

# City of Evansville

## Department of Metropolitan Development



## Jacobsville Neighborhood Revitalization Strategy Area Plan

# **Jacobsville Neighborhood Revitalization Strategy Area Plan 2025**

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## Summary

### Purpose

The U.S. Department of Housing and Urban Development (HUD) encourages the establishment of Neighborhood Revitalization Strategy Areas (NRSA) to create opportunity in distressed neighborhoods. The Jacobsville Neighborhood Revitalization Strategy Area, described herein, will leverage public, private and community partnerships along with human and economic resources to empower the area's predominantly low-income residents to reinvest and revitalize their neighborhoods for long-term growth and development.

The City of Evansville has selected four economically distressed Census tracts, 19, 20, 25 and part of 21 within its central core, for the Jacobsville NSRA. As outlined in the following sections, these Census tracts meet the NRSA threshold for low-moderate income (LMI) residents. This strategy has a five-year duration and was first approved as part of the fourth-year annual Action Plan of the 2015-2019 Consolidated Plan in 2018. The City extended the effective element of designation to align with the 2020-2024 Consolidated Plan and is now requesting to extend NRSA support through the 2025-2029 Consolidated Plan.

### NRSA Benefits

To encourage CDBG Entitlement grantees, like the City of Evansville, to develop and implement NSRAs, HUD allows greater flexibility in the use of CDBG resources when targeting revitalization of neighborhoods. These regulatory relief incentives include:

- **Aggregation of Housing Units:** To meet the growing need for communities with mixed-income housing opportunities, housing units assisted pursuant to the strategy will be considered to be part of a single structure for purposes of meeting the low and moderate-income national objective criteria. The City shall ensure that a minimum of 51% of HUD supported housing units newly built or rehabilitated will be initially occupied by low- and moderate-income households.
- **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation and retention activities undertaken pursuant to the strategy will be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of people that take, or are considered for, such jobs. The City will continue to report on the

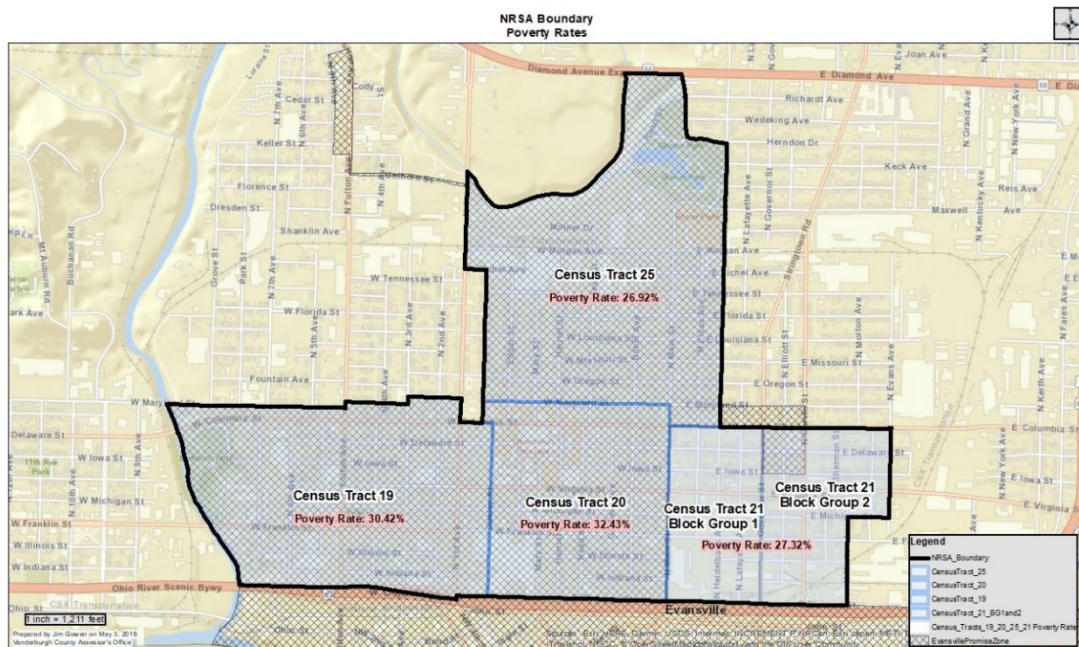
number of full-time jobs created or retained as part of its HUD performance measurements.

