



# Evansville Assessment of Fair Housing 2025 – 2029

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6/12/25

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## Introduction

The City of Evansville, the seat of Vanderburgh County, is a United States Port on the Ohio River. Evansville sits 171 miles Southwest of Indianapolis, in the Southwest Corner of the State of Indiana. Founded by Hugh McGary Jr. in 1812, the area had available natural resources coal deposits, oil fields and fertile farmland. Combined with its location on the Ohio River, to serve as a transportation hub and a source for hydroelectric power, the City was positioned in a prime location for growth since its founding. Currently, Evansville is the third-largest city in Indiana with a population of 117,298, according to the 2020 US Census.

The Wabash and the Erie Canals which connect Lake Erie with the Ohio River, were completed in 1853. Until its abandonment in the 1860s, Evansville was its southern terminus. Today, Evansville has a modern river terminal that provides for interchange of barge, rail, and truck traffic, along with transport via the regional airport. It is the seat of the University of Evansville (1854), the University of Southern Indiana (1965), and several vocational institutions. The City's riverfront and downtown contain several well-preserved, historic structures from the 19th and early 20th centuries, notably the Neo-Baroque Old Vanderburgh County Courthouse (1890), the Victorian Gothic Old U.S. Post Office, Courthouse, and Custom House (1875–79).

The City of Evansville receives three different formula grants from the U.S. Department of Housing and Urban Development (HUD): the Community Development Block Grant (approx. \$2,500,000 per year), the HOME Investment Partnerships Program Grant (approx. \$630,000 per year), and the Emergency Solutions Grant (approx. \$230,000 per year). Based on the funding amounts of 2024, the City of Evansville expects to receive approximately \$3,360,000 each year, for a total estimated \$16,800,000 over the next five years. These grants are known as CDBG, HOME, and ESG, respectively. The City of Evansville uses these funds to support the development of affordable housing, public services, homelessness services, and other eligible community development activities.

As a recipient of HUD funds, the City must regularly communicate its goals, strategies, implemented projects and programs, and measurable outcomes through various reporting methods. The reporting process begins with the creation of its 5-year Consolidated Plan which outlines various priorities for the implementation of HUD funding. One such priority includes fair housing, as further detailed in this Housing Equity Plan. The 2025-2029 Consolidated Plan period associated with this document is approximately July of 2025 to July of 2029.

On February 9, 2023, HUD published the proposed rule, "Affirmatively Furthering Fair Housing," which builds on and refines HUD's 2015 rule. The purpose is to faithfully implement the Fair Housing Act's statutory mandate, requiring HUD to ensure that recipients of its funding affirmatively further fair housing (AFFH). The AFFH mandate requires participating agencies and program participants to proactively take meaningful actions to

overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination. Specifically, the proposed rule requires program participants to identify the fair housing issues facing their communities, using both data provided by HUD and local knowledge, and commit to taking responsive actions. In early 2025, the United States experienced a change in federal administration which led to the repeal of the proposed rule, via Executive Order. However, statutory regulations for HUD grants require the City to certify that it will further fair housing.

The 2025 Housing Equity Plan is essential for the City to demonstrate the way it intends further fair housing. It consists of an analysis of fair housing data and issues specific to Evansville, prioritization of the issues to be addressed, and the establishment of the City's fair housing goals and commitments. The 2025 Housing Equity Plan utilized input of community members and local federal funding stakeholders which contributed to its development. The fair housing goals will also be included as part of subsequent planning documents, such as the City's 2025-2029 Consolidated Plan, as well as each annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER) associated with this timeframe.

# Background of Fair Housing

## History of the Fair Housing Act

The Fair Housing Act, passed by the U.S. Congress in 1968, is an extension of the Civil Rights movement, to protect certain classes of people from discrimination when trying to locate housing. HUD, through its Office of Fair Housing and Equal Opportunity, enforces the Act to prevent discrimination and intimidation of people in their homes, apartments and condominium complexes, in nearly all housing transactions related to the rental or sale of housing, and in the provision of mortgage financing. The Fair Housing Act only exempts owner-occupied buildings with no more than four units, single family housing sold or rented without the use of a real estate agent or broker, and housing operated by organizations and private clubs that limit occupancy to members (HUD). The protected classes in the Act include race, color, religion sex, disability, familial status and national origin. Income level is not a protected class in the Act. However, many of the protected classes experience significantly lower incomes, to a disproportionate degree. Therefore, this document will examine the location of households based on income, in addition to the protected classes.

The act prevents the following activities based on race, color, religion, sex, disability, familial status or national origin:

- Refusal to rent or sell a property;
- Refusal to negotiate on housing;
- Refusal to make housing available;
- Denial of housing;
- Setting different terms, provisions or conditions for the sale or rental of the housing;
- Providing different housing services or facilities;
- Persuading a person to sell their home or rent their home by suggesting a certain race has moved into the community;
- Denial of a person access to membership or participation in an organization, facility or service on the basis or related to the sale or rental of housing;
- Refusal to provide a mortgage;
- Refusal to provide information on mortgages;
- Imposing different terms for mortgages;
- Appraising property differently;
- Refusal to purchase a loan or mortgage;
- Intimidation or interference with anyone exercising fair housing or assisting others with fair housing;
- Refusal to provide homeowners insurance;
- Providing different insurance rates or terms related to insurance;
- Refusal to provide all terms of homeowner's insurance or all information regarding available insurance; and,

- Making or printing any information regarding the sale or rental of housing, including mortgage and insurance information that indicates a preference or limitation to one of the protected classes.

## State of Indiana Fair Housing Acts

The primary enforcement agency for the State of Indiana is the Indiana Civil Rights Commission (ICRC). The agency was established in 1961 as the Indiana Fair Employment Practices Commission. The agency lacked the ability to enforce decisions or laws and had a limited scope. In 1963, the scope expanded to include civil rights and was renamed the Indiana Civil Rights Commission. The ICRC's ability to enforce laws, prosecute and make administrative decisions expanded at that time. The ICRC further expanded its scope in 1965 to include housing.

In 1991, the State of Indiana General Assembly passed the Indiana Fair Housing Act. Enacting the Indiana Fair Housing Act and promulgating rules and regulations were part of a process that allowed the ICRC to be certified as a substantially equivalent fair housing enforcement agency with HUD. The Indiana Fair Housing law prohibits activities like blockbusting and discriminatory advertising, which have the effect of making it harder for a person to live in a neighborhood or individual housing unit of their choice. The Indiana Fair Housing Act is considered substantially equivalent to the federal Fair Housing Act.

The ICRC has a four to seven-member board, all appointed by the Governor, responsible for enforcing the anti-discrimination laws of the Indiana Civil Rights Law ("ICRL") (IC 22-9) and the Indiana Fair Housing Act (IFHA) (IC 22-9.5). Its jurisdiction covers individuals, private and public entities, housing providers, and business establishments within the State of Indiana whenever there is a belief that discrimination against a protected class has occurred.

The Indiana Civil Rights Commission has a strategic plan to address fair housing, which expired in 2018. The Strategic Plan had not been updated at the time of publication of this document (April 2025).

## City of Evansville Fair Housing Ordinance

The City of Evansville, Municipal Code 2.107, outlines fair housing regulations at the local level. The Municipal Code states “it shall be unlawful to refuse to sell or rent after the making of a bona fide offer, or to refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny, a dwelling to any person because of race, color, religion, sex, familial status, disability or national origin.”

The code goes further to define the types of housing discrimination, including preventing the leasing or selling of a property based on any of the protected classes, preventing reasonable accommodations, and the prohibition of discriminatory advertising. In addition, Section 2.107.010 states, “It shall be the policy of the City of Evansville, Indiana, to provide, within constitutional limitations, for fair housing throughout its corporate limits as provided for under the Federal Civil Rights Act of 1968, as amended, the Federal Fair Housing Act (42 USCA 3601 et seq.), as amended, the Federal Housing and Community Development Act of 1974, as amended, and IC [22-9.5-1](#) et seq.” The mission of the Evansville-Vanderburgh County Human Relations Commission is to promote equality of opportunity primarily through the enforcement of civil rights laws on the local level. This section of the Municipal codes establishes the Human Relations Commission, its membership requirements, and the general duties of the Commission to educate the community to eliminate discrimination and to accept and investigate instances of discrimination. This document will provide further information on those processes.

Municipal Code 2.30.010 establishes the Department of Human Relations. This part of the municipal code sets policy for the City to:

- (1) Provide all of its citizens equal opportunity for education, employment, access to public conveniences and accommodations, and acquisition through purchase or rental of real property, including but not limited to housing, and to eliminate segregation or separation based solely on race, religion, color, sex, disability, national origin, age or ancestry, since such segregation is an impediment to equal opportunity. Equal education and employment opportunities and equal access to and use of public accommodations and equal opportunity for acquisition of real property are hereby declared to be civil rights.
- (2) Promote, through reasonable means and methods, equality of opportunity without regard to race, sex, color, religion, disability, ancestry, national origin, age, sexual orientation or gender identity.
- (3) Protect persons from unfounded charges of discriminatory practices and to protect persons against the filing and investigation of duplicate charges of discrimination.

# Citizen Input

## Public Survey

The City of Evansville posted a survey on September 9, 2024, available until November 23, 2024, to collect general input on issues related to fair housing, including any experiences respondents may have had with housing discrimination. The City made the survey available in both English and Spanish. The Department of Metropolitan Development created fliers with QR codes to share the survey with the public, including through stakeholders such as the United Neighborhoods of Evansville (UNOE). Surveys were returned from all areas of the community, including areas of racial concentration and areas where federal funding has been utilized by community partners.

The City received 324 responses to the English survey and received no responses to the Spanish survey. Of the respondents, 76.49 percent of respondents identified as White, 17.87 percent of respondents identified as African American, and 1.57 percent identified as Hispanic/Latino. Approximately half of the respondents were homeowners and half of the respondents were renters. The age distribution of respondents was spread evenly across age groups.

Respondents were asked if they identified as any subpopulation in the community that traditionally experiences housing discrimination or barriers to housing. Figure 1 lists the various identities of the survey respondents. Respondents were allowed to check more than one answer, so some of the percents may reflect duplication for one survey respondent.

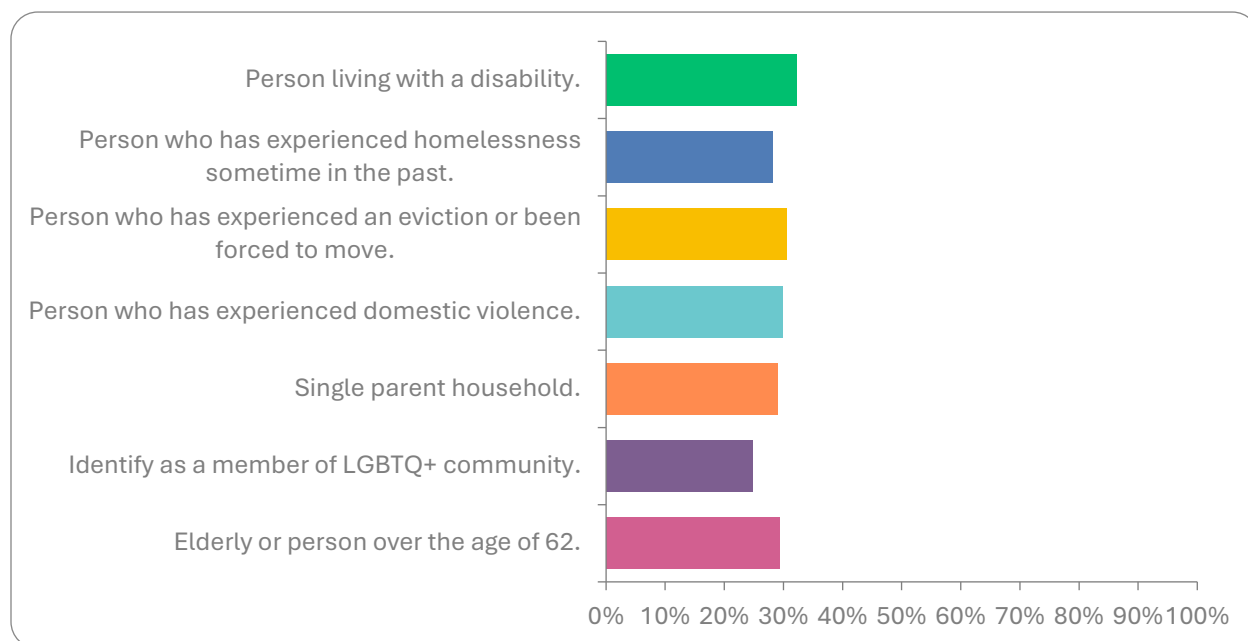


Figure 1 – Identifies of Fair Housing Survey Respondents

Overall, the respondents had little or some knowledge of fair housing laws. Half of the respondents were somewhat knowledgeable of fair housing laws and 41 percent were not knowledgeable of fair housing laws. This is a challenge considering that 32 percent of respondents knew someone who had experienced housing discrimination and 27 percent of respondents had experienced housing discrimination themselves. Overwhelmingly, the housing discrimination occurred predominantly in rental situations, with the offender being the landlord or rental property manager and the location of the discrimination at a house for rent or apartment complex. Figure 2 and Figure 3 outline the offender of discrimination and the location of the act of discrimination.

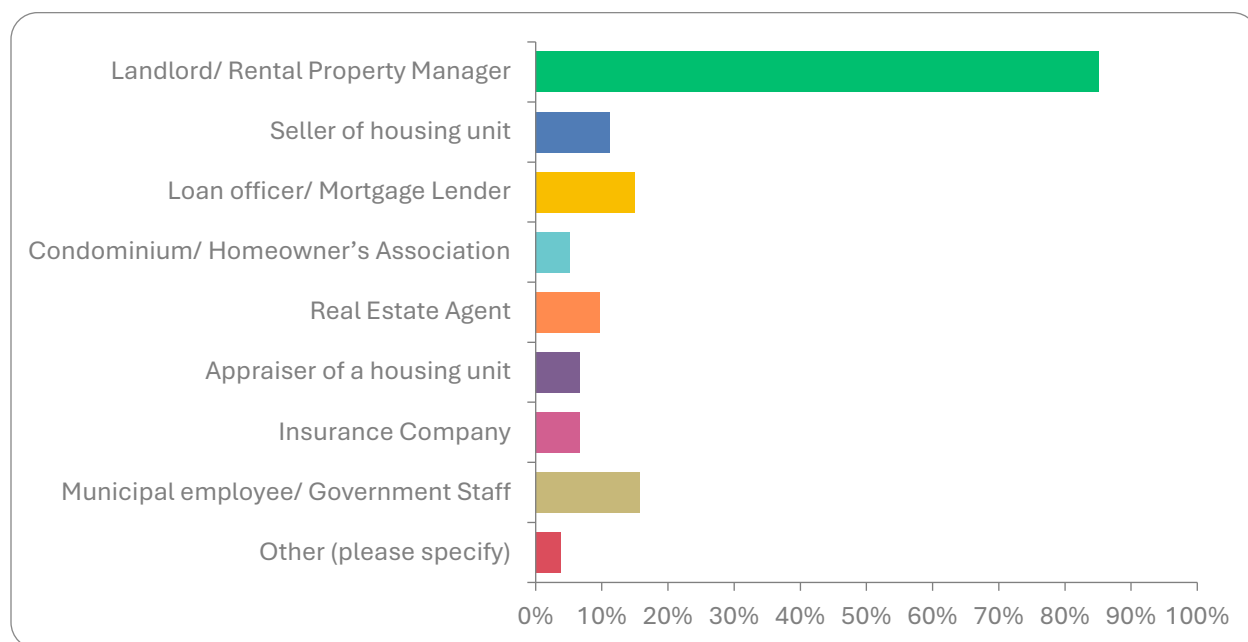


Figure 2 - Offender of Housing Discrimination

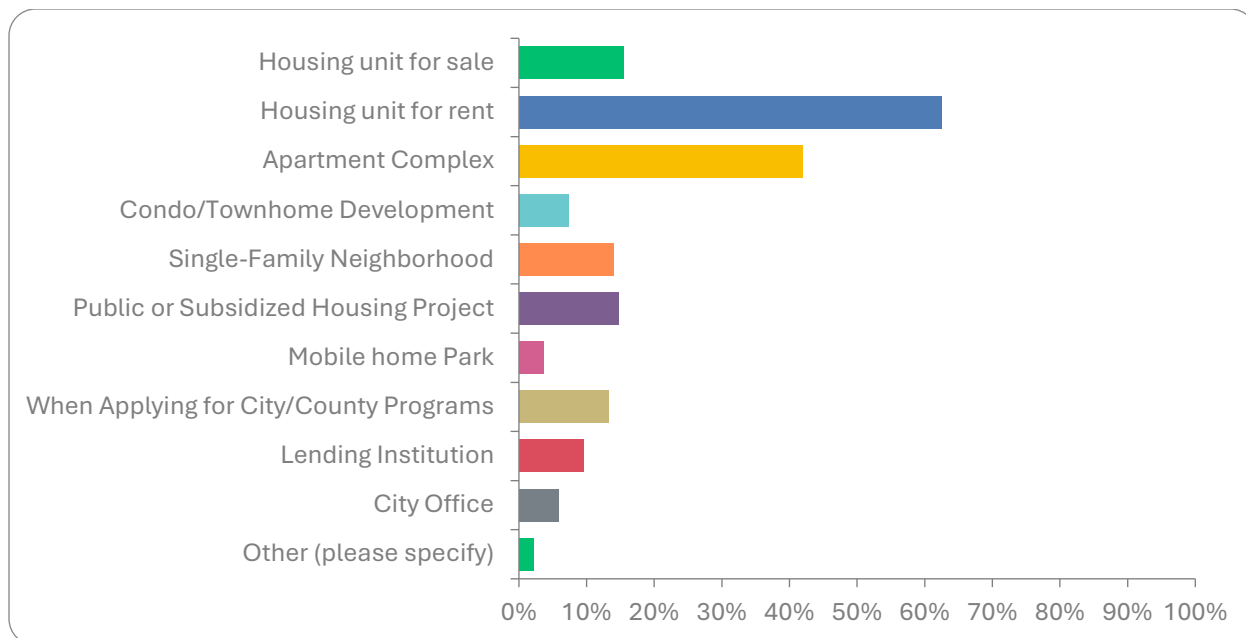


Figure 3 - Location of the Act of Discrimination

The actions of discrimination experienced by survey respondents were most frequently in the form of delaying repairs, followed by requesting higher rent or a higher security deposit. Figure 4, on the next page, shows the many forms of housing discrimination experienced by survey respondents. The basis of discrimination for 53 percent of the respondents was level of income and 35 percent of the respondents was for source of income, such as utilizing a housing choice voucher. These are not protected classes under the federal or state fair housing acts. However, the information from these respondents demonstrates the need for affordable housing in Evansville. The Evansville Consolidated Plan will provide a full analysis regarding affordable housing needs of the Fair Housing Analysis section as part of the Needs Assessment.

Survey respondents were asked to specify the result of the act of discrimination if they selected “other.” Some of the other responses included:

- Past eviction history
- Application not accepted
- Raising rent on a monthly basis
- Multiple paperwork mistakes in application and lost deposit
- Provision of false contact information
- Denial due to gender identity
- Denial due to race



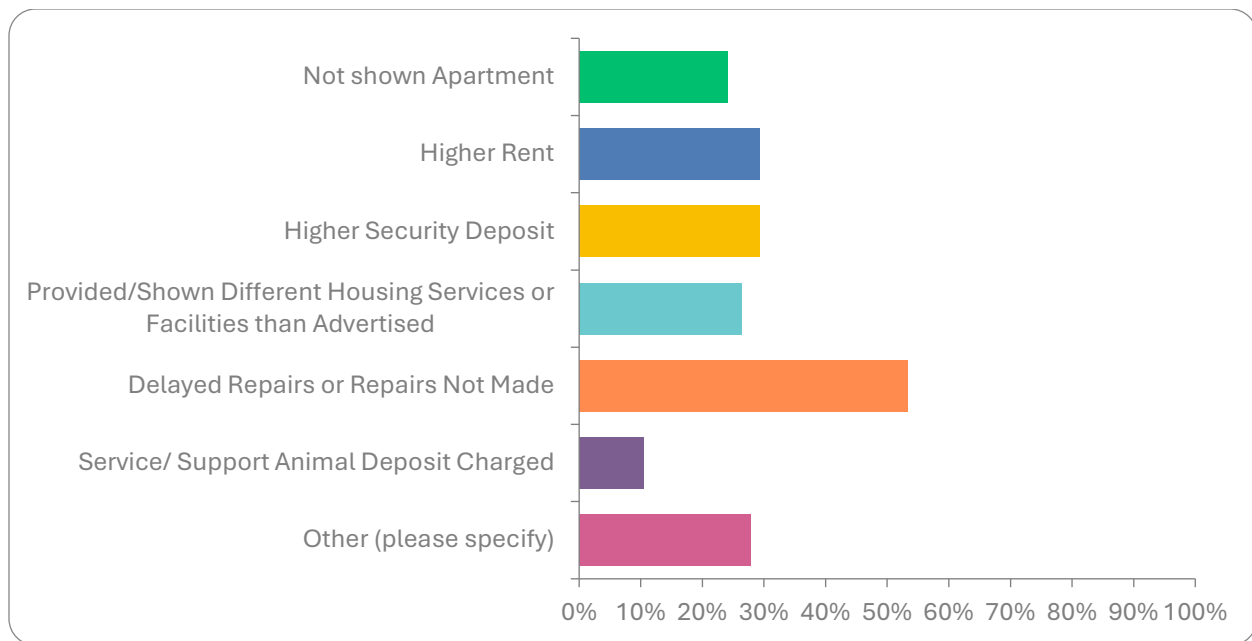


Figure 4 - Resulting Act of Discrimination

Regarding the basis of discrimination, all protected classes were represented by respondents. Figure 5 shows the basis of discrimination for the survey respondents. Most notably, 28 percent reported race-based discrimination, followed by 25 percent reporting disability-based discrimination and 22 percent reporting age-based discrimination. Familial status accounted for another 26 percent.

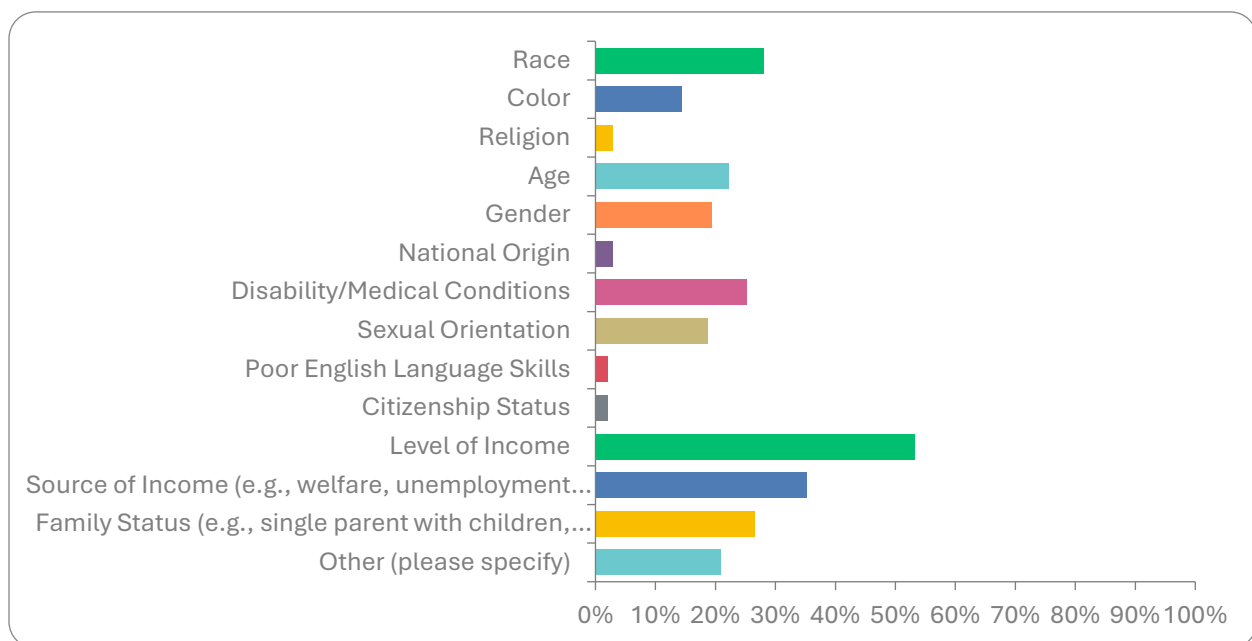


Figure 5 - Basis of Discrimination Experienced by Survey Respondents

When prompted, 88 percent of the survey respondents indicated that they did not report discrimination experienced. When asked the reason for not reporting, nearly half (48%) stated they did not believe it would make a difference. Another 13 percent had other reasons, some of which include:

- “Because the people in positions to make change don’t because they don’t care if it does not directly affect them.”
- “Have attempted to report, however, have not been able to reach someone to speak with 'seriously' about the issue. Also passed around from agency to agency, but no one can actually help.”
- “People are too busy trying to survive.”
- “Afraid of retaliation, most likely will not make a difference.”

Approximately 16 percent of the respondents stated they did not know where to report the housing discrimination. Of those who reported their experience with discrimination, 77 percent of the cases remain unresolved, 3.7 percent were in litigation, and 3.7 percent were unresolved but pending a resolution.

Of the total survey respondents, 44 percent say that Evansville’s current fair housing laws, programs and enforcement mechanisms are somewhat effective, and 46 percent say they are not effective. Approximately the same number of respondents, 80 percent, state the City does not provide adequate information regarding fair housing or social services. This confirms statements received during the public in the public hearing, as described in the next section.

The survey responses indicate housing discrimination does happen and yet many residents do not know where to report or trust the City to do anything about it. A copy of the survey template is included in Appendix A. A full report of the survey and participant response data is included in Appendix B.

## Public Hearing – November 2024

The City of Evansville hosted a public hearing on November 12, 2024, to hear residents’ input regarding fair housing choice in the community. The City published a legal notice about the public hearing, in accordance with HUD regulations. In addition, WEVV 44News wrote an article about the public hearing and the Fair Housing Analysis process to garner wider public interest. Eleven people attended the hearing and provided feedback on improving fair housing choice and barriers to affordable housing. Below is a collection of comments from the public hearing.

- Trust and transparency with the local government is an issue for residents.
- Corruption in programs has negatively impacted families.

- Residents often hear of efforts to fix problems, such as the implementation of task forces, but do not see the results of those efforts.
- Rent continues to increase, and landlords are still not making the necessary repairs to their units.
- The public housing agency needs a re-boot, holding landlords accountable to make repairs to units faster.
- An estimated 50% of the community cannot afford their housing and are at risk of homelessness.
- High barriers to affordable housing include the paperwork required and understanding the waiting lists involved.
- Residents are starting to see more single men in the homeless population.
- Fees to apply for apartments are too much for many households.
- There are many empty apartments, possibly including Airbnb's, which could be utilized for housing.
- Properties that are accepted for public housing do not meet basic living standards.
- The City, Department of Metropolitan Development, has a higher standard for building housing.
- There was concern about Evansville criminalizing homelessness, which could lead to more barriers to housing.
- Residents wanted to see more programs adopt the Housing-First initiative, to prioritize housing persons experiencing homelessness first.
- People/residents are afraid of vocalizing their needs or the needs of the community.
- The community may be building housing for seniors, but there is not enough affordable housing for families.
- The cost of utilities can make housing unaffordable.

Overall, these comments reflected public mistrust of City organizations, aligning with the results found in the survey. Full notes from the public hearing are included in Appendix E.

## Stakeholder Input

The City conducted three stakeholder meetings to garner input about Fair Housing conditions in Evansville. A stakeholder is anyone who is affected by or can affect the process and outcome, such as residents, businesses, and organizations. Stakeholders could attend one of two in-person listening sessions on November 13, 2024, or a virtual meeting held virtually on November 20, 2024. The City invited 56 individuals, representing 47 organizations, to these meetings. A complete list of the people interviewed for this document is included in Appendix C.

Twenty people attended the in-person meetings, and none attended the virtual option. The Consultant team followed up with stakeholders who did not attend with telephone interviews and emails to solicit input and data needed to complete the analysis. Several of

those interviewed provided additional resources and/or collected information and data regarding fair housing choice. This data assisted with the fair housing analysis.

In addition, the interviews frequently supported findings from the survey data analysis, as well as suggested other obstacles to fair housing choice and development which were not readily apparent in available data. Some of these comments and concerns are paraphrased below. A full list of questions and notes have been included in Appendix D. Please note, the following statements are those of stakeholders in the community, and do not necessarily reflect the opinions of City staff members or the Fair Housing Plan consultants.

### ***Affordable Housing Development***

- There is a challenge in finding housing for clients with rental assistance or vouchers. Not many landlords in Evansville are willing to work with these programs.
- It continues to be difficult for larger families (four- or five-bedroom units are cost-prohibitive).
- Lack of low-income housing supply limits people's access. There is a lot of competition for a few apartments.
- Housing conditions continue to be an issue, especially for the most vulnerable households who are limited to options with poor conditions.
- Items in some units are not fixed, and code enforcement may not be helpful when uninhabitable apartments are rented because they are overburdened.
- There are hidden barriers/costs of housing, such as fees for applications. A wait list fee may only be good for 90 days and have to be repaid to remain on the list.
- Funding is a significant limitation. Lack of funding makes it hard to fix all the apartments/units that need it. It is hard to access funding, such as CDBG, which has many requirements that delay service to beneficiaries.
- There is a need for middle-income housing (80-120% AMI). More resources are needed for ALICE (Asset, Limited, Income, Constrained, Employed) families.

### ***Regulatory Requirements***

- State regulations prevent the local area from the development of inclusive neighborhoods.
- Efforts by the City to address fair housing regulations have been precluded by State regulators.
- Zoning is a barrier, whereas there is a need for variances in planning in areas where the housing need is great. One example is elected officials overruling or denying the decision of the Zoning Board and not following the expertise of local planners for affordable housing development.
- Local decisions are made by the people who are the loudest, suggesting officials only listen constituents who reflect an opinion of "Not in My Back Yard" or "NIMBY."

### ***Suggestions for Furthering Fair Housing***

- There is a need for training on how to hold housing providers and landlords accountable before discrimination takes place. More fair housing training is needed.
- Legal aid may help with landlord/tenant issues, such as educating tenants to better understand the provisions of their leases.
- More funding and more education for stakeholders on what the other stakeholders do to promote fair housing conditions is needed.
- Promote increased density in the neighborhoods to get the amenities back into the neighborhoods.
- The City needs to build trust between the local government and its residents. Many residents do not know how the government works or what the City does for them.
- Find ways to reach limited English speakers and immigrant communities, in their languages, to address cultural barriers.

## Assessment of Past Goals

The purpose of this section is to provide the City and the community with an assessment of the goals in the previous Fair Housing Plan. Table 1 lists the previous goals, and the accomplishments associated with those goals.

*Table 1 - Progress Made Towards PY2020 Fair Housing Goals*

<b>Impediment/Challenge</b>	<b>Recommended Action/Strategy</b>	<b>Status/Accomplishment</b>
People are generally unaware of fair housing and how to file housing discrimination cases.	The Human Relations Commission should improve marketing outreach to community and public housing residents on how to file discrimination grievances pertaining to housing. We recommend that this begin in 2021 and continue through at least 2024.	Literature was provided to public housing residents and staff would distribute flyers and brochures. The EHA include information on its website to inform residents on the process of filing a complaint with the Evansville-Vanderburgh County Human Relations Commission.  ECHO Housing provides a Fair Housing/Reasonable Accommodation document to all tenants/residents at move-in and annual recertification. ECHO Housing has a revised/current Tenant Grievance Policy that is explained to tenants and all staff members.
Utility costs contribute to housing affordability issues in Evansville.	The City, along with local utility companies, should continue to assist low-income homeowners with weatherization programs. We recommend that this continue in 2020 through 2024.	The Neighborhood Weatherization Program allows customers to receive an on-site energy assessment and providing direct installation of energy efficient measures.  Some eligible customers through the program can receive deeper retrofit measures such as: refrigerators, thermostat, attic insulation, duct sealing, and air infiltration reduction.
A large portion of renters and homeowners have monthly payments that exceed 30 percent of household income.	The City should encourage housing developers to build/rehab affordable housing for extremely low-income households. We recommend that this begin in 2021 and continue through at least 2024.	The Community Action Program of Evansville and Memorial Community Development Corporation reported they have affordable units for extremely low-income households. Renters must meet the qualifications to have enough income to support the unit and not exceed 30% of their income.

Impediment/Challenge	Recommended Action/Strategy	Status/Accomplishment
	The City should review CHDO leases for provisions allowing pet exceptions for service animals. The City may also establish criteria to guarantee the animal is a trained service animal and needed to accommodate a disability. We recommend that this begin in 2020 and continue through at least 2024.	The HRC does not recommend that the City establish a criterion to guarantee that the animal is trained and needed to accommodate a disability. HUD Guidance states that individuals with disabilities may request a reasonable accommodation under the Fair Housing Act for two types of assistance animals which includes service animals and support animals.
Homeownership rates continue to remain low among Black/African Americans. A significant income disparity exists between the city population as a whole and the city's Black/African American population. While discrimination has been identified locally as being economic, there is a disproportionate impact to the Black/African community.	The City should continue to convene roundtable discussions with residents and leaders from the Black/African American community, as well as lenders and real estate professionals to identify solutions to low homeownership among Black/African Americans. We recommend that this continue in 2020 through 2024.	Monthly meetings are held between Evansville-Vanderburgh County Human Relations Commission and the Glenwood Neighborhood Association. The event promotes fair housing, homeownership and community partners participated. Information on filing complaints of discrimination was also shared.
Mortgage applications and originations are especially low in minority census tracts.	CDCs and CHDOs should continue to partner with financial institutions to offer financial literacy programs in Low-Income Census Tract neighborhoods with low homeownership rates. We recommend that this continue in 2020 through 2024.	Community Action Program of Evansville (CAPE) currently offers financial literacy to customers seeking to improve credit background for homeownership. The agency primarily focuses on customers from low-to-moderate incomes within the downtown and center city locations.
Utility costs contribute to housing affordability issues in Evansville.	The City should engage CenterPoint Energy to ensure the emergency utility assistance program funds are reaching those who most need the funds. We recommend that this begin in 2021 and continue through at least 2024.	ECHO Housing has and continues to work with CenterPoint to aid low-income households. If CenterPoint is unable to assist a household with one of their assistance programs, then ECHO Housing refers to applicable community agencies to provide financial assistance geared toward utility costs.

Many of the challenges to fair housing, as identified in the previous fair housing plan, stem from a lack of affordable housing. From Program Year 2020 through Program Year 2024, the City collaborated with community housing developers and organizations to build, rehabilitate, and maintain affordable housing. Achievements to increase affordable housing in recent years include:

- Development of scattered single-family homes, sold to low-income homebuyer with HUD assistance and local funding support;
- Rehabilitation of rental units to preserve affordability, such as at Memorial Pointe II Apts., rented to households earning 80% or less of the AMI;
- Provided gap-funded for multiple LIHTC rental new construction projects, such as Promise Home and Baker Flats which target HOME-ARP qualified populations;
- First-time homeowner, housing counseling and downpayment assistance programs through HUD-certified counselors at HOPE of Evansville;
- Rehabilitation of owner-occupied homes to reduce maintenance-related homeowner burdens (including measures such as weatherization, radon mitigation, and accessibility features).

Evansville faced significant challenges in reaching its affordable housing goals during Program Year 2020. The COVID-19 pandemic caused major delays as social distancing protocols prevented contractors from working on-site simultaneously, and material shortage disrupted progress. The shortage of contractors bidding on projects also created obstacles.

In addition to the affordable housing efforts, the Area Plan Commission and City Council passed a resolution to establish a Promise Neighborhood. Evansville has applied for Promise Neighborhood grant four times, including in 2021, the first year in which the University of Evansville was a partner. For the 2022 effort, the core team expanded to be more inclusive, and the target area became more focused. The University of Evansville, as lead applicant, submitted the 2022 grant application to the DOE for an Evansville Promise Neighborhood on October 7, 2022, with a total request of \$30,000,000 over five years. This grant requires a 1-to-1 match, and partner agencies accounted for a match totaling \$32,497,295.55. The Evansville Promise Neighborhood encompasses many of the same census tracts and block groups that will be discussed later in this document. The goal of the Promise Neighborhood grant is to ensure that youth have access to great schools, strong systems of family and community support, and high-quality early care and education.



## Fair Housing Analysis

This section of the 2025 Housing Equity Plan highlights the challenges of housing discrimination, economic segregation, and unequal access to housing opportunities in Evansville. The Fair Housing Analysis follows the 2023 rule, using the Assessment for Fair Housing Tool for Local Governments, published in 2017. Data for this analysis comes from the U.S. Census, the American Community Survey and from local data resources, such as the Evansville Housing Authority. Much of the data is evaluated on a census tract level.

As the demographic composition of Evansville becomes increasingly diverse, the need for a fair housing framework that accommodates this diversity becomes ever more critical. The City's evaluation of disproportionate housing needs, barriers to opportunity, and ongoing segregation patterns will provide a road map for furthering fair housing and developing goals for working toward a more equitable housing market. By addressing these disparities, Evansville can work toward a more equitable housing market, ensuring that all residents have access to safe, affordable, and quality housing.

## Demographic Summary

Table 2 shows the four most recent decennial census population counts. The population of Evansville peaked in 1960, with a population of 141,543 and has generally declined since that time. The population then remained steady from 2010 until 2020. The City of Evansville currently has a population of around 117,289 people.

*Table 2 - Population of Evansville by Decennial Census - Source: US Census*

	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>
<b>Population</b>	126,272	121,582	117,429	117,298

The State of Indiana's population has grown over time since the 1900 census. However, the population growth has slowed since the census taken in 1970, with growth hovering at or below 10% over each decennial census. For the City of Evansville, the population growth has been in decline over the same period. Figure 6 on the following page shows the percentage of increase or decrease in population from the previous decennial census for the City of Evansville and the State of Indiana.

