childcare, clothing, and transportation. The share of single-parent households within the city of Evansville has generally represented over one-third of all family households. When limited to just Black family households, the share of single-family households has generally been over 50% for most years. With each of the NRSA’s Census Tracts considered Minority Concentrate Areas, it may be assumed that a large percentage of households within the NRSA are single-family households.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Household Composition** | | | | | | | | | | |
|  | All Family Households | | | | | Black Family Households | | | | |
| Year | Total HH | Male HH | Female HH | Total Single | % Single | Total HH | Male HH | Female HH | Total Single | % Single |
| 2019 | 26,696 | 2,810 | 7,329 | 10,139 | 38.0% | 3,517 | 763 | 1,361 | 2,124 | 60.40% |
| 2018 | 26,893 | 2,408 | 7,056 | 9,464 | 35.2% | 3,268 | 313 | 1,610 | 1,923 | 58.80% |
| 2017 | 27,096 | 2,777 | 7,471 | 10,248 | 37.8% | 2,358 | 434 | 1,141 | 1,575 | 66.80% |
| 2016 | 27,187 | 2,641 | 8,933 | 11,574 | 42.6% | 2,915 | 130 | 1,463 | 1,593 | 54.60% |
| 2015 | 27,898 | 2,179 | 6,885 | 9,064 | 32.5% | 2,946 | 178 | 1,119 | 1,297 | 44.00% |

1. **Housing Cost Burden** –The evaluation of a household’s income applied to housing costs can indicate if a household is paying a disproportionately high share towards housing and may be considered cost burdened. Affordable housing is defined as not costing more than 30% of the annual income, those paying 50% or more are considered cost burdened. Below data is presented for renter and owner-occupied households for two time periods and then ranked based on the share of severe cost burdened households within their boundaries and then ranked again by change between the two time periods. Those with the lowest share and largest decline of cost burdened households were ranked the lowest.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Percent Share of Severe Cost Burdened Households** | | | | | | | | | | |
| Census | Renter | | | | | Owner | | | | |
| Tract | 2009-2013 | 2014-2018 | Rank | %Change | Rank | 2009-2013 | 2014-2018 | Rank | %Change | Rank |
| 13 | 39.9% | 36.6% | 5 | -3.3% | 25 | 22.5% | 17.3% | 3 | -5.3% | 36 |
| 14 | 28.0% | 23.0% | 22 | -5.0% | 28 | 12.7% | 4.4% | 36 | -8.3% | 39 |
| 15 | 43.6% | 42.4% | 3 | -1.2% | 18 | 21.3% | 11.9% | 12 | -9.3% | 41 |
| 17 | 21.7% | 25.6% | 17 | 3.9% | 13 | 15.8% | 14.6% | 5 | -1.2% | 27 |
| Evansville | 23.9% | 24.2% | \_ | -1.2% | \_ | 7.8% | 8.2% | \_ | 10.1% | \_ |

The average share of renter households that are severely cost burdened is 24.2% for the City and for owners it is 8.2%. Four of the five Census Tracts with the highest renter cost burdened households are in minority concentrated areas and include CT 13 and 15 of the proposed NRSA. Likewise, Census Tracts reporting the highest share of cost burdened owner households are also located in minority Census Tracts and again contain two from the proposed NRSA, CT 13 and 17.

## **Crime**

Areas with high crime rates and/or increasing crime rates are often indicators of troubled neighborhoods. Crime in general wreaks a terrible impact not only on individual victims and their families, but also on nearby residents in the neighborhood. Exposure to crime can damage people’s health and development and can cause communities to decline. An array of studies suggest that violent crime reduces neighborhood property values, and decisions on where to move often reflect concerns about safety.

Neighborhoods that are safe, well maintained and well connected will provide stability, appeal to new residents and encourage greater investment. If a neighborhood is appealing, it can use that appeal as a part of the fundamental strategy to strengthen neighborhoods and business districts. The Evansville Police Department’s Crime Prevention Unit has Crime Prevention Officers that work closely with neighborhood associations to build trust and work towards preventing and solving crime. Officers walk the beats and attend neighborhood association meetings listening to residents’ concerns and offer suggestions for maintaining a safe neighborhood.

# **Community Consultation**

The boundary of the proposed Center City NRSA area is being established by the City of Evansville as a means of focusing its efforts and concentrating funding on those neighborhoods, which are in the most need of assistance. This NRSA program will provide the framework in which the City can undertake a comprehensive approach to neighborhood improvement and revitalization while also providing the flexibility, in partnership with stakeholders, to offer intentional and sustainable solutions to complex problems.

The designated area within this plan will be created as part of Evansville’s Program Year 2025 Action Pan. The 2025 Action Plan represents the first year of a new five-year Consolidated Plan (2025-2029). In preparing the NRSA, the City consulted with a wide variety of stakeholders and initiatives already operating within the proposed NRSA to actively listen, learn and advocate for the needs of the residents within the Action Plan. As the City of Evansville begins the phases of implementation of its NRSA strategies, the City will continue to consult with community groups, housing agencies, and other relevant stakeholders to maintain support and to make changes to the plan if stakeholders deem necessary.

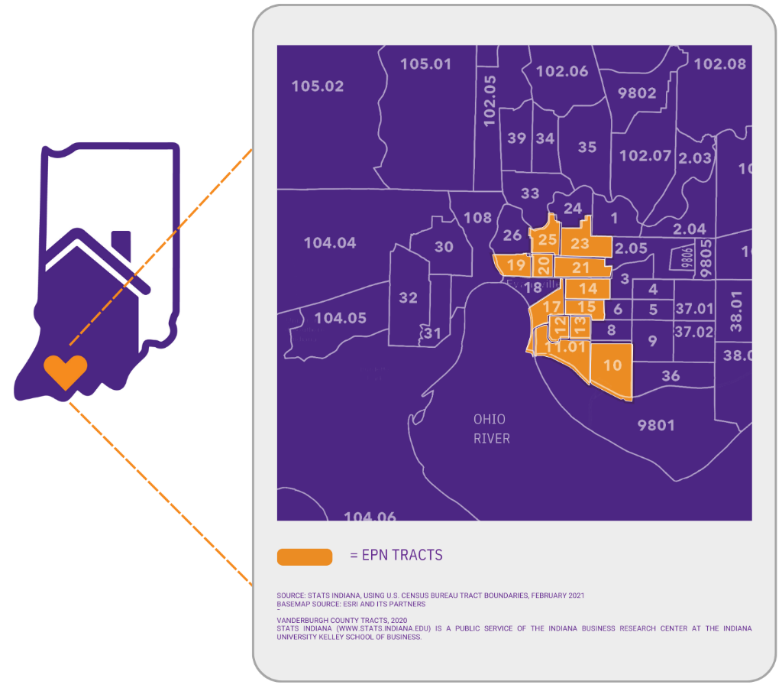
# Map Description automatically generated**Evansville Promise Zone**

The boundary chosen as the proposed NRSA has all but Census Tract 15 in common with the Evansville Promise Zone Census Tracts. Promise Zones are specifically defined as high poverty urban, rural, and tribal areas that are eligible for Federal Government investments for job creation, economic activity, education, leverage private investment and violent crime reduction.