- **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy will be exempt from the individual project and aggregate public benefit standards. This will allow the City to be more accommodating to identified needs in program design as well as reducing record-keeping requirements as it works towards attracting businesses that will create jobs within the NSRA.
- **Public Service Cap Exemption:** Public Services carried out pursuant to the strategy by a Community-Based Development Organization (CBDO) will not be subject to the public service cap of 15-percent when tabulating compliance activities.

## Components of Strategy

The Jacobsville Neighborhood Revitalization Strategy Area Plan (the “Plan”) identifies issues and recommendations on a broad range of concerns related to community and economic development often found in older urban neighborhoods. The Census tracts included in the NSRA have the most frequent or highest degree of issues associated with social and economic challenges including population decline, crime, declining property values, lack of reinvestment, blight and poverty. The Plan builds on prior initiatives and considers on-going developments to create a unified vision to create inviting, sustainable mixed-use neighborhoods.

**Boundaries:** The boundary of the proposed NSRA is composed of approximately 1,024 acres in **Census Tracts 19, 20, 25 and Block Groups 1 and 2 of Census Tract 21**. These Census tracts include three historic areas: Lamasco to the west, Jacobsville in the center, and Jintown to the east.



**Demographic Criteria:** The designated area has an estimated population of 5,585 with the majority being of low and moderate-income that is equal to the community’s “highest quartile percentage” as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) with approximately 81% meeting the definition of low to moderate-income (LMI). Approximately 79% are White, 10% Black and 10% of Two or More races.

**Consultation:** The City works closely with stakeholders, including residents, owners/operators of businesses, non-profit organizations, and community groups that are in or serve the area to identify solutions and mobilize resources to resolve issues. Staff frequently attend neighborhood and business association meetings to confirm that NSRA activities continue to support the evolving needs of the residents and that these residents are actively engaged in planning, decision making and implementation of initiatives.

Throughout 2024, Rundell Ernstberger Associates led a Jacobsville Task Force to provide for an update to the Jacobsville Redevelopment Area Master Plan, a strategic, collaborative effort of the City of Evansville, Jacobsville Area Community Corporation and neighborhood residents and stakeholders. Through a series of outreach initiatives, hundreds of individuals helped to shape ideas and build consensus to create a plan that reflects the desires, needs and values of Jacobsville.

**Assessment / Housing & Economic Opportunities:** In 2020, Bowen National Research completed an analysis of Evansville’s 41 Census Tracts to identify those tracts that exhibited quantifiable characteristics or trends pointing to declining or “troubled” areas of the City. Results from this assessment provided much of the statistical data to guide decision making when developing strategies for this Plan. The four Census tracts included in the NSRA boundary are ranked among those having the greatest issues with population decline, housing vacancy, homeownership, home purchase mortgage rates, homes sales ratios, median home sales prices, crime indices, home tax delinquencies and poverty.

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

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



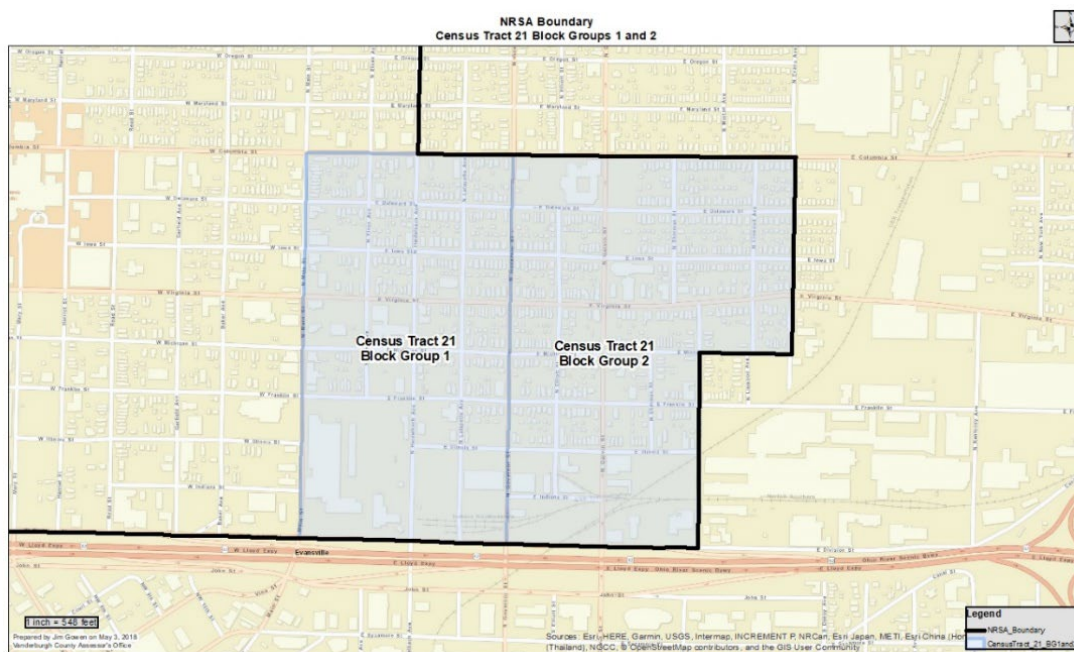
**Zones:** The NRSA overlaps with several already described federally designated zones that provide tax deductions for qualified investments in businesses while also supporting education, reduction of housing barriers and improved health. Special zones include Promise Zone, Opportunity Zone, HUB Zone, Enterprise Zone and Department of Education’s Promise Neighborhood.