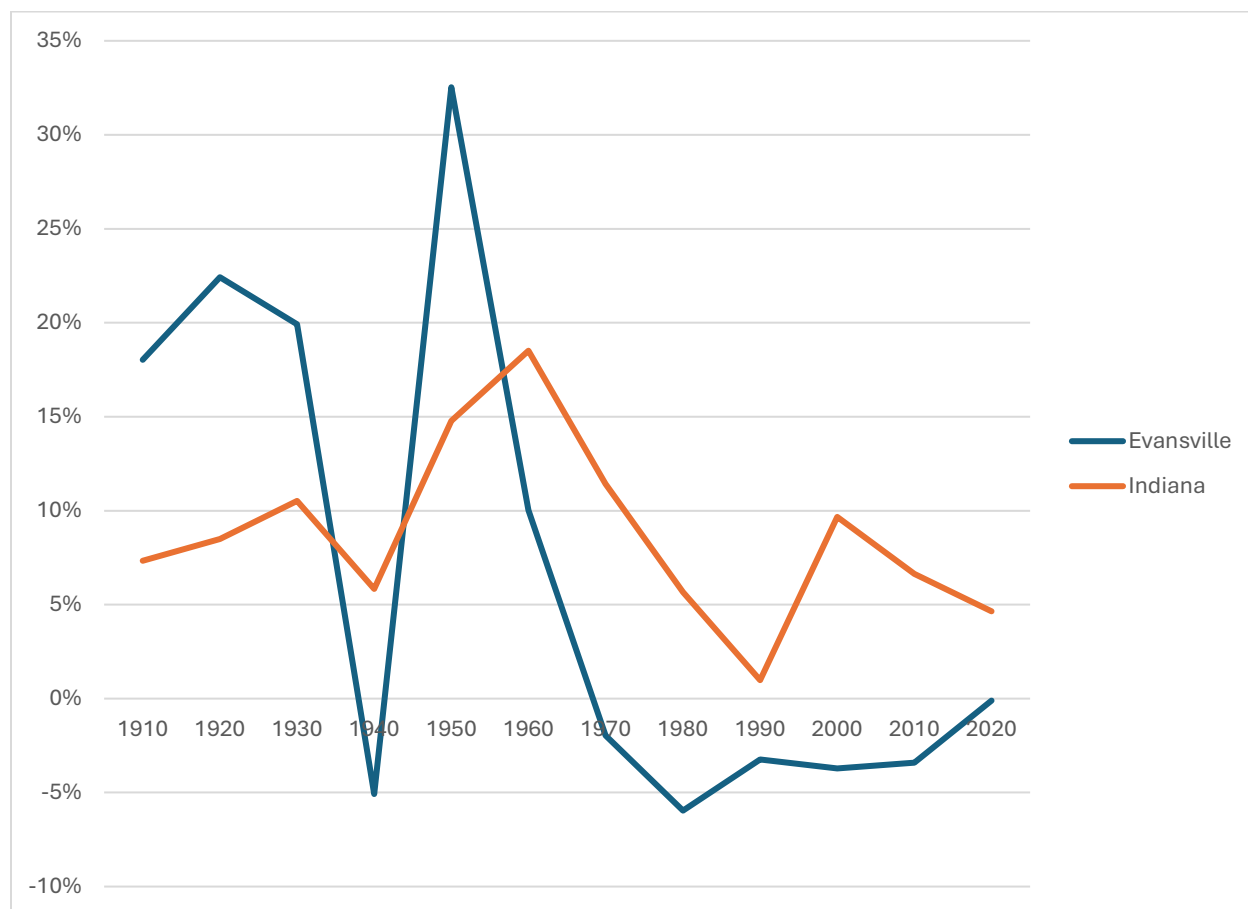


Figure 6 – Percent in Change of Population, Indiana vs Evansville

Most of the Evansville population identifies as White, non-Hispanic. According to the 2020 Census, 77.1% of the population identifies as White alone. The next biggest populations were those who identified as African American/Black alone (13.5%) and two or more races (5.8%). The remaining population identify as Asian (1.2%), Native Hawaiian or Pacific Islander (0.4%), and American Indian or Alaskan Native (0.3%). Of the population, 4% identify as Hispanic. According to the 2019-2023 American Community Survey, there were 52,284 households in Evansville, and an average number of 2.15 people per household. Evansville's population is diverse in age. The median age for the Evansville population is 37.5 years. Figure 7 shows the number of individuals by age group.

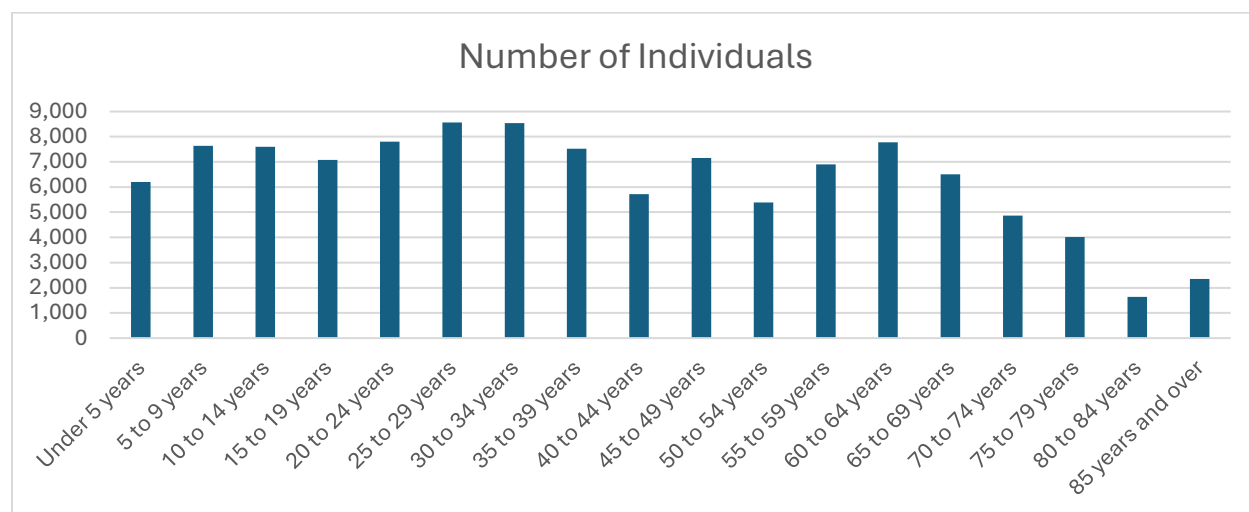


Figure 7 - Population by Age

## Segregation/Integration

### History<sup>1</sup>

Initially, Black settlements were spread around the City of Evansville. However, by 1900, Evansville's African American population was drawn into three adjacent areas along the former Wabash and Erie Canal in the City's southeast corner. The community continued to grow until a deadly race riot took place in 1903. Over the course of the four-day riot, over 40 people were wounded and twelve people were killed. While the community endured, deed restrictions kept African Americans from owning or renting homes in many neighborhoods in the City.

<sup>1</sup> Source: Mapping Inequality – Redlining in New Deal America, <https://dsl.richmond.edu/panorama/redlining/map/IN/Evansville/context#loc=13/37.9765/-87.5729>, January 2025.

By the time the Home Owners Loan Corporation began surveying the City in 1937, the area was already largely segregated. Appraisers labeled neighborhoods of the City with a letter grade, A, B, or C/D. This process coincided with a massive flood that ravaged the Ohio River Valley in January 1937, covering two thirds of Evansville with flood water. Areas with A/B grades were neighborhoods in which residents could determine the seriousness of future flooding and risks of flooding were often “not taken seriously,” whereas African American neighborhoods with a C/D grade were marked as “subject to flood.” Figure 8 shows the HOLC redline map for the City of Evansville.

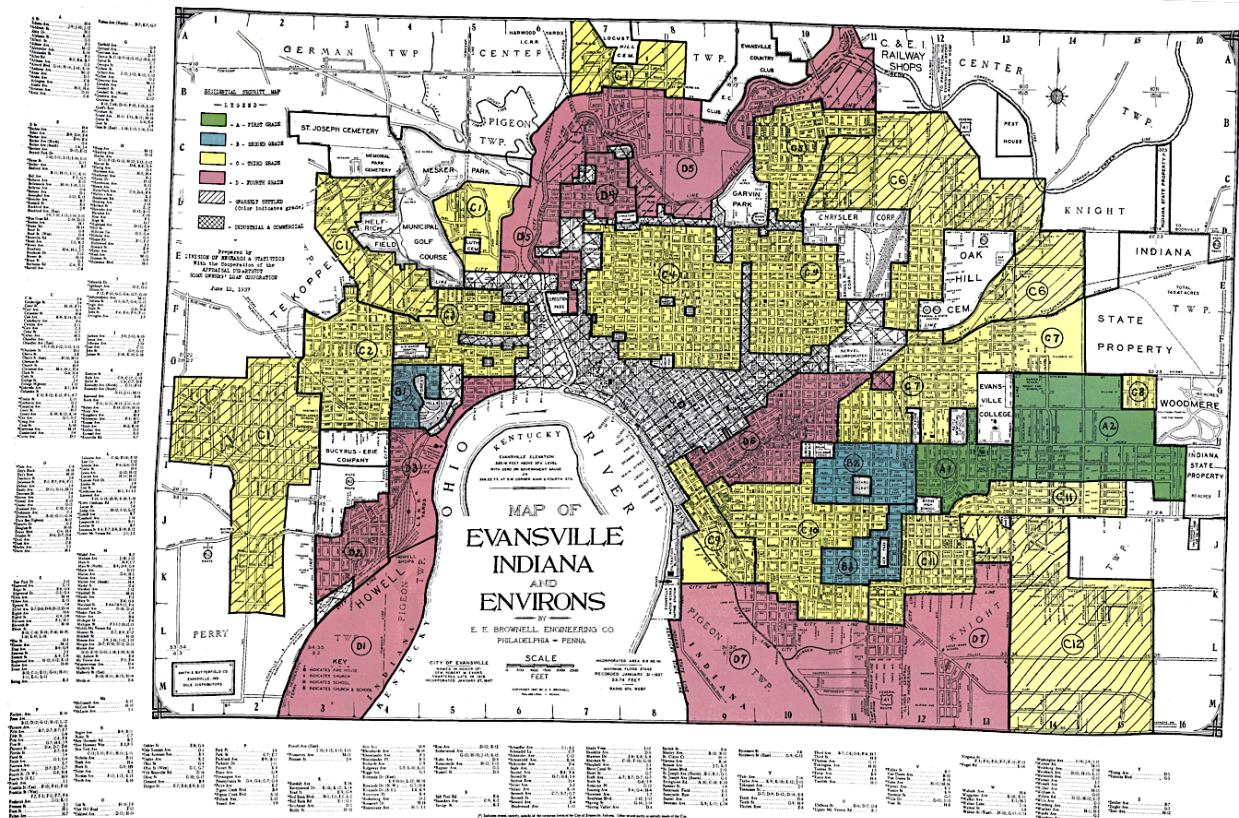


Figure 8 - City of Evansville - Redline Map - Source - Mapping Inequality: Redlining in New Deal America <https://dsl.richmond.edu/panorama/redlining/map/IN/Evansville/context#loc=13/37.9765/-87.5729>

## Segregation Trends Today

Table 3 lists three demographic categories of people who make up the largest parts of the Evansville population and the percent of the population by each census tract. The White population represents 77.1% of the population, with the African American population representing 13.8%. People who identify as two or more races represent another 5.8% of the population with the remainder of the population identifying as Asian (1.2%), Native Hawaiian (0.4%), and American Indian (0.3%). Those persons identifying as Hispanic or Latino represent 4% of the general population. Table 3 lists the census tracts where there is a higher concentration of the White, African American and Hispanic populations.

*Table 3 - Census Tracts with Higher Concentrations of Non-White/Non-Hispanic Households*

<b>Tract</b>	<b>White Alone (not Hispanic)</b>	<b>Tract</b>	<b>Black or African American alone (not Hispanic)</b>	<b>Tract</b>	<b>Hispanic</b>
3900	99.67%	1500	58.86%	1300	11.92%
30300	98.54%	1300	56.84%	900	11.59%
3400	98.23%	1200	44.88%	3701	8.21%
3100	98.17%	1400	40.86%	3600	8.17%
3000	97.55%	1100	30.03%	1000	7.58%
3200	96.83%	1000	27.31%	1400	7.18%
400	96.78%	800	23.07%	3702	6.03%



Figure 9 highlights areas in Evansville with the highest concentration of residents identifying as African American, primarily located south and southeast of downtown Evansville. These areas are part of the “Central” and “Near East” Submarkets noted in the City of Evansville’s 2025 Housing Needs Assessment, see Figure 10 on the next page. These census tracts have populations ranging from 13% to 53% African American, a higher percent of African Americans residents compared to the total population of Evansville.

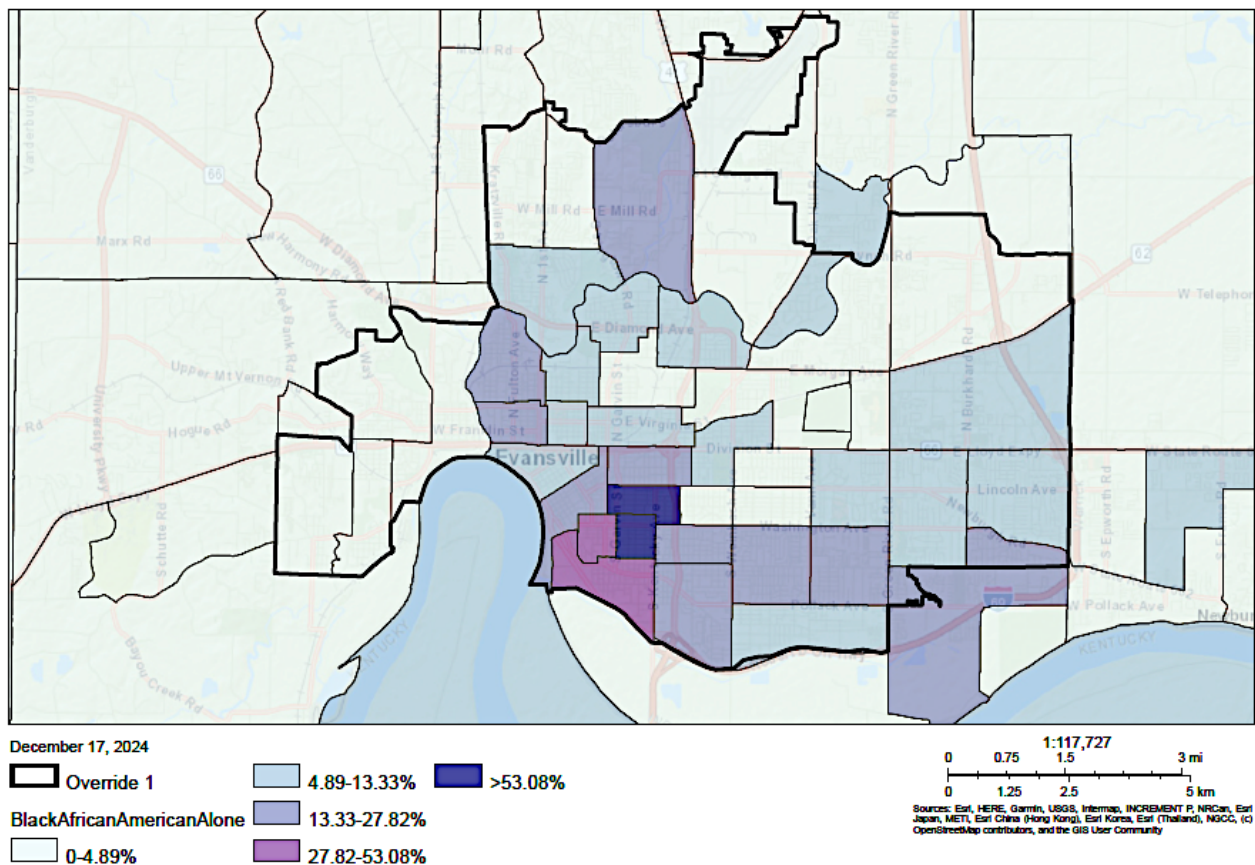
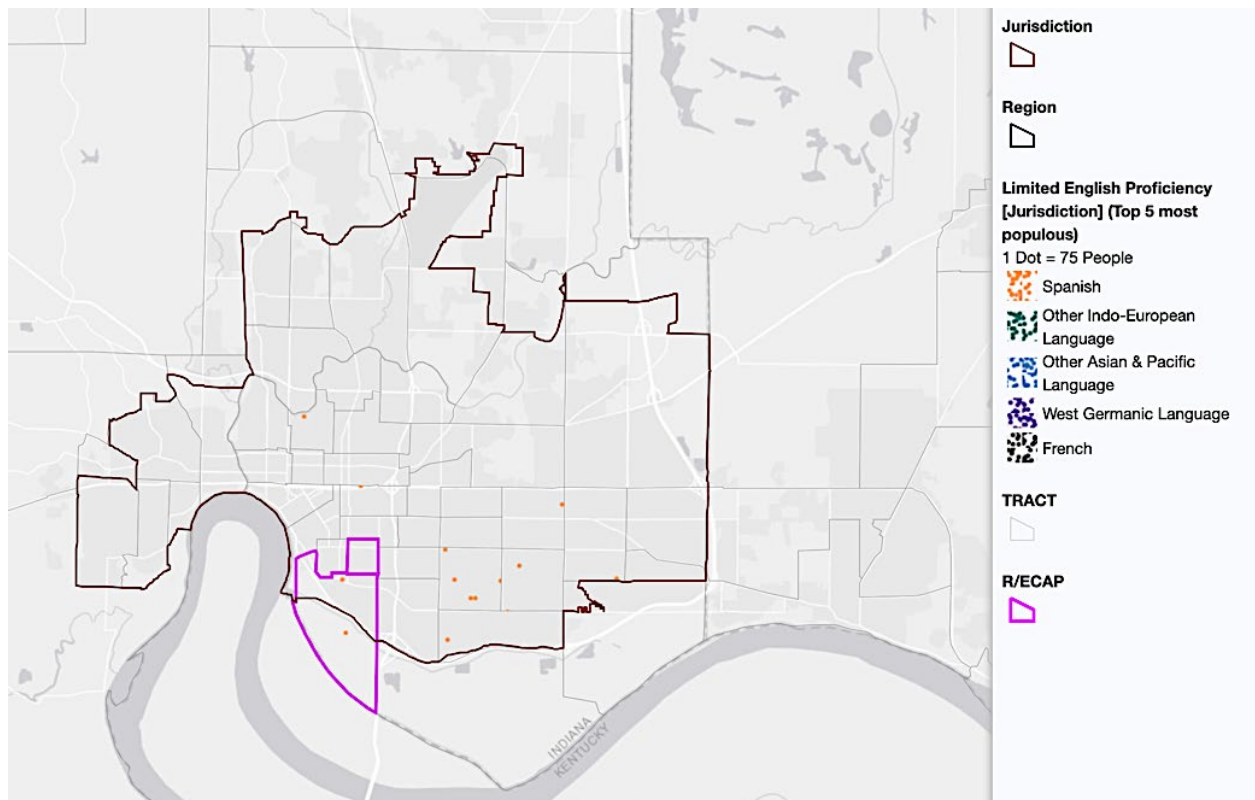


Figure 9 - Percent of Population Identifying as African American



Stakeholders discussed a need for barrier-reduction for Evansville's growing immigrant populations that speak a variety of languages. The stakeholder interviews suggested there is a growing population with limited English proficiency (LEP), including families which predominantly speak Spanish and Haitian Creole. The Affirmatively Furthering Fair Housing (AFFH) Mapping Tool did not show any concentrations of LEP persons; however, a few of the LEP population concentrate in some of the same areas with higher concentrations of African American residents, see Figure 11.



*Editor's Note: The AFFH map listed very few persons with Limited English Proficiency. This map has been enlarged to enable the reader to more easily identify the areas where persons with Limited English Proficiency live.*



Under the Affirmatively Furthering Fair Housing rule, areas with higher concentrations of persons of color and persons living in poverty are tracked. These areas are known as Racial Ethnicity Concentrated Areas of Poverty (or R/ECAP). The AFFH mapping tool noted the first R/ECAP area in Evansville in 2010. However, the segregation analysis tells us this is not a new phenomenon. The concentration of persons of color has remained the same over the previous thirty years; although Figures 12-14 from the AFFH mapping tool specifically show that the racial concentration trends from 1990 to 2010 were stable over time, suggesting a pattern of consistency.

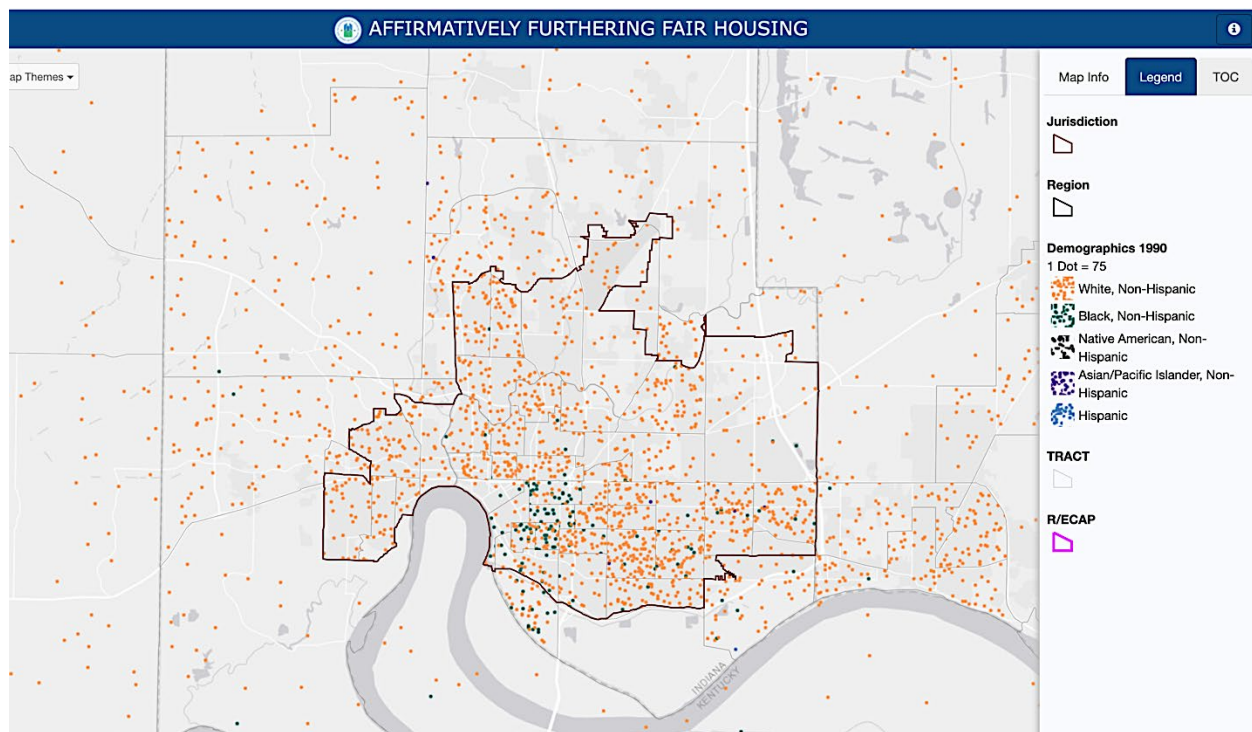


Figure 11 - Racial Concentration from 1990

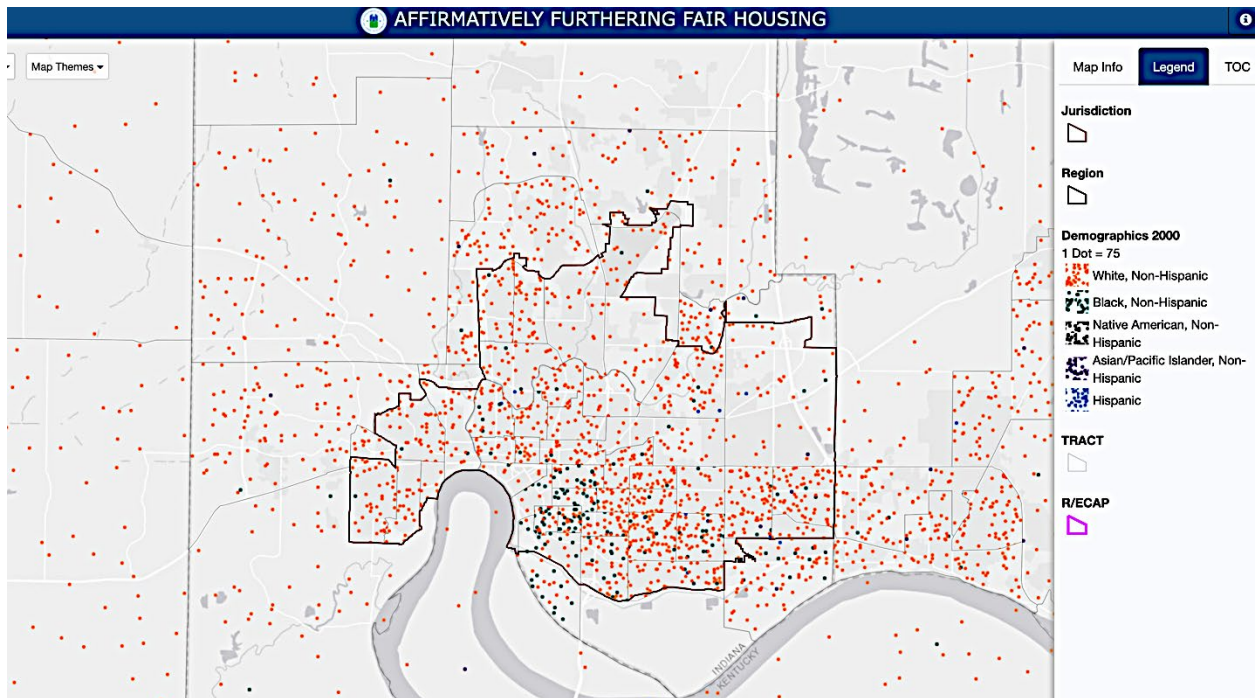


Figure 12 - Racial Concentration from 2000

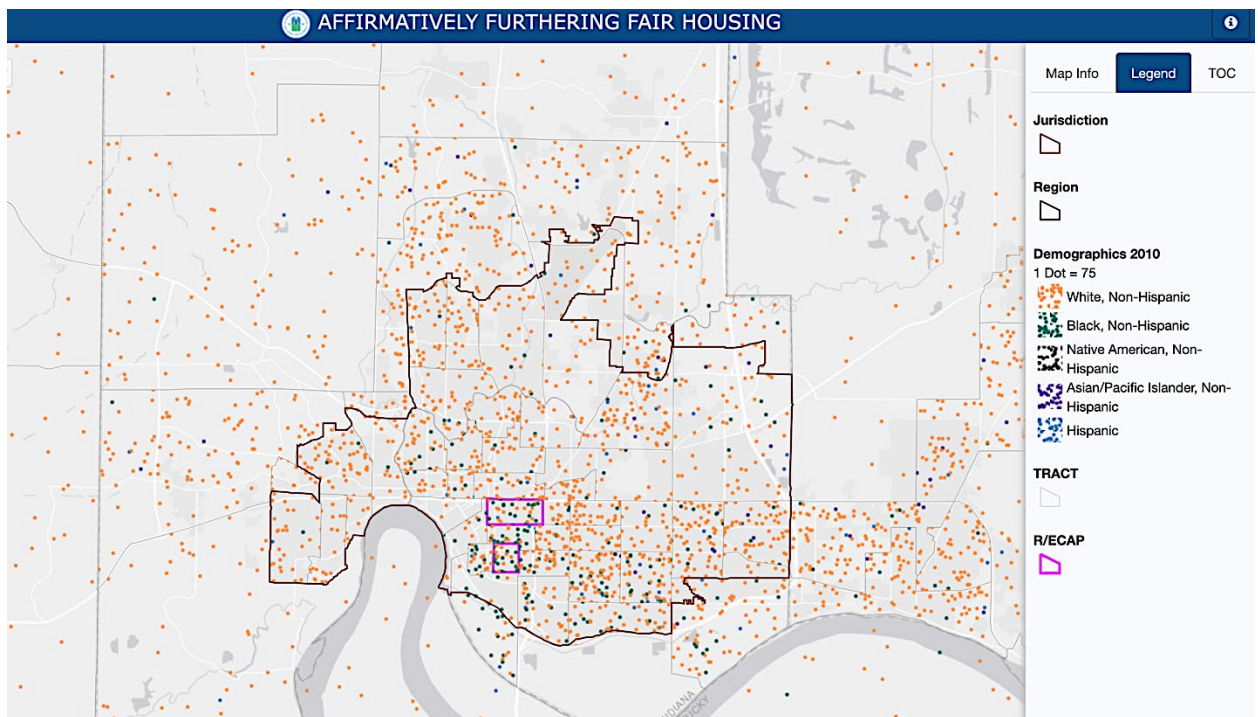


Figure 13 - Racial Concentration from 2010

The types of housing available to residents today is reflective of Evansville's history of segregation in the 20<sup>th</sup> century. Owner-occupied housing is generally not located in the R/ECAP area or areas of segregation (Figure 15). Conversely, areas with higher percent of renter households tend to overlap the areas of segregation (Figure 14). Less than half the housing in the R/ECAP area is owner-occupied and more than 40% is renter occupied. There are larger concentrations of renter households outside of the R/ECAP areas to the north of the City. However, for the purpose of this fair housing analysis, where concentrations of persons of color are noted in the Central and Near East submarkets, the housing choice available leans towards rental housing over owner-occupied.

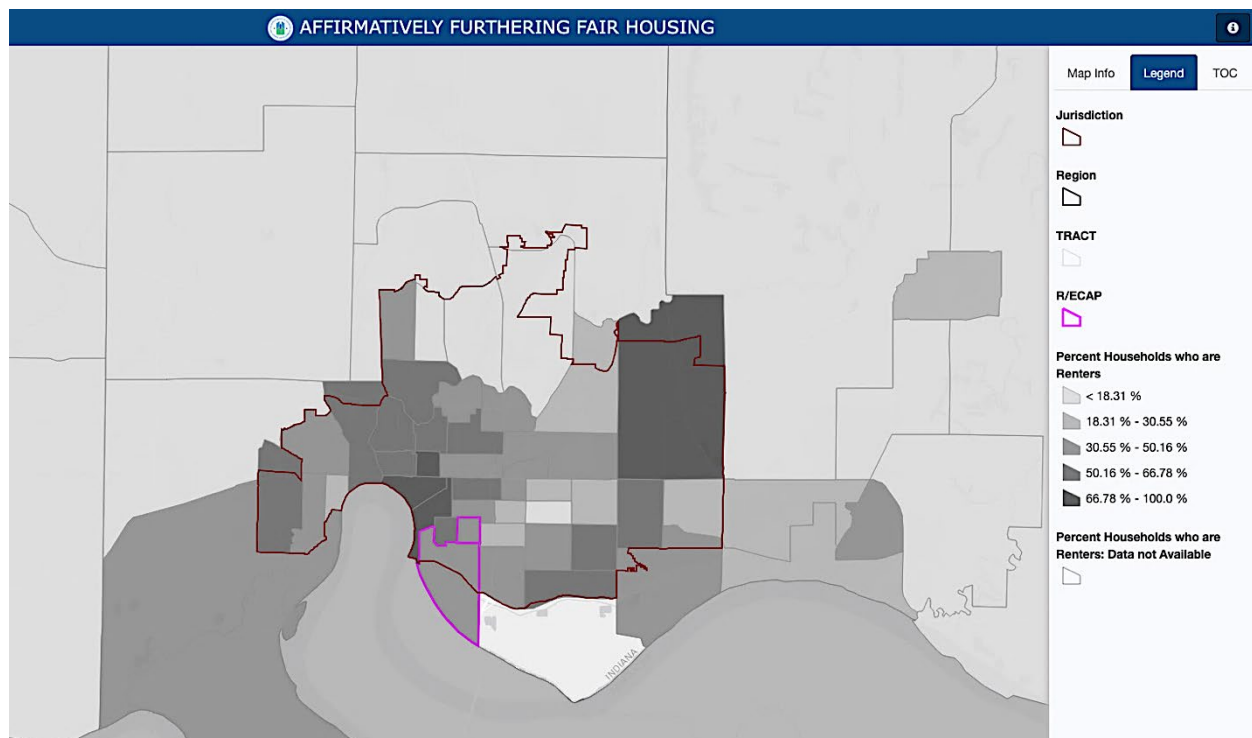


Figure 14 - Percent of Households Who are Renters

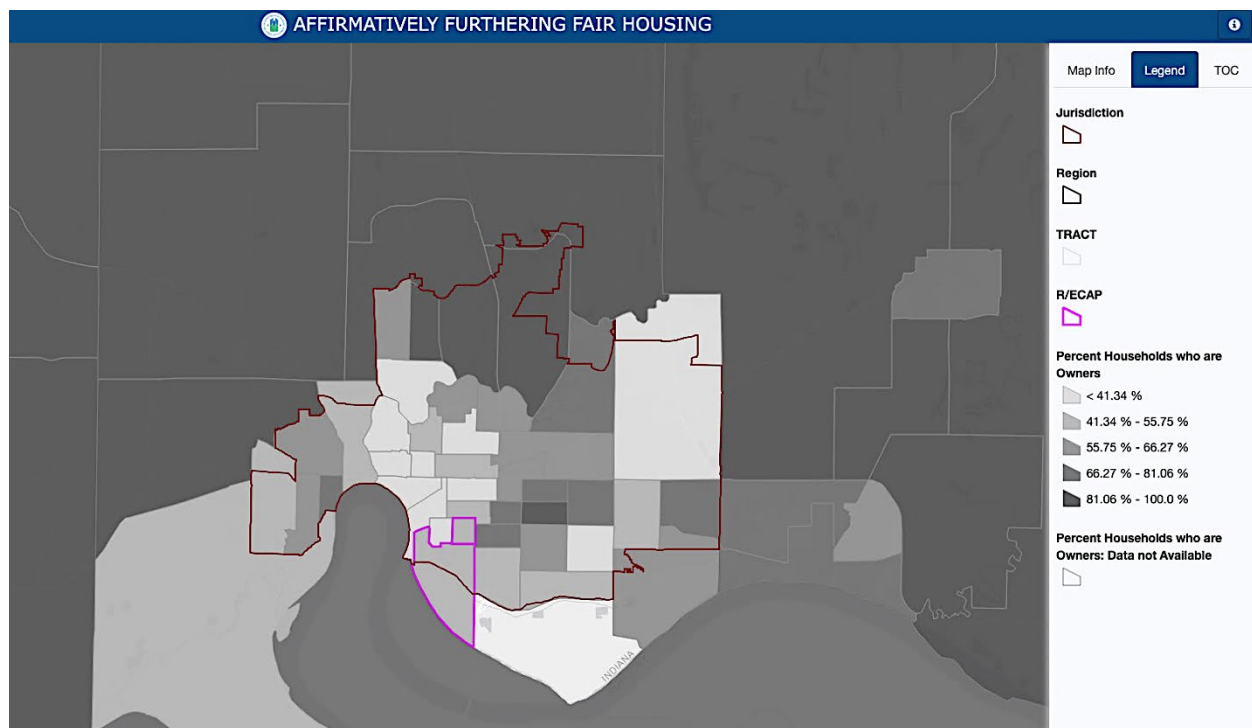


Figure 15 - Percent of Households Who are Homeowners



## Impact of Historical Segregation and Targeted City Investments

The historical segregation that began from redlining has continued to impact Evansville today. Many of the same areas and neighborhoods that were segregated historically continue to be segregated from the rest of the community.

The City of Evansville continues to invest annual federal funds (CDBG, HOME, and ESG) in these areas. These activities include homeownership opportunities and affordable rental housing opportunities created through the HOME and CDBG programs, as well as more emergent homeless service activities through ESG. The Community Planning Development Mapper tracks the investment of CDBG and HOME funds by jurisdiction and census tract. Many of the census tracts which have higher percentages of non-white populations are also receiving federal investments via the City. Figures 17-18 show the investment of CDBG and HOME funds by the City of Evansville. The data set is historical in nature, updated most recently in March 2024 to include investment information from 1982 until the present.