At the time of its designation in 2016, the boundary selection criteria for the Promise Zone included some of the city’s highest rates for poverty (39.04%), unemployment (12.86%) and crime. The original population for the Evansville Promise Zone was 22,245, many of whom were living in blighted neighborhoods with vacant and decayed residential structures. The mission of the Promise Zone and its 27 MOU partners is to increase access to job skills for better career opportunities; support the establishment and growth of dynamic business environment; improve the academic, social, and emotional well-being of families; reduce criminal activity; promote overall health; and expand the number of habitable, affordable housing units. The Promise Zone and its focus areas align with the objectives of the Center City NRSA.

**Evansville Promise Neighborhood**

Promise Neighborhood is a partnership with 23 organizations implementing a framework driven by a vision, inspired by the Harlem Children’s Zone, where all children and youth growing up in Promise Neighborhoods have access to quality schools and strong systems of family and community support that will prepare them to attain an excellent education and successfully transition to college and/or career.

Not only did the partners provide input into developing the activities for the four pipeline goals, but they also provided a required 1 to 1 match of personnel, volunteer time and effort as well as other in-kind support services to add $32.5 million to the Department of Education’s $30 million grant. Funding will be used for increased collaboration and expansion of high-quality services and support that will work towards the improvement of educational opportunities, increase jobs, expand economic development, reduce violent crime, promote health, and access to health care and increase access to quality affordable housing.  The four pipelines include:

* Early Health and Education
* Student Achievement and Success
* Post-secondary Education Access
* Neighborhood and Community Revitalization

**River Vision**

The Ohio River Vision Strategic Plan is a conceptual plan for 50 miles along the Ohio River connecting Evansville to towns in the neighboring counties. The plan is the result of residents’ long-time desires to have a stronger connection to the river that shaped the creation of their communities. The development is intended to make the region a more attractive and healthier place to live, to attract new residents and visitors, and to leverage investments already made along the river.

The Ohio River has long been considered an underutilized asset. River Vision is expected to find the highest and best use of riverfront property to increase public access creating parks, trails, restaurants, and housing. Full implementation of the now conceptual plan is expected to take 20 years and costs are still unknown. While not directly included in geography of the plan, Center City has the potential to reap benefits from improvements suggested for Walnut Street. Walnut Street is a major corridor through Center City and is currently undergoing improvements as discussed under the Assessment’s Quality of Place section.

**Neighborhood Associations**

In 1994, a United Way task force was created to strengthen the connections between neighbors and neighborhoods. In 2001, United Neighborhoods of Evansville (UNOE) received its incorporation from the State and 501(C)3 nonprofit status from the IRS. Since then, UNOE, the more than 50 individual neighborhood associations and the City of Evansville have been partnered in efforts to preserve, enhance, and promote all the City’s neighborhoods.

Within the proposed NRSA, the recognized neighborhoods of Ballard, Bellemeade/Bayard Park, Old Erie and Tepe Park, residents advocate, organize and work together for changes and improvements such as neighborhood safety, beautification, and social activities within their designated boundaries. Neighborhood associations have regularly scheduled meetings along with a monthly general meeting where all neighborhoods are invited to listen and learn.

In 2018, Tepe Park’s Neighborhood Association held listening sessions, conducted surveys and gathered data to provide baseline measurements to track outcomes that the residents want for the neighborhood. Tepe Park’s Love Your Neighborhood initiative focuses on three priorities of change, enhancing the wholistic health and wellbeing of the neighborhood, youth and lifelong learning and building a connected community.

**Faith Centers:**

With the founding of Liberty Baptist Church in 1865, other African American congregations followed, giving rise to the name “Baptisttown” by Evansville residents to a portion of the Center City area. While the term was meant to stereotype, the African American residents of the enclave chose to embrace it as an identity unique to their neighborhood. Today a wide variety of churches and faith-based organizations serve the residents of the area including:

* Alexander Church
* First Ebenezer Baptist Church
* Greater St. James Missionary Baptist Church
* Liberty Baptist Church
* Line Street Church of Christ
* McFarland Baptist Church
* Memorial Baptist Church
* Mt. Olive Baptist Church
* Mt. Zion Baptist Church
* Nazarene Missionary Baptist Church
* New Hope Baptist Church
* St. John Catholic Church
* Shalom Yeshua Ministries Inc

**Community Services:**

Many community service organizations or community-based organizations (CBO's) operate within and serve the Center City community. Of note are:

**CAPE,** the Community Action Program of Evansville was authorized as part of the Economic Opportunity Act of 1964’s War on Poverty. CAPE has grown over the past 60 years to promote economic and self-sufficiency and includes programs in housing, early childhood development and adult education.

**Community One, Inc.** connects and mobilizes people to serve one another. Through neighbors helping neighbors with simple projects, home repairs and whole-house rehabs, neighbors are actively building relationships to restore people, homes, and community.

**Habitat for Humanity** helps families build new energy efficient houses to call home. The labor of volunteers and future homeowner families, efficient building methods, generous house sponsors and no-profit loans make it affordable for low-income families to purchase Habitat houses

**Hope of Evansville, Inc.** has programs targeted towards financial education, credit coaching, and housing counseling to prepare low-to-moderate income households for homeownership. Additionally, HOPE helps homeowners maintain homeownership during a financial crisis through foreclosure prevention counseling.

**Memorial Community Development Corporation** works to uplift the community’s most vulnerable citizens by restoring, strengthening, and empowering underserved residents of the Evansville area. Memorial CDC provides resources in the areas of affordable housing, economic development, education and youth programs, health and wellness, and social justice.

**Public Hearing:**

# **Assessment**

**History**

Evansville, originally established in 1812, is named for Colonel Robert Morgan Evans, who served with General William Henry Harrison during the War of 1812. Utilizing the natural resources of timber, coal and the river, Evansville quickly grew to be a thriving commercial and industrial port along the Ohio River.