## **Boundaries:**

The boundary of the proposed NRSA is composed of approximately 1,024 acres in Census Tracts 19, 20, 25 and Block Groups 1 and 2 of Census Tract 21.

### **Census Tract 21, Block Groups 1 & 2 (East Portion of NRSA, Jimtown Neighborhood)**

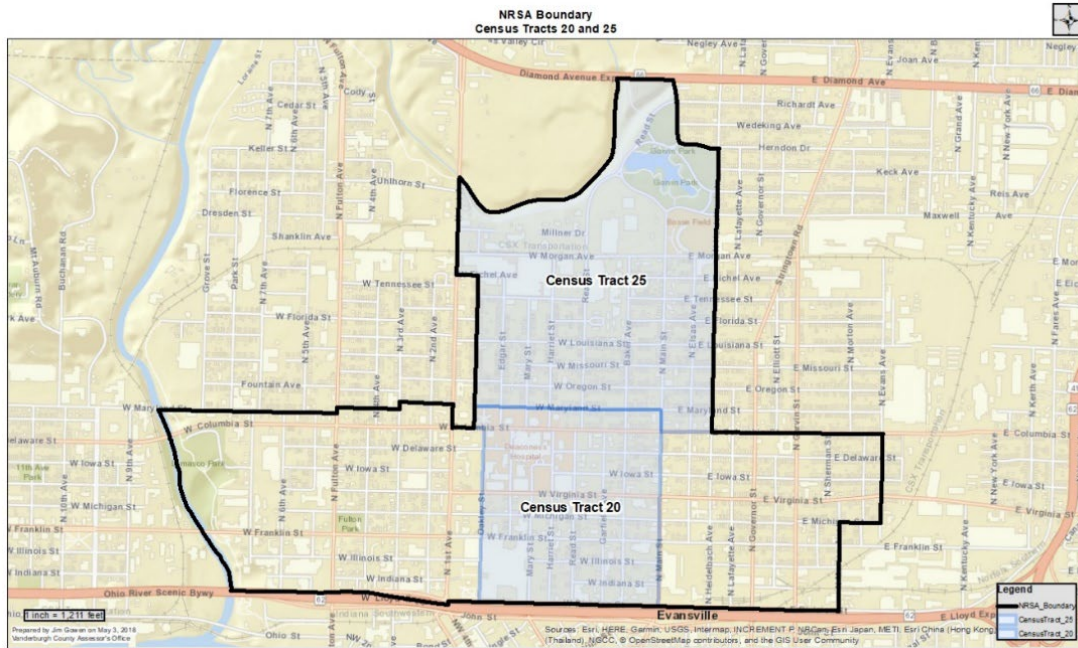
The East portion of the NRSA is between Division and Columbia Streets to the south and north with N. Main St. to the west and N. Morton and N. Evans on the east. The area is often referred to as Jimtown by residents. Census Tract 21 Block Groups 1 & 2 are primarily residential and have a total population of 2,287.



### **Census Tracts 20 & 25, (Central Portion of NRSA, Jacobsville Neighborhood)**

The Central portion of the NRSA includes Census Tracts 20 and 25 bordered by Division Street to the south, Pigeon Creek and Diamond Avenue to the north, 1<sup>st</sup> Avenue and Oakley Street to the west and North Main and Heidelberg to the east. The 80 acres of historic Garvin Park is

completely located in the northernmost area of Census tract 25. The total population for Census Tract 20 is 848 with 1,406 in Census Tract 25.