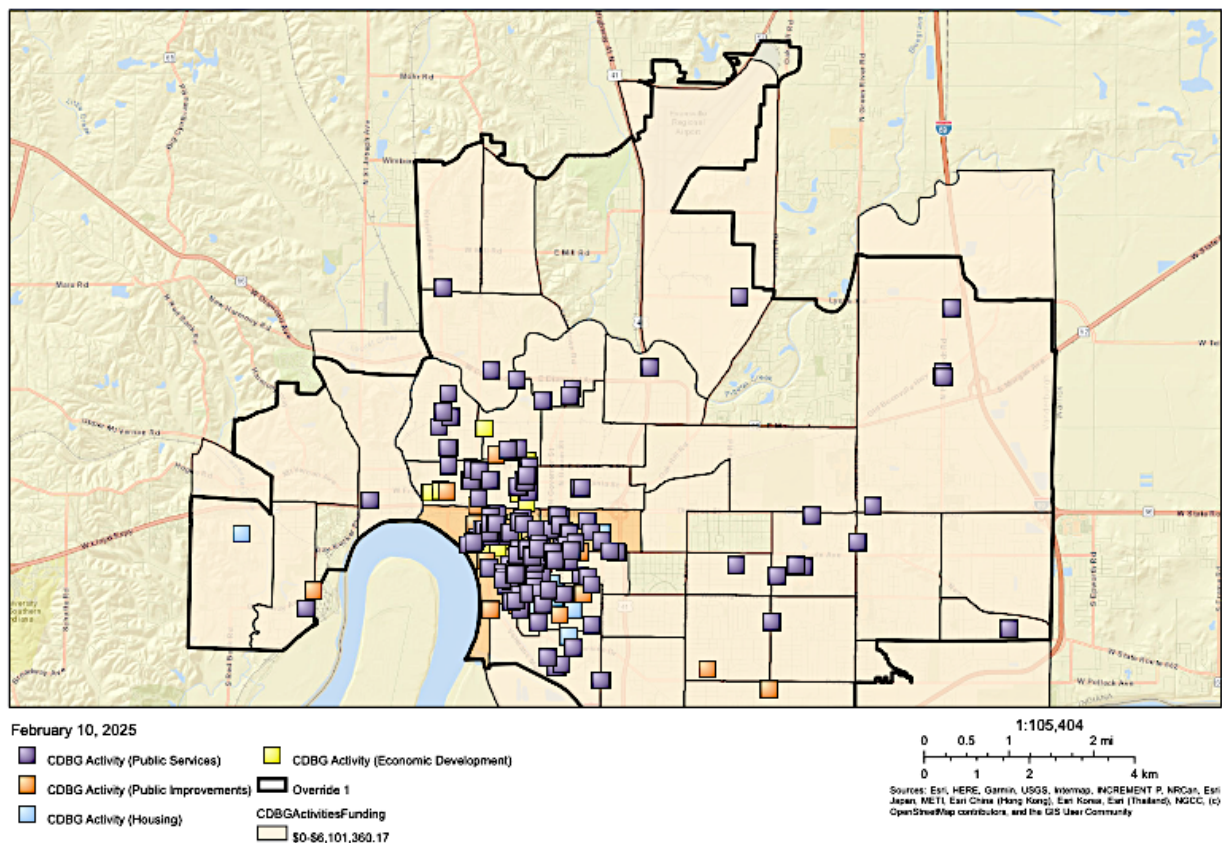


Figure 16 - Locations of CDBG Investment by Project Type

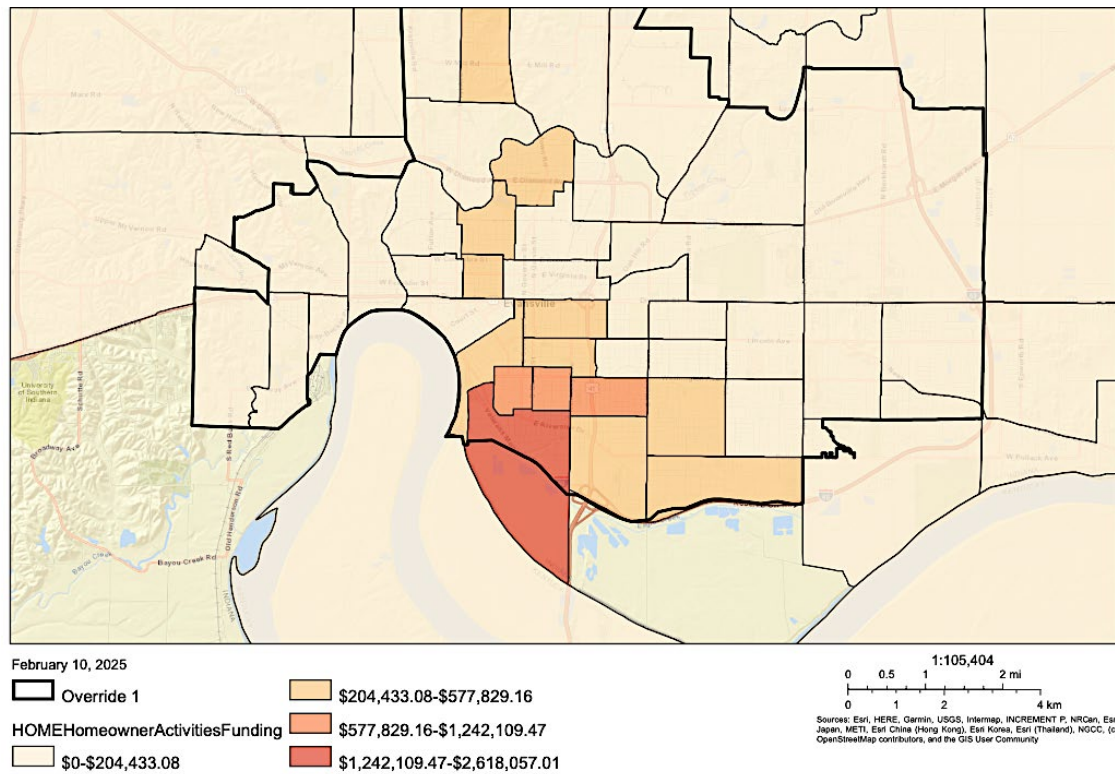


Figure 17 - HOME Investment Amounts in Homeownership Activities

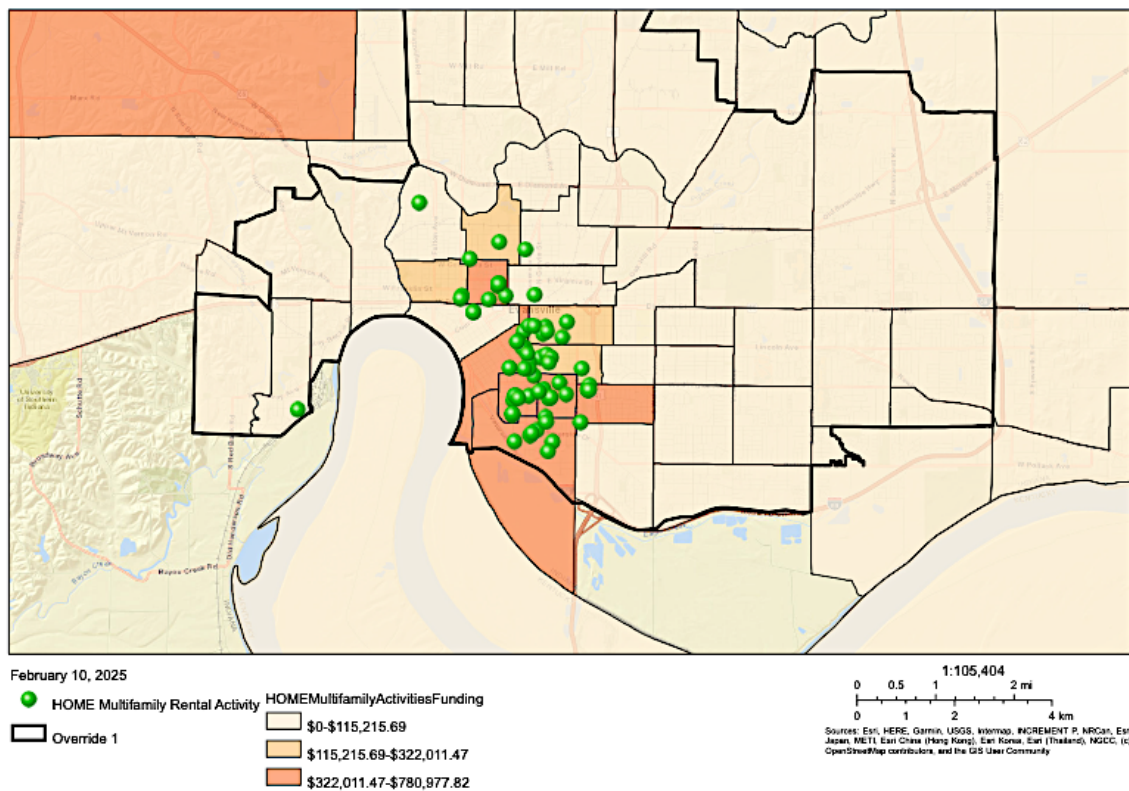


Figure 18 - HOME Investment in Multifamily Rental - Amounts and Location

## Racially or Ethnically Concentrated Areas of Poverty (R/ECAP) Analysis

According to HUD, a R/ECAP is a census tract in which more than 40 percent of the residents have incomes less than the federal poverty level and more than 50 percent of the residents of the census tract are people of color (HUD, 2011). The City of Evansville has two census tracts that qualify as R/ECAP areas, Census Tract 1300 and Census Tract 1100. As noted in the definition, the tracts have higher percentages of persons of color and higher percentages of persons living at or below poverty.

The Central Submarket, which includes R/ECAP areas, has the highest minority population at 29.6 percent and the highest poverty rate at 27.6 percent. The Near East submarket, where 26.3 percent of residents are minorities, has a poverty rate of 16.6 percent. The Center City Study Area is a R/ECAP zone and has one of the highest concentrations of low-income households. Half of its households earn below \$35,000 annually, and nearly 30 percent live below the poverty line.

The community profile of this document has already noted a higher concentration of renter households and few homeownership households in these R/ECAP areas, shown in Figures 14 and 15. These R/ECAP areas are specific to the 2020 US Census.

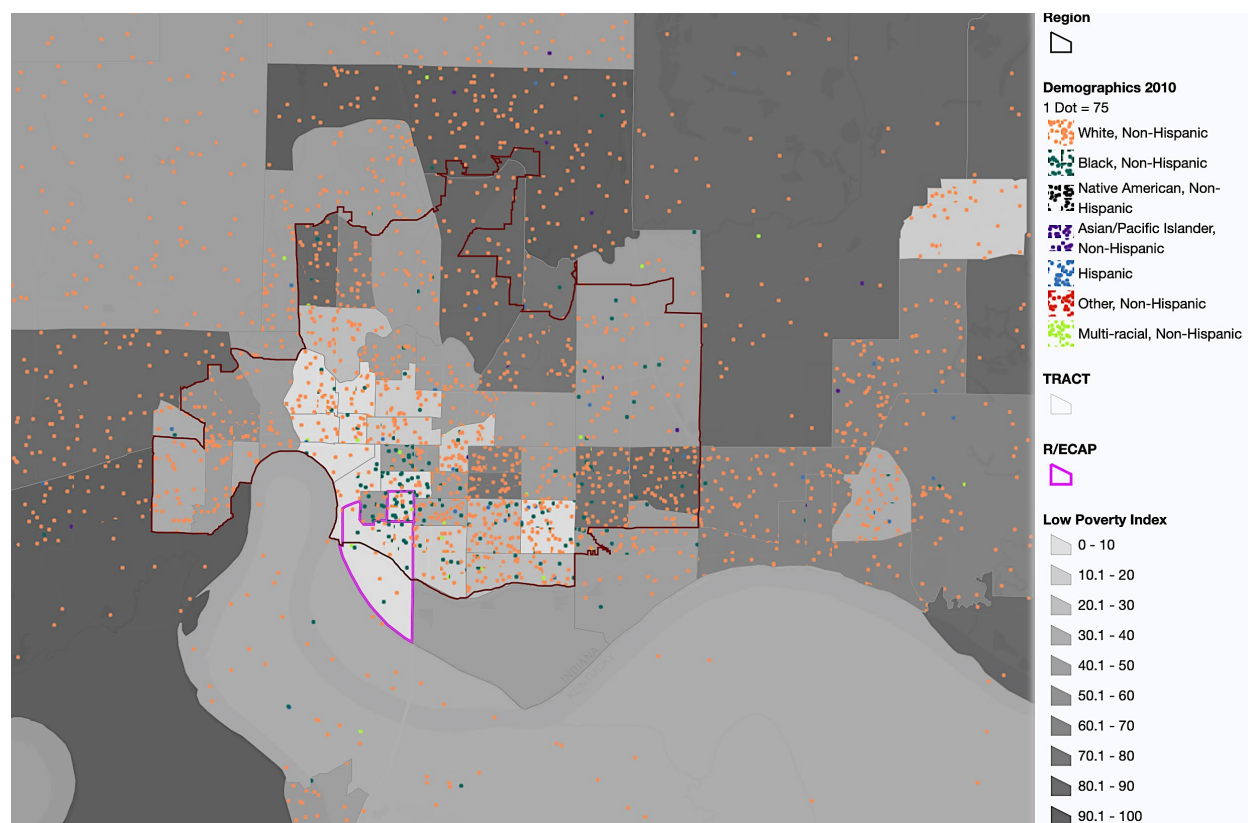


Figure 19 - Racial Concentration and Levels of Poverty by Census Tract



## Disproportionate Housing Needs

Housing problems arise when a household experiences one or more of four housing problems: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), or a housing cost burden greater than 30% of income. Households with the highest rate of cost burden are mostly concentrated in the eastern area of Evansville, in the Near East submarket. African American households experience housing problems at a rate of 10% higher than the jurisdiction as a whole. A significant portion earns 30% or less than the area's median income.

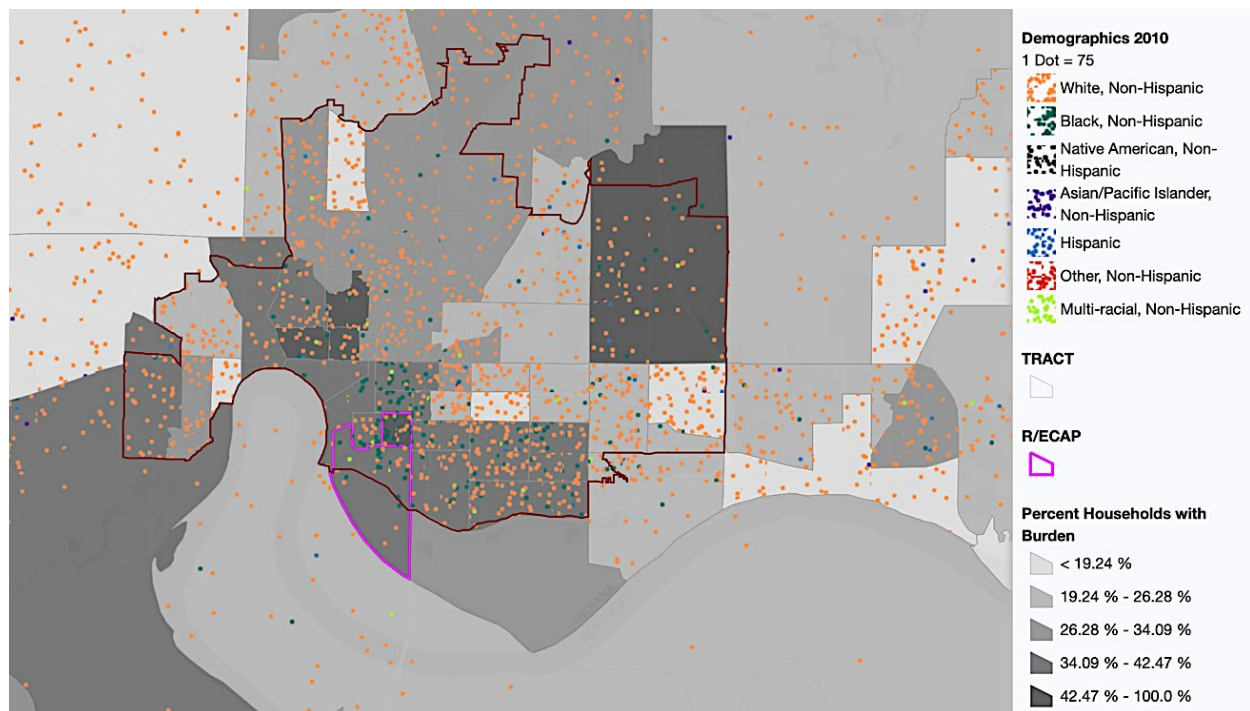


Figure 20 - Concentration of Households Experiencing a Housing Cost Burden



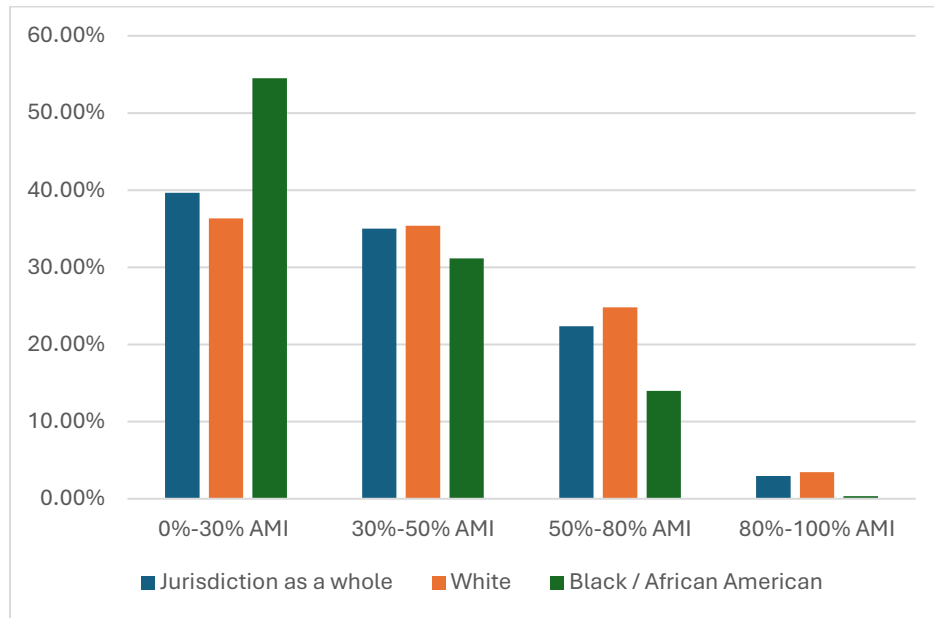


Figure 21 - Percent of Households with Housing Problems, by Income and Race/Ethnicity

Overcrowding is more prominent among single-family households who rent and have an income level below 30% of the AMI. It is also a noted issue in the owner-occupied single-family homes within the 30-50% AMI range. Furthermore, multiple, unrelated family households who own their homes experience higher overcrowding rates than renters (see Figures 23 and 24, next page).

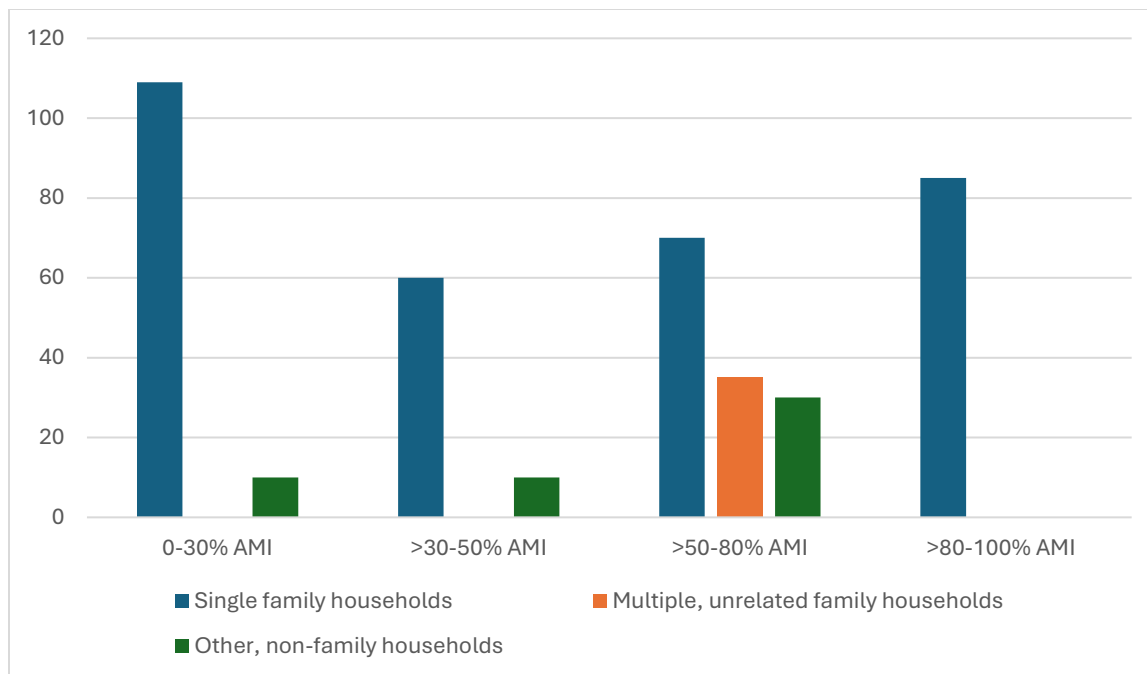


Figure 22 - Number of Rent Households Experiencing Overcrowding

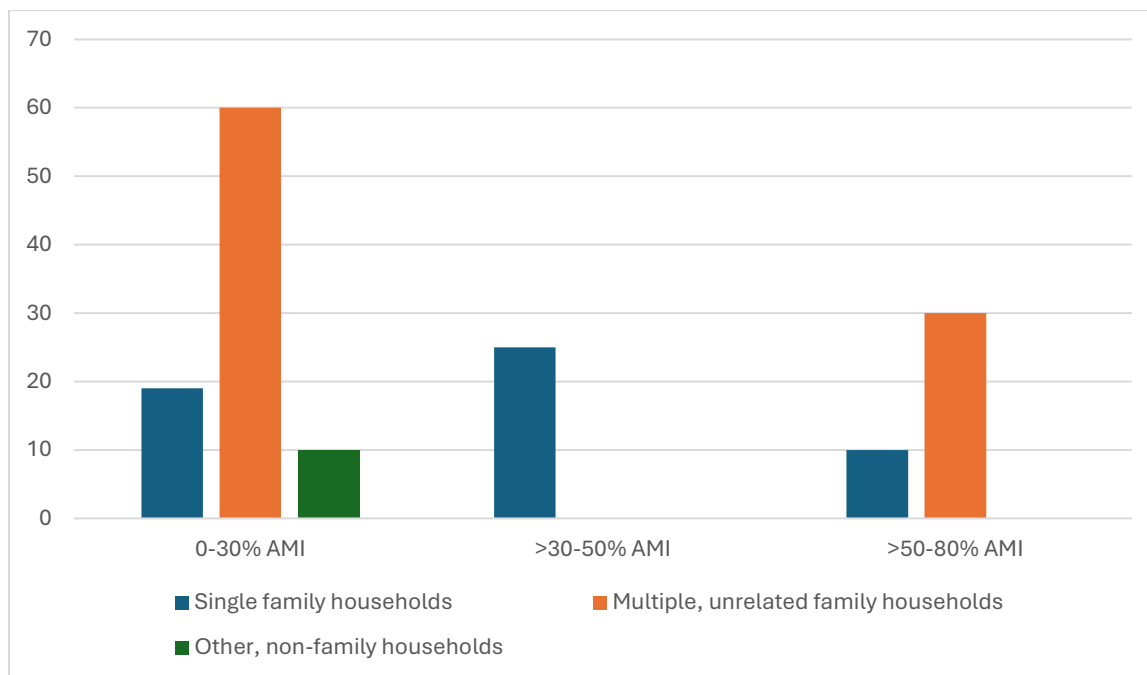


Figure 23 - Number of Owner Households Experiencing Overcrowding

African American households have significantly higher rates of severe housing cost burdens when compared to other demographic groups. The southern part of Evansville has four areas (indicated in purple in Figure 25) with the highest housing burdens, with rates between 47.69% and 58.44%. These trends are supported by multiple sources, including CPD Maps, CHAS, and the Evansville Housing Needs Assessment.

*Figure 24 - Areas of Evansville Experiencing Housing Cost Burden*

Renter units with more bedrooms for larger families are scarce in the southern part of the city, in the Central and Near East submarkets. Rental homes with three or more bedrooms are less common in Evansville, with most census tracts with rental housing having smaller units (Figure 26). Less than half of the rental units in most census tracts have less than 3 bedrooms, providing fewer options for larger families. These same areas are where there are higher concentrations of renter households (Figure 27).

Figure 25 - Concentration of Renter Units with 3+ Bedrooms

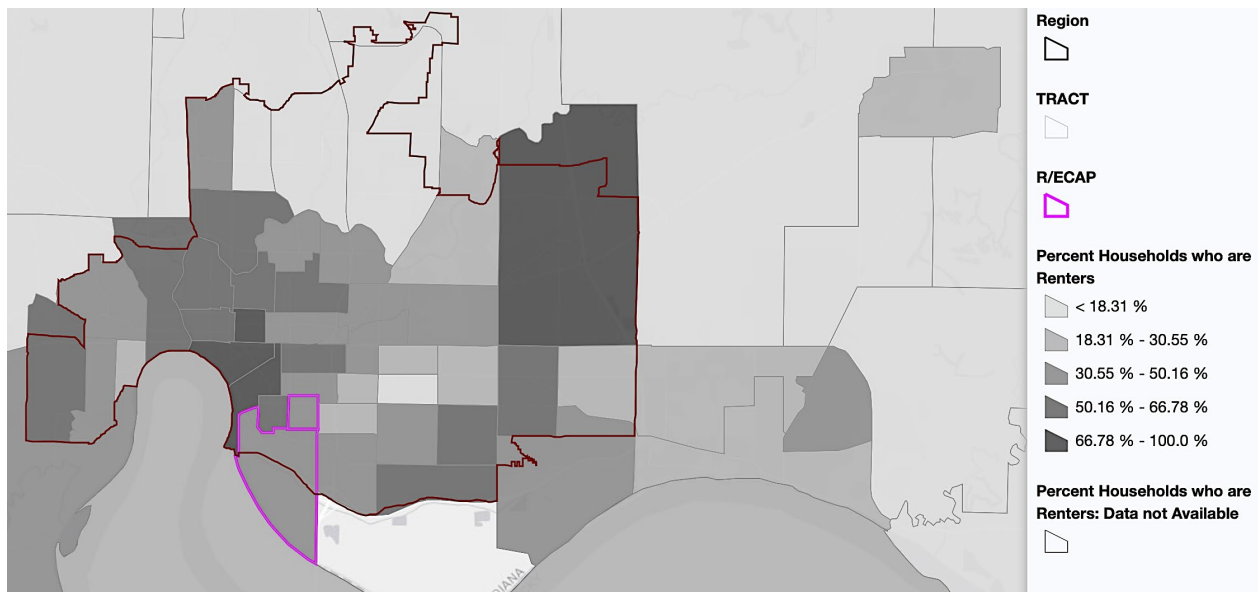


Figure 26 - Percent of Households who are Renters

In summary, areas with higher percentage of renters appear to correlate with areas where African American and other non-White populations are concentrated. There is a higher prevalence of renters in the R/ECAP area. Along with these concentrations, there is a concentration of smaller units, presenting less housing choice for larger families living in the area to meet their needs. Limited housing choices can lead to overcrowding or housing cost burden as a family tries to meet their needs but pay higher housing costs. In these R/ECAP areas, these limited choices can impact African American households more than their White peers in other housing submarkets.

The White population is more widespread across the City (Figure 29) and is located in areas that have a high owner-occupied rate (Figure 28).

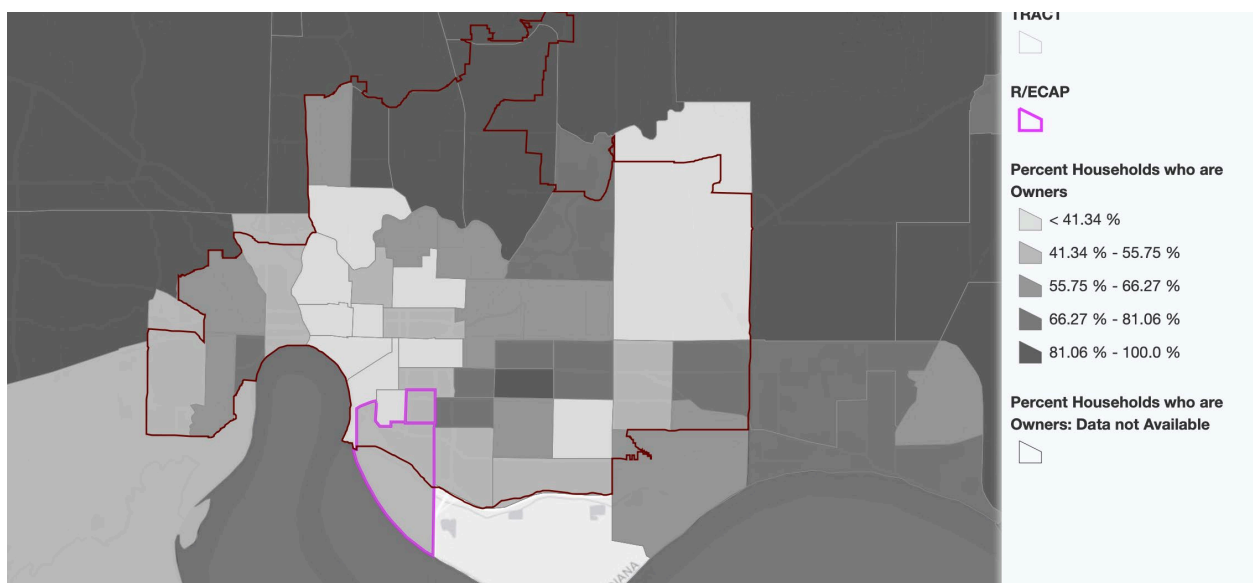


Figure 27 - Percentage of Households who are Owners

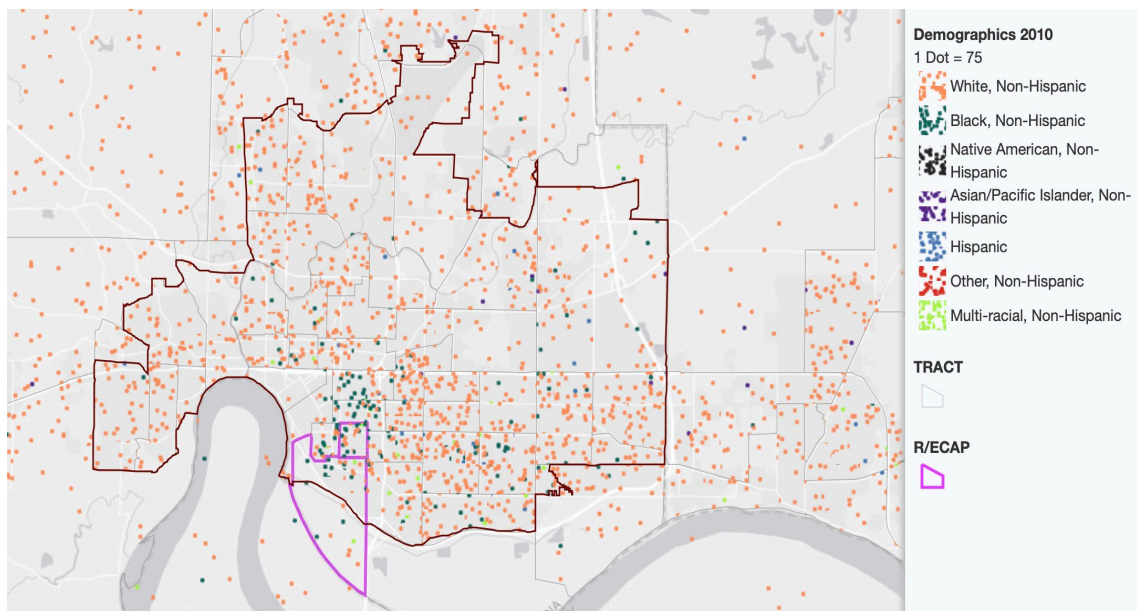


Figure 28 - Distribution of Population by Race/Ethnicity

Disproportionate housing needs occur from a combination of economic, social and environmental factors that create, contribute to, perpetuate, or increase housing needs. The availability of affordable housing units for low-income individuals is one of the key issues. According to the 2023 Indiana Housing Profile<sup>2</sup> created by the National Low Income Housing Coalition and Prosperity Indiana, there was a significant shortage affordable rental housing units in Indiana (12,0796 units). Vanderburgh County was one of the 21 counties (of Indiana's total 92 counties) with the lowest number of units affordable to households with incomes below 30% of the area median income.

The economic issues that contribute to poverty also lead to the displacement of residents. African American and other minority groups are more populated in areas where the poverty level is higher. This analysis found these same areas have limited housing choices, based on tenure, bedroom size, and housing needs. Conversely, Evansville's White population more often resides in lower poverty areas and areas with greater housing choices.

<sup>2</sup> "The Shortage of Affordable Housing it Worst for Hoosier Renters with Extremely Low Incomes: Indiana's Supply and Cost Burden Remains Behind Midwest Average." <https://www.prosperityindiana.org/Policy-News/13133824>

## Publicly Supported Housing Analysis

Publicly supported housing, for the purpose of this analysis, will include public housing, housing choice voucher programs, Low Income Housing Tax Credit developments, and the Rental Assistance Demonstration (RAD) program. Three of the programs, public housing, housing choice vouchers (HCVs), and RAD, are overseen by the Evansville Housing Authority. Low Income Housing Tax Credits (LIHTC) programs are overseen by the Indiana Housing and Community Development Authority of the State of Indiana.

Public housing was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. There are approximately 1.2 million households living in public housing units, managed by some 3,300 Public Housing Authorities (PHAs), such as the Evansville Housing Authority.

The housing choice voucher program is the federal government's major program for assisting individuals and families to afford housing in the private market. Since housing assistance is provided on behalf of the family or individual, participants are able to locate and select their own housing, including options like single-family homes, townhouses, and apartments. This program is also commonly known as the Section 8 program.

The Low-Income Housing Tax Credit (LIHTC) program is the most important resource for creating affordable housing in the United States today. Created by the Tax Reform Act of 1986, the LIHTC program gives the State of Indiana the authority to issue tax credits for the acquisition, rehabilitation, or new construction of rental housing targeted to lower-income households.

RAD is an initiative of the U.S. Department of Housing and Urban Development (HUD) that seeks to preserve and improve certain kinds of affordable housing subsidized by HUD. Through RAD, public housing authorities and owners must make needed improvements to properties and RAD helps them gain access to the funding to support those improvements.

## Publicly Supported Housing Profile

The Evansville Housing Authority (EHA) was legally formed in 1942. As part of Franklin D. Roosevelt's Public Works Administration, Evansville was one of 35 cities to receive a public housing project grant for the development of Lincoln Gardens in 1937. Part of the mission of EHA has been to provide and support affordable housing in Evansville as part of HUD's public

housing programs. In November 2018, EHA successfully transitioned from traditional public housing roots to HUD's Rental Assistance Demonstration (RAD) program after five years of planning and implementation. In a cooperative effort, EHA and its non-profit affiliate, Advantix Development Corporation, renovated and converted of public housing units to project-based voucher, creating 897 affordable housing opportunities. EHA also administers 1,236 Housing Choice Vouchers (HCV), 31 Project Based Vouchers (PBV), and 24 Homeownership Vouchers.

## RAD Property Analysis

Residents living in Evansville's RAD properties were able to identify with more than one race category, which means that the sum of responses in racial demographics may exceed the total number of residents reported for each property. Across the RAD properties, there are 1,819 total individuals in 897 units. Of those 875 residents identify as White, making up approximately 48.1% of the total population and 850 identify as Black or African American which is 46.7%. This is significantly different from the 2020 Evansville population, where 77% identify as White and 13.5% identify as Black or African American.

The average, annual income of households in RAD properties is \$11,048.75 and average household size is 2.2 people. Based on this information, we can presume most households in RAD properties earn incomes at or below 30% AMI. The 2025 Consolidated Plan for the City of Evansville stated that of the extremely low-income households, earning incomes at or below 30% AMI, and experiencing housing cost burden, 46.78% identified as Black/African American and 69.14% identified as White. Of the households served by RAD properties, 43% identified as Black/African American and 54% identified as White, aligning more with populations experiencing a housing need in the community.

Fulton Square Apartments is the largest EHA property, with 181 households. Households identifying as White are 2.25 times as many as households identifying as Black/African American. The property is located outside of a RECAP area or where the earlier analysis found concentrations of persons of color. While the property can provide more affordable housing opportunities outside of RECAP areas, the percent of persons identifying as any race other than White is low.



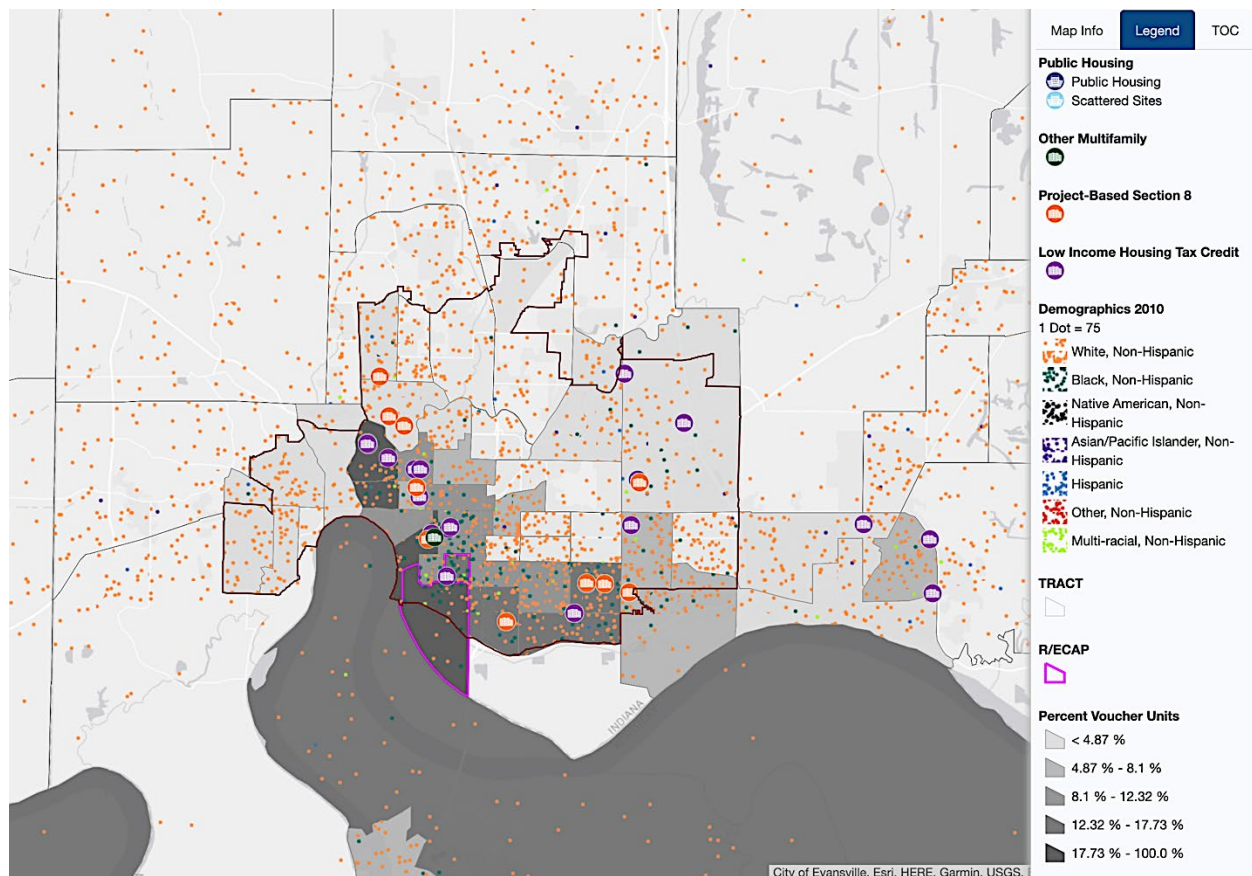


Figure 29 - Location of Public Housing Assistance with Racial Concentration – AFFH Mapping Tool

By comparison, John M. Caldwell Homes is the community with the highest number of residents identifying as Black/African American, 187 persons. However, the Evansville Townhome projects have the highest percent of persons identifying as Black/African American. Of the persons listing their race, 81% of Evansville Townhomes I, 74% of Evansville Townhomes III, and 55.1% of Evansville Townhomes II identify as Black/African American. All of these communities are located areas of higher concentrations of the Black/African American population, reflecting a population similar to the area in which they are located. Figure 30 shows the location of publicly assisted properties, including many of the RAD properties which also have Low Income Housing Tax Credits and are listed as such in the key.