Following the Civil War, Evansville became an important destination for freed, formerly enslaved African Americans. Located immediately on the Indiana side of the Ohio River, and offering employment as an urban center, Evansville was an important gateway in the initial years of the great northern migration. By 1865, former slaves had established a small community along the abandoned Wabash & Erie Canal, near 7th and 8th Streets just southeast of the downtown area. By 1890, approximately 80 percent of Evansville’s Black population lived in this area.

With a high majority of African American residents in the near southeast part of town, a school dedicated to support the neighborhood was built in 1874. The intention behind the Governor Street School was to retain the racial segregation of the educational system. The school identified as “City School (Colored)” on Sanborn maps served the growing African American neighborhoods of the southeast side. [[2]](#footnote-2)

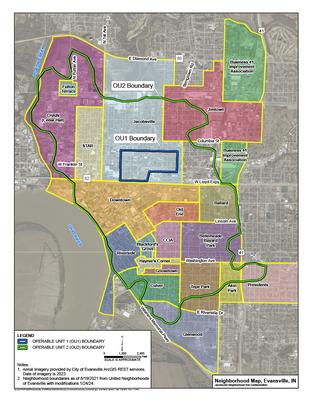
By 1895, businesses began to locate along Lincoln Avenue and by 1910 this east-west corridor was the heart of the district’s social and business life. The Evansville Argus, a local newspaper dedicated to covering all aspects of Evansville’s black community, was critical to the growth and prosperity during an era when discrimination limited opportunities elsewhere in the city. Over 200 businesses, civic organizations, churches, and social clubs were in the area during its heyday between 1930 and 1960. Lincoln Avenue continues to be an important business corridor for the Center City area especially near its intersection with U.S. Highway 41.

In 1913, Carnegie supported the construction of two new libraries in Evansville, but because these first libraries did not provide services to African American residents, Carnegie provided Evansville Public Library an additional $10,000 to construct a third segregated branch. Finished in 1914, the Cherry Street Library became the intellectual center for Evansville’s African American community and a hub for organizational meetings of the NAACP, Red Cross, and many others. In 1952, Evansville desegregated its library facilities, and the Cherry Street Library closed in 1955.

In 1928, a decision was reached to replace and consolidate the three segregated schools of Governor Street, Clark, and Oakdale with a new school located on Lincoln Avenue, just east of Garvin Street. Because it was the only African American High School in the southwest part of the state, African American students were bussed in from Newburgh, Rockport, and Mt. Vernon. In 1972, with tensions rising, Lincoln School became integrated. The school, now a primary school, remains an anchor to the Center City neighborhoods and a focus of the DOE Promise Neighborhood grant.

One of the most significant housing developments to occur in the area was the result of a Federal Relief Project promoted by President Franklin Roosevelt during the 1930s which aided the poor in a wide variety of ways through work and housing. Lincoln Gardens was a large triangular area of housing redevelopment constructed in 1938 for households who had employment but struggled to find decent housing. The project replaced 174 substandard homes becoming the precursor to many housing projects that occurred later in the district beginning in the late 1960s and continuing today. Of the 16 original buildings, only one which functioned as a keystone to the development, remains and is now home to the African American Museum.

Unfortunately, this central urban area suffered the fate of many other urban neighborhoods in the 1960s-1970s. Chain retail stores competed with small neighborhood establishments, often at the periphery of the city, and people left to buy homes in the suburbs. As people left the city, they would often leave behind homes that became rental properties or ended up vacant and neglected, contributing further to the decline of the neighborhoods.

After World War II, the shipyard and aircraft plant closed, but the ordinance plant reverted back to manufacturing automobiles for Chrysler. Other facilities benefited from the post-war demand for household appliances and farm equipment. Evansville became known as the “Refrigerator Capital of the World” in 1946 with 10,000 people manufacturing 10,000 units per day in its prime. The production of household appliances was strong for many decades with the last of the operations at Whirlpool finally ceasing production in 2010. Today, the region continues to have a strong and diverse manufacturing base with Berry Global, Toyota, and Koch Enterprises.

However, some of the manufacturing practices of the early 20th Century created a negative environmental legacy. In 2004, the area that makes up the City’s long-established working-class neighborhoods, including Ballard, Bellemeade / Bayard Park, Old Erie, and most of Tepe Park, was declared an EPA Superfund Site and put on the National Priorities List estimating that over 4,000 properties would require remediation activities. Cleanups from 2007 to date have resulted in soil sampling at nearly 7,300 properties, and the removal of lead- and arsenic-contaminated soil from 4,200 residential properties as of May 2024. EPA now estimates that at least 5,000 residential properties will require cleanup.

Residents who had the means to leave the decaying ecosystem did so in search of a better standard of living. The proposed NRSA is considered to have a high degree of issues associated with declining populations including decreasing home values, high crime rates, lower educational attainment, and high poverty rates. These characteristics and trends are often indicators of neighborhoods with homes and commercial properties that end up vacant and neglected creating blight. The City of Evansville remains committed to reversing these trends and is putting forth a strong, intentional effort towards stabilization of the area for reinvestment. The creation of the Neighborhood Revitalization Strategy Area will be an essential part of this collaborative effort between the City, its residents, businesses, faith-based and philanthropic institutions.

**Quality of Place**

Quality of Place is key in attracting and retaining talent for community economic growth, especially due to the unique remote work trends seen during COVID-19. A national survey found that two thirds of young workers choose their community first then their employer. Four main areas that make a great place to live include sociability, uses and activities, access and linkages, and comfort and image. Assets within the proposed Center City NRSA include:

A picture containing grass, outdoor, sky, tree

Description automatically generated**Evansville African American Museum** is a key resource and cultural center in the Center City area that collects, preserves, and educates the public on the history of the African American community, its families, and organizations.

**Evansville Vanderburgh Public Library (EVPL)** provides information, resources, and support to area residents. EVPL has two locations within the Center City boundaries. EVPL Central is the main branch of the Library system.EVPL East is one of the City’s two remaining Carnegie Libraries and is located across from Bayard Park.

**Evansville Parks Department** operates several neighborhood parks within or adjacent to the Center City area: Aikin Park, a block east of S. Kentucky Ave., Bayard Park, at the corner of Bayard Park Drive and S. Kentucky, Bellemeade Park adjacent to the Boys and Girls Club, and Tepe Park on Garvin Street. The Evansville Parks and Recreation Master Plan provides a comprehensive look at parks and recreation in Evansville to continue to improve and meet the needs of residents of all ages and abilities.