### Census Tract 19 (West Portion of NRSA, Lamasco Neighborhood)

The West portion of the strategy area runs along Division St. parallel to the Lloyd Expressway, bordering Pigeon Creek on the west, Oakley St. to the east and Maryland St. on the north. The area continues to retain elements of an initial settlement known as Lamasco. Population for Census Tract 19 is estimated at 1,044.



## History

Evansville, originally established in 1812, is named after Colonel Robert Morgan Evans, who served with General William Henry Harrison during the War of 1812. Utilizing the natural resources of timber, coal and the river, Evansville quickly grew to be a thriving commercial and industrial port along the Ohio River. The City's growth soon expanded to the existing settlements of Lamasco, Jacobsville and Jimtown.



Lamasco, a 480-acre tract of land along Pigeon Creek was platted in 1837. Founders Law, McCall and Scott, from whom the town derived its name, had donated land to the State of Indiana for the extension of the Wabash Erie Canal to connect the Great Lakes to the Ohio River and then onto the Gulf of Mexico. The navigable waterways of the creek, canal and river allowed industry and the communities to develop and flourish along their banks. In 1857, Lamasco merged with Evansville. Ultimately, railroads made the Canal obsolete, and it was abandoned in the late 1860s. Lamasco retains many of its historical buildings, which are listed on the National Register of Historic Places.

As Evansville continued to expand, it again came into contact with a neighboring community, Jacobsville, which was annexed in 1868. Located just northeast of Downtown Evansville, Jacobsville's dense, modest housing was home to many of the area's working class. The railroads that made canals obsolete allowed industry to expand outward from the waterway and Jacobsville saw industrial and commercial development throughout the late 19<sup>th</sup> and early 20<sup>th</sup> Centuries. Today, Jacobsville is home to two cultural and historic icons of the community, Bosse Field located in Garvin Park and the Willard Library.

Jimtown, located just east of Jacobsville, consisted of a population that was more transient and diverse with it being one of the first mixed race settlements within the City. Located in Census Tract 21, residents of Jimtown were blue color workers to the growing manufacturing industry.

During World War II, many American factories, including those in Evansville, transitioned to providing vital armaments for the United States military and her Allies. Large operations like Republic Aviation and Evansville Ordinance Plant (Chrysler) along with supportive smaller



facilities generated half of the warbirds P-47 Thunderbolts, 96 percent of all .45 caliber ammunition, and rebuilt 1,600 Sherman tanks and 4,000 military trucks. Wartime employment jumped from 21,000 to 64,000 and Evansville's population grew from just over 97,000 to more than 128,600 between 1940 and 1950.

After the war, the Ordinance Plant reverted to manufacturing automobiles for Chrysler with other facilities benefiting from a post-war demand for household appliances and farm equipment. Evansville became known as the "Refrigerator Capital of the World" in 1946 with 10,000 people manufacturing 10,000 units per day in its prime. The production of household appliances was strong for many decades with the last of operations at Whirlpool finally ceasing production in 2010. Today, the region continues to have a strong and diverse manufacturing base.

While the wartime efforts created a boom in population and needed housing development for the new residents, overtime the environmental legacy of these past manufacturing processes is not cause for celebration. In 2004, the area that makes up the City's long-established working-class neighborhoods of its central, urban core, including Jacobsville and Jimtown, were declared an EPA Superfund Site and put on the National Priorities List estimating that over 4,000 residential properties would require cleanup due to contaminated soil. By the end of 2023, 4,200 properties had been cleaned up and another 2,200 were waiting for soil samples to be tested.