As a whole, RAD properties are concentrated more in the southern and southwestern areas of the City. There is a cluster of homes created from LIHTC developments in those areas. There are three specific areas that have the highest rate in voucher supported units, including downtown Evansville, the southside, and north of downtown. These areas are

mainly where non-White populations are more concentrated and include the 2020 R/ECAP areas.

A total of 4 percent of the Evansville population identifies as Hispanic or Latino, and 21.37% of the population with incomes below 30% AMI and experiencing a housing problem identifies as Hispanic or Latino. Only 1.6% of the persons served in RAD properties identify as Hispanic or Latino. This indicates a population underserved by RAD properties.

Disability and elderly populations vary by site. A total of 49 residents across RAD developments report living with a disability, while 154 residents are identified as elderly. Properties such as Evansville Townhomes III and Schnute Tower have the highest numbers of individuals with disabilities, while White Oaks and Buckner Tower serve the largest elderly populations.

## Housing Choice Voucher Analysis

Of the 1,236 housing choice voucher households, most are utilized by households identifying at non-White households, with 56% of the households identifying as Black/African American. Figure 31 gives a percent breakdown of households by demographic category. Data on households from Housing Choice Vouchers includes different racial categories of the RAD Properties, making it difficult to compare the two types of public assistance. However, this does align more closely with the percent of extremely low-income households experiencing a housing need, such as housing cost burden. Meaning, the housing choice voucher program is more reflective of the population needing rental assistance.

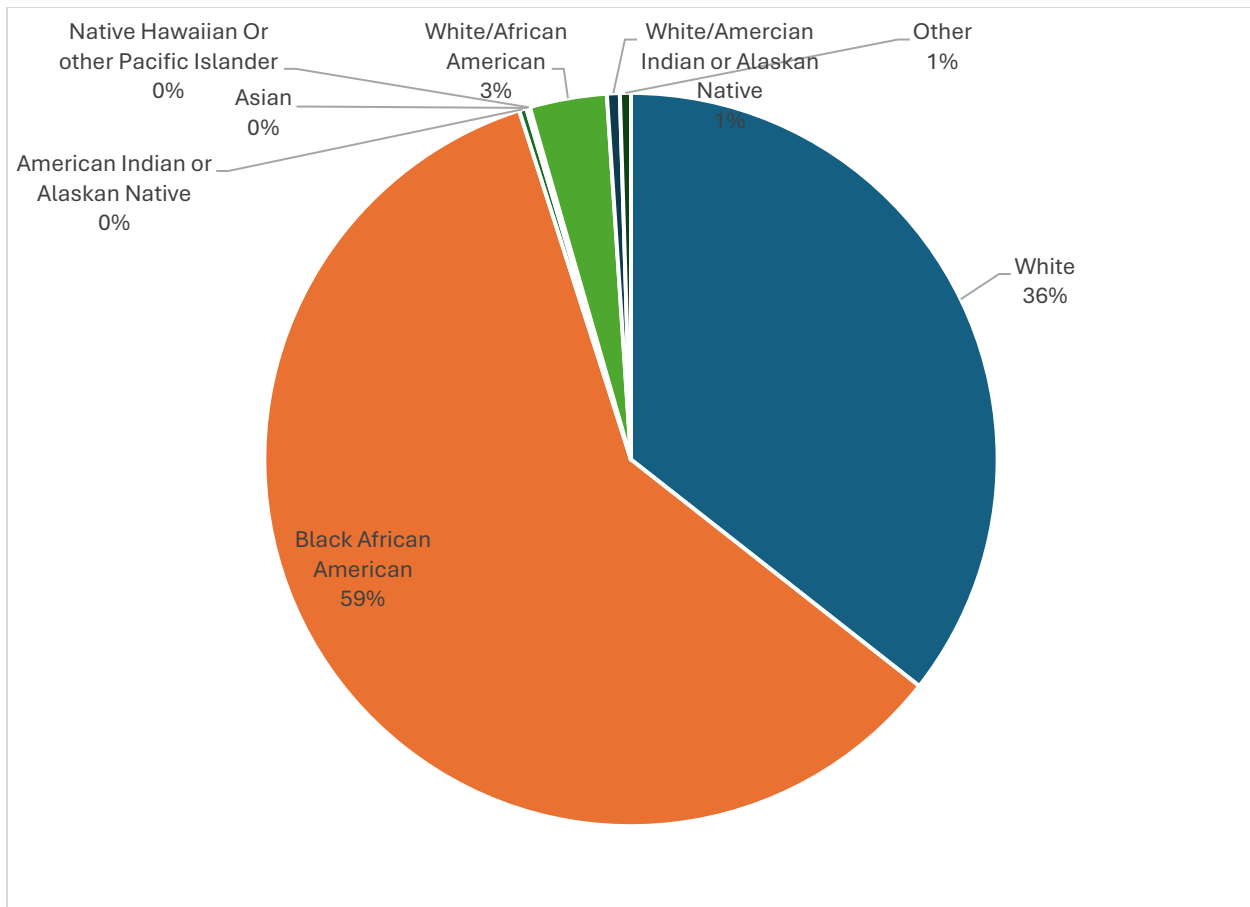


Figure 30 - Demographic of Housing Choice Voucher Households

Like the RAD properties, the percent of households receiving housing choice vouchers who identify as Hispanic or Latino is very low. Only 10 households out of 1,236, or 0.8% of voucher households, identify as Hispanic or Latino. This is disproportionate to the 21% of households who are extremely low income, have a housing need, and identify as Hispanic or Latino.

Housing Choice Vouchers, which follow the household, and can be used by the household with any rental unit accepting housing choice vouchers. A national best practice to further fair housing is to include source of income as a protected class, because many housing choice vouchers are held by households who identify as a race other than White. As noted above, most of the households using housing choice vouchers are not White. In addition, housing choice vouchers are mostly utilized in areas where there is a high concentration of African American residents (see Figure 30) demonstrating that while the vouchers are providing assistance to populations in need, the places accepting this type of rental assistance are concentrated in the southern and eastern parts of the City.

## Other Voucher Programs

Project Based Vouchers are rental assistance in communities where the housing assistance stays with the unit. Project Based Voucher communities are spread in different areas of the, compared to other EHA rental assistance (see Figure 30), while a few are located in the City's RECAP areas. Of the 31 project-based vouchers, 20 of the households identify as White and nine identify as Black/African American. The ratio of these households is different than the other EH rental assistance programs. Of the households, 64.5% identify as White and as noted above, some are in areas with higher concentrations of Evansville's White population.

## Additional Analysis

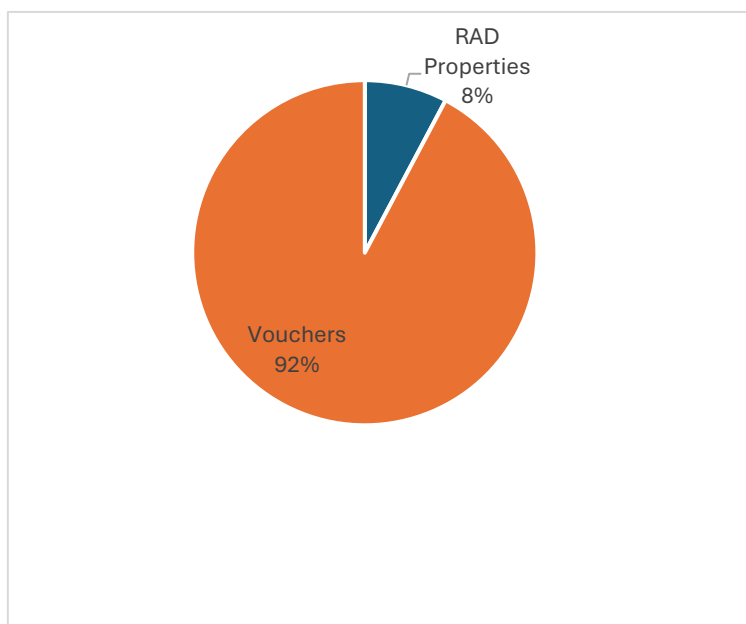


Figure 31 - Percent of Persons with Disabilities served by EHA

The housing program serves small and large families, as well as elderly individuals, persons with disabilities, and families with children. Of the persons living with disabilities who are served by EHA, 92% of them utilize a housing choice voucher. This indicates a need for more accessible units that accept housing choice vouchers to meet the needs of EHA clients.

Evansville Housing Authority served 1,990 families with children and 1,495 senior/disabled residents in 2023. Renter units for larger families (3 or more bedrooms) are concentrated in the inner-city, where public housing and voucher assistance rates are high. More non-White residents of Evansville reside in these areas. Owner-occupied units with 3 or more bedrooms tend to be on the outskirts where more White residents reside.

*Figure 32 - Renter Units with 3+ Bedrooms (CPD Mapping Tool)*

*Figure 33 - Owner Units with 3+ Bedrooms (CPD Mapping Tool)*

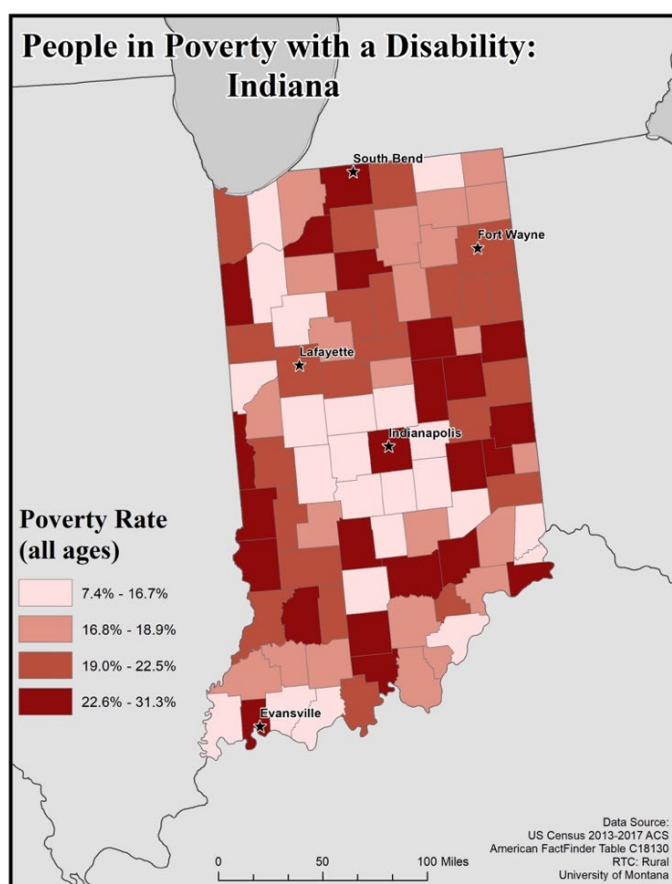
Like other publicly assisted housing opportunities, Low Income Housing Tax Credit properties, or LIHTC properties, are in areas where more non-White residents reside (see Figure 36). This is the result of continued investment of resources to combat the disproportionate degree of poverty observed in these areas.

*Figure 34 - LIHTC Properties and Concentration of Black Residents (CPD Mapping Tool)*

## Disability and Access Analysis

### Population Profile

There are approximately 19,863 individuals with disabilities who reside in Evansville<sup>3</sup>. The percent of the population living with a disability is higher than the County and State of Indiana average, with 17.1% of the population of Evansville living with a disability, 15% of the population of Vanderburgh County living with a disability, and 13.7% of the population of Indiana living with a disability. Figure 37 shows the county-by-county breakdown of the percent of the population living in poverty and living with a disability in Indiana. Disability by gender is evenly reported in Evansville, with 13.6% of the female population reported having a disability and 13.3% males reported having a disability.



population reported having a disability and 13.3% males reported having a disability.

In Evansville, 17.1% of individuals with a disability are noninstitutionalized. The "non-institutionalized disability population" refers to individuals with disabilities who are not residing in institutions like nursing homes, prisons, or mental hospitals, but are living in the community. This percentage is higher than that of Vanderburgh County (15.0%) and the state of Indiana (13.7%). The types of disabilities include ambulatory, cognitive, independent living, hearing, vision and self-care. The most common type of disability is ambulatory, which limits a person's ability to walk or move around independently, affecting 9.3% of

Figure 35 - Percent of Population Living with a Disability by County

the population. Cognitive disability follows, impacting 6.7% of individuals by impairing cognitive functions, such as thinking, learning, memory, problem-solving, and decision-

<sup>3</sup> Source: Bowen National Research, Housing Needs Assessment Update, Evansville, IN  
[https://www.evansville.gov/egov/documents/1713880332\\_89097.pdf](https://www.evansville.gov/egov/documents/1713880332_89097.pdf)

making. The higher percentage of persons living with disabilities in non-institutionalized settings demonstrates a higher demand or need for accessible housing choices.

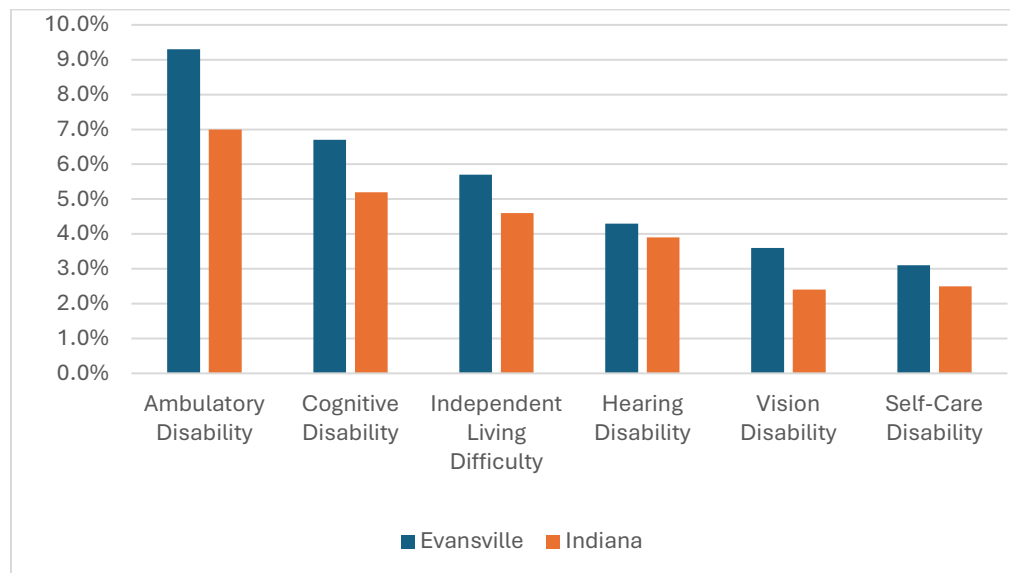


Figure 36 - Percent of Population Living with a Disability by Type

Figure 38 shows the percent of the Evansville and Indiana population by type of disability, as noted on the American Community Survey. In all types of disabilities, a greater percent of the Evansville population identifies living with a disability than the Indiana population. This higher percentage of persons living with a disability demonstrates a higher need for accessible housing choices for the population of Evansville, as compared to the entire State of Indiana.

The population of persons living with a disability, according to the Affirmative Furthering Fair Housing maps provided by HUD, show an even distribution of the population across the community, regardless of the disability type. Figures 39 and 40 (next page) show there are no identified concentrations of persons living with a disability in Evansville.



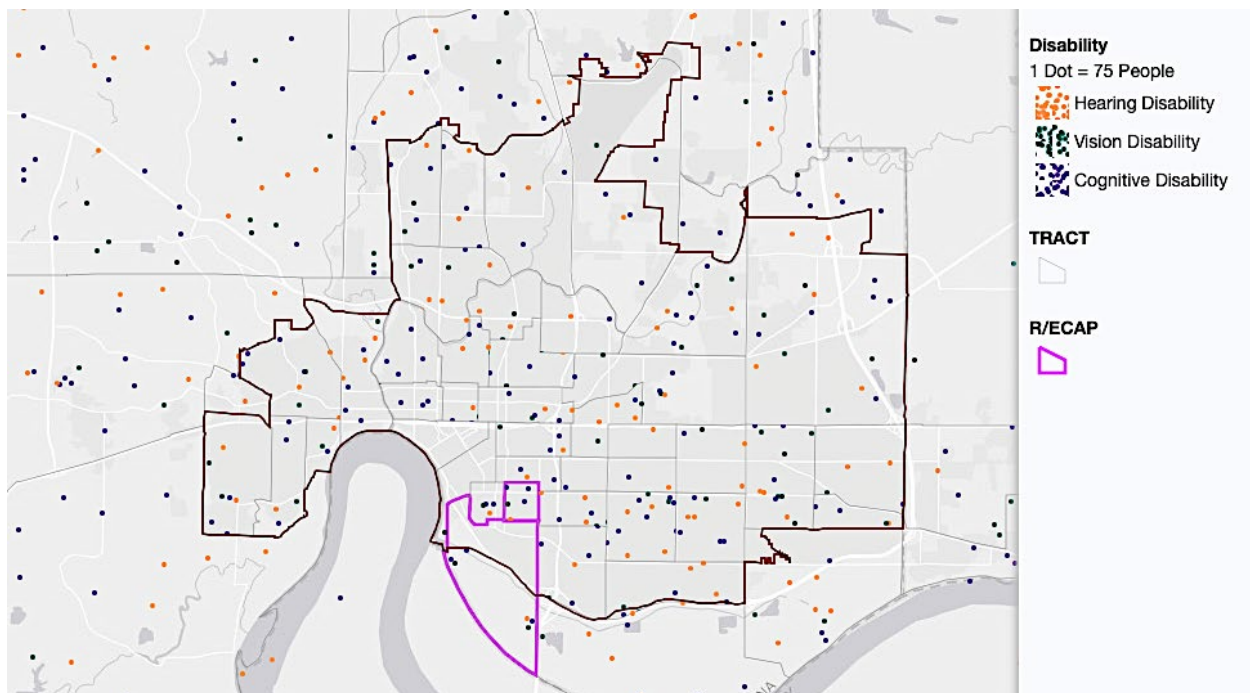


Figure 37 - Concentration of Persons Living with Various Types of Disabilities - Part 1

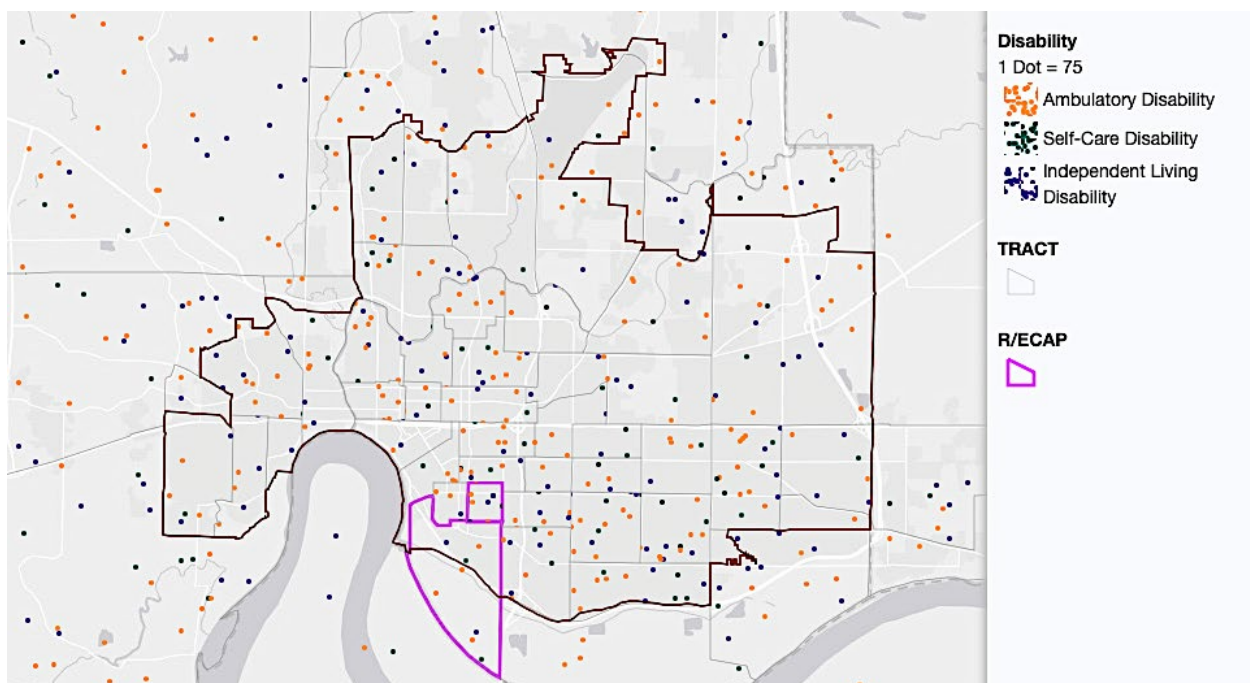


Figure 38 - Concentration of Persons Living with Various Types of Disabilities - Part 2

## Housing Accessibility

In 1988, the federal Fair Housing Act was amended to include protection from discrimination in housing for people with disabilities. The current regulations are:

- *Multi-Family Housing*: The accessibility requirements for multi-family housing under the Fair Housing Act became effective for units with the first occupancy/or built after March 31, 1991, and are effective for buildings with four or more units. In 1994, HUD responded to questions with guidelines for construction. In 1996, HUD provided further guidance with detailed illustrations and sample room designs.
- *Federally Assisted Housing*: All federally assisted new construction housing developments with five or more units must be designed and constructed to ensure that 5% of the dwelling units or at least one unit (whichever is greater) to be accessible for persons with mobility disabilities. An additional 2% or at least one unit (whichever is greater) must be accessible for persons with hearing or visual disabilities.
- *Americans with Disabilities Act of 1990*: This Act provides guidance regarding public facilities, such as restaurants, hotels, parks and other public buildings.

According to the 2025 Evansville Housing Needs Assessment, a total of 10,722 occupied units, representing nearly one-half (44.5%) of renter occupied housing units were built prior to 1970; owner-occupied housing units built prior to 1970 represent nearly three-quarters (70.2%). The Central Submarket has the highest share of rental (72.3%), and owner-occupied (89.6%) housing units built prior to 1970. According to the 2016-2020 CHAS, 2,420 renter-occupied units were built after 2000, representing 10% of all rental housing units. Another 5,590 renter-occupied housing units were built between 1990 and 1999, representing another 24% of renter occupied housing.

This data demonstrates older rental housing is in areas where higher concentrations of persons of color reside and are less likely to have accessibility accommodations as outlined by the Multi-Family Housing development rule. Persons of color in these areas have a reduced housing choice if seeking more accessible housing. Some individuals may be unaware that they can request modifications or accommodations to make a home more accessible. People with disabilities will need to work with a realtor who is knowledgeable about the rules for accessibility accommodations or be knowledgeable themselves in the case of renter households.

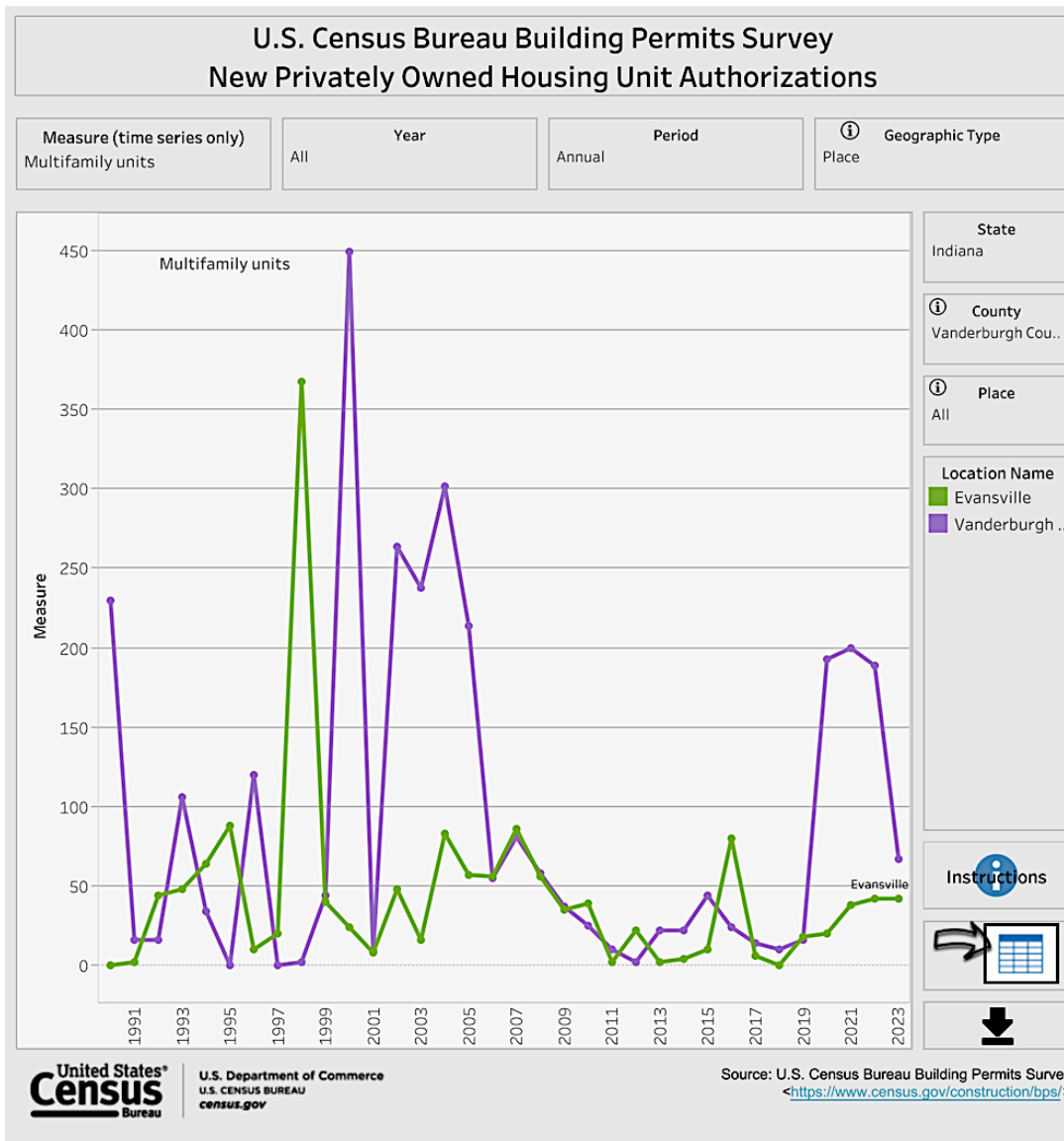


Figure 39 - Permits Issued for Multi-Family Housing

The Indiana Business Review, in winter 2023, via its Indiana Housing Market: 2024 Forecast<sup>4</sup>, said the demand for rental housing “exceeded the previous high watermark set in 1998.” The US Census Bureau Building Permits Survey shows a high point for multi-family unit permits issued in 1997 for the City of Evansville, see Figure 41. Of the permits since 1991, only 92 of those permits were for buildings of 5+ units, meaning only 92 new building permits were subject to the Multi-Family Housing accessibility requirement.

<sup>4</sup> Source: Indiana Business Review, <https://www.ibrc.indiana.edu/ibr/2023/outlook/housing.html>

## Housing Affordability

The availability of affordable housing for individuals with disabilities is limited, making homeownership difficult to achieve and maintain. Many people with disabilities face barriers to education and employment, leading to lower income that can restrict their ability to purchase a home. For persons with a disability who only receive fixed Social Security Income (SSI), this subsidy may help with living expenses, but it is often not enough to cover housing costs. With an SSI monthly payment of \$943 in Indiana, the maximum affordable rent for these recipients is just \$283 per month. Income limitations may also prevent individuals from qualifying for a mortgage that is affordable. It is also notable that, nationwide, rent and mortgage costs continue to increase.

## Disparities and Access to Opportunity

Indiana has a 36.9% employment rate for people with disabilities ages 21-64. Vocational Rehabilitation Services provides job placement for people with disabilities. They have 25 offices throughout Indiana and counselors that provide services in each county. Some vocational resources available to Vanderburgh County residents with disabilities include:

- Evansville Goodwill Industries, Inc.
- Sycamore Services
- Assisted Endeavors
- The Arc of Evansville
- Evansville Association for the Blind

Community Job link (a program within the Arc of Evansville Organization) assists individuals with disabilities in finding employment. Of those assisted, 96% of newly hired individuals remain employed after 60 days of employment and most job placements are made within 2 months.

The Arc of Evansville is an organization that helps people of all ages with disabilities through different programs and support services.

- 86% of clients served at Arc Industries increased their job productivity and experienced higher earnings, enhanced skills, and increased employability in the community.

- 95% of adults with disabilities in the Day Services for Adults program achieved their healthy behavior goals, resulting in reduced high-risk health behaviors and an overall healthier community.
- Individuals in the Connections for Life program increased their number of community volunteer hours by nearly 24%.

The Metropolitan Evansville Transit System (METS) provides paratransit service via METS Mobility for persons 65 years and older, as well as those with a documentable disability that limits their use of the METS regular route system (not for emergency use or ambulance service.) Trip reservations must be made by 4:00 pm the day prior. Drivers assist passengers with parcels and/or grocery bags. This transit system operates in the corporate limits of the City, and a 3/4-mile-wide corridor along either side of regular bus routes that extend beyond the City limits. There are two types of fares for mobility services within the City of Evansville.

1. **ADA Paratransit:** A service provided only to individuals with disabilities who are unable to ride the accessible fixed route public bus service because of their disability. ADA Paratransit service is designed to ensure that the civil rights of these individuals are guaranteed as protected under the Americans with Disabilities Act of 1990 (ADA). ADA Paratransit is comparable to METS fixed route bus service in Evansville in terms of service area, days, and hours of service.
2. **Convenient Fare:** A shared-ride, door-to-door paratransit service for senior citizens and persons with disabilities, who live near a bus route. This eligibility is granted for those who can use fixed route service under most circumstances but experience a need for van service for certain trips.

	<b>Fare Per Ride</b>	<b>Monthly Pass</b>	<b>Seniors, Persons with Disabilities, Medicare Card Holders</b>
<b>Fixed Route</b>	\$0.75 (children ride for free with fare paying adult, up to 3 children)	\$60	\$0.35
<b>METS Mobility</b>	\$1.50 ADA \$3.00 Convenience	\$15 for 10 rides – ADA \$30 for 10 rides - Convenience	

In the case of both types, for persons with disabilities, the METS Mobility program is a more expensive fare if the destinations they are seeking are not located on a fixed bus route. Housing choice for accessibility near fixed bus routes can make a significant difference in the affordability of everyday living expenses for a person living with a disability.

## Processes for Requesting an Accommodation:

Under the Americans with Disabilities Act (ADA), Section 504 of the Rehabilitation Act, and related state and local laws, individuals with disabilities have the right to request reasonable accommodations that support equal access to housing, public infrastructure, transportation and employment. The following outlines the procedures for requesting accommodations in each area.

*Housing:* To request housing accommodation, individuals must first identify the specific modification they require and explain how it addresses their disability-related needs. A detailed written request should be submitted to the housing provider. Indiana Disability Rights (IDR) provides template letters for these requests. The housing provider will evaluate whether the request is reasonable and implement it unless the cost is excessively high. If the request is denied, individuals can seek assistance from advocacy groups or legal assistance to appeal against the decision.

*Public Infrastructure:* Residents experiencing accessibility issues related to sidewalks, ramps, crosswalks, or building access can file a grievance with Evansville's ADA Coordinator. Complaint forms are available at the Civic Center or can be accessed online at [evansvillegov.org](http://evansvillegov.org). If the ADA coordinator doesn't respond to the complaint, the matter is escalated to the City's ADA compliance committee for further review.

*Transportation:* The Metropolitan Evansville Transit System (METS) provides reasonable modifications to its policies to accommodate individuals with disabilities, to ensure equal access to transportation services. However, exceptions exist when modifications would pose a direct safety threat, fundamentally alter services, or create financial or administrative burdens.

*Employment:* Employees with disabilities have the right to request workplace accommodations by disclosing their needs to their employer. Appropriate accommodation will then be determined to support the individual's job performance. If necessary, the employer may request documentation from a healthcare professional. Employees can submit their accommodation requests verbally or in writing through their manager or human resource department.

## Local Opportunities and Initiatives

In June of 2016, the City of Evansville received a federal 10-year **Promise Zone** designation to support its most at-risk, yet most promising neighborhoods within its urban core. Residents of the Promise Zone are residents who faced some of the most challenges in the community, including high rates of poverty and low educational attainment. The original goals of the Promise zone included increasing job skills education/training, supporting new businesses, promoting overall health and well-being, and expanding the number of quality affordable housing units. Figure 42 shows the areas of the community as part of the Promise Zone designation, which are within the Central and Near East submarkets. Many of these same areas are the areas discussed as part of the fair housing analysis, where persons of color and housing disparities are concentrated.

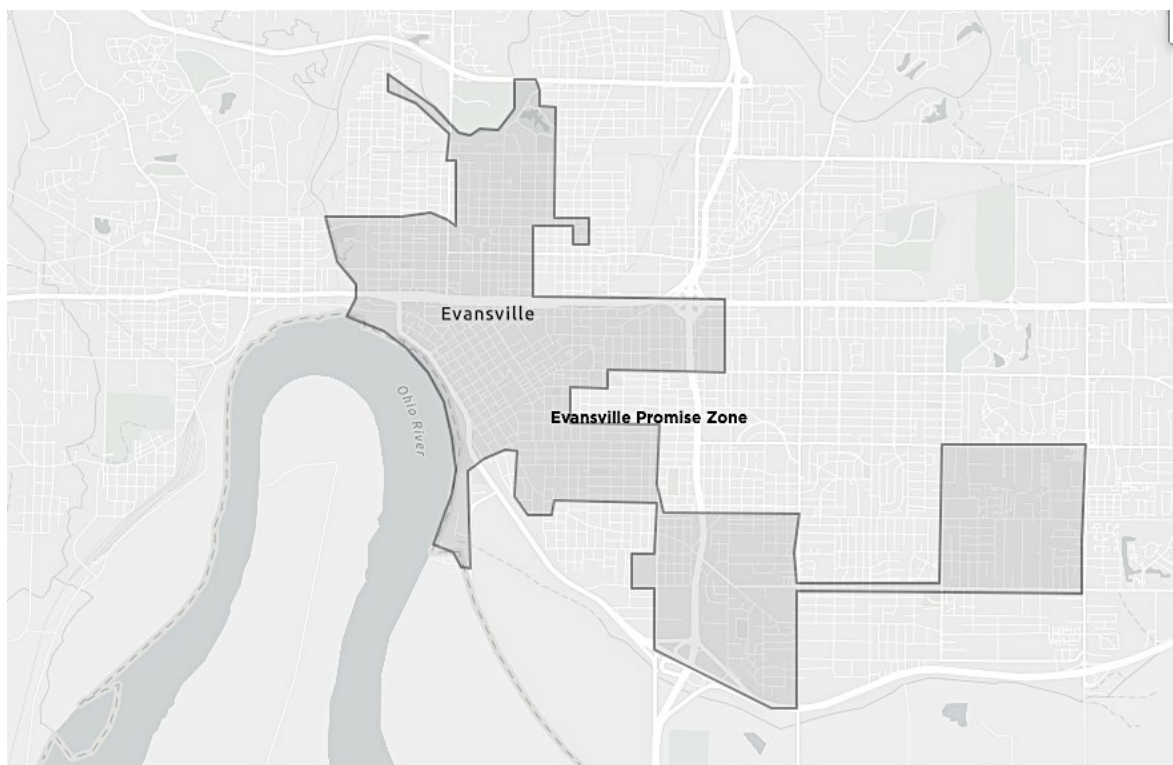


Figure 40 - Evansville Promise Zone

While no specific funding was associated with the designation, projects and initiatives applying for federal resources could receive additional points or priority for funding if located within a federally designated Promise Zone. Under the original designation, ECHO Housing serves as the lead organization and the City's Department of Metropolitan Development serves as the lead partner. An additional 25 agencies, non-profit organizations, and businesses assisted in the development of strategies and resources to support the Promise

Zone's initiatives. As the designation comes to the end of its 10-year period, the work in these areas is continuing.