**Walnut Street Improvements** involve the rehabilitation of pavement, curbs, gutters, and sidewalks and a multi-use trail for pedestrians and bicycles. Overall improvements are described as a “road diet” by reducing the number of vehicular traffic lanes from 4 to 3. A new storm sewer system will be included along with the introduction of green infrastructure treatments to separate storm water from portions of the project that have combined storm and wastewater systems.

**Health & Wellness**

Health and wellness are connected to many critical quality of life elements. Deaconess Hospital in partnership with Memorial CDC operates a clinic near the CDC’s offices to advance health equity and improve health outcomes for Center City residents. Additionally, ECHO Community Healthcare, located just west of the NRSA, provides quality healthcare to the uninsured, underinsured, and homeless.

Communities across the nation are facing a growing prevalence of obesity and associated preventable chronic diseases, Evansville is no different. In addition to access to healthcare facilities, prevention is necessary through lifestyles that incorporate healthy eating and active living. Healthy Communities Partnership, an active collaboration of approximately 40 community organizations, identified four focus areas to create equitable opportunities for healthier neighborhoods:

* Nutrition – ensure nutritious foods across all settings to enhance quality of life, and promote disease prevention
* Food Security – Collaborate to ensure the availability of food for vulnerable populations
* Local – Strengthen the local foods system by promoting and increasing opportunities for local growers and goods producers
* Active Living – Create new opportunities for active transportation, physical activity and connected community.

Since losing its main grocery store in 2013, many residents of Center City have been transforming vacant lots and additional yard space into community and school led gardens. Pop-up farmers’ markets and mobile markets are emerging initiatives to support existing nutrition programs.

**Youth Education and Development**

The true wealth and resiliency of a community lies not in its resources, but in its youth. The Evansville Vanderburgh County School Cororation (EVSC) utilizes the Growth in Academics through Innovation and Neuroeducation (GAIN) as an evidence-based approach to support healthy whole student development with the goal for students to graduate high school with the cognitive, academic, executive functioning and employability skills needed to be successful at work, at home and in the community. For Center City, the historic Lincoln School is at the heart of educational activities.

Research indicates that young people who are surrounded by a variety of opportunities for positive encounters engage in less risky behavior and ultimately show evidence of higher rates of successful transitions into adulthood.[[3]](#footnote-3) Important youth programs operating within the Center City area include:

* Bits and Bytes Computer Club
* Boom Squad, Inc.
* Boys & Girls Club of Evansville
* Memorial Youth Employment Program
* Southern Indiana Mentoring Academy (SIMA)
* Youth First
* Young & Established

In 2022, Memorial CDC was awarded funding by the Welborn Foundation for the Early Achievement program to strengthen and document family engagement, provider effectiveness, affordable high-quality enrollment, and academic support. The work program will prepare area children and families to arrive at kindergarten ready and for 3rd graders to meet or exceed grade level benchmarks for school success.

**Transportation**

Metropolitan Evansville Transit System (METS) provides transportation for the public on 22 fixed route service areas with Walnut, Lincoln and Washington being major east/west routes within the proposed NRSA. METS informs the public of existing routes through digital connections, coordinates and plan routes and schedules, and keeps a constant check on the effectiveness of service. METS Mobility Provides paratransit service for persons 65 years or older or those with a documentable disability that limits their use of the METS regular route system.

The built environment and infrastructure system significantly impact the health of a community and how physically active it is. Studies have shown that walking and bicycling increase where infrastructure and built environment support active transportation. The benefits communities receive from bicycle and pedestrian facilities create opportunities and produce positive results. The Evansville Trails Coalition is dedicated to advocacy, trail planning, and overseeing promising trail initiatives and multi-transit programs throughout the Evansville region.

**Streets and Sidewalks**

Well maintained sidewalks and roads with adequate street lighting are important to the overall health, safety, and livability of residential neighborhoods. The aging infrastructure in these neighborhoods often make developments more expensive. Most streets in the city are asphalt or concrete paved, although there are a few neighborhoods that still have brick-paved streets. The Street Maintenance and City Engineer’s Department work year-round to ensure the City streets and sidewalks are safe, repaired, and maintained, but sidewalks are considered a part of the property they abut and are often little more than rocks and weeds.

In 2005, the City of Evansville adopted a sidewalk policy, the Barrett Law Sidewalk Repair Program, that gives property owners the opportunity to participate in the cost of having their sidewalks replaced. Currently, this program is a 50/50 cost share between the City and the property owner. This program provides 50% matching loan funds, which the property owner may choose to repay over ten years bearing no interest through the Barrett Law process. Included in this program is a provision for property owners to petition for 'full block' replacement sidewalks.

Streetlights improve the quality of life in a neighborhood by extending the hours when activity can take place. Regarding crime prevention, improved street lighting increases the potential offenders’ perception of being caught, thus deterring them from committing a crime. In 2019, United Neighborhoods of Evansville (UNOE) worked with Center Point Energy to conduct a Lighting Integrity Survey. Providing neighborhoods with maps of where streetlights were in each neighborhood, neighbors walked their neighborhoods noting which lights were broken, no longer working, or blocked by foliage. The notations were returned to Center Point Energy which maintains the lights for the City and the City Engineer was made aware of areas that may need additional lighting.

**Water and Sewer**

The Evansville Water and Sewer Utility (EWSU) has reached an agreement with the U.S. Environmental Protection Agency (EPA), Department of Justice and Indiana Department of Environmental Management (IDEM) for Evansville’s Federally mandated integrated overflow control plan (IOCP), AKA “Renew Evansville Plan”. Under this plan, Evansville intends to spend $730 million over 25 years to upgrade the City’s sewer system infrastructure, improve operations and dramatically reduce water pollution.

EWSU has developed a long-range systematic approach to replacing the City’s aging water infrastructure. The initiative, named Refresh Evansville, was launched in 2016 to replace multiple miles of water line each year. With more than 1,000 miles of pipe in the water distribution network, including approximately 540 miles of cast iron pipe with an average age of over 90 years in many of the older neighborhoods, it will take decades to completely upgrade the entire system.  The 125-year-old Water Treatment Plant is also expected to be replaced with construction to begin in 2025.