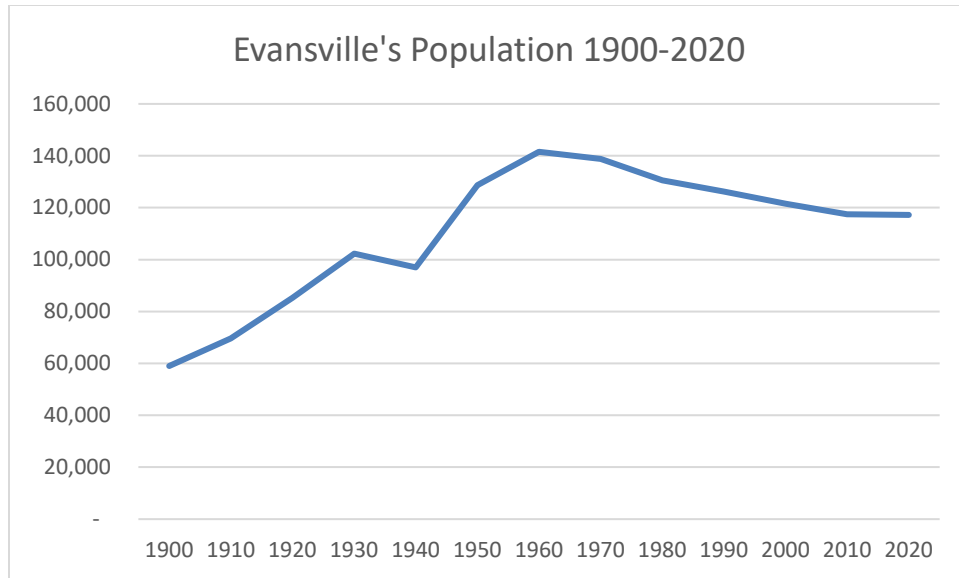
The last decades of the 20<sup>th</sup> century and the first years of the 21<sup>st</sup> century witnessed change for the area. Residents moved to find more modern housing and higher paying jobs leaving behind an aging and decaying ecosystem. Although the area contains commercial business corridors with a long history of clustered industrial/commercial use, these neighborhoods are physically and perceptually separated from the revitalized and thriving downtown by the Lloyd Expressway and require a dedicated intervention to support revitalization efforts.

## **Demographic Criteria:**

### **A. Population Decline and Change**

Evansville experienced steady growth in population during the first quarter of the 1900s, hitting a plateau between 1930 and 1940. With the onset of World War II and the availability of jobs after the years of the Great Depression, Evansville's population soared between 1940 and 1950. As the country returned to peacetime production and families began to build wealth, many residents moved to the suburbs causing the City to expand through annexation in the 1960s. Since the late 1960s, the population of the City of Evansville has declined to its 2020 total of 117,258.

As the City's population declined, the neighborhoods of the urban core declined at higher percentage rates. Many people moved to enjoy the less stressful life of the suburbs while others fled the contaminations identified by the Superfund Site announcement. Nearly 90% of the City's Census Tracts experienced a decrease in population with Census Tract 25 experiencing one of the highest declines.



### Population Change Analysis by Census Tracts of Jacobsville NRSA

Census Tract	2000 Total Population	2010 Total Population	Population Change 2000-2010		2020 Total Population	Population Change 2010-2020	
			Number Change	Annual % Change		Number Change	Annual % Change
19	1,521	1,323	-198	-1.30%	1044	-279	-2.11%
20	1,511	1,177	-334	-2.21%	848	-329	-2.80%
21	2,565	2,303	-262	-1.02%	2287	-16	-0.07%
25	2,224	2,014	-210	-0.94%	1406	-608	-3.02%
<b>Total</b>	<b>7,821</b>	<b>6,817</b>	<b>-1,004</b>		<b>5,585</b>	<b>-1,232</b>	

The demographic area within this proposed NRSA is considered to have frequent or a high degree of issues associated with declining populations. As people left the city, they often left behind homes that either became rental properties or ended up vacant and neglected, eventually decreasing home values, adding to high property tax delinquency, high housing vacancy, high rates of crime and poverty.

These characteristics and trends are often indicators of neighborhoods with homes that are in disrepair with deferred maintenance or suffer from blight. In many cases, the people who remained in the neighborhoods did not have the means to maintain their aging homes, which contributed to the overall deterioration. This remains especially true in the neighborhoods included in the four proposed Census tracts within the NRSA boundary.

## B. Income

Income Guidelines are issued by the U.S. Department of Housing and Urban Development (HUD) for Metropolitan Statistical Areas (MSA) across the United States. The Income Guidelines provide a regional standard on which to base computations of extremely low, low, and moderate incomes within specific areas.

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

The following chart highlights demographic factors and statistics regarding income for residents within the NRSA. Data is derived from the ACS 5-Year Estimates Detailed Tables for 2023. In comparison to the chart from the 2020 NRSA Application, each of the Census Tracts experienced changes in the racial makeup of their neighborhoods. Census Tract 19 experienced a 10% increase in White Households with a comparable 10% decrease in Black or African American Households. Census Tract 21 had the opposite with 10% decrease in White and Black or African American Households increasing. Census Tracts 20 and 25 saw an approximate 11% decrease in White Households with Two or More Race Households capturing most of those households.