ECHO Housing has decided to transition the Promise Zone into the Community Action Network (CAN). CAN will encourage the formation of new networks along different issues which will report back to CAN, supporting greater coordination and strategic efforts. The Promise Zone currently addresses 6 goals: increase jobs, increase economic activity, improve educational opportunities, reduce criminal activity, promote health and access to healthcare, and increase access to affordable housing. Three of the six are addressed by existing organizations--a housing network known as Housing Organizations United Serving Evansville (HOUSE), a health network known as Healthy Community Partnership (HCP), and an education network through Promise Neighborhood, which will be discussed later in this section.

HOUSE is a community coalition established in 2014 to increase community awareness, resources, advocacy and support for safe, affordable housing in Evansville. The entity is not formally organized but consists of a network of community leaders. Its purpose is to build trust and foster relationships among housing organizations and to inform members of the changing housing conditions in Evansville. In fall of 2021, HOUSE completed an affordable housing analysis to continue to build on the efforts of the Promise Zone. The Strategic Plan for 2022-2026 is the end result.

HOUSE has elected to focus its efforts on two of the City's five submarkets, the Central and Near East Submarkets, as defined by the Bowen National Research Housing Needs Assessment reports. The reasons for targeting these submarkets include:

- Among the individual submarkets, the median home prices, average gross rents, and median household incomes are all lowest within the Central Submarket followed by the Near East Submarket.
- The Central Submarket has the highest share of population with income below the poverty level with 35.4% of households living in poverty, with the Near East having 21.7%.
- The Near East and Central Submarkets contain the highest concentration of housing units, 31.1% and 20.8% respectively of the City's housing units. These well-established neighborhoods also contain the largest percentage of units built prior to 1970. While the initial costs of these older units might be considered affordable to low-income households, the additional costs to repair and update often make them unaffordable.



- These two submarkets align with the areas the fair housing analysis found to have concentrations of persons of color, concentrations of poverty, and concentrations of housing problems. The goals of the strategic plan include:
  - Increase and diversify the Evansville housing stock.
  - Rehab, repair or remove existing deteriorated Evansville housing stock.
  - Advocate and educate for (on behalf of) residents facing the housing crisis (at every level of influence).
  - Provide financial and housing-related education and resources for residents.
  - Commit to being a catalytic participant in neighborhood revitalization.

At the end of March 2024, the University of Evansville announced receiving a \$30 million grant to create the Evansville Promise Neighborhood. The grant comes from the US Department of Education, based on an approach inspired by the Harlem Children’s Zone. The Harlem Children’s Zone experienced success in breaking cycles of intergenerational poverty with community partnerships, providing comprehensive cradle to career pathways. Figure 43 shows the boundaries for the Evansville Promise Neighborhood. Like the Promise Zone, the Promise Neighborhood is in many of the areas discussed as part of the fair housing analysis, where persons of color and housing disparities are concentrated.



Figure 41 - Map of Evansville Promise Neighborhood Source: <https://www.evansville.edu/e pn/index.cfm>

In partnership with 23 organizations, the Evansville Promise Neighborhood initiative will implement a framework for increased collaboration and expansion of high-quality services and supports. The work will take place over the next five years to improve educational and quality of life outcomes for neighborhood residents.

Even with its large size, the grant will not fund all the work under the Promise Neighborhood. MOU partners will provide targeted, evidence-based solutions to advance the pipeline goals including the following:

1. Early childhood home visiting
2. High-quality early childhood education
3. Free early literacy resources for families
4. Free adult learning programs for parents and caregivers
5. Prenatal and early childhood medical care
6. Chronic absenteeism and dropout prevention programs
7. High-quality, in-school academic support programs
8. High-quality, outside-of-school-time programs
9. School social work services
10. High School Equivalency and Job Skill Support
11. Post-secondary preparation, coaching, and exploration programs
12. Workforce readiness preparation, coaching, and exploration programs
13. Neighborhood-based employment and job skills assistance
14. Access to and distribution of health resources, nutrition education, and healthy food
15. Family stability programs
16. Neighborhood revitalization
17. Community safety and violence prevention

# Fair Housing Enforcement, Outreach Capacity, and Resources Analysis

## Identification of Organizations, Advocates and Enforcement

The **Indiana Civil Rights Commission (ICRC)** serves as the primary investigative and resolution agency for fair housing complaints for the State of Indiana. The ICRC is contracted by HUD to investigate fair housing discrimination. The Real Estate, Public Accommodations, Credit, and Education (REPACE) Investigation Division is responsible for investigating real estate, public accommodation, credit, and education discrimination complaints on the basis of Indiana's protected classes. ICRC has an MOU with HUD to process complaints of housing discrimination related to the sale, lease, advertisement, and/or financing of residential property in the State of Indiana. This partnership allows federal and state agencies to coordinate investigations and avoid duplication of efforts.

The ICRC has substantial equivalence certification, meaning they enforce a fair housing law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. The process of filing a complaint is as follows:

- Filing a complaint– An individual must file a complaint with the Commission within 180 days of the date the alleged act of discrimination took place. Once a complaint is processed, the individual will be advised of his or her rights and responsibilities.
- Mediation- This is a process in which an impartial person helps both parties resolve their dispute prior to a thorough investigation.
- Investigation- If the dispute cannot be resolved through mediation, the Commission will conduct a full investigation that is objective, timely and efficient.
- Determination– A determination is issued indicating whether or not there is adequate evidence of discrimination.
- Notification– The individual will be notified of the Commission's determination and will receive instructions on how to seek the remedies provided for under the law, which could result in a hearing or civil action in a court of law.

After a complaint is filed, the ICRC conducts a thorough investigation from the point of view of both parties involved within the complaint. The investigator from the ICRC may require a test to be performed as part of the process. Testers are trained individuals whose purpose is to observe what occurs and record their experience relating to the complaint. The test is a

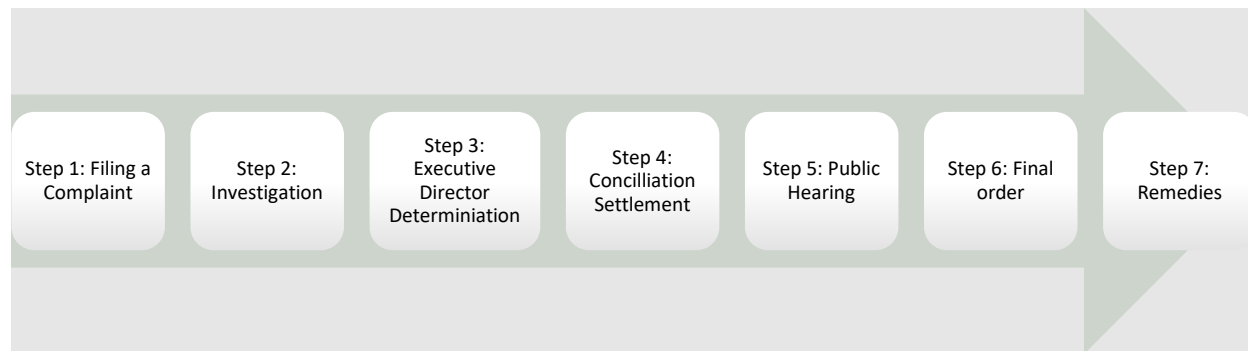
controlled method for determining the integrity of the information relating to the complaint. After an investigation, the two parties may submit to a mediation session to resolve the problem. This is a voluntary process and, if no agreement is reached, the complaint may follow the process to the public hearing, final resolution, and remedies.

According to the 2023 Indiana Civil Rights Commission Annual Report, the ICRC received 2,722 new inquiries and drafted 980 formalized complaints. Of those formalized complaints, 148 were in the area of housing. In 2023, the REPACE Investigation Division exceeded its Fair Housing Assistance Program MOU with HUD by submitting 164 dual filed housing cases. This resulted in \$487,800 in case processing funds. Additionally, ICRC received \$32,000 in partnership funds and \$36,000 in special enforcement effort funds totaling over \$555,800 in revenue received from HUD in 2023. At the close of 2023, the ICRC had 58 open litigation cases, 68% of which were in the area of housing.

The ***Evansville – Vanderburgh County Human Relations Commission (EVHRC)*** is the primary investigative organization for housing discrimination in Evansville and Vanderburgh County. The local ordinance states that it is the public policy of the City of Evansville and Vanderburgh County to provide all its citizens equal opportunity on the basis of race, religion, color, sex, disability, national origin, ancestry, familial status (housing), sexual orientation, and gender identity.

The EVHRC is also charged with assisting governmental and private agencies, groups, and individuals in reducing community tensions and preventing gender-based conflicts, or tensions between persons of different racial, ethnic, religious groups, persons with disabilities, or any other arbitrary difference.

To file a complaint with the EVHRC, the household may file a complaint in writing, either in person, or by mail or fax. If needed, the EVHRC staff will help with drafting and filing the complaint. The complaint should be in writing and signed. Figure 44 gives a visual of the discrimination complaint process.



*Figure 42: Fair Housing Complaint Process for the City of Evansville, Human Relations Commission*

*Step 1 - Filing a Complaint:* Any person claiming to be aggrieved by a discriminatory practice or act contrary to the provisions of the city-county law may file a complaint with the EVHRC. A complaint alleging a discriminatory housing practice must be filed within one (1) year after the discriminatory act occurred.

*Step 2 – Investigation:* The EVHRC Investigator will collect and summarize the evidence surrounding the complaint. The person or household may be asked to provide more information as well as the respondent. The investigator will compare the treatment given to the complainant to the treatment given to other similarly situated individuals.

*Step 3 – Executive Director’s Determination:* If no settlement has been reached, the facts and recommendations are presented to the Executive Director who reviews the material and decides whether there is probable cause to believe that an illegal act of discrimination occurred. The Complainant has fifteen (15) days to ask for reconsideration of a “no probable cause” finding.

*Step 4 – Conciliation Settlement:* If probable cause is found, a formal attempt to resolve the case will be made. If settlement is achieved, a written consent agreement will be issued for signatures by all parties. The agreement is then submitted to the Commission for consideration. When approved, a consent agreement has the same effect as a Final Order.

*Step 5 – Public Hearing:* If settlement fails, the case is tried at a public hearing. Respondents must hire their own private attorney to represent their claim. The burden of proof is on the Complainant. A Hearing Officer presides at the public hearing.

*Step 6 – Final Order:* A Final Order by the Commission is binding. Either party may seek judicial review.

*Step 7 – Remedies:* If the Commission finds discrimination, a final order may include a cease-and-desist order and require further affirmative action that will eliminate discrimination. This might include making a house or apartment available and/or validating selection devices.

In 2024, the EVHRC received 16 new housing discrimination complaints, slightly down from the 18 housing discrimination complaints received in 2023. The basis of those new complaints, in both years, included a variety of issues: disability, race, national origin, familial status, and retaliation. The most frequently received complaints alleged discrimination due to disability and race. No complaints were received that alleged discrimination on the basis of sexual orientation, gender identity, or ancestry. At the conclusion of 2024, three complaints remained open and under investigation. An additional four cases reached a settlement. The EVHRC found no cause for the remaining cases or did not have jurisdiction on the case.

The ***Fair Housing Center of Central Indiana (FHCCI)*** is a private, nonprofit organization, incorporated in 2011, to facilitate open housing for all people, by promoting housing choice, advocating for an inclusive housing market, and eradicating discrimination within Central Indiana. The FHCCI primarily serves 24 counties in Central Indiana: Bartholomew, Boone, Brown, Clinton, Decatur, Delaware, Fayette, Franklin, Hamilton, Hancock, Hendricks, Henry, Johnson, Madison, Marion, Monroe, Morgan, Putnam, Randolph, Rush, Shelby, Tipton, Union, and Wayne. The FHCCI offers four main programs to advance its mission, including counseling, education, inclusive communities and public policy. While Vanderburgh County is not part of the service area, much of the advocacy work completed by the FHCCI benefits the entire State of Indiana. It is for this benefit to Vanderburgh County that FHCCI's work is included as part of this analysis.

The Public Policy Program of the Fair Housing Center of Central Indiana works to enact laws that will promote open access to housing; increase the awareness of policy makers and regulators about the issues associated with housing disparities and inequities; works with local, state and federal legislators to ensure strong housing laws and policies; and collaborates with fellow organizations to advance housing needs. The FHCCI has identified several Indiana "bad bills" that must be removed to better housing policies. A few of these bills which have been passed and that negatively impact the City of Evansville are listed below.

- **[SB 558 \(2017\)](#): Bans cities from passing ordinances to promote inclusionary zoning as it relates to affordable housing and adds language for landlord's use regarding occupancy limitations in rental housing.**
  - This bill provides that a county or municipality may not adopt or enforce any land use or planning ordinance or regulation that has the effect of:
    - controlling rental or purchase price; or
    - requiring real property to be reserved for lease or sale to certain owners.

- Provides that a county or municipality may not require the owner of privately owned real property to agree to:
  - any requirement that would have the effect of controlling rental or purchase price; or
  - the payment of a fee, in lieu of a requirement that would have the effect of controlling rental or purchase price, as a prerequisite to consideration or approval of:
    - certain permits; or
    - any primary, secondary, or revised plats.
- Provides that a county or municipality retains the right to:
  - manage and control the development of a commercial or residential property in which the county or municipality has an ownership interest; and
  - enact, enforce, or maintain any general land use or zoning regulation that does not have the effect of:
    - controlling rental or purchase price; or
    - requiring real property to be reserved for sale or lease to certain owners.
- Allows an owner of privately owned real property to voluntarily enter into an agreement with a county or municipality that:
  - controls rental or purchase price; or
  - requires real property to be reserved for sale or lease to certain owners, in exchange for incentives or grants.
- **HB 1300 (2015): Section 8 discrimination protection ban.** This bill prohibits a county, municipality, or township from adopting an ordinance that requires or would have the effect of requiring a landlord to participate in:
  - a Section 8 program of the federal Housing Act of 1937; or
  - a similar program concerning housing.
- **SB 148 (2020): Zoning and housing matters.** The FHCCI had not taken a position on this bill which mostly applied to mobile/manufactured homes. However, in conference committee, the bill was amended to include unrelated language greatly restricting renter rights (language similar to amended language briefly in SB 340). The FHCCI actively opposed this newly amended bill. The amended bill was passed by both chambers but was vetoed by Governor Holcomb in only the second veto of his administration.



- [HB 1454](#) (2023): **Department of Local Government Finance** – *FHCCI NOTE: In the last moments of session, this language was moved into this bill and passed. The language was never heard or debated in committee.* Provides that a political subdivision may not inspect a rental unit or impose a fee pertaining to the inspection of a rental unit, if the rental unit, in addition to meeting certain other requirements, provides a written report that the rental property has been inspected or that a sample of the rental community has been inspected if the sample size complies with the United States Department of Housing and Urban Development’s Rural Development for Real Estate Assessment Center inspections.

## Identification of Fair Housing Resources Available

The ***Evansville Vanderburgh County Human Relations Commission (EVHRC)*** is the primary resource for fair housing information. In addition to investigating fair housing complaints, the EVHRC charged with assisting governmental and private agencies, groups, and individuals in reducing community tensions and preventing gender-based conflicts, or tensions between persons of different racial, ethnic, religious groups, persons with disabilities, or any other arbitrary differences. The EVHRC does this via its prevention and training programs.

EVHRC prevention efforts include programs of public information and technical assistance to assist in eliminating discriminatory practices. Education and outreach efforts assist governmental and private agencies, groups, and individuals in reducing community tensions and preventing conflict. The EVHRC educates the community via radio, billboards, and other media opportunities. In conversation with the Executive Director of the EVHRC, one of the biggest obstacles to fair housing is the lack of knowledge of the law and failure to realize how the actions taken violate the Fair Housing Act. It is important that the community understand the historical backdrop of the Fair Housing Act and the reason to continue the work.

EVHRC also provides training on local, state and federal fair housing laws. The goal of the training is to increase compliance with civil rights laws and promote respect for human rights. Each year, the EVHRC hosts an annual Fair Housing Summit. Approximately 100 people attend the summit each year, representing a cross-section of the community, but mostly housing providers. The summit includes sessions with experts from across the country to speak about various topics on fair housing, including, but not limited to:

- Housing access,
- Applicant inquiries – what can be asked and what cannot be asked,
- Fair housing for persons with disabilities,
- Sexual harassment and fair housing; and
- Examining racial wealth gaps.

The ***Fair Housing Center of Central Indiana (FHCCI)*** also serves as a resource for fair housing information. The Education Program provides education programs and outreach activities to increase fair housing knowledge by housing consumers, housing providers, and housing related services as well as barriers or challenges to housing equity and opportunity. The FHCCI website provides information on a wide range of topics. FHCCI also hosts a state-wide conference each April on a variety of topics related to housing law and discrimination. The conference was conducted in a virtual format in April 2024, providing easy access for persons and interested parties not located in Central Indiana.

## Fair Housing Studies

The Inclusive Communities Program of the Fair Housing Center of Central Indiana engages in neighborhood stabilization and community investment work; combats systemic factors impacting housing choice; advocates for strong fair housing planning; brings awareness of market forces impacting housing consumers; and offers activities and programs to assist persons, neighborhoods, and communities who have been impacted by inequities, disinvestment, or unequal housing opportunity. Below are some summaries from studies produced by the FHCCI that examine housing information and its impact state-wide, including Evansville/Vanderburgh County. The summaries included suggested goals to address fair housing, which have been included in the Fair Housing Goals and Priorities section of this document.

### **The State of Fair Housing in Indiana Report – Our Changing Neighborhoods: The Impact of Investors, Foreclosures, and Mortgage Lending**

Becoming a homeowner has been challenging for low- and moderate-income residents. Homeownership has decreased 14% for neighborhoods of color and about 4% for white neighborhoods. Displacement and gentrification then take effect. Gentrification happens in African American neighborhoods and is mostly seen in historically African American neighborhoods. Homebuyers that have a high income and are mostly White, increasing investor purchases and a huge increase in home prices lead to gentrification. Once the costs of these homes increase it becomes difficult for residents to maintain the home they

already live in and even to purchase a home. They may become displaced and then must deal with the difficulty of finding affordable housing. Investors contribute to the decline in homeownership as well. They will buy several properties that are in foreclosure, renovate them and rent them out for a high price. There are several neighborhoods that contain mostly homes for rent instead of having affordable homes to purchase. Homeowners may face foreclosure due to not being able to pay their mortgage. They are then forced to foreclose.

Mortgage lending plays a significant role in homeownership. There is still concern regarding the disparities in loan approval. Minorities such as African American and Hispanic people have a lesser chance of receiving mortgages. Different factors are needed to determine if a mortgage can be approved or denied. Both Hispanic/Latino and African American households have a harder time because of certain factors. The main factor is the credit score. It can be hard to achieve and maintain a good credit score due to lack of credit education. Some applicants that are approved may experience higher interest rates. Also, these applicants may have a low income which can be a barrier to being approved. Debt from credit cards and student loans play a factor in determining approval. These factors can affect and make it difficult for anyone who's trying to save for their initial downpayment. Overall, there is a need for lenders that have experience working with minority homebuyers and can understand the challenges that any homebuyer may face.

#### Suggested Goals from Study to Address Fair Housing Concerns:

- Support credit building classes
- Support 1<sup>st</sup> time home buying classes/workshops
- Support downpayment assistance programs
- Provide financial classes that focus on eliminating debt/budgeting
- Ensure investors are following fair housing laws
- Increase lending activity in low-to-moderate income neighborhoods
- Require developers to include affordable housing
- Protect zoning for historic businesses
- Support programs to help at-risk homeowners to avoid foreclosure
- Support homeownership programs

#### **The State of Fair Housing in Indiana Report – At What Cost? Rents, Burdens, Evictions, and Profits**

A housing crisis continues to be present in Indiana. There is a lack of affordable homes and an increase in renters. Rent has increased \$200-\$300 more per month since the pandemic. Household income has only increased an average of 4-5%, which is much less than the 20-

30% rent increase. This has led to evictions, which have increased as well. Families with more than 3 children may have a hard time finding housing within a reasonable price range based off the family's income. Renters were cost-burdened by paying 30-50% of their income to rent.

Suggested Goals from Study to Address Fair Housing Concerns:

- Help renters facing eviction by connecting them with rental assistance programs
- Limit rent increases
- Support programs for renters who need financial literacy programs to help with budgeting
- Increase availability of housing vouchers
- Support or offer flexible payment plans available

**The State of Fair Housing in Indiana Report – No Way Home: Tenant Screening Barriers to Housing**

Tenant screening can lead to the approval or denial for tenants to obtain housing based on certain barriers. There may be a minimum credit score requirement needed for rent consideration. Tenants with low credit scores may even pay a higher rent. Evictions are reported on the tenant screenings as well as eviction filings. The filings may cause tenants to be rejected for housing for years without ever having an actual eviction order. People who have a felony conviction, but it may be a misdemeanor and those who have had their record expunged face rental denials. Domestic violence survivors, black renters, women, immigrants, families with children and disabled people are denied solely based on their status. Renters may also pay high upfront costs before being able to rent a property. For example, application fees may be required when applying for housing. The fees are usually not refundable, and the tenant may be denied multiple times for different properties causing them to spend money they may not have.

Suggested Goals from Study to Address Fair Housing Concerns:

- Support access to legal aid to help renters understand their rights
- Ensure tenant screening is fair and free from discrimination
- Provide tenants information about screening results with clear explanations
- Educate landlords on fair housing laws

## Current Lawsuits, Settlements, Judgements

### National and Statewide Cases

While the FHCCI has several cases listed on its website, for the purpose of this document, the cases listed below occurred after the City published its previous Analysis of Impediments to Fair Housing (2020) and have an impact State-wide.

**Citywide Home Loans/Pierce Appraisal:** *Complaints filed with HUD in March 2021 alleging discrimination due to race and color in the appraisal and lending process. The case is currently pending.*

The FHCCI and Carlette Duffy announce the filing of fair housing complaints with the U.S. Department of Housing & Urban Development (HUD) alleging housing discrimination due to race and color in the appraisal and lending process. Ms. Duffy and the FHCCI allege in the HUD complaints that the Respondents have violated fair housing laws by allowing race and color to impact their appraisals and/or lending practices. As part of these filings, HUD will investigate to determine any violations of the law.

In March and April 2020, Ms. Duffy worked with Citywide Home Loans and the appraiser Jeffrey Pierce of Pierce Appraisal Incorporated. To her surprise, they only valued her home at \$125,000. The lender encouraged her to provide comps to challenge this low appraisal value of her home to determine if there had been mistakes made in the appraisal. Ms. Duffy purchased a market analysis for her home which concluded a possible list price of \$187,000. She provided the analysis to the lender. The lender stated they had reviewed the documentation she had provided, and the appraised amount would not change.

After her credit had recovered from the previous refinancing attempts, in October and November 2020, Ms. Duffy reached out to a new lender. This time, she did not declare her race or gender as part of the application process like she had with the previous lenders. When she was assigned an appraiser, she kept the interaction to email with no phone interaction. She took down the photos of herself and her family and removed her African American art and any books which might identify her race. She told the appraiser that she was going to be out of town and that her brother would meet the appraiser. She then had a White friend pose as her brother and meet the appraiser while she stayed away from her home. On November 4, 2020, an appraisal was conducted. About two days later, she received a copy of her appraisal which valued her home at \$259,000.

**Freedom Mortgage/Appraisal Network/Single Source:** *Complaints filed with HUD in March 2021 alleging discrimination due to race and color in the appraisal and lending process.*

In May 2021, the Fair Housing Center of Central Indiana (FHCCI) and Carlette Duffy announce the filing of fair housing complaints with the U.S. Department of Housing & Urban Development (HUD) alleging housing discrimination due to race and color in the appraisal and lending process. Ms. Duffy and the FHCCI allege in the HUD complaints that the Respondents have violated fair housing laws by allowing race and color to impact their appraisals and/or lending practices. As part of these filings, HUD will investigate to determine any violations of the law.

**Clover Group:** *Complaint filed in federal court in March 2022 alleging discrimination due to disability and design and construction accessibility. Settlement reached in August 2022.*

In March 2022, the Fair Housing Center of Central Indiana (FHCCI), along with six fellow fair housing organizations across the United States (“Plaintiffs”), announces a federal lawsuit against Clover Group and its related entities (“Defendants”), alleging violations of fair housing laws against persons with disabilities. The lawsuit was filed in the U.S. District Court for the Northern District of New York Syracuse Division.

In August, 20223, the Fair Housing Organizations Announced a \$7.1 Million Dollar Settlement of Disability Discrimination Claims Against Senior Housing Provider; Agreement Requires an Estimated \$6.3 Million to be Spent on Accessibility Improvements at 50 Properties. The settlement will improve access for persons with disabilities at 50 senior apartment buildings located across the Northeast and Midwest.

**Coolspring Estates/LaPorte Lake Properties:** *Complaint filed in federal court in March 2021 alleging discrimination due to familial status. Resolved in 2022.*

In April 2021, the Fair Housing Center of Central Indiana (FHCCI), along with a former Hoosier family, announces a federal lawsuit against LaPorte Lake Properties LLC and Coolspring Estates Apartments in Michigan City, Indiana, alleging violations of fair housing and other laws against families with children. The complaint alleges that defendant, LaPorte Lake Properties, and its property, Coolspring Estates Apartments, engaged in housing discrimination against families with children through an overly restrictive occupancy standard regardless of the size of the bedroom, local occupancy code, or HUD issued guidance.

**Fannie Mae:** *Complaint filed with HUD in May 2015 alleging discrimination in the marketing and maintenance of foreclosed properties in neighborhoods of color vs. white neighborhoods. Settlement reached in February 2022.*

In May 2015, the Fair Housing Center of Central Indiana (FHCCI) together with the National Fair Housing Alliance (NFHA) and other private fair housing organizations across the United States accused the Federal National Mortgage Association (Fannie Mae) of race and national origin discrimination. In a complaint filed with the U.S. Department of Housing & Urban Development (HUD), the civil rights groups allege that Fannie Mae fails to maintain and market bank-owned foreclosures (also known as real estate owned or REO properties) in African American and Latino neighborhoods to the same standard as in White neighborhoods, a practice that violates the federal Fair Housing Act.

In December 2016, the National Fair Housing Alliance (NFHA) and 20 local fair housing organizations from across the United States, including the Fair Housing Center of Central Indiana (FHCCI), filed a housing discrimination lawsuit against Fannie Mae in federal district court in San Francisco, California. The lawsuit alleges that Fannie Mae purposely fails to maintain its foreclosures (also known as real estate owned or “REO” properties) in middle- and working-class African American and Latino neighborhoods to the same level of quality it does for foreclosures it owns in white middle- and working-class neighborhoods. The data supporting the federal lawsuit, which includes substantial photographic evidence, shows a stark pattern of discriminatory conduct by Fannie Mae in the maintenance of its foreclosures.

In March 2018, the Judge advanced the Fair Housing Suit Against Fannie Mae and allowed fair housing advocates to move forward with claims that mortgage lender Fannie Mae systematically fails to maintain foreclosed properties in minority neighborhoods. In August 2019, the U.S. District Court for the Northern District of California largely denied Fannie Mae’s motion to dismiss the fair housing lawsuit concerning housing discrimination against communities of color. In February 2022, the Fair Housing Center of Central Indiana (FHCCI), along with the National Fair Housing Alliance (NFHA) and 19 other local fair housing organizations throughout the country, reached a landmark \$53 million agreement with Fannie Mae (formally known as the Federal National Mortgage Association) to resolve a case arising from allegations that Fannie Mae treated foreclosed homes in communities of color unfavorably. The settlement will help rebuild and strengthen communities of color in 39 metropolitan areas including Indianapolis.

**Progress Residential, et al:** *Complaint filed in federal court in November 2024 that alleges discriminatory practices against Black renters through arbitrary criminal history policies.*

In November 2024, the Fair Housing Center of Central Indiana (FHCCI) and Indianapolis, Indiana resident, Marckus Williams, filed a class action complaint against Progress Residential, the nation's largest single-family rental provider. This complaint alleges discriminatory practices perpetuated by Progress against Black renters through arbitrary criminal history policies. The lawsuit alleges that Progress enforces blanket bans on certain justice-involved applicants without assessing individual circumstances, disproportionately affecting Black applicants who are systematically overrepresented in criminal justice statistics.

## Local Cases

*Editor's Note: Due to privacy concerns, the local cases investigated have been summarized in this section, repeating a previous summary from the Fair Housing Enforcement narrative.*

In 2024, the Evansville Vanderburg County Human Relations Commission (EVHRC) received 16 new housing discrimination complaints, slightly down from the 18 housing discrimination complaints received in 2023. The basis of those new complaints, in both years, included a variety of issues: disability, race, national origin, familial status, and retaliation. The most frequently received complaints alleged discrimination due to disability and race. No complaints were received that alleged discrimination based on sexual orientation, gender identity, or ancestry. At the conclusion of 2024, three complaints remained open and under investigation. An additional four cases reached a settlement. The EVHRC found no cause for the remaining cases or did not have jurisdiction on the case.



## Fair Housing Findings

Some regulatory barriers exist at the state level, with restrictions on housing development. Some of these barriers include<sup>5</sup>:

- ***Restrictions on inclusionary zoning.*** A county or municipality may not adopt or enforce any land use or planning ordinance or regulation that has the effect of: (1) controlling rental or purchase price; or (2) requiring real property to be reserved for lease or sale to certain owners.
- ***Restrictions on occupancy limitations in rental housing.*** A county or municipality may not require the owner of privately owned real property to agree to: (1) any requirement that would have the effect of controlling rental or purchase price; or (2) the payment of a fee, in lieu of a requirement that would have the effect of controlling rental or purchase price, as a prerequisite to consideration or approval of: (A) certain permits; or (B) any primary, secondary, or revised plats.
- ***Restrictions on Housing Choice Vouchers discrimination protections.*** A county, municipality, or township from adopting an ordinance that requires or would have the effect of requiring a landlord to participate in: (1) a Section 8 program of the federal Housing Act of 1937; or (2) a similar program concerning housing. It also includes non-fair housing issues.
- ***Establishment of a State Level Building Commission.*** The State established a residential building commission (building commission) within the department of homeland security. The rule states that the building commission has exclusive jurisdiction for the review and adoption of building codes and standards that regulate the construction of dwellings.
- ***Restrictions on rental housing inspections/fees.*** The State law provides that the owner of a rental unit assessed any fee by a political subdivision pertaining to the rental unit may: (1) notify the tenants of the rental unit of the assessment of the fee; and (2) require the tenants of the rental unit to reimburse the owner for the payment of the fee. The law also requires fees regarding rental units and rental communities to be deposited in a dedicated fund to for reimbursement of costs actually incurred by the political subdivision relating to the imposition and amount of the fee. It also restricts the circumstances and conditions in which a political subdivision may require a rental unit's owner or landlord to obtain a permit.

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<sup>5</sup> Source: Fair Housing Center of Central Indiana – List of Passed Indiana Legislation Which are Barriers to Affirmatively Furthering Fair Housing. <https://www.fhcci.org/programs/public-policy/bad-bills-list/>

- ***Restrictions on emotional support animals.*** A rule that states a dwelling that is exempt from the Indiana fair housing law is not subject to the requirements applicable to emotional support animals. The rule also specifies who may use an emotional support animal, who may prescribe an emotional support animal, and when an individual may be prescribed an emotional support animal.

Housing discrimination also manifests in more subtle ways, such as systemic patterns of neglect of properties in neighborhoods of color and lack of consequence for property managers that treat people differently despite the regulatory requirements already in place. Despite the proactive measures undertaken by the City of Evansville, there are persistent issues in fair housing that remain unresolved, as reflected in the latest data and analysis. The Fair Housing Center of Central Indiana (FHCCI) continues to report significant racial disparities in foreclosure rates, with neighborhoods predominantly inhabited by Black/African American residents experiencing the highest rates of foreclosure filings.

Moreover, the analysis reveals racially and ethnically concentrated areas of poverty (R/ECAPs) which are characterized by high concentrations of minority populations facing substantial levels of poverty. These areas are significantly impacted by the lack of equitable housing opportunities and associated social and economic services, which perpetuates cycles of disadvantage and segregation. The geographic distribution of publicly supported housing often aligns with these areas, indicating a need for more integrated and comprehensive planning to ensure fair housing practices extend into all communities, particularly those most affected by poverty and segregation.

Despite the challenges, the City has several positive aspects regarding fair housing choice.

- The City of Evansville has a local enforcement agency, the Evansville Vanderburgh County Human Relations Commission (EVHRC), to address discrimination complaints, including housing.
- The Fair Housing Center of Central Indiana continues to be a primary driver in fair housing advocacy and information, advocating for the community at the state and federal levels. The education and information provided by the FHCCI is a valuable resource to central Indiana.
- The Evansville Vanderburgh Human Relations Commission and the Fair Housing Center of Central Indiana provide regular training programs and serve as advocates for fair housing choice.
- The City has made significant investment using federal formula grants in areas with high risk of fair housing violation.

HUD recognizes some barriers or factors limiting fair housing choice. Contributing factors related to specific fair housing issues in Evansville are as follows:

<b>Access to Opportunity</b>	<b>Disproportionate Housing Needs</b>	<b>Discrimination</b>	<b>Segregation</b>
Admissions and occupancy policies and procedures, including preferences in publicly supported housing	Community opposition	Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking	Community opposition
Impediments to mobility	Displacement of residents due to economic pressures		Lack of local or regional cooperation
Lack of meaningful language access	Displacement of and/or lack of housing support for victims of domestic violence, dating violence, sexual assault, and stalking	Lack of meaningful language access	Lack of private investment in specific neighborhoods
Quality of affordable housing information programs	Lack of access to opportunity due to high housing costs	Source of income discrimination	Land use and zoning laws
	Loss of Affordable Housing		
	Occupancy codes and restrictions		
	Siting selection policies, practices and decisions for publicly supported housing, including discretionary aspects of Qualified Allocation Plans and other programs		

The City of Evansville has outlined a strategic approach to address these challenges over the next five years, from 2025 to 2029. This plan includes continuing to build upon the educational, training, and technical assistance programs that have been foundational in the City's fair housing efforts. Additionally, there is a strong emphasis on enhancing enforcement against discriminatory practices and expanding access to resources that can assist residents in achieving housing stability. By integrating these strategies with broader economic and community development initiatives, Evansville aims to foster a more inclusive and equitable environment where fair housing is accessible to all, regardless of race, economic status, or neighborhood.

## Fair Housing Goals and Priorities

The City of Evansville is setting the following goals and priorities to address fair housing challenges in the community.

Impediment Found	Evansville Need	Evidence Based Action	Evansville Strategy	Agency Responsible	Evansville Actions	Timeline for Implementation
<b>Poor Housing Conditions</b>	Data Analysis found African Americans and other persons of color to have disproportionate housing needs, including housing cost burden.	Affordable Housing Initiatives	Increase Affordable Housing Supply in Evansville.	City of Evansville, Department of Metropolitan Development, coordinating with other City Departments and in partnership with Evansville Economic Partnership (E-REP)	Require developers seeking City support for CDBG or HOME funding or waivers to local regulations to include affordable housing as part of the development.  <i>Examples – waivers to zoning, tax abatement, etc.</i> Recent example of change: Dallas TX zoning idea of middle housing market	Evaluate projects for affordable housing set-asides annually, PY2025-PY2029.
<b>Poor Housing Conditions</b>	Data Analysis found African Americans and other persons of color to have disproportionate housing needs, including housing cost burden.	Community Engagement	Engage with community members, including those historically marginalized, to identify barriers and develop locally designed solutions.	City of Evansville, Department of Metropolitan Development	As part of the next housing needs assessment, possibly the Harvard/Bloomberg initiative, identify barriers to affordable housing and develop solutions to those barriers.	Complete by fiscal year 2028.

<b>Impediment Found</b>	<b>Evansville Need</b>	<b>Evidence Based Action</b>	<b>Evansville Strategy</b>	<b>Agency Responsible</b>	<b>Evansville Actions</b>	<b>Timeline for Implementation</b>
<b>Lending actions with disproportionate impact in neighborhoods of color</b>	Fair Housing Studies have found mortgage lending, investments, and other initiatives have had negative impacts/changes in neighborhoods of color.	Affordable Housing Initiatives	Increase Affordable Housing Supply	City of Evansville, Department of Metropolitan Development in partnership with CHDOs and other approved subrecipients	Provide/Fund homeownership programs, such as housing counseling and downpayment assistance.  This may include identifying partnerships with special purpose credit programs that can help communities of color.	Fund homeownership programs, prioritizing programs that affirmatively market to persons of color, three of the next five program years, PY2025-PY2029.
<b>Limited housing opportunities outside of RECAP neighborhoods</b>	The City has a history of segregation that continues to impact and influence the demographics of neighborhoods today.	Affordable Housing Initiatives	Expand housing options and promote equal access in all neighborhoods.	City of Evansville, Department of Metropolitan Development, in partnership with CHDOs and approved housing developers.	Applications for funding from the City should be evaluated on the project's ability to reduce segregation and affirmatively market affordable housing.  Prioritize projects that address the needs of the RECAP areas and provide rental opportunities outside of the RECAP areas.	Evaluate City funded programs on an annual basis for affirmative marketing plans.  Fund one affordable housing project outside of a RECAP area by PY2029.
<b>Limited housing opportunities outside of RECAP neighborhoods</b>	The publicly assisted housing analysis found concentration of housing choice vouchers in neighborhoods of color	Improve access to healthy neighborhoods.	Provide incentives for landlords to accept housing choice vouchers or other publicly funded rental assistance programs.	The Housing Authority of the City of Evansville.	Develop a landlord mitigation fund to encourage the acceptance of housing choice vouchers by landlords.	Have mitigation fund developed and offer first supports to landlords by PY2029.