## **Blight and the Evansville Land Bank**

The 2015 Report on Blight, Vacancy, and Abandonment in Evansville Indiana: Causes/Effects/Solutions, found that over a five-year period, if the City did nothing to address the vacant/blighted properties, eventually taxpayers would spend $26 million for police runs, fire runs, and 911 cost in addition to the costs of code enforcement work on the properties. Lost tax revenue was expected to exceed $1 million each year. An initial assessment of the City’s housing stock by the Building Commission identified roughly 1,800 parcels that would pass an 82-point evaluation blight metric outlined by the Indiana Housing and Community Development Authority (IHCDA).

In 2016 Evansville formed the Evansville Land Bank Corporation to remove potentially dangerous and hazardous properties and to stabilize surrounding neighborhoods. The City will continue to acquire residential structures through tax foreclosure and other methods as a tool in addressing various problems associated with blighted, neglected residential properties as a means for trouble shooting and taking on problem properties either to demolish or rehab making them available for sale to other owners to put back into productive use. Between its inception in 2017 and the end of 2023, Landbank acquired 848 properties. The bulk of these properties, 513, were acquired within 2017 and the number has tapered off to less than 2 dozen per year since 2020.

Although demolition removes blight by razing structures, efforts are also made where possible toward economic development programs for urban design to attract private investment to develop, rehab, restore, or construct quality projects to promote housing and business use. Landbank has transferred titles of over 600 properties with almost half going to housing developers. Habitat of Evansville has received nearly 150 parcels, which they have converted to single-family homes for persons who are low-to-moderate income with a growing number of these new homeowners in the Center City NRSA area. Approximately 30 parcels have been made available for business use and 240 have been made into community gardens are side yards for adjacent landowners. Landbank continues to hold title to 200 properties.

In 2024, Evansville’s Mayor announced a Program to Fight Blight aimed at identifying and rehabilitating blighted properties throughout Evansville – and asked for the public’s help in the program’s first phase. During the budget process, $550,000 in American Rescue Plan Act interest funds were allocated for blight removal. The first phase of Fight Blight will utilize some of those funds to raze properties that the Building Commission already had slated for demolition but ran out of funding. City officials expect to raze at least 150 structures in 2025 – nearly three times as many as in 2024.

# **Housing and Economic Opportunities:**

**Housing**

The City of Evansville conducts a Housing Needs Assessment (HNA) each year to determine major housing components and to calculate the housing gap for renters and owners within determined income segments. The HNA divides the city into five submarkets with the Center City NRSA included in the Central Housing Submarket.

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2024 Housing Needs Assessment** | | | | | | |
| **Household Income, Housing Costs, and Affordability by Submarket** | | | | | | |
| **Study Area** | **2023 Households** | **Median Household Income** | **Median Home Price (ESRI)** | **Average Gross Rent** | **Share of Cost Burdened Households** | |
|
| **Renter** | **Owner** |
| North | 9,751 | $ 52,047.00 | $ 158,915.00 | $ 854.00 | 39.0% | 18.8% |
| East | 9,893 | $ 53,934.00 | $ 209,741.00 | $ 983.00 | 45.8% | 15.3% |
| Near East | 16,013 | $ 49,601.00 | $ 114,657.00 | $ 833.00 | 42.2% | 19.7% |
| Central | 10,653 | $ 37,122.00 | $ 74,845.00 | $ 793.00 | 53.0% | 24.6% |
| West | 5,863 | $ 52,062.00 | $ 120,764.00 | $ 888.00 | 38.7% | 19.2% |
| Evansville | 52,173 | $ 48,585.00 | $ 133,167.00 | $ 859.00 | 44.7% | 19.6% |

A high share (44.7%) of renter households in Evansville are paying a disproportionately high share of their income toward housing costs, likely due to a lack of affordable rental housing. Among the individual submarkets, the median home prices, average gross rents, and median household incomes are all lowest within the Central Submarket. Additionally, the share of cost burdened households for both renters and homeowners is highest in the Central Submarket.

While there were an estimated 52,173 total households there were 58,552 housing units in Evansville, leaving nearly 11% of the housing units vacant. The Central Submarket had 12,979 housing units and the largest share (17.9%) of vacant units among all the submarkets. It is important to note that a variety of factors contribute to vacancies within a given market, including units that may be abandoned or uninhabitable.

One of the hugest housing issue Evansville residents are experiencing is associated with older housing stock. A total of 10,593 renter-occupied units, representing nearly 45% of all rental housing in Evansville, were built prior to 1970. Note that housing built before 1970 has the potential for lead paint issues and may lack energy efficient construction. The share of older housing stock is even higher among owner-occupied housing units, with nearly 72% of all units built prior to 1970. The well-established Central Submarket has the highest shares of renter-occupied (74.7%) and owner-occupied (89.9%) units built prior to 1970.

Healthy, well-balanced rental housing markets typically have occupancy rates between 94% and 96%. A market occupancy level over 96.0% maybe an indication of a possible housing shortage, which can lead to housing problems such as unusually rapid rent increases, people forced to live in substandard housing, households living in rent overburdened situations, and residents leaving the area to seek housing elsewhere. Evansville has an overall occupancy rate of 98% with the Central Submarket reporting 97.8%. The North Submarket and the West Submarket each have an occupancy rate of 98.6%, which is exceptionally high.

Market-rate units are 97.7% occupied and the non-subsidized Tax Credit units are 98.2% occupied. The Central Submarket offers the widest variety of Tax Credit unit types and, in general, the lowest median rents. The 99.7% occupancy rate among government-subsidized properties, as well as long wait lists at several projects, indicates continually constrained demand for government-subsidized rentals in the market. According to a representative with the Evansville Housing Authority, there are approximately 1,546 vouchers within the housing authority’s jurisdiction. There is a total of approximately 380 households currently on the waiting list for additional vouchers.

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, etc. Based on 2021 Five-Year American Community Survey estimates, there are an estimated 12,533 non-conventional rentals within Evansville reflecting over one-half (53.0%) of the city’s rental housing stock. Approximately 67% of the Central Submarkets rental units are considered non-conventional.

A healthy, well-balanced for-sale housing market has availability rates generally between 2% and 3%. As a result, the Evansville market continues to have a significant shortage of available for-sale housing at a 0.4% availability/vacancy rate. The largest share (42.4%) of the available for-sale product is located in the Central Submarket, the average list price for these units is below $160,000 and median list price is $111,400 compared to the City at an average of $201,622 and median of $144,900.

While much of the for-sale housing stock pricing looks like it would be accessible for lower income households, such product is older and likely requires additional costs for repairs and modernization, and maintenance, which may be difficult for many low-income households to afford. Many of the lower-priced for-sale units can be found in the Central Submarket and may require rehabilitation to be habitable.