<b>Impediment Found</b>	<b>Evansville Need</b>	<b>Evidence Based Action</b>	<b>Evansville Strategy</b>	<b>Agency Responsible</b>	<b>Evansville Actions</b>	<b>Timeline for Implementation</b>
<b>Training needed for landlords and providers</b>	Increase awareness for landlords and housing providers regarding fair housing laws and practices	Protect people from discrimination by landlords, sellers, and other housing providers.	Reduce discrimination	Evansville-Vanderburgh County Human Relations Commission	<p>Support legal organizations and City landlord registration that can assist with landlord/tenant relations.</p> <p>Provide education specifically targeted for apartment associations and landlords.</p>	<p>Fund tenant/landlord mediation, particularly legal services, annually, PY2025-PY2029.</p> <p>Develop and host education programs specific to landlords and apartment associations. Host 2 programs between PY2026 and PY2029.</p>
<b>Lack of knowledge about fair housing rights and the process for reporting housing discrimination</b>	<p>People are generally unaware of fair housing and how to file housing discrimination cases.</p> <p>Fair housing advocates have identified a need for education and outreach.</p>	Support Fair Housing Organizations	Provide funding and resources to fair housing and legal aid groups that provide training and education to affected individuals.	Evansville-Vanderburgh County Human Relations Commission	The Human Relations Commission should continue marketing outreach to community and public housing residents, including how to file discrimination grievances pertaining to housing.	Distribute materials on fair housing and rights of individuals to places where marginalized communities gather, such as churches, grocery stores, libraries, etc. Annually, PY2025-PY2029.

<b>Impediment Found</b>	<b>Evansville Need</b>	<b>Evidence Based Action</b>	<b>Evansville Strategy</b>	<b>Agency Responsible</b>	<b>Evansville Actions</b>	<b>Timeline for Implementation</b>
<b>Lack of knowledge about fair housing rights and the process for reporting housing discrimination</b>	People in public housing are generally unaware of fair housing and how to file housing discrimination cases.	Collaborate with Fair Housing Organizations	Address tenant knowledge on fair housing.	Evansville Housing Agency	Establish a rental/tenant council for users of vouchers or residents of RAD properties to learn their fair housing rights. This could expand to offer tenant right programs for other renters in the community.	Develop a tenant council and education program by PY2026 and offer annual trainings PY2026 – PY2029.
<b>Lack of knowledge about fair housing rights, fair housing discrimination and the process for reporting housing discrimination</b>	During the public input process, the survey and public hearing demonstrated a lack of knowledge among the public but also a lack of trust of City departments including the local housing authority.	Collaboration and Coalition Building	Build and foster collaboration and coalitions among government leaders, community organizations and individuals to advance fair housing.	City of Evansville, Department of Metropolitan Development	Bring new groups to fair housing work, including public health agencies, education groups, small businesses, banking and finance, City parks and recreation department, and other supportive services.	Develop a fair housing coalition that can align the goals of Fair Housing with other neighborhood and organization strategic plans.  The coalition should be formed by PY2026 and meet semi-annually each year afterwards.

<b>Impediment Found</b>	<b>Evansville Need</b>	<b>Evidence Based Action</b>	<b>Evansville Strategy</b>	<b>Agency Responsible</b>	<b>Evansville Actions</b>	<b>Timeline for Implementation</b>
<b>Lack of knowledge about fair housing rights, fair housing discrimination and the process for reporting housing discrimination</b>	Fair cases in Indiana have found fair housing violations in home appraisals. This may also be found in Evansville.	Support Fair Housing Organizations	Greater education is required of professionals in the real estate community and understanding the impact of their work.	Evansville-Vanderburgh County Human Relations Commission	<p>Educate insurance agents, realtors, persons – track the attendees of the conference and education seminars (HRC), track outreach efforts .</p> <p>Provide education to locally elected officials about fair housing.</p>	<p>Develop and host education programs specific to the home appraisal and other real estate industry professionals. Host 2 programs between PY2026 and PY2029.</p> <p>Identify real estate appraisal companies and banks who work in the community for education efforts by PY2026.</p>
<b>Regulatory/zoning barriers</b>	The State of Indiana General Assembly has made several tools illegal for local governments to pursue, some include inclusionary zoning and source of income as a protected class.	Collaboration and Coalition Building	Build and foster collaboration and coalitions among government leaders, community organizations and individuals to advance fair housing.	City of Evansville, Department of Metropolitan Development in collaboration with other City Departments and the Evansville-Vanderburgh County Human Relations Commission	<p>Provide education to locally elected officials about fair housing.</p> <p>Partner with local advocacy groups during the general assembly period at the State level to advocate for fair housing.</p>	Fund annual education seminars, PY2025-PY2029.



Impediment Found	Evansville Need	Evidence Based Action	Evansville Strategy	Agency Responsible	Evansville Actions	Timeline for Implementation
<b>Regulatory/zoning barriers</b>	Fair Housing Studies have found mortgage lending, investments and other initiatives have had negative impacts/changes in neighborhoods with higher percentages of persons identifying as non-White.	Collaboration and Coalition Building	Build and foster collaboration and coalitions among government leaders, community organizations and individuals to advance fair housing.	City of Evansville, Department of Metropolitan Development	<p>Improve access to opportunity, including improving zoning protection for historic businesses.</p> <p>With the new TIF district on the Southeast side offering incentives for new investment areas, the City needs to support long-term businesses already in place to remain in the area.</p>	<p>Fund programs for small businesses and micro enterprises in neighborhoods of color, annually. The City's NRSA designation will allow flexibility for funding in PY2025-PY2029.</p> <p>Develop a toolbox for existing businesses to remain in areas once investments begin in a community, offsetting negative impacts of gentrification. Complete by PY2027.</p>

<b>Impediment Found</b>	<b>Evansville Need</b>	<b>Evidence Based Action</b>	<b>Evansville Strategy</b>	<b>Agency Responsible</b>	<b>Evansville Actions</b>	<b>Timeline for Implementation</b>
<b>Disproportionate Needs have been Identified in Neighborhoods of Color</b>	The City has a number of initiatives, including a Promise Zone and Promise Neighborhood, along with a Neighborhood Revitalization Strategy Area. These initiatives align with areas of historical segregation and greater housing needs.	Improve access to healthy neighborhoods.	<p>Build on the initiatives already in place and support development/investment in RECAP areas.</p> <p>As part of annual funding process, include outreach for a project that would positively impact a community that is a R/ECAP neighborhood or a low to moderate income neighborhood.</p>	City of Evansville, Department of Metropolitan Development	Fund or support need of place-based investments in RE/CAP Areas and other neighborhoods with history of segregation.	Financially support at least two projects over the next five years, PY2025-PY2029.

# **2025-2029 Housing Equity Plan**

## **Appendix A**

### **Public Survey**



## Fair Housing Survey

### Section 1: Demographic Information

**The City of Evansville is conducting Fair Housing Survey to hear about your experience with housing discrimination issues and concerns. Your responses will allow us to better understand who is responding to our survey and who is experiencing fair housing discrimination. Responses are anonymous and will be summarized and individual responses will not be reported in any way. Thank you!**

\* 1. Are you a resident of Evansville or Vanderburgh County?

☐ Yes

☐ No

2. How do you identify yourself?

☐ American Indian or Alaska Native

☐ Asian or Asian American

☐ Black or African American

☐ Hispanic or Latino

☐ Middle Eastern or North African

☐ Native Hawaiian or other Pacific Islander

☐ White

☐ Another Race (please specify)

3. Do you rent or own your home?

☐ Rent

☐ Own

4. What is your age:

- ☐ 18-24 years
- ☐ 25-34 years
- ☐ 35-44 years
- ☐ 45-54 years
- ☐ 55-64 years
- ☐ 65+ years

5. Please select all that may apply to you.

- ☐ Person living with a disability.
- ☐ Person who has experienced homelessness sometime in the past.
- ☐ Person who has experienced an eviction or been forced to move.
- ☐ Person who has experienced domestic violence.
- ☐ Single parent household.
- ☐ Identify as a member of LGBTQ+ community.
- ☐ Elderly or person over the age of 62.

6. Do you have children under the age of 18 years old in your home?

- ☐ Yes
- ☐ No



## Fair Housing Survey

### Section 2

**Federal and State Fair Housing laws prohibit discrimination in all aspects of housing, including home sales, rentals, housing policies and financing. Each resident is entitled to equal access to housing opportunities regardless of race, color, religion, sex, national origin, disability/medical conditions, familial status, marital status, age, ancestry, sexual orientation, gender identity, gender expression, source of income, or any other arbitrary reason.**

7. How much do you know about Fair Housing Laws including State of Indiana Fair Housing Law?

- ☐ Very Knowledgeable
- ☐ Somewhat Knowledgeable
- ☐ Not Knowledgeable

8. Have you or anyone you know ever experienced housing discrimination?

- ☐ Yes, I have.
- ☐ Yes, a person I know has.
- ☐ No.

9. If yes, who do you believe discriminated against you or the person you know? Check all that apply.

- ☐ Landlord/ Rental Property Manager
- ☐ Seller of housing unit
- ☐ Loan officer/ Mortgage Lender
- ☐ Condominium/ Homeowner's Association
- ☐ Real Estate Agent
- ☐ Appraiser of a housing unit
- ☐ Insurance Company
- ☐ Municipal employee/ Government Staff
- ☐ Other (please specify)

10. Where did the act of discrimination occur? Check all that apply.

- ☐ Housing unit for sale
- ☐ Housing unit for rent
- ☐ Apartment Complex
- ☐ Condo/Townhome Development
- ☐ Single-Family Neighborhood
- ☐ Public or Subsidized Housing Project
- ☐ Mobile home Park
- ☐ When Applying for City/County Programs
- ☐ Lending Institution
- ☐ City Office
- ☐ Other (please specify)

11. How were you discriminated? Check all that apply.

- ☐ Not shown Apartment
- ☐ Higher Rent
- ☐ Higher Security Deposit
- ☐ Provided/Shown Different Housing Services or Facilities than Advertised
- ☐ Delayed Repairs or Repairs Not Made
- ☐ Service/ Support Animal Deposit Charged
- ☐ Other (please specify)

12. What do you believe was the basis for the discrimination you or the person you know experienced?

- ☐ Race
- ☐ Color
- ☐ Religion
- ☐ Age
- ☐ Gender
- ☐ National Origin
- ☐ Disability/Medical Conditions
- ☐ Sexual Orientation
- ☐ Poor English Language Skills
- ☐ Citizenship Status
- ☐ Level of Income
- ☐ Source of Income (e.g., welfare, unemployment insurance, Housing Choice/Section 8 Voucher)
- ☐ Family Status (e.g., single parent with children, family with children or expecting a child)
- ☐ Other (please specify)

13. Rate the supply of affordable housing from low to high for the following populations:

	Low: Supply Not Sufficient to Meet the Need	Medium: Supply Sufficient to Meet the Need	High: Supply Exceeds the Need
All residents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Disabled residents.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Senior citizens.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residents with children.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residents living in poverty.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>





## Fair Housing Survey

### Section 3

**The City of Evansville wants to know more about your knowledge on where to report housing discrimination and the ease of reporting housing discrimination.**

14. If you believe you have been discriminated against, have you reported the incident?

☐ Yes

☐ No

15. If Yes, who did you report the incident to?

☐ Complain to the individual/organization that discriminated against me

☐ Contact City offices

☐ Contact my elected municipal representative

☐ Contact a local fair housing organization

☐ Contact US Department of Housing and Urban Development or HUD

☐ Contact a private attorney

☐ Contact the City Attorney

☐ Contact the State Attorney General

☐ Contact State fair housing organization

16. If no, why?

☐ Don't Know Where to Report

☐ Too Much Trouble

☐ Don't Believe it Makes Any Difference

☐ Afraid of Retaliation

☐ Other (please specify)

17. If you reported the complaint, what is the status?

- ☐ Unresolved
- ☐ Resolved via Mediation
- ☐ Unresolved, Pending Resolution
- ☐ In Litigation
- ☐ Other (please specify)

18. Do you think adequate information regarding fair housing or social services is provided by the city?

- ☐ Yes
- ☐ No

19. If YES, how effective do you think are current fair housing laws, programs and enforcement mechanism?

- ☐ Extremely effective
- ☐ Somewhat effective
- ☐ Not effective

20. What are the most effective ways your local government can inform you about your fair housing right and/ or responsibilities?

- ☐ Public Meetings
- ☐ Fair Housing Trainings
- ☐ Information in Public Libraries and City Hall
- ☐ Television Advertisements and Announcements
- ☐ Radio Advertisements and Announcements
- ☐ Social Media Posts
- ☐ Information on the City Website
- ☐ Other (please specify)

## Sección 1: Demografía

**La Ciudad de Evansville está llevando a cabo una Encuesta de Vivienda Justa para conocer su experiencia con problemas y preocupaciones relacionados con la discriminación en el acceso a la vivienda. La encuesta es anónima, por lo que le pedimos que sea honesto y detallado en sus respuestas. Sus respuestas nos ayudarán a servir mejor a la comunidad. Las respuestas son anónimas, se resumirán y no se informará de ninguna manera sobre respuestas individuales. ¡Gracias!**

\* 1. ¿Es usted residente de Evansville o del condado de Vanderburgh?

☐ Sí

☐ No

2. Categorías raciales (seleccione solo una)

☐ Nativo Americano

☐ Asiático

☐ Negro/Afroamericano

☐ Hispano o Latino

☐ Nativo de Hawai/de otras islas del Pacífico

☐ Blanco

☐ Otro multirracial

3. ¿Es usted propietario o alquila su vivienda?

☐ Alquiler

☐ Propietario

4. Edad:

☐ 18-24 años

☐ 25-34 años

☐ 35-44 años

☐ 45-54 años

☐ 55-64 años

☐ 65+ años

5. Marque todas las opciones que correspondan a su situación.

- ☐ Persona con alguna discapacidad
- ☐ Persona que ha enfrentado la falta de vivienda en el pasado.
- ☐ Persona que ha sido desalojada o forzada a cambiar de residencia.
- ☐ Persona que ha sido víctima de violencia doméstica.
- ☐ Hogar solamente con un padre o una madre.
- ☐ Se identifica como parte de la comunidad LGBTQ+.
- ☐ Persona mayor de 62 años o anciana.

6. ¿Tiene hijos menores de 18 años en su hogar?

- ☐ Sí
- ☐ No

## Sección 2

**Las leyes federales y estatales de Vivienda Justa prohíben la discriminación en todos los aspectos relacionados con la vivienda, como la venta, el alquiler, las políticas de vivienda y la financiación. Cada residente tiene derecho a un acceso equitativo a oportunidades de vivienda, independientemente de su raza, color, religión, género, origen nacional, discapacidad o condiciones médicas, estado familiar, estado civil, edad, ascendencia, orientación sexual, identidad o expresión de género, fuente de ingresos u otra razón arbitraria.**

7. ¿Qué nivel de conocimiento tiene sobre las Leyes de Vivienda Justa, incluido la Ley de Vivienda Justa del Estado de Indiana?

- ☐ Muy bien informado
- ☐ Algo informado
- ☐ Sin conocimientos

8. ¿Ha sido víctima alguna vez, usted o alguien que conozca, de discriminación en materia de vivienda?

- ☐ Sí, lo he sufrido.
- ☐ Sí, una persona que conozco lo ha sufrido.
- ☐ No.

9. Si respondió que sí, ¿quién considera que lo discriminó a usted o a la persona que conoce? Marque todas las opciones que correspondan.

- ☐ Propietario/Administrador de propiedades de alquiler
- ☐ Vendedor de la vivienda
- ☐ Agente de préstamos/ Prestamista hipotecario
- ☐ Condominio/Asociación de propietarios
- ☐ Agente inmobiliario
- ☐ Compañía de seguros
- ☐ Empleado municipal/ Personal del gobierno
- ☐ Otro, por favor especifique

10. ¿Dónde ocurrió el acto de discriminación? Marque todas las opciones que correspondan.

- ☐ Unidad de vivienda en venta
- ☐ Unidad de vivienda en alquiler
- ☐ Complejo de apartamentos
- ☐ Desarrollo de condominios/complejo residencial
- ☐ Vecindario unifamiliar
- ☐ Proyecto de vivienda pública o subsidiada
- ☐ Parque de casas rodantes
- ☐ Al solicitar programas de la ciuda/condado
- ☐ Institución crediticia
- ☐ Oficina municipal
- ☐ Otro, por favor especifique

11. ¿Cómo se produjo la discriminación? Marque todas las opciones que correspondan.

- ☐ No se le mostró el apartamento
- ☐ Alquiler más caro
- ☐ Depósito de seguridad más alto
- ☐ Servicios o instalaciones de vivienda diferentes
- ☐ Reparaciones retrasadas o no realizadas
- ☐ Cargos adicionales por animales de servicio o apoyo
- ☐ Otro, por favor especifique

12. ¿Cuál cree que fue el motivo de la discriminación que usted o la persona que conoce sufrieron?

- ☐ Raza
- ☐ Color
- ☐ Religión
- ☐ Edad
- ☐ Género
- ☐ Nacionalidad
- ☐ Discapacidad/ Condiciones médicas
- ☐ Orientación sexual
- ☐ Poco dominio del inglés
- ☐ Ciudadanía
- ☐ Nivel de ingresos
- ☐ Fuente de ingresos (por ejemplo, asistencia social, seguro de desempleo, bono de elección de vivienda/artículo 8)
- ☐ Situación familiar (por ejemplo, padre soltero con hijos, familia con hijos o esperando un hijo)
- ☐ Otros, por favor especifique.

13. Califique la disponibilidad de viviendas asequibles de baja a alta para las siguientes categorías de población:

	Bajo: La oferta no es suficiente para satisfacer las nece	Medio: Oferta suficiente para satisfacer la necesidad	Alto: la oferta supera la necesidad
Todos los residentes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes con discapacidades	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ciudadanos de la tercera edad	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes con niños	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Residentes que viven en la pobreza	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

### Sección 3

**La Ciudad de Evansville está interesada en saber cuánto sabe usted sobre dónde reportar la discriminación en la vivienda y cuán sencillo le resulta hacerlo.**

14. Si considera que ha sido víctima de discriminación, ¿ha denunciado el incidente?

- ☐ Sí
- ☐ No

15. En caso de que la respuesta sea SÍ, ¿a quién reportó el incidente?

- ☐ Presenté una queja ante la persona u organización que me discriminó
- ☐ Contacté a las oficinas municipales
- ☐ Contacté a mi representante del municipal electo
- ☐ Contacté a una organización local de vivienda justa
- ☐ Contacté con el Departamento de Vivienda y Desarrollo Urbano de los Estados Unidos (HUD)
- ☐ Contacté con un abogado privado
- ☐ Contacté con el fiscal municipal
- ☐ Contacté con el Fiscal General del Estado

16. En caso de que la respuesta sea NO, ¿por qué?

- ☐ No sé dónde presentar la denuncia
- ☐ Demasiadas complicaciones
- ☐ No creo que haga ninguna diferencia
- ☐ Miedo a las represalias
- ☐ Otro, por favor especifique.

17. Si denunció la queja, ¿cuál es el estado actual?

- ☐ Sin resolver
- ☐ Resuelto mediante mediación
- ☐ Sin resolver, pendiente de resolución
- ☐ En litigio
- ☐ Otro, por favor especifique.

18. ¿Cree que la ciudad ofrece información adecuada sobre vivienda justa o servicios sociales?

- ☐ Sí
- ☐ No



# **2025-2029 Housing Equity Plan**

## **Appendix B**

### **Public Survey Results**

# Fair Housing Survey

Tuesday, February 04, 2025

Powered by  SurveyMonkey®

**324**

Total Responses

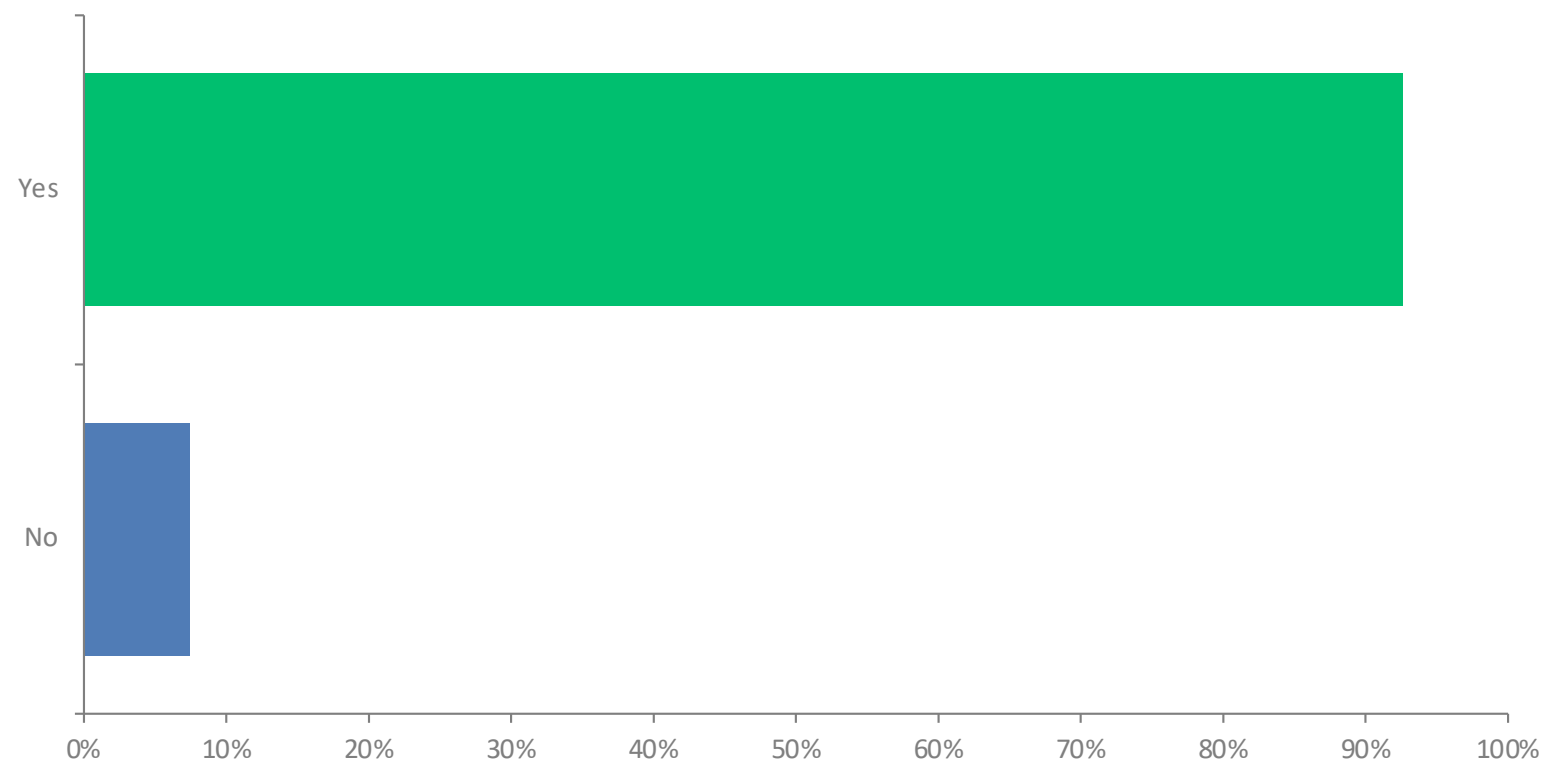
Date Created: Friday, September 06, 2024

Complete Responses: 324

Powered by  SurveyMonkey®

# Q1: Are you a resident of Evansville or Vanderburgh County?

Answered: 324 Skipped: 0



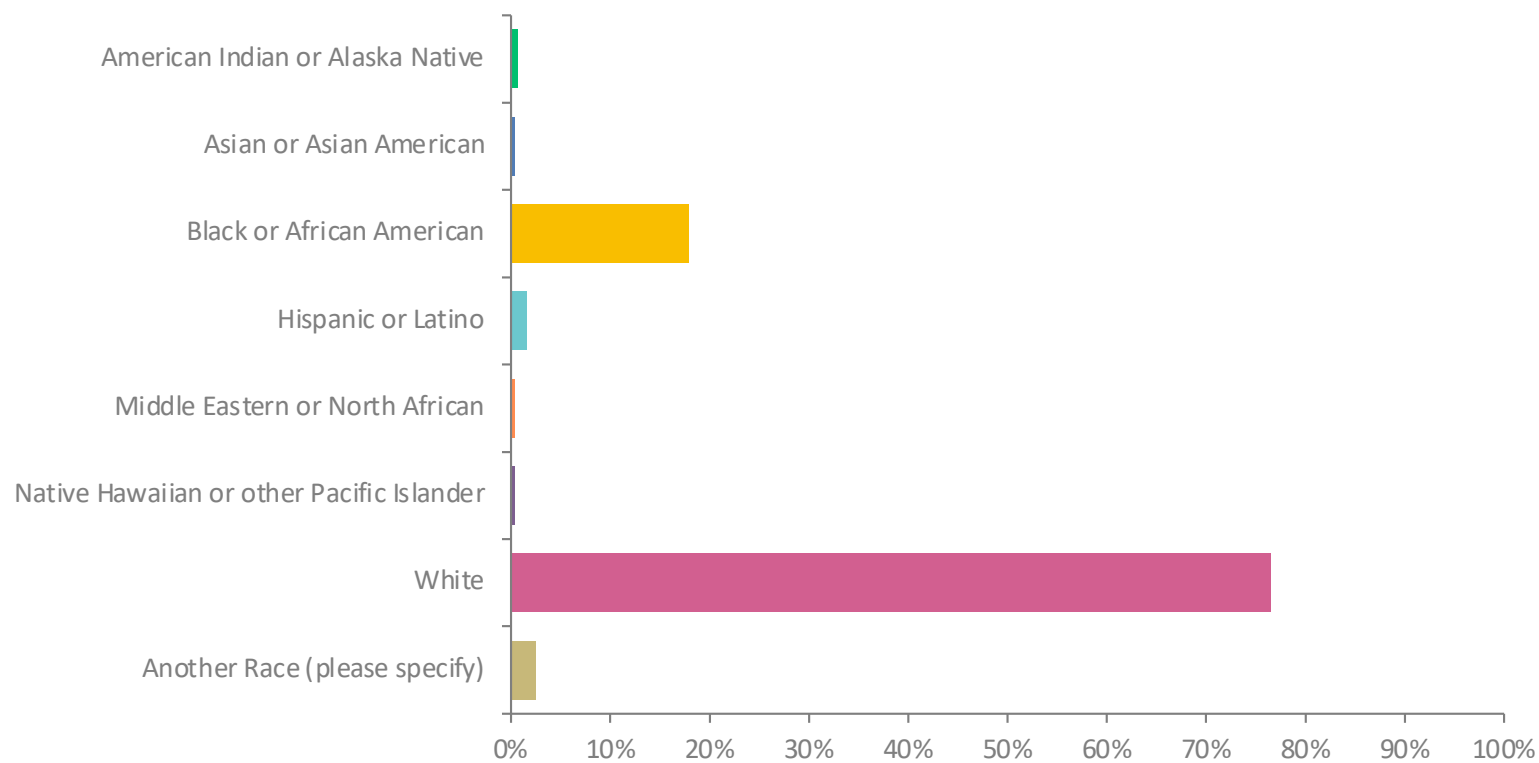
# Q1: Are you a resident of Evansville or Vanderburgh County?

Answered: 324 Skipped: 0

ANSWER CHOICES	RESPONSES	
Yes	92.59%	300
No	7.41%	24
TOTAL		324

## Q2: How do you identify yourself?

Answered: 319 Skipped: 5



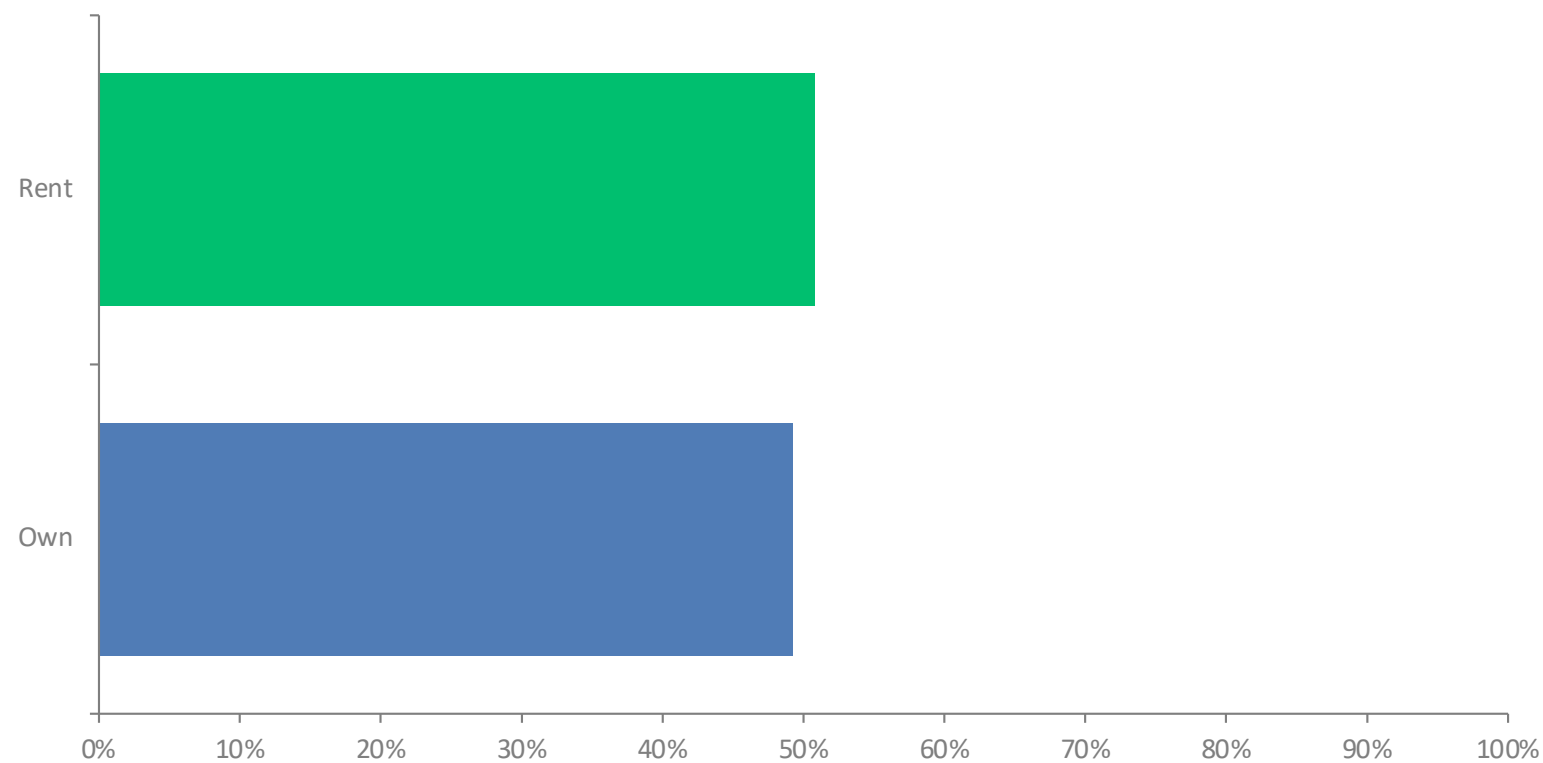
## Q2: How do you identify yourself?

Answered: 319   Skipped: 5

ANSWER CHOICES	RESPONSES	
American Indian or Alaska Native	0.63%	2
Asian or Asian American	0.31%	1
Black or African American	17.87%	57
Hispanic or Latino	1.57%	5
Middle Eastern or North African	0.31%	1
Native Hawaiian or other Pacific Islander	0.31%	1
White	76.49%	244
Another Race (please specify)	2.51%	8
TOTAL		319

# Q3: Do you rent or own your home?

Answered: 315 Skipped: 9





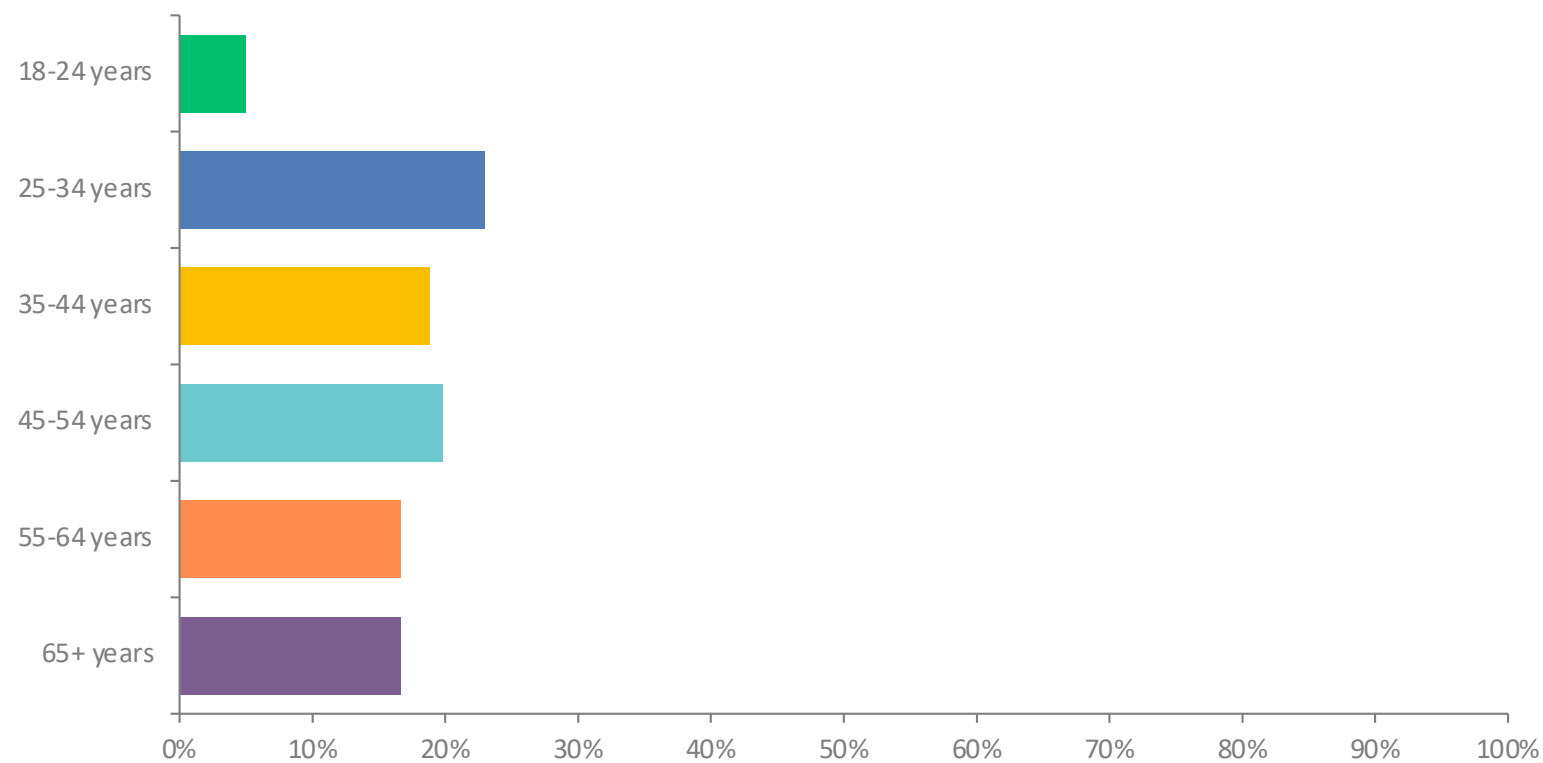
### Q3: Do you rent or own your home?

Answered: 315   Skipped: 9

ANSWER CHOICES	RESPONSES	
Rent	50.79%	160
Own	49.21%	155
TOTAL		315

# Q4: What is your age:

Answered: 318 Skipped: 6



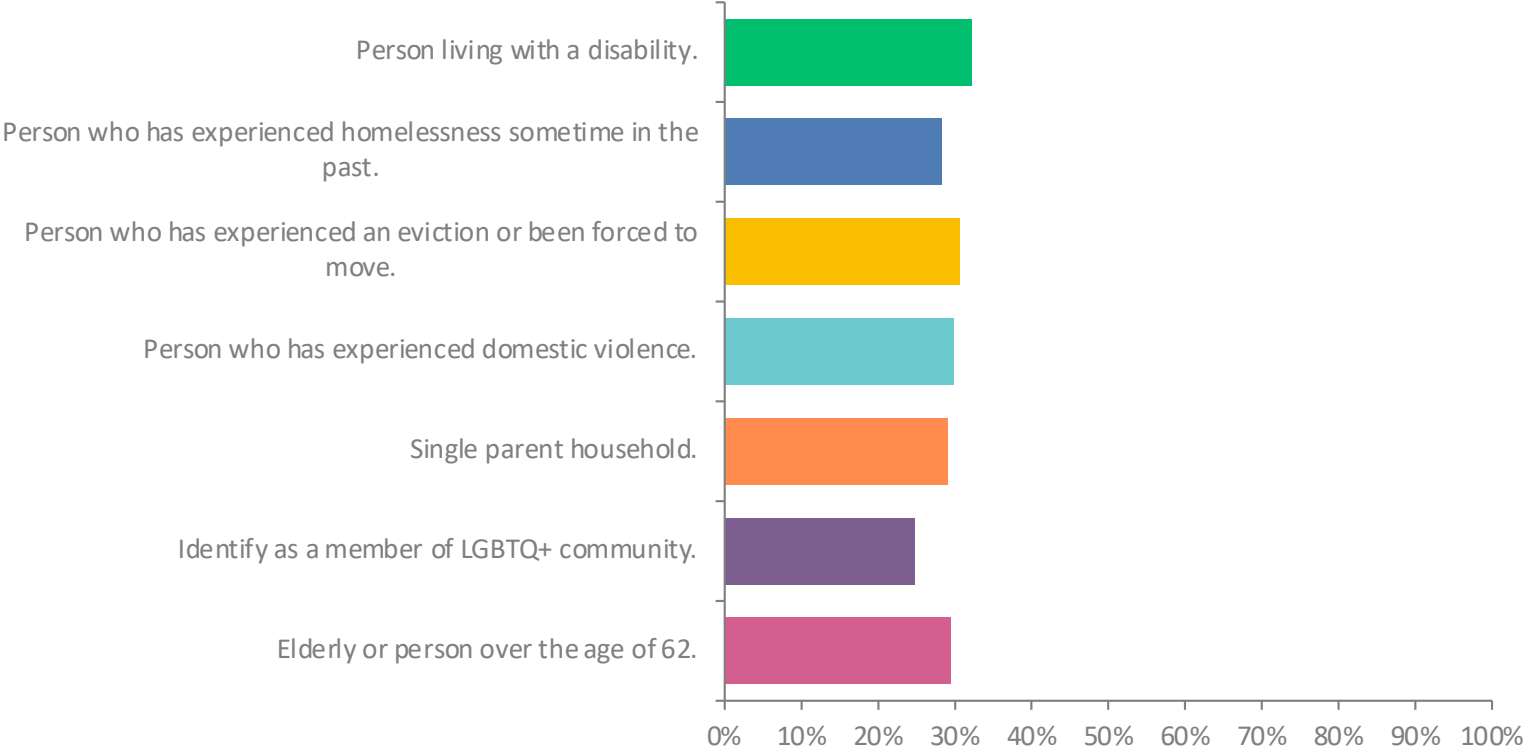
# Q4: What is your age:

Answered: 318   Skipped: 6

ANSWER CHOICES	RESPONSES	
18-24 years	5.03%	16
25-34 years	22.96%	73
35-44 years	18.87%	60
45-54 years	19.81%	63
55-64 years	16.67%	53
65+ years	16.67%	53
TOTAL		318

Q5: Please select all that may apply to you.

Answered: 255 Skipped: 69



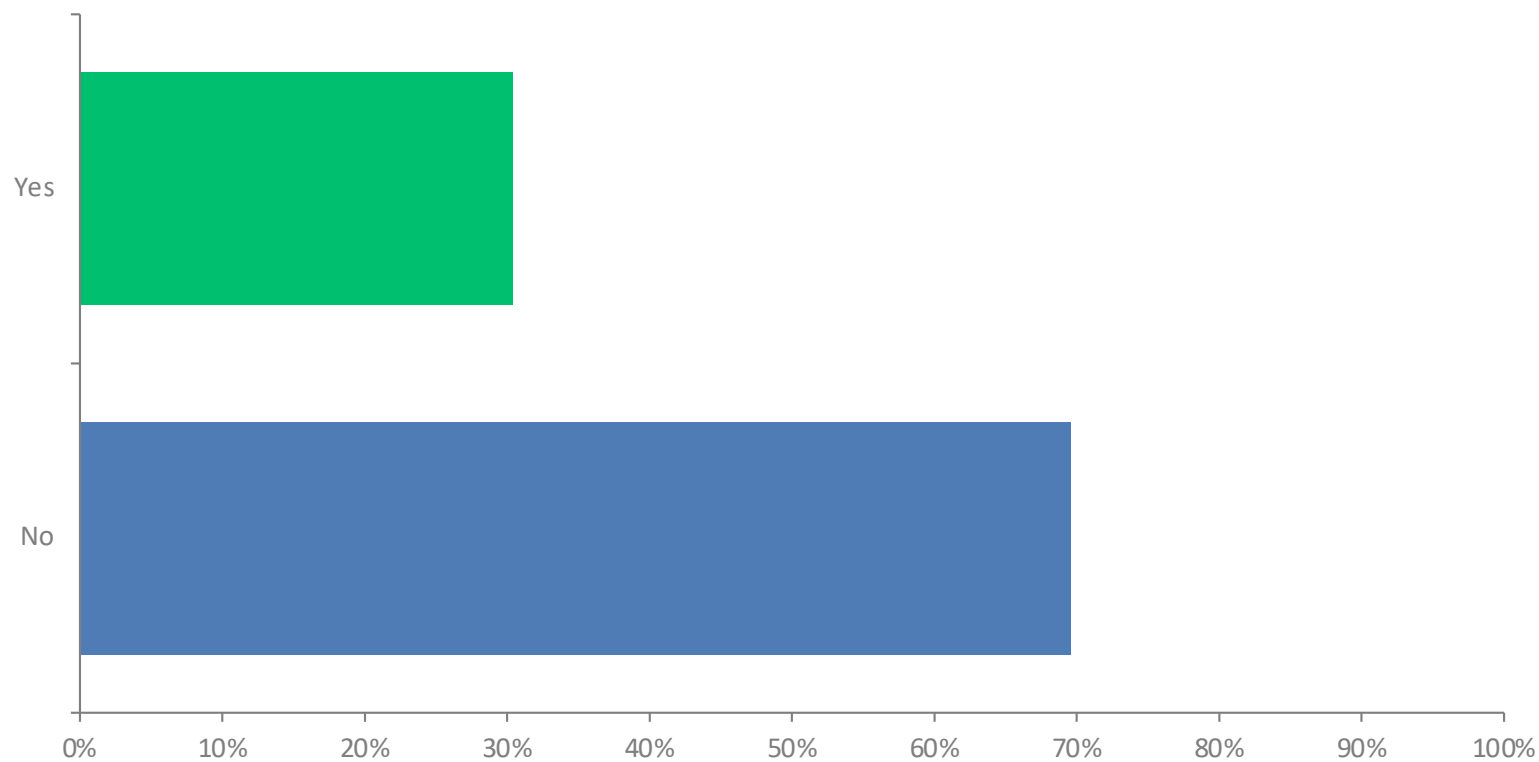
Q5: Please select all that may apply to you.

Answered: 255 Skipped: 69

ANSWER CHOICES	RESPONSES	
Person living with a disability.	32.16%	82
Person who has experienced homelessness sometime in the past.	28.24%	72
Person who has experienced an eviction or been forced to move.	30.59%	78
Person who has experienced domestic violence.	29.80%	76
Single parent household.	29.02%	74
Identify as a member of LGBTQ+ community.	24.71%	63
Elderly or person over the age of 62.	29.41%	75
TOTAL		520

# Q6: Do you have children under the age of 18 years old in your home?

Answered: 319 Skipped: 5



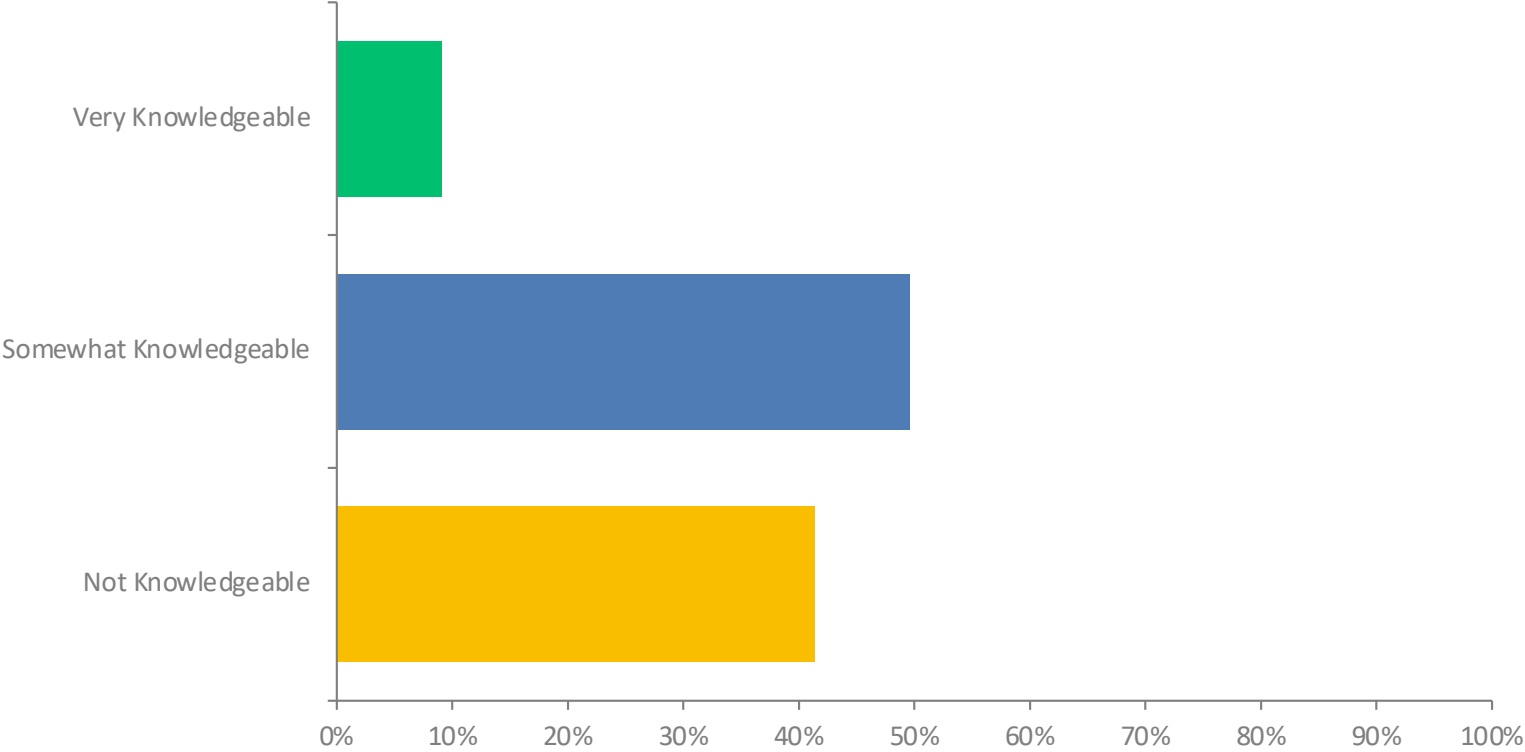
## Q6: Do you have children under the age of 18 years old in your home?

Answered: 319 Skipped: 5

ANSWER CHOICES	RESPONSES	
Yes	30.41%	97
No	69.59%	222
TOTAL		319

# Q7: How much do you know about Fair Housing Laws including State of Indiana Fair Housing Law?

Answered: 232 Skipped: 92





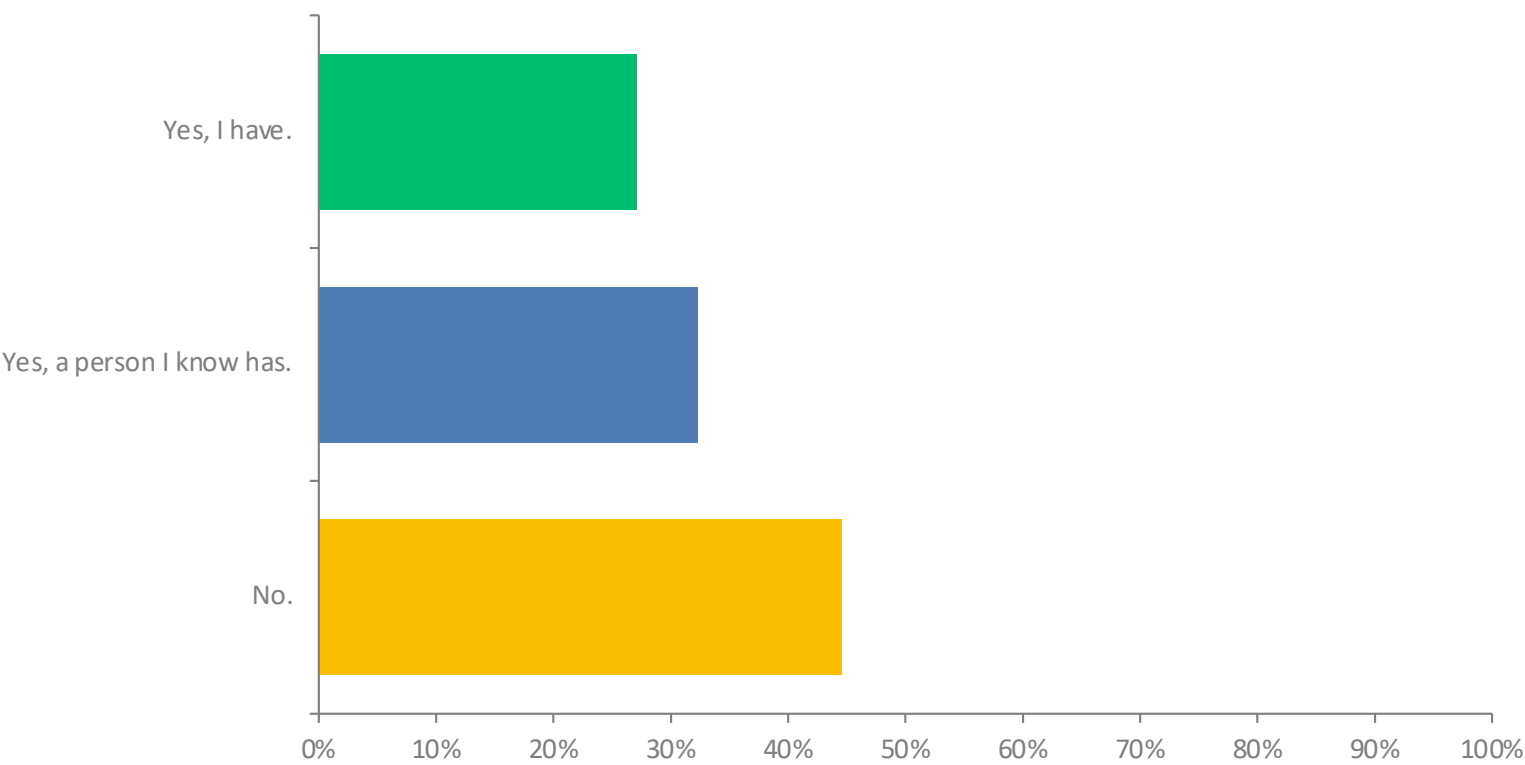
# Q7: How much do you know about Fair Housing Laws including State of Indiana Fair Housing Law?

Answered: 232 Skipped: 92

ANSWER CHOICES	RESPONSES	
Very Knowledgeable	9.05%	21
Somewhat Knowledgeable	49.57%	115
Not Knowledgeable	41.38%	96
TOTAL		232

# Q8: Have your or anyone you know ever experienced housing discrimination?

Answered: 229 Skipped: 95



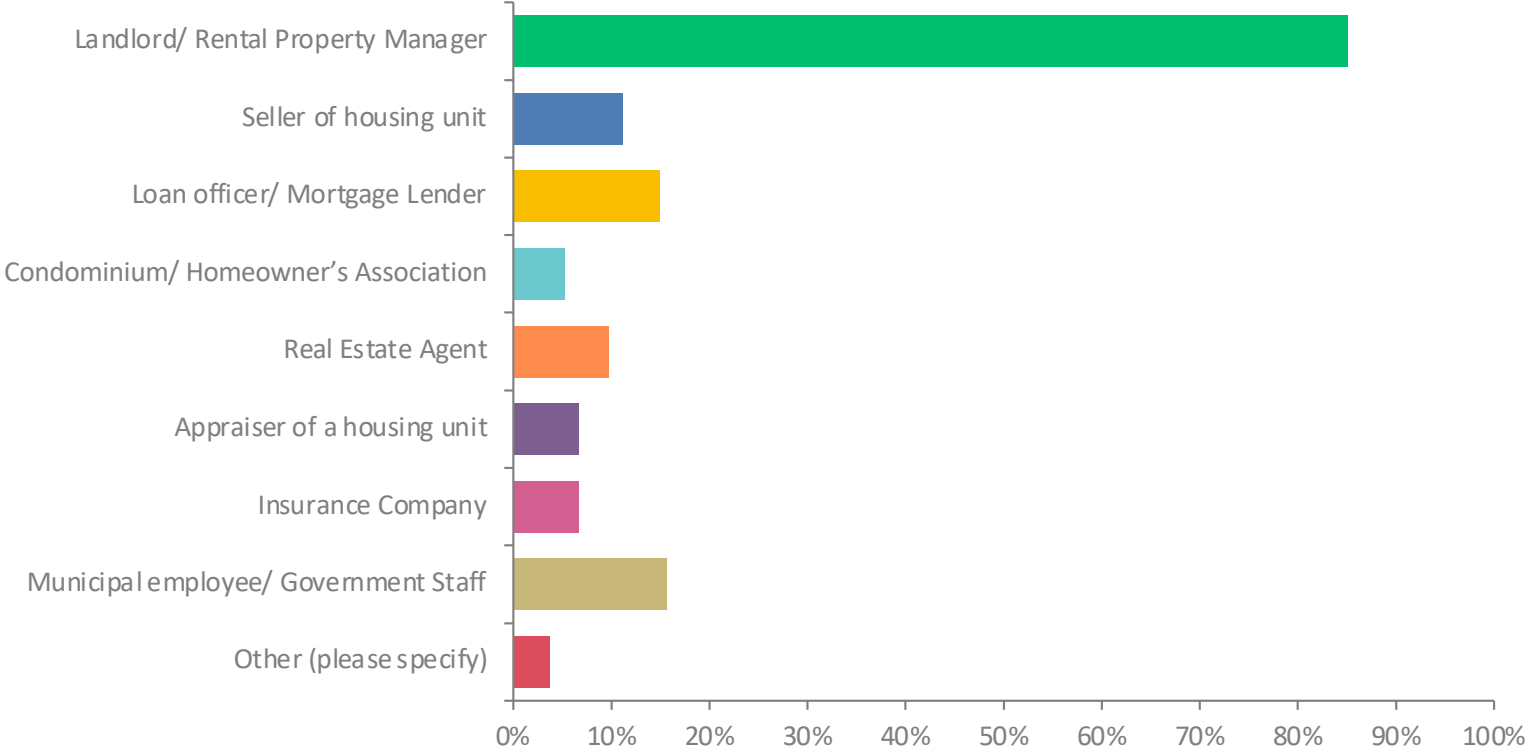
# Q8: Have your or anyone you know ever experienced housing discrimination?

Answered: 229 Skipped: 95

ANSWER CHOICES	RESPONSES	
Yes, I have.	27.07%	62
Yes, a person I know has.	32.31%	74
No.	44.54%	102
TOTAL		238

**Q9: If yes, who do you believe discriminated against you or the person you know? Check all that apply.**

Answered: 134 Skipped: 190



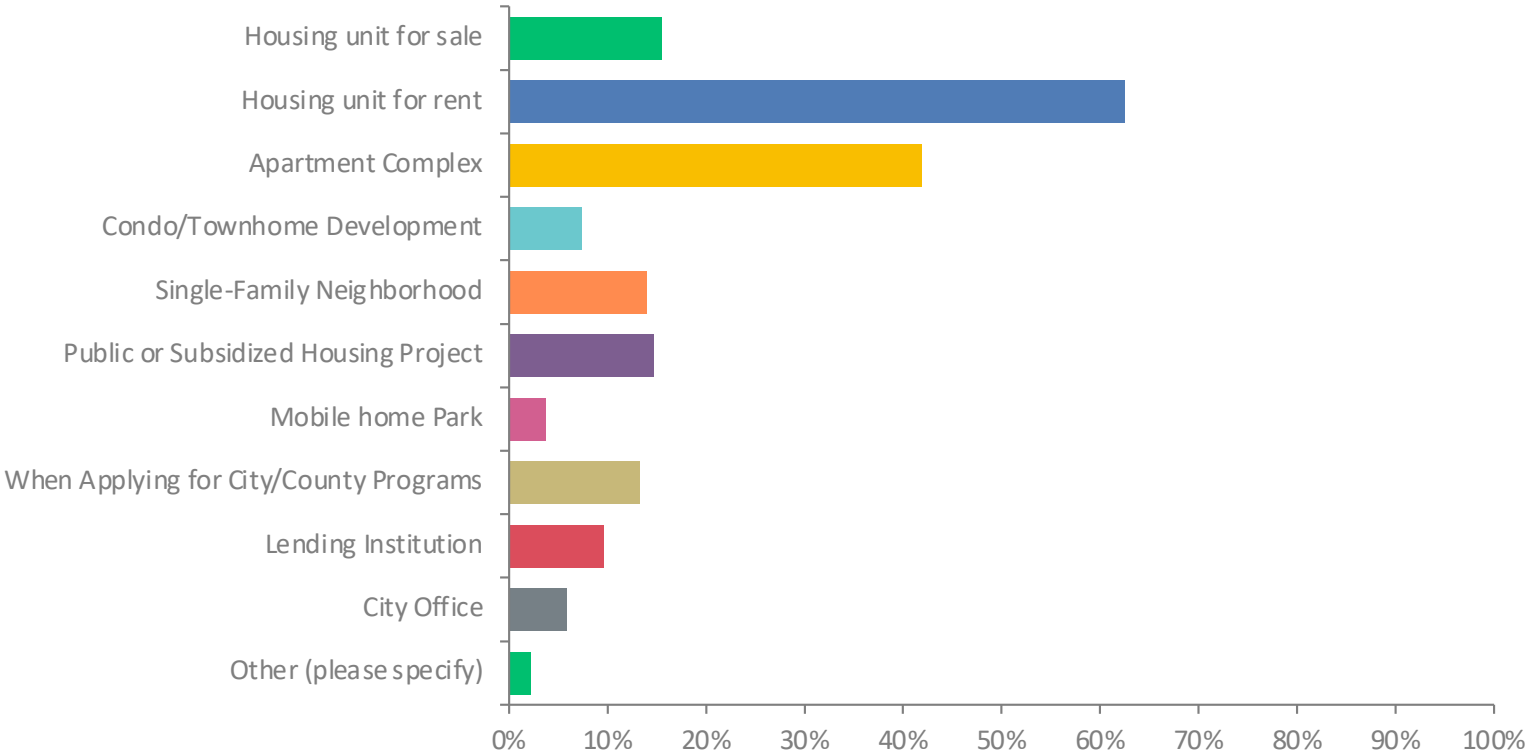
Q9: If yes, who do you believe discriminated against you or the person you know? Check all that apply.

Answered: 134 Skipped: 190

ANSWER CHOICES	RESPONSES	
Landlord/ Rental Property Manager	85.07%	114
Seller of housing unit	11.19%	15
Loan officer/ Mortgage Lender	14.93%	20
Condominium/ Homeowner's Association	5.22%	7
Real Estate Agent	9.70%	13
Appraiser of a housing unit	6.72%	9
Insurance Company	6.72%	9
Municipal employee/ Government Staff	15.67%	21
Other (please specify)	3.73%	5

Q10: Where did the act of discrimination occur? Check all that apply.

Answered: 136 Skipped: 188



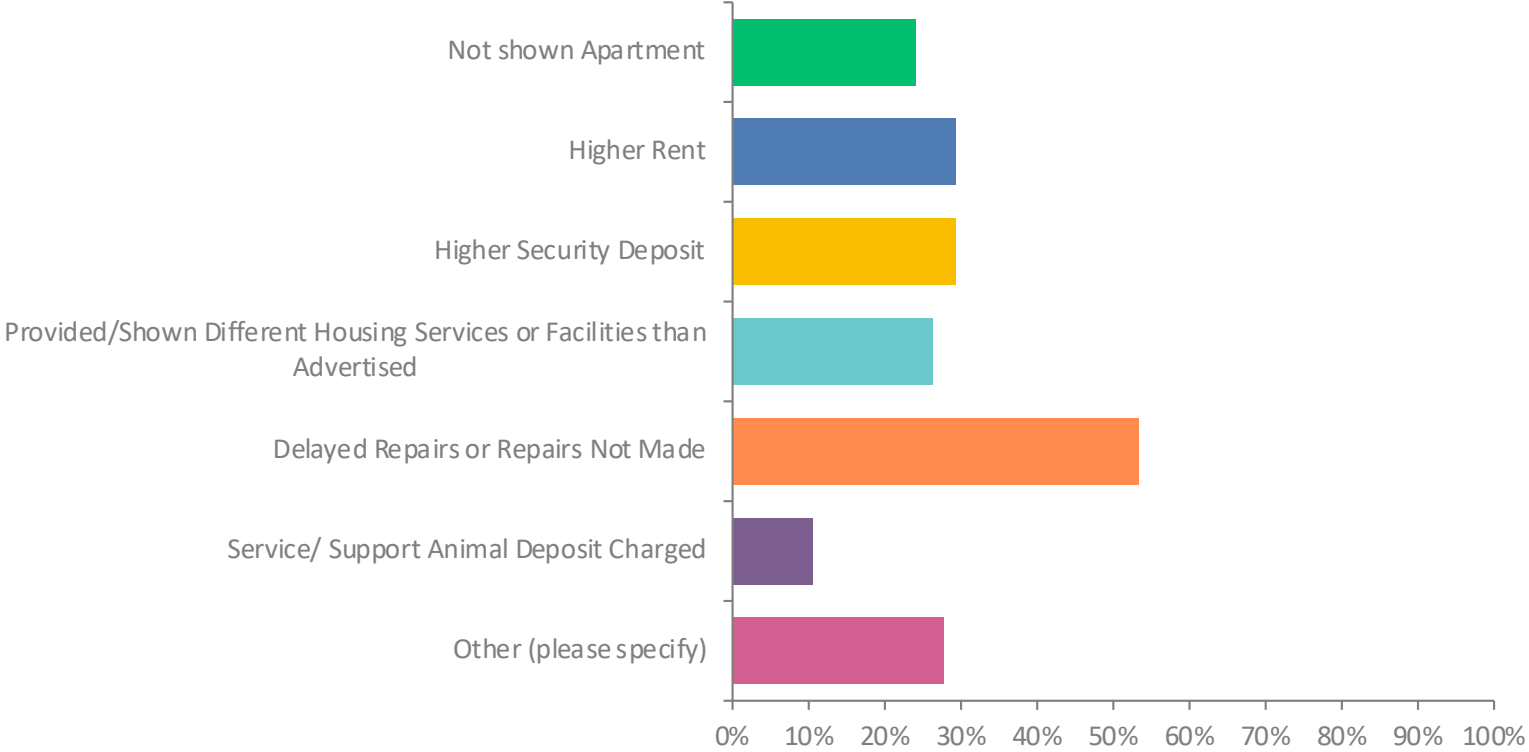
Q10: Where did the act of discrimination occur? Check all that apply.

Answered: 136 Skipped: 188

ANSWER CHOICES	RESPONSES	
Housing unit for sale	15.44%	21
Housing unit for rent	62.50%	85
Apartment Complex	41.91%	57
Condo/Townhome Development	7.35%	10
Single-Family Neighborhood	13.97%	19
Public or Subsidized Housing Project	14.71%	20
Mobile home Park	3.68%	5
When Applying for City/County Programs	13.24%	18
Lending Institution	9.56%	13

# Q11: How were you discriminated? Check all that apply.

Answered: 133 Skipped: 191





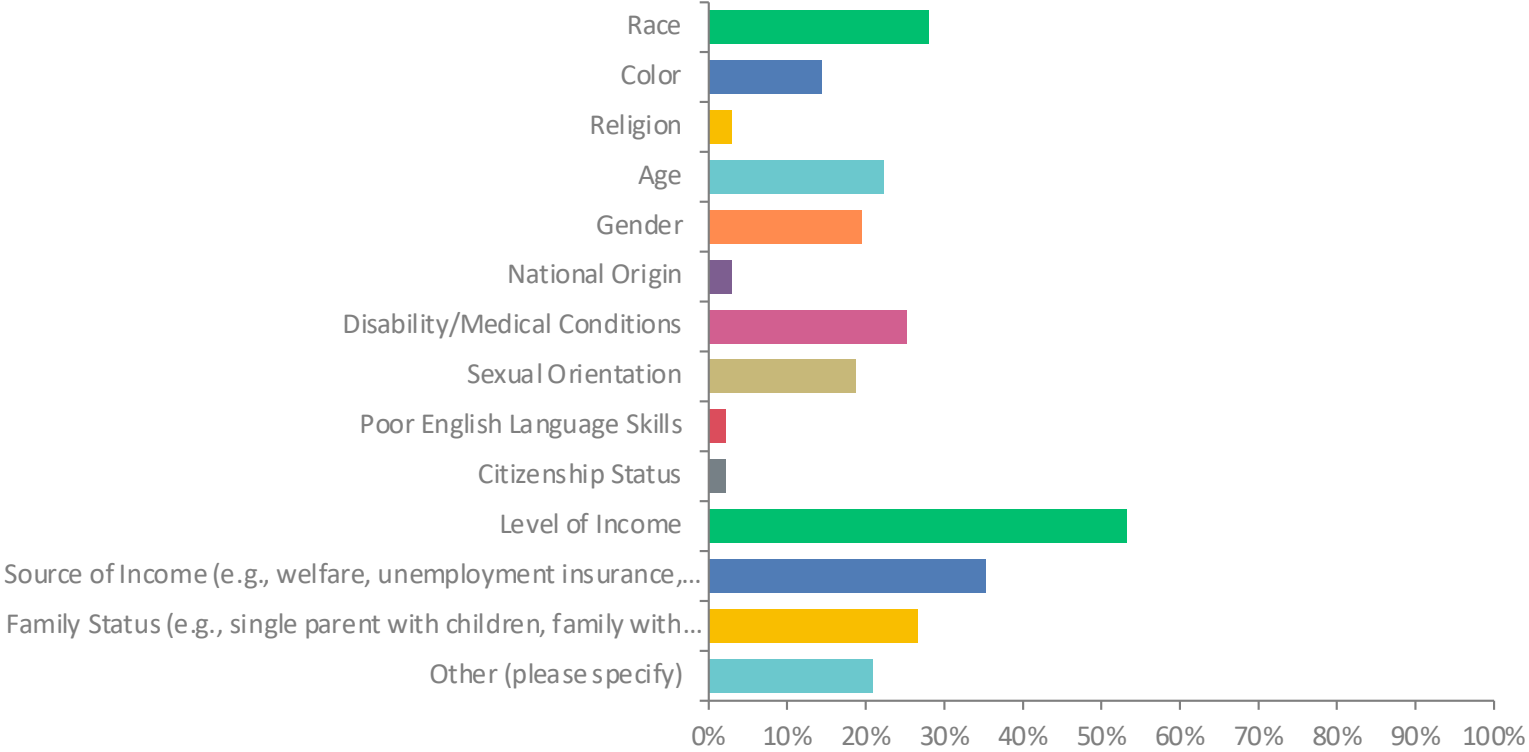
Q11: How were you discriminated? Check all that apply.

Answered: 133 Skipped: 191

ANSWER CHOICES	RESPONSES	
Not shown Apartment	24.06%	32
Higher Rent	29.32%	39
Higher Security Deposit	29.32%	39
Provided/Shown Different Housing Services or Facilities than Advertised	26.32%	35
Delayed Repairs or Repairs Not Made	53.38%	71
Service/ Support Animal Deposit Charged	10.53%	14
Other (please specify)	27.82%	37
TOTAL		267

# Q12: What do you believe was the basis for the discrimination you or the person you know experienced?

Answered: 139 Skipped: 185



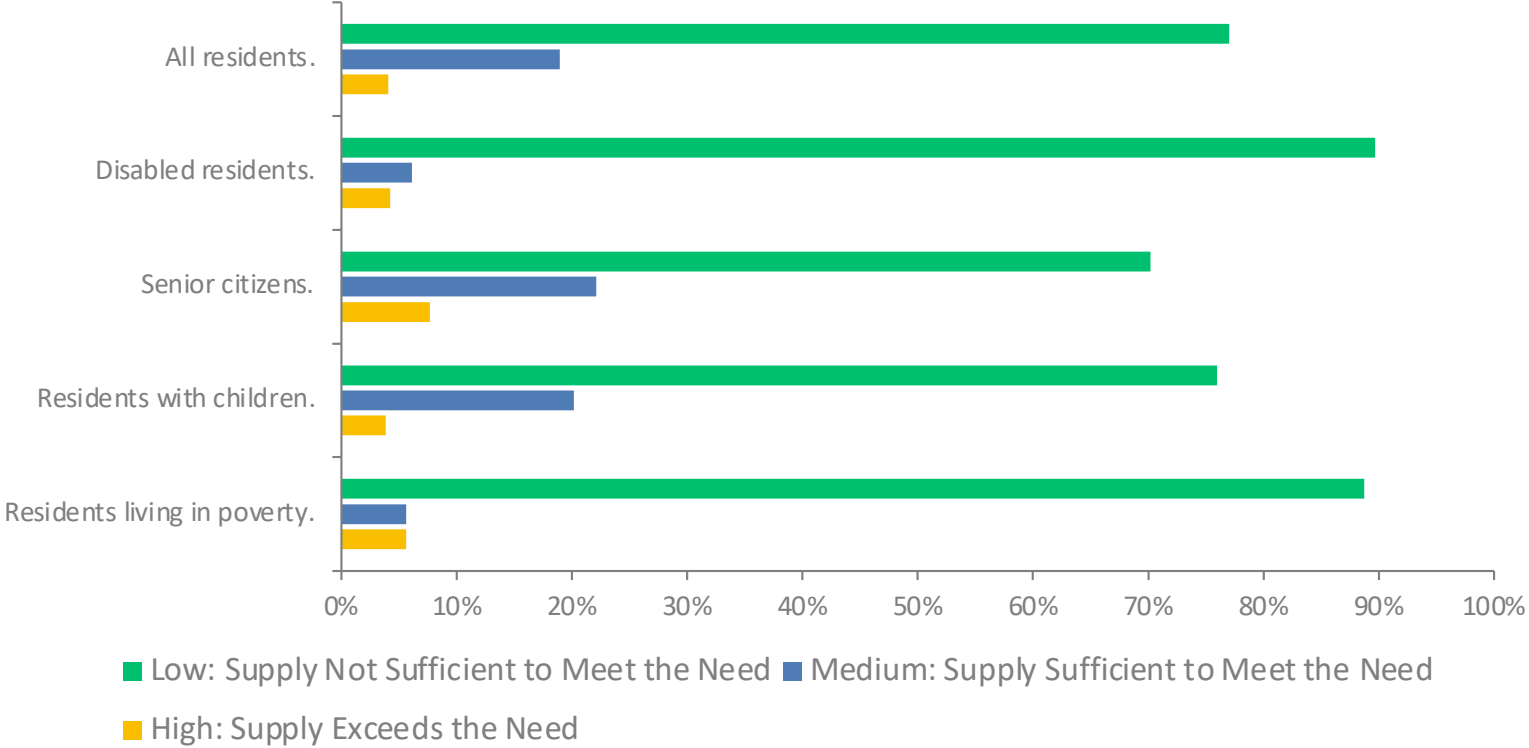
# Q12: What do you believe was the basis for the discrimination you or the person you know experienced?