The City has been successful in assisting housing programs with CDBG and HOME funding, but more needs to be done to improve existing housing conditions for current residents, homeowners, and current renters of the Center City NRSA - the majority of whom are low income with limited resources. With renter occupancy rates of 98.0 % and older multi-unit buildings, the City of Evansville will consider strategies and/or programs to deal with creating new and preserving older rental units. Some of these efforts would include:

* Rental rehab deferred payment loan program, offering matching funds to property owners as an incentive to help upgrade rental units in the NRSA neighborhoods.
* Exterior façade renovation program to preserve and restore the exterior appearance of multi-unit structures, some of which may be considered historic.
* Partnership with housing non-profits, neighborhood associations, and business associations on providing innovative approach in creating quality, affordable rental housing within the NRSA areas.
* Utilization of rental housing tax credits will be used to construct proposed rental units, along with the associated rent/income restrictions obtained from the Indiana Housing and Community Development Authority (IHCDA).

The City continues to work with the local collaborative of Housing Organizations United Serving Evansville (HOUSE) in the planning and development of housing projects serving low- and moderate-income households. HOUSE has five overarching strategies:

1. Increase and diversify the Evansville housing stock.
2. Rehab, repair, or remove existing deteriorated housing stock.
3. Advocate and educate for (on behalf of) residents facing the housing crisis (at every level of influence).
4. Provide financial and housing-related education and resources for residents.
5. Commit to being a catalytic participant in neighborhood revitalization.

Within these strategies, Habitat for Humanity and Memorial CDC are currently constructing new single-family homes within the Tepe Park neighborhood. New homeowners must participate in financial literacy and budgeting exercises prior to receiving keys to their new home. Memorial has plans for 10 new homes to be built between 2023-2026 while Habitat plans to do 25-30 during the same time. Memorial CDC and Advantix continue to build new multi-housing units within the Center City neighborhoods.

The older housing stock within the Central housing submarket creates high demand for repairs and rehabilitation. Multiple agencies are working together to complete a variety of repairs. Community One focuses on roofs, HVAC, and ramps to assist homeowners to improve their homes. By the end of May 2024, the organization had completed 20 such projects along with a total rehab of a home to be sold to a low- moderate-income family.

The JD Sheth Foundation is working with the local electrical utility to inspect homes for energy efficiency retrofits. When the utility finds issues that go beyond the retrofit, the Foundation will spend up to $25,000 to do additional repairs for a homeowner. Memorial CDC does emergency home repairs and CAPE provides weatherization improvements.

The City of Evansville recognizes the need and benefits of promoting home ownership in the community to help stabilize residential neighborhoods, as well as improve the economic well-being of families. For this reason, the City through Hope of Evansville offers homebuyer assistance programs for low and moderate-income households who wish to become homeowners, but who lack the resources to cover cost and down payment. HOPE of Evansville provides this program along with housing counseling, foreclosure prevention counseling, pre-purchase counseling, homebuyer education, and financial literacy. The Community Action Program of Evansville (CAPE) also provides housing counseling services.

HOUSE’s collaborative relationship with the neighborhood associations not only helps to stabilize housing but also helps to improve the various neighborhoods through streetscapes, curb appeal, parks, crime reduction, improved infrastructure, and demolition of blighted structures helps to increase the overall quality of place.

**Business & Economic Development**

Evansville is home to a diverse set of businesses from legacy manufacturing to mom and pop storefronts. The fastest growing segment of businesses within the area are start-ups or companies in the first stages of operations. Start-ups come with high risks as failure is very possible but they can also be places that focus on innovation as entrepreneurs develop a product or service for which they believe there is demand. Innovative ideas that transform the way people think will be a fundamental part of Center City’s revitalization.

To assist start-ups and companies looking to grow, EREP hosts the Indiana Small Business Development Center (ISBDC) - Southwest. The ISBDC helps small businesses through no-cost, confidential business advising and training. One-on-one professional counseling might include assisting with creating a business plan or cash flow projections, or interpretating data from a custom market research report that identifies customers and competitors. Advisors are available to entrepreneurs as they begin their venture and may continue to walk alongside them as they expand to the next stage of business growth.

The Southwest office of ISBDC serves as the starting point for an application to the City’s Revolving Loan Funds (RLF). The City of Evansville provides three separate funds. Specific objectives of these funds are for small business development, job creation/retention, business expansion, and talent attraction.  The **Community Revitalization Loan Fund** is a locally funded program designed to provide a low-cost loan to small businesses located within or interested in locating within the focus neighborhoods of the City of Evansville espcially the designated NRSAs.  Loans from two EDA-RLFs support efforts of growing the employment base in the key industry sectors of advanced manufacturing and health sciences while also assisting businesses that add to quality of place for the attraction and retention of young talent.

Connecting, educating, and advocating are at the hear of the revitalized Black Chamber of Commerce of Evansville. Post Pandemic data reveals that the number of Black-owned businesses in the U.S. grew 38% from pre-pandemic numbers— becoming the fastest-growing entrepreneurial group, according to Bloomberg. The Chambers mentorship program “The Connect” is a 6-week course to provide support to local Black entrepreneurs.

In 2021, Community One provided for a South Side Evansville Market Analysis, which found the area to have a wide array of businesses with a prevalence towards service type industries, which represent nearly half of all businesses. Retail demand is concentrated on convenience and essential items with high spending in grocery, health and beauty with additional demand for more goods and services such as restaurants, home improvement and health care.

The Market Analysis demonstrated that South Side households generally spend their earnings on essentials such as shelter, healthcare, food at home and food away from home. Tapestry segmentation, a tool used to define target markets that can be served by local retailers, restaurants and businesses, found that two segments, Middle Ground and Hometown, dominated the South Side.

Middle Ground tends to have households with a variety of familial makeup, is racially and ethnically diverse, has long-term residency and employed in a blue-collar labor force. This group will prioritize essentials for their children. They frequent local shops first and often seek the best financial deals for goods and services. Entertainment preferences include watching sports, listening to music, and keeping up with information through a variety of reading materials.

The Hometown households are a mix of married-couple families and singles. These are generational families who live and work in the neighborhood with a probability that their children will locate in the same low-density, settled neighborhood. Manufacturing, retail trade, and health care sectors are the primary sources of employment. Emerging young professionals, or individuals entering adulthood, are also starting lives with careers and families while seeking fun amenities. These households will patronize economical options such as Wal-Mart supercenters and fast food restaurants. Entertainment includes outdoor and family oriented activities.