Answered: 139 Skipped: 185

ANSWER CHOICES	RESPONSES	
Race	28.06%	39
Color	14.39%	20
Religion	2.88%	4
Age	22.30%	31
Gender	19.42%	27
National Origin	2.88%	4
Disability/Medical Conditions	25.18%	35
Sexual Orientation	18.71%	26
Poor English Language Skills	2.16%	3
Citizenship Status	2.16%	3

# Q13: Rate the supply of affordable housing from low to high for the following populations:

Answered: 227 Skipped: 97



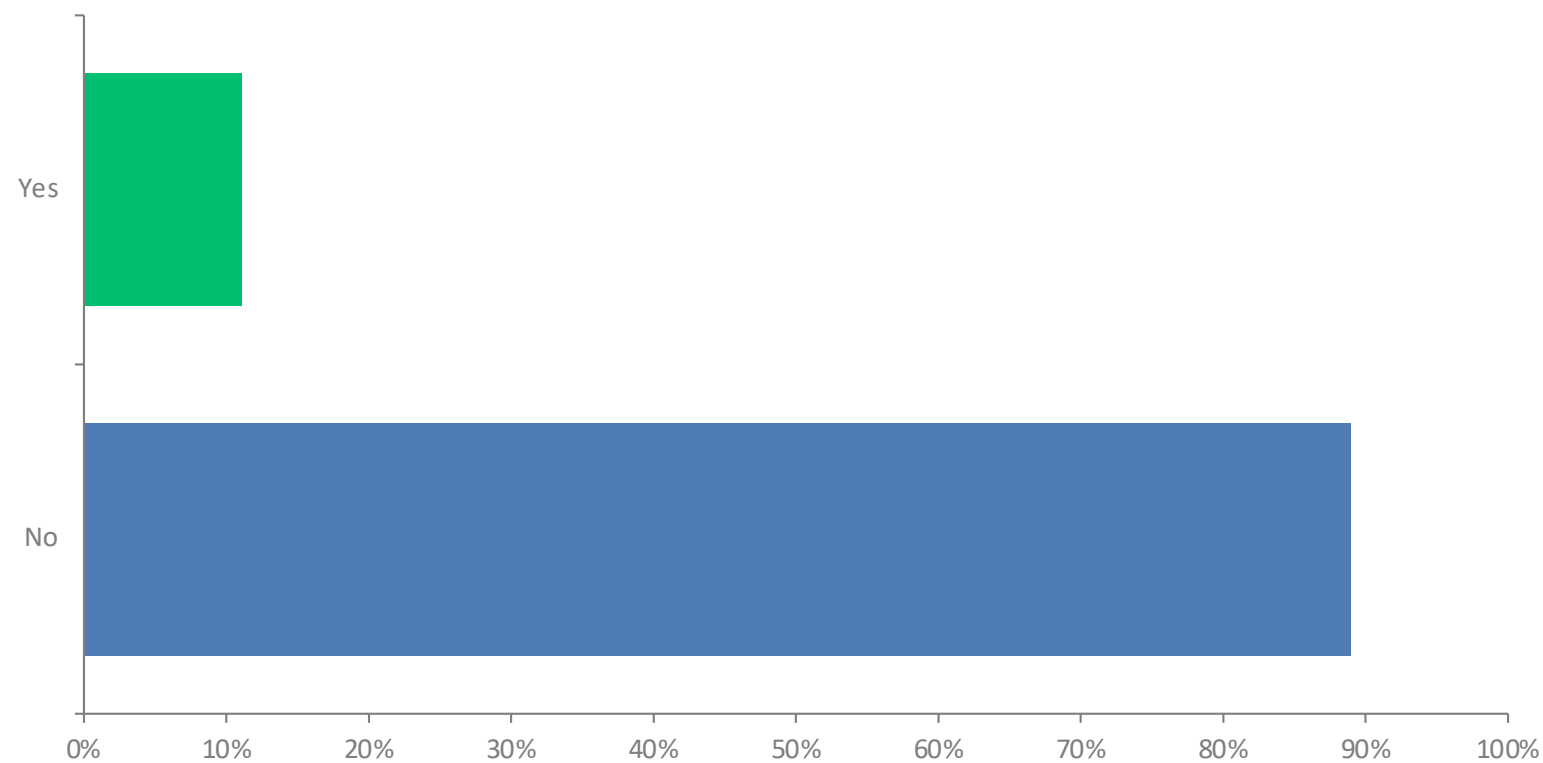
## Q13: Rate the supply of affordable housing from low to high for the following populations:

Answered: 227 Skipped: 97

	LOW: SUPPLY NOT SUFFICIENT TO MEET THE NEED	MEDIUM: SUPPLY SUFFICIENT TO MEET THE NEED	HIGH: SUPPLY EXCEEDS THE NEED	TOTAL	WEIGHTED AVERAGE
All residents.	77.03% 171	18.92% 42	4.05% 9	222	1.27
Disabled residents.	89.67% 191	6.10% 13	4.23% 9	213	1.15
Senior citizens.	70.19% 146	22.12% 46	7.69% 16	208	1.38
Residents with children.	75.96% 158	20.19% 42	3.85% 8	208	1.28
Residents living in poverty.	88.73% 189	5.63% 12	5.63% 12	213	1.17

# Q14: If you believe you have been discriminated against, have you reported the incident?

Answered: 136 Skipped: 188



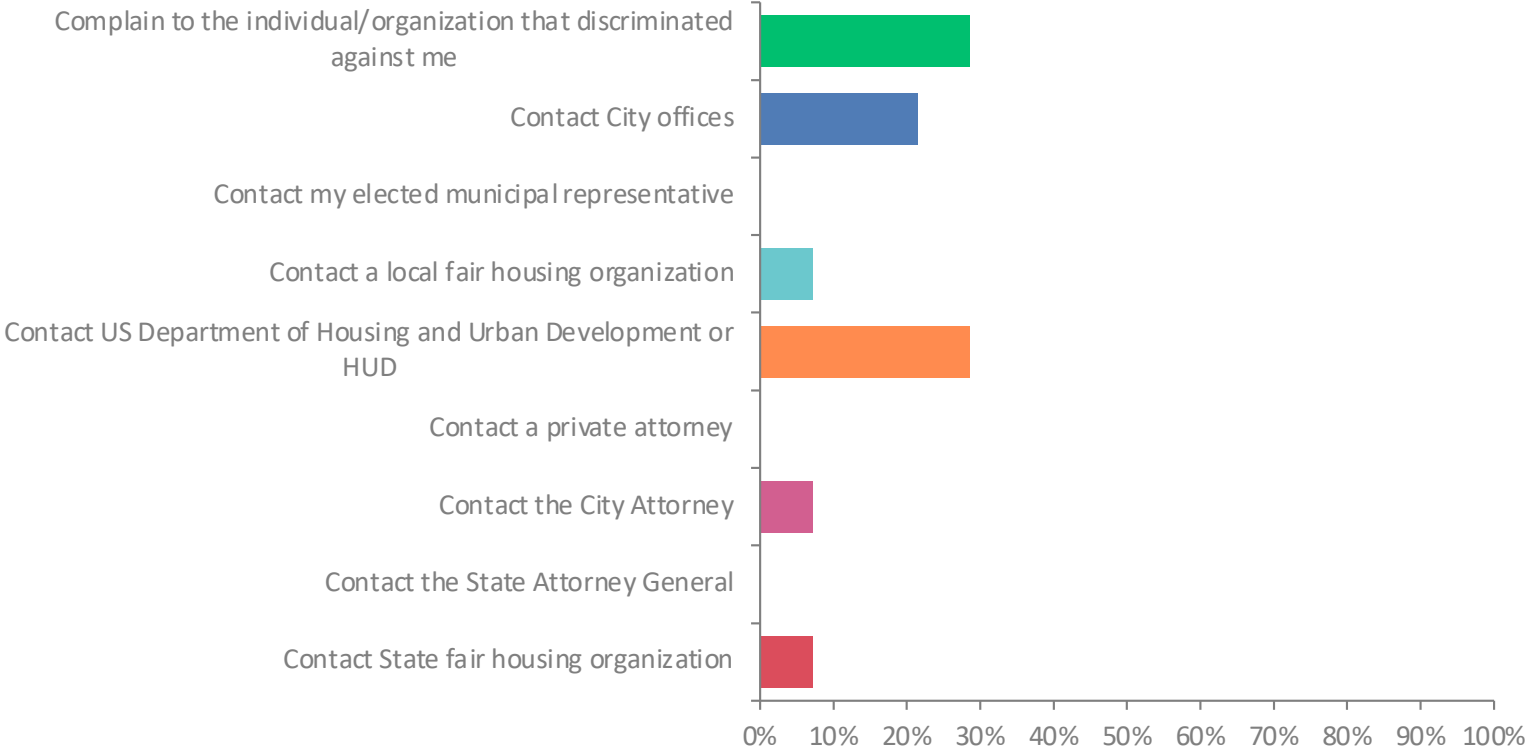
# Q14: If you believe you have been discriminated against, have you reported the incident?

Answered: 136 Skipped: 188

ANSWER CHOICES	RESPONSES	
Yes	11.03%	15
No	88.97%	121
TOTAL		136

# Q15: If Yes, who did you report the incident to?

Answered: 14 Skipped: 310





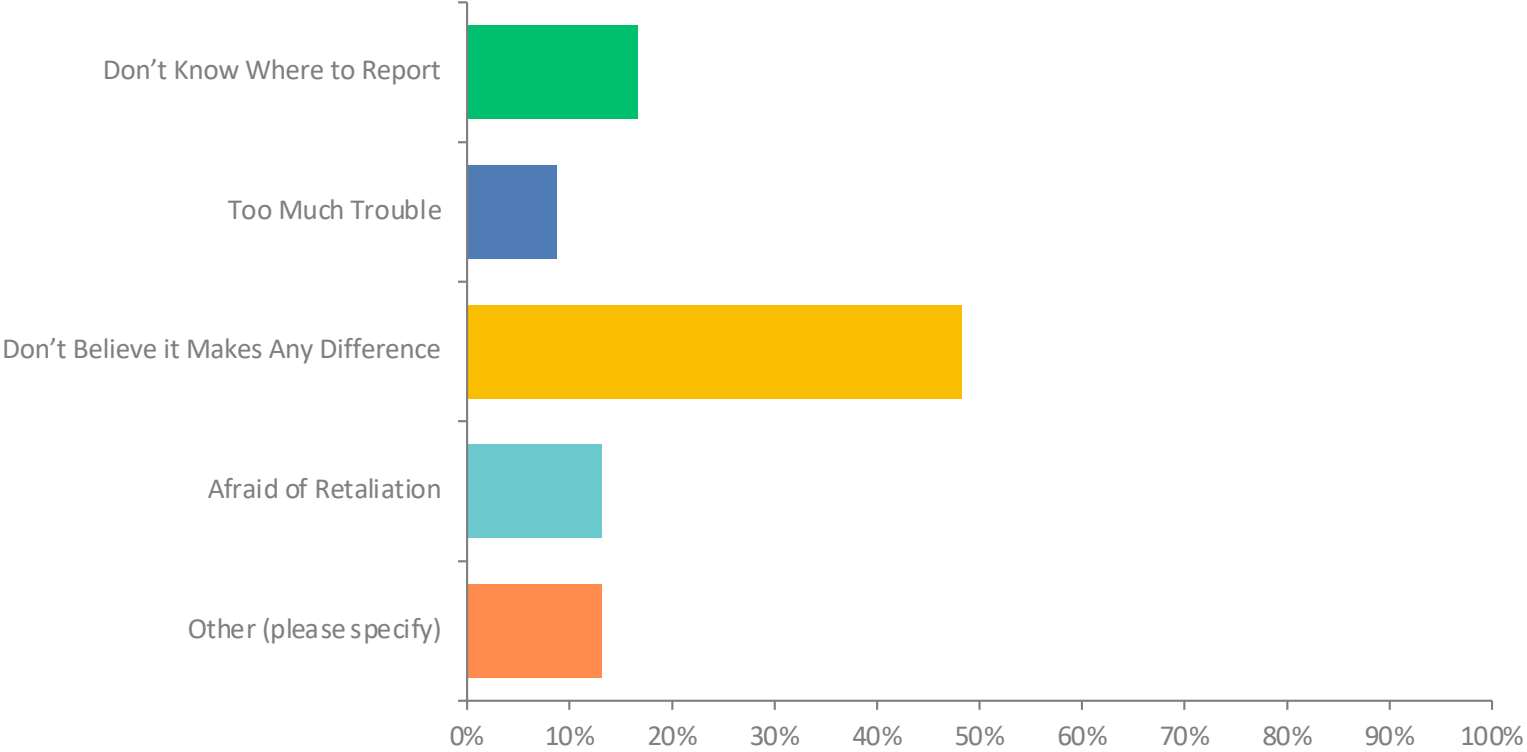
# Q15: If Yes, who did you report the incident to?

Answered: 14 Skipped: 310

ANSWER CHOICES	RESPONSES	
Complain to the individual/organization that discriminated against me	28.57%	4
Contact City offices	21.43%	3
Contact my elected municipal representative	0.00%	0
Contact a local fair housing organization	7.14%	1
Contact US Department of Housing and Urban Development or HUD	28.57%	4
Contact a private attorney	0.00%	0
Contact the City Attorney	7.14%	1
Contact the State Attorney	0.00%	0

# Q16: If no, why?

Answered: 114 Skipped: 210



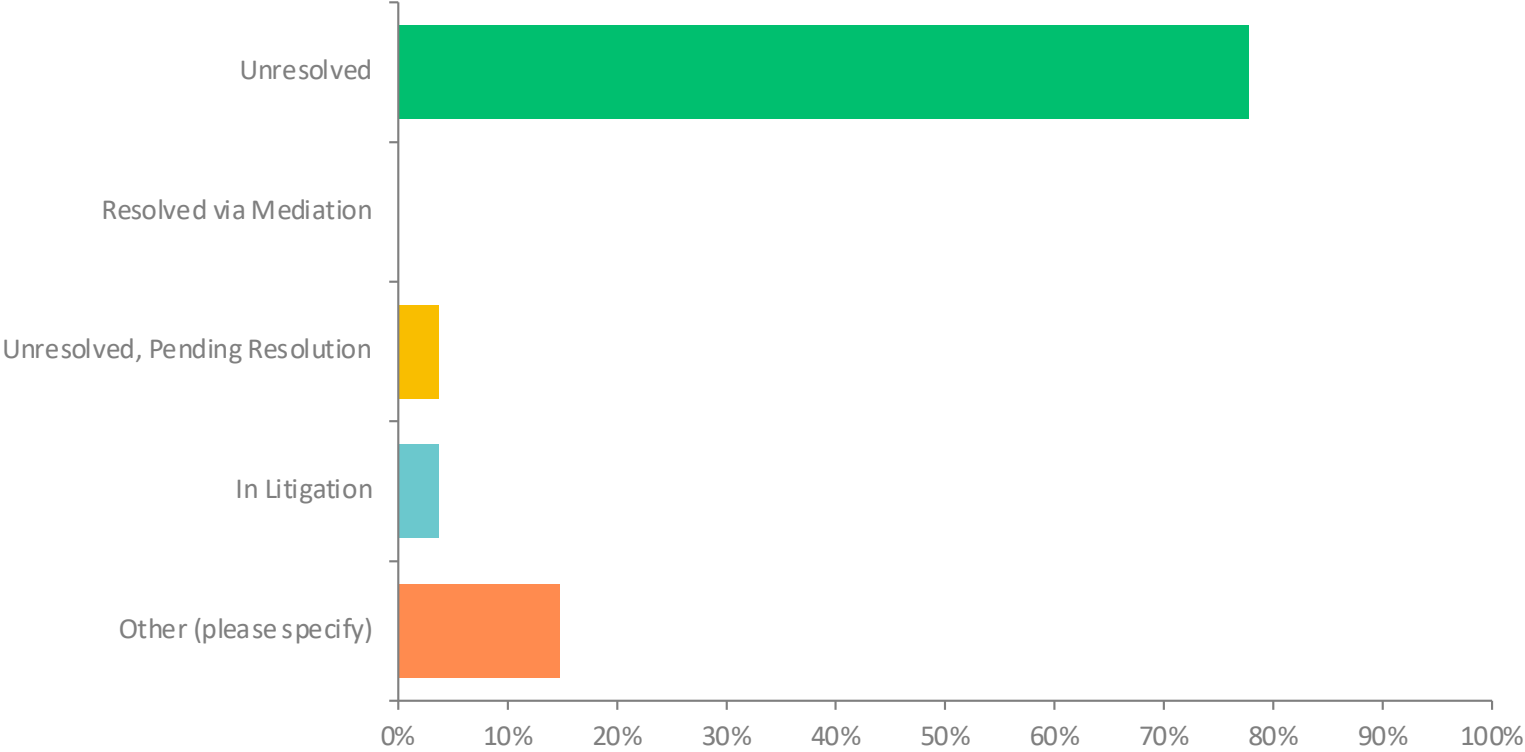
## Q16: If no, why?

Answered: 114 Skipped: 210

ANSWER CHOICES	RESPONSES	
Don't Know Where to Report	16.67%	19
Too Much Trouble	8.77%	10
Don't Believe it Makes Any Difference	48.25%	55
Afraid of Retaliation	13.16%	15
Other (please specify)	13.16%	15
TOTAL		114

# Q17: If you reported the complaint, what is the status?

Answered: 27 Skipped: 297



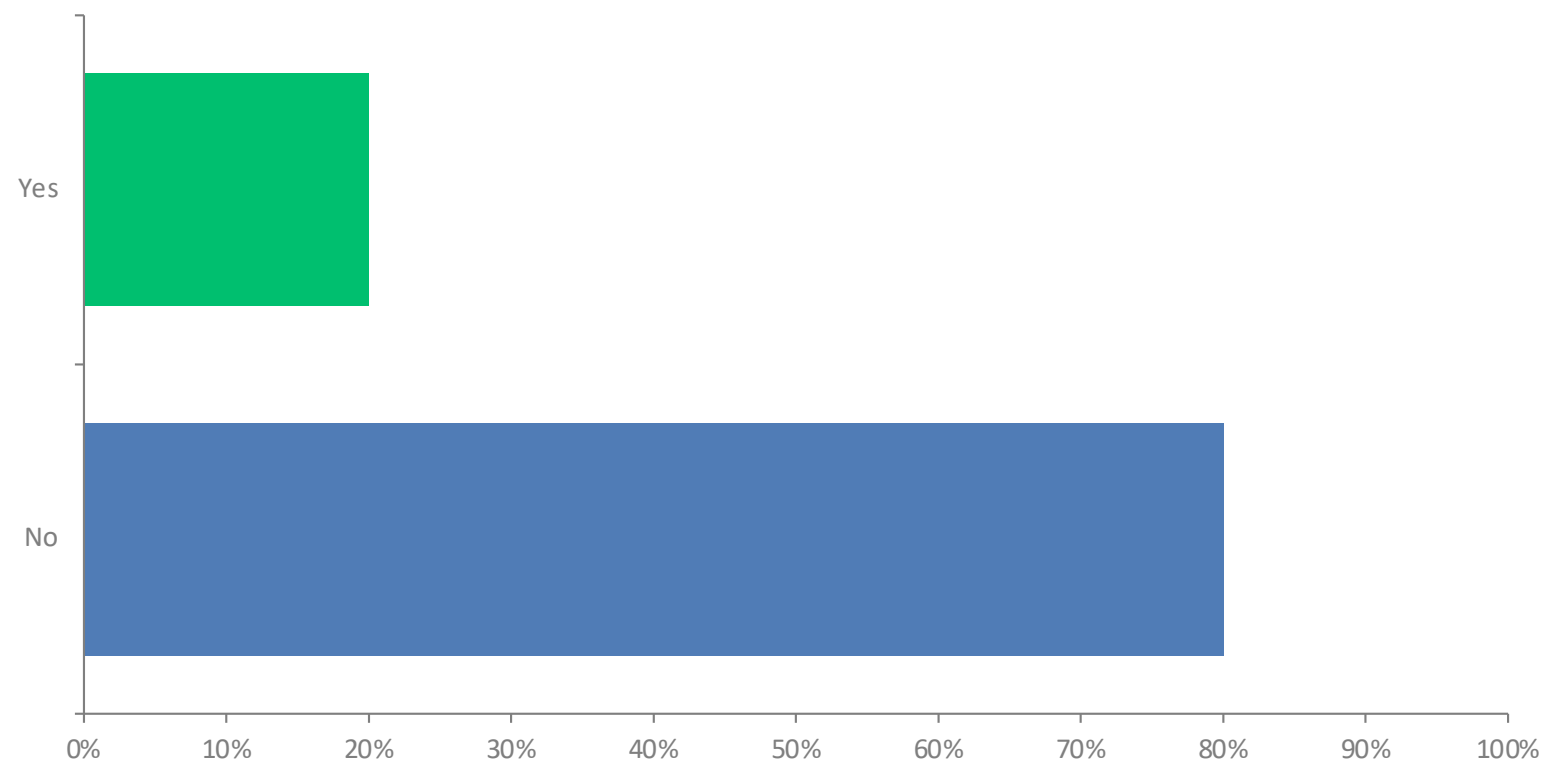
## Q17: If you reported the complaint, what is the status?

Answered: 27 Skipped: 297

ANSWER CHOICES	RESPONSES	
Unresolved	77.78%	21
Resolved via Mediation	0.00%	0
Unresolved, Pending Resolution	3.70%	1
In Litigation	3.70%	1
Other (please specify)	14.81%	4
TOTAL		27

# Q18: Do you think adequate information regarding fair housing or social services is provided by the city?

Answered: 185 Skipped: 139



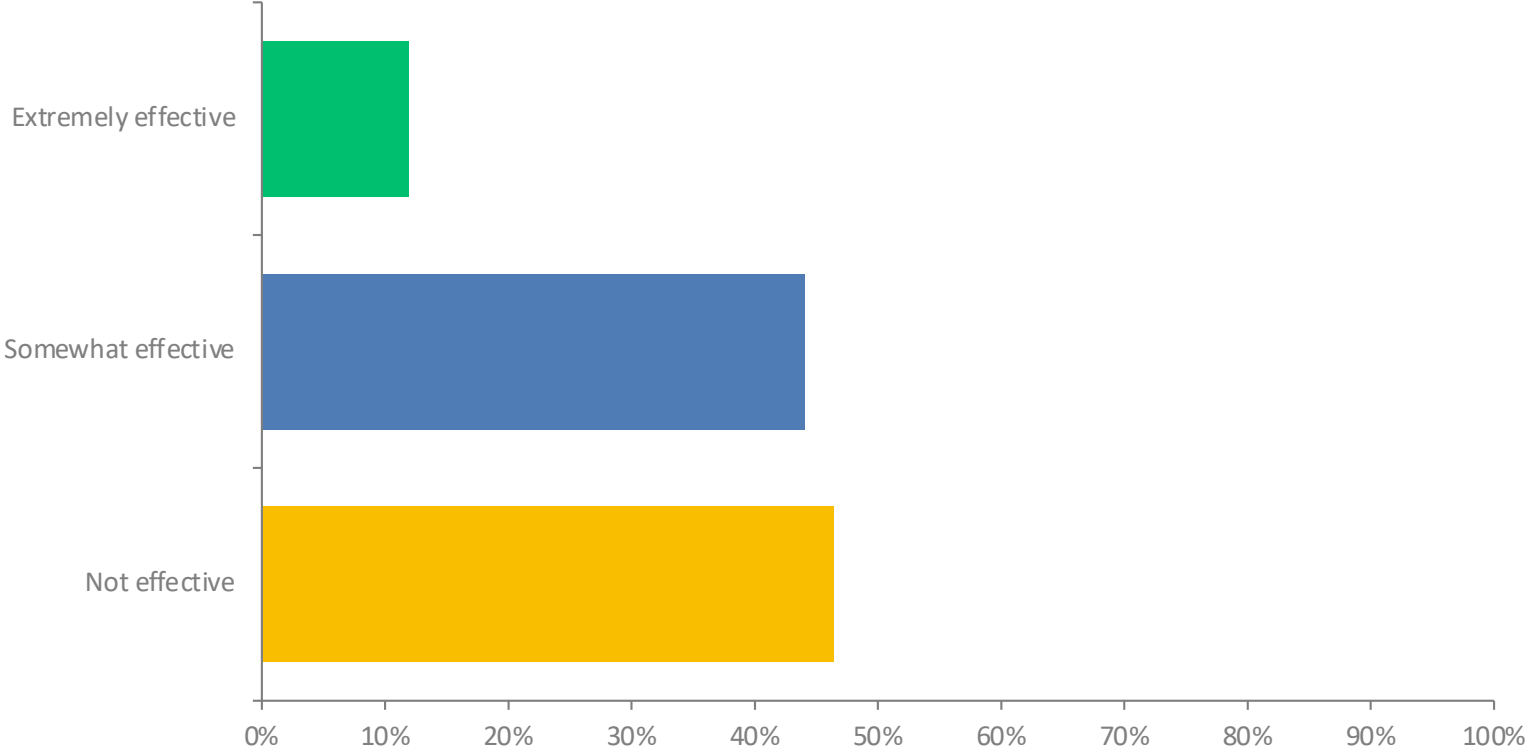
# Q18: Do you think adequate information regarding fair housing or social services is provided by the city?

Answered: 185 Skipped: 139

ANSWER CHOICES	RESPONSES	
Yes	20.00%	37
No	80.00%	148
TOTAL		185

**Q19: If YES, how effective do you think are current fair housing laws, programs and enforcement mechanism?**

Answered: 84 Skipped: 240





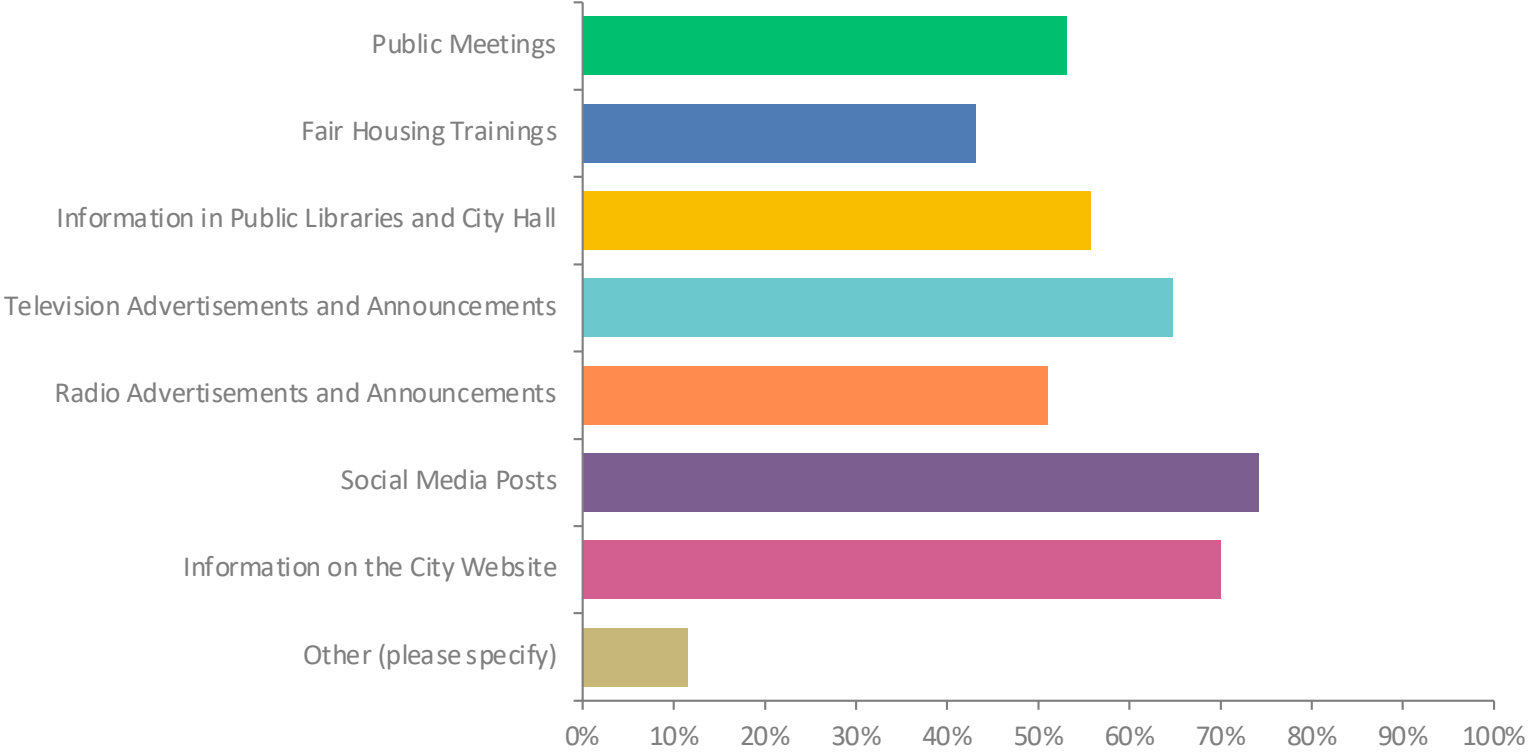
**Q19: If YES, how effective do you think are current fair housing laws, programs and enforcement mechanism?**

Answered: 84   Skipped: 240

ANSWER CHOICES	RESPONSES	
Extremely effective	11.90%	10
Somewhat effective	44.05%	37
Not effective	46.43%	39
TOTAL		86

**Q20: What are the most effective ways your local government can inform you about your fair housing right and/ or responsibilities?**

Answered: 190 Skipped: 134



# **2025-2029 Housing Equity Plan**

## **Appendix C**

### **Stakeholder List**

## Stakeholders Contacted for Input

The City of Evansville reached out to a variety of stakeholders for participation in the development of the Assessment of Fair Housing. Below is a list of those individuals and organizations the City contacted to provide input or data as it relates to the development of this plan. Not all of those listed responded to requests during the planning period.

- Kolbi Jackson: City of Evansville, Department of Metropolitan Development
- David Wagner: Carver Community Organization
- Taylor Price: CDFI Friendly Evansville Region
- Matt Shriver: Evansville Metropolitan Planning Organization
- Josh Calhoun: HOPE of Evansville
- Nikki Waller: HOPE of Evansville
- Serita Cabell: Memorial Community Development Corporation
- Haley Hale: City of Evansville, Department of Metropolitan Development
- Kory Kempf: City of Evansville, Department of Metropolitan Development
- Nathaniel Curtis: City of Evansville, Department of Metropolitan Development
- Diane Clements: City of Evansville, Human Relations Commission
- Ryan Rigg: United Caring Services
- Erin Philips: City of Evansville, Department of Metropolitan Development
- Deiona Clayton: Carver Community Organization
- Savannah Wood: ECHO Housing and Community Development
- Donna Bailey: City of Evansville, Department of Metropolitan Development
- Larry Cornett: Ozanam Family Shelter
- Jasmine Marcano: Community Action Program of Evansville (CAPE)
- Christine Prior: City of Evansville, Promise Zone Liaison, HOUSE facilitator
- Gayl Killough: City of Evansville, Community Development Specialist – Homelessness, Homeless Services Council facilitator
- Jonathan Seibeking: Metropolitan Evansville Transit System (METS)
- Rick Moor: Evansville Housing Authority
- Allison Lewis: Evansville Housing Authority
- Marques Terry: Evansville Housing Authority
- Timothy Martin: Evansville Housing Authority
- Dereck McKillop: Promise Neighborhood
- Vic Kelson: Evansville Water and Sewer Utility
- Emily Baxter: CenterPoint Energy
- Denise Townshend: Catholic Charities
- Jamie Hermann: Old National Bank
- Mitch Schultz: Southwest Indiana Association of Realtors

# **2025-2029 Housing Equity Plan**

## **Appendix D**

### **Stakeholder Interview Notes**

## Stakeholder Input

Stakeholders were asked a variety of questions regarding fair housing during the listening sessions. Below are the notes taken from those discussions.

Do any of the organizations represented here receive housing discrimination complaints?

- PSH tenant to tenant or tenant to staff, reached out to organizations, balancing fair housing, housing first, and a trauma-informed approach. Guidance varied, “it might be an Evansville thing”, other training out there, no support, developed anti-discrimination workgroup – how to hold individuals accountable while still providing care. 3 complaints to HUD, unfounded upon investigation
- Think fair housing is widely misunderstood by the public

What are the largest contributing factors to housing discrimination?

- Race
- Economics
- Barriers to exiting shelters – some owners are willing to work with the CoC or the Housing Authority or other rental assistance. Good and bad experiences with private landlords.
- Reasonable accommodations, too many barriers.
- Misdemeanors and felonies – especially people with color – facing hardship trying to get rental housing
- Background of tenant is often held against them, and is allowable to discriminate
- Increase in immigrant population, seeing an increase of applicants – language barriers

What are the community’s obstacles to FH?

- Accountability, have fair standards across the board, layer of accountability
- Housing conditions, most vulnerable are limited to poor conditions
- Lacking in low-income housing, limit people’s access, lots of competition for few apartments
- Items don’t get fixed, code enforcement isn’t helpful when uninhabitable apartment are rented because they are over burdened

- Landlord leverage, especially for PSH
- Immigrant population may be experiencing discrimination but won't report, but hide
- Once help one person/immigrant household, more come and continue with language barrier
- Majority is on the basis of disability, service animals and reasonable accommodations, race is second – terms and conditions of rental – repairs are done in a timely manner for neighbor and not for others
- Out of state landlords are a problem
- Landbank has been proactive in battling absentee landlords
- Lots of housing stock, but over 100 years old, may be cheaper to tear down then renovate – need help to renovate at an affordable cost, by making the payment schedule more friendly for the construction loan
- Not so great management companies – not so great leases or not getting repairs
- Tenants not understanding their leases, legal aid may help with landlord/tenant issues
- Language barriers when reading a lease, or rent to own income

What fair housing trainings do you attend? Is annual Fair Housing training required by your organization?

- Fair Housing Summit with locally, 2<sup>nd</sup> year
  - Invite everyone
  - Southwest Board of Realtors
  - Apartment Association Professions
  - Free to the public
  - Area Planning Commission Board
- HRC
- Play to Win fair housing training with law group
- ECO requires annual
- Zoning here – lots of need for variances in planning – where need is great
  - Gets overruled on a lot of things - City council can override the Board
- Area Planning Commission Board – has a strategic plan to review
- Recovery homes in the center city core as opposed to others, placed in neighborhoods where there is less political pushback
  - Substance abuse issues and recovering – covered under ADA
- Local decisions are made by the persons who are the loudest

- Educational issue, this is available to folks, ongoing education that people are comfortable talking about what impacts them, what are repercussions, understanding what are repercussions are if they violate fair housing
- What is preventing mandating landlords for taking fair housing education?
- The barrier/cost of housing – fees for applications, wait list fee may only be good for 90 days, and have to repay the list
- Taking recording fees to pay into affordable housing –
- Are there adequate affordable housing developers – only developing single family housing in the outer parts

What are the community's strengths and assets to improve housing choice?

- Identifying the issues, but building better and more housing is limited by funding
- Commission on homelessness – intent to collaborate but don't fully understand the differences in systems in play.

What are the challenges to improving access to opportunity and amenities for all households?

- Funding is a huge limit. Can't fix apartment that need it. Hard to access funding – CDBG has lots of hoops that delay service to beneficiaries.
- Food desserts
- Child care
- Laundry mats
- Medical facilities – Urgent care/
- Schools
- Restaurants
- Lack of pharmacies
- Business in general - create the jobs
- Need to add goal to develop affordable housing near transit
- Need help with capacity for affordable housing developers
- Biggest need is for 30% AMI – to add those units, reduce rent and hurt cash flow for



What protected classes are most impacted by housing discrimination?

- Disability, race, and sexual orientation
- National origin, language barrier, access to translators, people don't know they have the right to a translator

What protected classes are most impacted by housing not being near areas of opportunity or near amenities?

- Lack of food access race
- Schools are a situation – very clear that there are different advantages
- Disabilities, language barriers, the neediest can't wait long time for services
- Lack of public transportation accessibility
- Mental health services are not readily available

What data sources are you aware of that might not be provided by HUD?

- HIMS
- DMD annual housing needs assessment
- ECHO community development CAN/Promise zone – data platform social ecosystem mapping

## Other Input

- Prevent gentrification
  - Deed restrictions on affordable housing
  - Community land trust
  - Financially – administratively – longer affordability periods can be an issue for longer maintenance and operation pro-forma
  - Develop a co-op living situation , co-op grocery
  - Priority is creating new affordable housing – instead of renovating affordable housing – need to preserve LIHTC – but put new construction for single family
  - Tax incentives to keep people living in the community so they can afford their tax rates, or tax relief
  - Tax incent for people who people keep affordable housing
  - Community building to get investment in the neighborhood
- More funding, more education for stakeholders on what the other stakeholders do
- Campaigns educating/explaining Evansville is more diverse, expecting people to all speak English for residents-Spanish, Haitian/Creole/etc.
- How are utility rates applied, based on where they live –
- Fighting perceptions – households trying to show they have resources by where they live
- Need density in the neighborhoods to get the amnities back into the neighborhoods
- There is a need for middle housing – both income level above 80% - need resources for this group – the ALICE families
- Role of banks and CRA – what is the role in this?
  - Old National has some great products
  - Going to need this assistance as rental homes going up
- Need to talk about living wages – balance with benefits that a person receives – maximize the resources they are receiving

## Coordinated entry

- Historically bottlenecked with different rules for entry.
- Decentralized in last few years, assessment tool changed in last month.
- Organizations work well together, and frequently
- Don't want to push homeless encampments along, trying to make formal procedures
- Bringing services to residents, establish trust

## Goal to demonstrate effort to see impact

- More documentation in a variety of languages
- Not enough housing, trauma trickles down
- Increase housing first – government must support both local and national

## Ideas to help build trust in government

- Grassroots, neighborhood champions
- Not knowing how the government works or what the city does for them
- Talk about in schools
- Lack of ability to attend the meetings – can't be during working day, have to be at a central location
- Provide police with resources, want to work with CIT officers but not the regular ones
- Lack of proactive, evidence-based approach by city
- Channels between citizens and government
- Community Cares Grant from state – community social service navigators – state funding put on hold
- New staff – hard to train. Standard training from city for nfps
- Immigrant Welcome and Resource center – great resource, cultural 411 and advocated

# **2025-2029 Housing Equity Plan**

## **Appendix E**

### **Public Comments**

# Public Hearing Notes

CK Newsome

November 12, 2024, at 6 pm

The Consultant team had a presentation, however, much of the attendees wanted to talk about the challenges with public housing and finding affordable housing. Bolded questions are from the resonation. Other discussion notes are from other concerns discussed by attendees.

## **Question #1: Who can and cannot afford to live in this community?**

- Single people
- Families
- Look at utilities for cost

## **Question #2: Are there any groups of people who cannot afford to live in Evansville?**

- Students fresh out of college
- People with disabilities
- LGBTQ+ (sofa surfing)

## **Question #3: Are there neighborhoods where housing choice is limited? Or where only one type of housing is available?**

- Westside
- Northside
- Northeast side

## **Question #4: What neighborhood assets do you want to see in your community?**

- *Discussion did not happen for this question or was covered in open discussion*

## **Question #5: What policies or factors do you see as contributing or furthering segregation in the community?**

- *Discussion did not happen for this question or was covered in open discussion*

## **Question #6: What are some barriers to housing development?**

- *Discussion did not happen for this question or was covered in open discussion*

**Question #7: What organizations do you see as advocates for fair housing? Or affordable housing?**

- *Discussion did not happen for this question or was covered in open discussion*

**Question #8: What organizations do you see as preventing fair housing? Or affordable housing?**

- Out of state landlords
- Landlords not making repairs
- Aurora
- Evansville Housing Authority
- Shelters
- Goodwill housing
- City Council – needs to advocate for fair housing
- Need a Peace Zone instead of day shelters

**Other Discussion/Notes:**

- Trust/Transparency is an issue with government
- Wondering what happened with Christian Center Life Ministries – service is lost.
- See Airbnb properties just sitting empty and these could be housing local residents
- What has worked in Evansville?
  - Memorial housing – is a church who is advocating
  - United Caring Services – advocate
  - Promise Zone
- Other needs:
  - Childcare for 2<sup>nd</sup> shift workers
  - Corruption in programs have negatively impact on family
  - To fix a problem – committee forms to evaluate and nothing changes
- Public Housing Discussion
  - Living conditions are poor – won't make timely repairs or make correct reports
  - Rent continues to go up/increase
  - Renovations @ Fulton were cosmetic, not significant repairs needed
  - Public housing needs a reboot
  - Need to complete inspections, inspections do not speed up repairs
  - Residents expressed concerns were more likely found at Eastland and Parkside
  - It is challenging to find apartments that accept Section 8 vouchers

- Landlords will advertise they accept section 8
  - Application fees and number of apps for these are high, often resetting after a designated wait period, collecting application fees and not housing anyone
  - Fees to apply for apartments are too high
- Properties that are accepted for public housing are not meeting basic living standards
- DMD has a higher standard for building housing
- Need a landlord registration or landlord “black list”
- On the topic of homelessness
  - Is Evansville criminalize homelessness/sleeping on the street? – expressed this as a concern.
  - Missing housing first, need housing first for the homeless
  - People are sleeping/unhoused & unsheltered near CK Newsome
  - Need a zero-barrier shelter
  - See discrimination for men at shelters not with family/kids
  - Seeing more men experiencing homelessness
  - ½ the community cannot afford their housing or at-risk of homelessness
- People afraid of vocalizing their needs
- High barrier for paperwork to get assistance
- Senior housing is getting developed but not for families
- Where are apartments that accept vouchers or other assistance
- Families are struggling to pay
- Trustees change their help, not the same level as help before