The proposed Center City NRSA has four key business corridors on Lincoln, Washington and South Kentucky Avenues and Walnut Street. To encourage revitalization along South Kentucky Avenue, a TIF District was approved in early 2024 with hopes for the development of underutilized properties along this north/south corridor particularly in regards to its proximity to the major transportaiton corridors of U.S. 41 and I-69 and the potential this affords for logistic and light manufacturing industries.

The Southwest Indiana Workforce Board is comprised of business and community organization representatives in 9 counties in Southwest Indiana including Vanderburgh County.  Through its WorkOne offices employment and re-employment services are provided to individuals who are eligible based on the federal Workforce Innovation and Opportunity Act. Eligible individuals may receive tuition assistance for eligible training programs if needed to gain employment. To assist individuals with one-to-one counseling, Neighborhood Navigators have set hours at locations throughout the City where unemployed and underemployed have easy access.

To assist youth in identifying career opportunities, the Workforce Board offers the Jobs for America’s Graduates (JAG) program at Bosse High School to help high school students who have experienced challenging or traumatic life experiences to achieve success through graduation. Tour of Opportunity allows students to tour area companies to learn about types of occupations, required skills, and credentials. The 4T Academy is designed to provide high school students with hands-on learning, on-the job training, and career preparation. The Advanced Manufacturing Technician Program (AMT) is a two-year associate degree that combines cutting-edge curriculum with paid working experience. AMT allows high school graduates to learn attractive, high-tech skills and then apply this understanding “on the job” at world-class manufacturers in the area.

# **Leverage:**

A critical element of implementing neighborhood revitalization will be the ability to attract other cash and in-kind resources to projects. The following identifies potential resources but does not include all that might be available as projects and their prospective budgets are further defined.

**Affordable Housing Fund**

The Affordable Housing Fund Advisory Committee (AHFAC) Rehab Program has been established by the City of Evansville’s Department of Metropolitan Development. Locally sourced funds provide grants, loans, and loan guarantees for the development, rehabilitation, or financing of affordable housing for individuals and families whose income is at or below 80 percent of Vanderburgh County’s median income along with the elderly, persons with disabilities, and homeless individuals and families. In 2024, the Committee increased the grant award cap from $10,000 to $25,000 to accommodate for rising costs and the increased need for extensive rehab.

**Low Income Housing Tax Credit (LIHTC)**

The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The federal government issues tax credits to state and territorial governments. Several housing developers in Evansville have been successful in applying to the Indiana Housing and Community Development Authority’s competitive process for credits and will continue to do so.

**EDA Revolving Loan Funds**

Originally established in the 1980s with a grant from the U.S. Department of Commerce Economic Development Administration (EDA), the EDA-RLF provides funding to those businesses who may not otherwise be able to secure capital from traditional financial institutions. EDA has released its federal interest in the 1980 fund, allowing it to be more flexible in meeting community needs. In 2020, EDA provided additional funds for local small businesses who needed an infusion of capital to assist with the recovery from Coronavirus’ economic disruption.  That fund is now in its revolving phase and available to small business for working capital and purchasing equipment.

**CDFI Friendly – Evansville**

CDFIs or Community Development Funding Institutions are critical infrastructure organizations for helping low-wealth individuals and communities to reinvest and build financial capability within the community. Evansville joined the CDFI Friendly America network in 2023. Many of the stakeholders in Center City helped to bring the resource to the region understanding its importance to connect businesses, housing developers, and other community organizations to financial capital.

**Public-Private Partnerships**

Public-Private Partnerships are a contractual agreement between a public agency (federal, state, or local) and a private sector entity. Through these types of agreements, the skills and assets of each sector (public and private) are shared in delivering a service or facility for the use of the general public. In addition to the sharing of resources, each party shares in the risks and rewards potential in the delivery of the service and/or facility. Evansville is fortunate to have several large corporations who invest in the overall development of the community through these types of partnerships.

**READI – Regional Economic Acceleration and Development Initiative**

Launched in 2021, READI encourages neighboring communities to work collaboratively to create a shared vision for their future, identifying programs, initiatives, and projects that when implemented, will attract, develop, and retain talent in Indiana. A total of 17 regions were formed and shared in the initial $500 million set aside by the Indiana General Assembly. In 2024, 15 regions have an opportunity to generate stronger returns with additional funding through READI 2.0.

**Lilly Endowment**

In 2024, Lilly Endowment provided $250 million to the Indiana Economic Development Corporation to bolster quality of place efforts throughout the state. The grant will be administered in conjunction with READI 2.0 and will support quality of place projects across 15 regions and is expected to attract a minimum 4:1 match of local public and private funding, yielding at least another $1 billion investment in Indiana’s neighborhoods and future prosperity.   The IEDC will allocate $185 million of the Lilly grant to support the redevelopment or rehabilitation of deteriorated or abandoned properties.  Approximately $65 million of the Lilly Endowment grant will be allocated to support a first-of-its-kind statewide arts and culture initiative to advance regional creative transformation by investing in public art and cultural amenities.

**Vanderburgh Community Foundation**

In 1990, the Lilly Endowment launched the Giving Indiana Funds for Tomorrow (GIFT) initiative to help establish and further develop community foundations throughout Indiana.  The Vanderburgh Community Foundation is an affiliate of the Community Foundation Alliance, a network of nine community foundations initiated by GIFT and serving counties in southwestern Indiana. The Alliance provides management and administrative expertise to county-wide community foundations, empowering each to promote philanthropy, build endowment and improve wellbeing in the local communities.

**Promise Neighborhood**

Promise Neighborhoods is a $30 million federal grant program through the United States Department of Education. The goal of this funding, along with the $1-$1 match, is to improve academic and developmental outcomes for children in areas of concentrated poverty, and for those communities by identifying and increasing the capacity of eligible entities focused on achieving results for children and youth throughout an entire neighborhood, cradle to career.

**United Way of Southwestern Indiana**

United Way serves as a bridge across sectors to mobilize caring people to make a difference in the community by leveraging financial, technological, and human resources. United Way of Southwestern Indiana’s strategic framework includes a move to competitive grant funding in four main categories: Mental Health, Empowering Employment, Thriving Next Gen, and Social Stability & Growth.

**Welborn Baptist Foundation**

In March 1999, Welborn Memorial Baptist Hospital was sold to St. Mary’s Medical Center. Assets from the sale provided resources for the Welborn Foundation and a separate entity, the Welborn Baptist Foundation – specifically created to preserve the heritage of the hospital and cultivate communities that flourish. WBF has four areas of focus: Early Learning, Healthy Eating and Active Living, Christ Centered Living and Nonprofit Excellence.

# **Empowerment Strategies for Housing & Economic Development**

## The overall objective of the Center City NRSA is to coordinate resources and resident-based initiatives that will empower the economically distressed neighborhoods and residents within its boundaries to address their housing, economic, and place making needs.

## 

## **Objectives**

1. ***Align City capital improvement projects with neighborhood planning efforts to leverage planned investment.*** Working with the Evansville Water & Sewer Utility, Parks Department, City Engineer’s Office, Building Commission, Street Maintenance Department and other public works departments, the Department of Metropolitan Development will strive to make sure capital investment projects complement CDBG and other HUD-funded investment on a commercial and residential level.
   1. Incorporate the complete streets model into planning to serve all users and modes of transportation such as automobiles, transit, commercial drivers, pedestrians, cyclists, individuals, families, the elderly, and people with disabilities.
      1. Complete Walnut Street improvements and ensure safe and easy connection to the River Vision plans.
      2. Initiate improvements to Lincoln Avenue.
      3. Plan for improvements to S. Kentucky Avenue.
   2. Use AARP Walk Audit Tool Kit to conduct a sidewalk integrity survey to identify barriers to peoples’ ability to walk safely within their community.
      1. Prioritize key transportation routes within and among the different neighborhoods to improve connectivity to different activities and needs.
   3. Work with UNOE, Center Point Energy, and City Engineering Department to provide for a systematic audit of streetlights within the area to ensure the repair or replacement of broken lights and to prioritize the addition of lights where inadequate lighting creates safety hazards.
2. *Ensure an adequate supply of affordable, habitable housing.* The Department of Metropolitan Development will continue to work with its HOUSE partners to implement strategies to increase and preserve housing while advocating for and serving the needs of homeowners and renters that is guided by the annual Housing Needs Assessment and is at a scale that is appropriate and specific for the Center City NRSA.
   1. Build new housing units.
      1. Habitat will build a total of 25 new single-family housing units.
      2. Memorial CDC will build a total of 10 new single-family housing units.
      3. Developers will be sought to add another 100 rental units to the area.
   2. Preserve housing units.
      1. Work with property managers to update a minimum of 20 rental units per year.
      2. Working with Memorial CDC, Community One, CAPE, and JD Sheth provide for repairs and upgrades to 75 LMI owner-occupied housing units per year.
   3. Offer housing and financial counseling to secure current housing and lay the foundation for a pathway to homeownership.
      1. Hope of Evansville will provide financial literacy education to families who reside in the NRSA looking to improve their housing situation.
3. *Support entrepreneurship and small business start-ups through technical assistance, access to capital, the revitalization of neighborhood business districts, and public policies that support community-based sales and services.* The City will work with stakeholders and residents to create an ecosystem where entrepreneurs and small businesses can thrive.
   1. Support the Black Chamber of Commerce as it provides the opportunity for small business owners and emerging entrepreneurs to network.
   2. Provide access to non-traditional capital through micro and revolving loan funds.
      1. Market the City’s revolving loan funds to the neighborhoods.
      2. Support CDFI Friendly.
   3. Schedule regular training sessions within the NRSA for technical assistance in marketing, financial management, social media, technology, and supply chain management.
   4. Provide incentives to rehabilitate and reoccupy vacant, underused, and abandoned commercial buildings.
      1. Complete the transformation of the old tavern at Bedford and Madison into the Bedford Collab as a shared kitchen.
   5. Enhance the historical commercial corridors and neighborhood business districts within the NRSA.
4. *Improve employment opportunities by connecting job seekers to education and job skills training that align with available occupations.* The City will coordinate with WorkOne Southwest, to provide a comprehensive set of services designed to improve employment skills for the unemployed and underemployed residents of the NRSA.
   1. Continue to support and expand the Neighborhood Navigators to provide one-to-one counseling that assists individuals to overcome barriers to sustainable employment.
      1. Help individuals to identify their skills and career interests to create a career plan that aligns with available jobs.
      2. Assist individuals to maintain employment and live independently by providing instructions in work skills such as attendance, punctuality, and cooperation in a work setting and life skills that provide for adaptive and positive behavior to deal effectively with the demands and challenges of life.
      3. Provide job seeking skills including resume preparation, interviewing techniques and application completion, along with basic methods of job seeking.
      4. Provide resources from technical schools, post-secondary education and apprenticeship programs that will help individuals to acquire desired skills.
   2. Work with high school equivalency prep classes and adult education classes to increase the number receiving HSE certification and post-secondary training.
   3. Work with employers to identify the skills sets needed for employment within their firm.
      1. Host job fairs to connect employers and job seekers.
   4. Work with skilled trades to expand awareness of these career opportunities that can provide sustainable employment as well as an opportunity to fulfill Section 3 requirements for housing projects.
5. *Enhance the overall quality of place within the Center City NRSA to include* *neighborhood safety, beautification, and social activities*. The City will continue to work with UNOE, the individual neighborhood associations, and community stakeholders to help attract and retain talent and bolster residents’ happiness.
   1. Remove blighted areas.
      1. Coordinate Code Enforcement efforts to issue and enforce repair orders as needed and when necessary, target vacant, abandoned, and dilapidated structures for demolition and clearance activities.
      2. Work with non-compliant property owners when issuing a repair order to determine if the owner has the capacity to make the repair. If not, connect the owner to housing agencies who offer repair programs, especially for those that would income qualify as low-to-moderate income.
      3. Work with the Land Bank Corporation to acquire vacant, abandoned properties and return them to productive reuse.
   2. Improve public safety by working with the Evansville Police Department’s Crime Prevention Unit to reduce crime within each of the neighborhoods.
   3. Work with residents and stakeholders to host events and activities that showcase the unique and diverse culture and interests of the residents.

Add the ESRI Reports as an appendices for additional data.

1. <https://www.hudexchange.info/programs/acs-low-mod-summary-data/acs-low-mod-summary-data-summarized-block-groups/> [↑](#footnote-ref-1)
2. Black Past website: Cherry Street Library, Evansville (Nov. 17, 2019) [↑](#footnote-ref-2)
3. Alberts, et al.2006; Bandy & Moore, 2009; Eccles & Gootman, 2002; Roth & Brooks-Gunn, 2000; Pittman, Irby, & Ferber, 2001; Pittman, 1999; Lerner, 2004; Lerner et al., 2012; Lerner & Lerner, 2013; Catalano, Berglund, Ryan, Lonczack, & Hawkins, 2004 [↑](#footnote-ref-3)