According to the Census estimates, the NRSA consists of 2,338 households. Census Tract 19 and 21 gained 3 and 29 households respectively, but Census tract 20 lost 72 and Census Tract 25 lost 155 households according to Census Data estimates. However, the 2023 estimates did not take into consideration the Forge on North Main Street which was completed in 2022 with 180 affordable rental units that had not been fully leased or the 2024 completions of Baker Flats with 52 new Senior housing units and the Promise Home with 27 units providing Permanent

Supportive Housing for chronically homeless adults. The three new housing developments are all in Census Tract 20.

<b>Income by Census Tract</b>								
	<b>Census Tract 19</b>		<b>Census Tract 20</b>		<b>Census Tract 21</b>		<b>Census Tract 25</b>	
<b>Subject</b>	<b>Estimate</b>	<b>Median Income (Dollars)</b>	<b>Estimate</b>	<b>Median Income (Dollars)</b>	<b>Estimate</b>	<b>Median Income (Dollars)</b>	<b>Estimate</b>	<b>Median Income (Dollars)</b>
<b>HOUSEHOLDS</b>	<b>488</b>	\$ 24,245	<b>359</b>	\$ 20,025	<b>895</b>	\$ 48,125	<b>596</b>	\$ 35,585
Race - White	75.4%	\$ 24,314	78.6%	\$ 17,875	80.7%	\$ 50,112	77.9%	\$ 34,773
Black or African American	13.9%	\$ 23,704	9.7%		15.8%		10.4%	
Two or more Races	10.7%		11.7%	-	3.2%	\$ 38,068	9.4%	\$ 35,789
<b>HOUSEHOLD INCOME BY AGE</b>								
15-24	4.7%		12.0%		1.2%		3.9%	
25-44 years	31.6%	\$ 23,598	8.4%	\$ -	41.3%	\$ 50,800	35.2%	\$ 50,625
45-64	49.4%	\$ 37,750	25.3%	\$ 13,906	33.1%	\$ 51,458	43.8%	\$ 35,625
65 years and over	14.3%	\$ 23,083	54.3%	\$ 21,306	24.4%	\$ 43,981	17.1%	\$ 25,938
<b>FAMILY INCOME BY SIZE</b>								
2 Person Households	43.4%		34.2%	\$ -	44.2%	\$ 34,906	42.0%	\$ 37,692
3 Person Households	27.3%	\$ 60,417	27.5%	\$ -	30.5%	\$ 106,607	32.1%	\$ 37,143
4 Person Households	0.0%		18.3%	\$ -	13.5%	\$ 77,969	11.7%	\$ -
5 Person Households	29.3%		20.0%	\$ -	7.9%	\$ 43,636	9.3%	\$ -
<b>NONFAMILY HOUSEHOLDS</b>	<b>290</b>	\$ 22,582	<b>239</b>	\$ 15,551	<b>288</b>	\$ 32,500	<b>272</b>	\$ 26,439
Female Householder	20.0%	\$ -	43.9%	\$ 16,250	50.3%	\$ 27,578	43.4%	\$ 26,563
Male Householder	80.0%	\$ 23,525	56.1%	\$ 20,125	49.7%	\$ 33,668	56.6%	

**Census Tract 19** has 488 households with:

- A median household income of \$24,245
- 75.4% of households are White with a median household income of \$24,314
- 59.5% of households are considered non-family with a median household income of \$22,582
- 80% of non-family households are supported by a male householder with a median income of \$23,525
- Approximately 50% of heads of households are between the age of 45 and 64 with a median income of \$37,750
- 2 person households make up 43.4% of households with 5 member households making up 29.3%



**Census Tract 20** has 359 households with:

- A median household income of \$20,025
- 78.6% of households are White with a median household income of \$17,875
- 66.7% of households are considered non-family with a median household income of \$15,551
- 56.1% of non-family households are supported by a male householder
- 54.3% of heads of households are over 65 with a median income of \$21,306
- 2 person households make up 34.2% of households with 3 member households making up 27.5%

**Census Tract 21** has 895 households with:

- A median household income of \$48,125
- 80.7% of households are White with a median household income of \$50,112
- 67.8% of households are considered family households with a median household income of \$51,435
- 50.3% of non-family households are supported by a female householder
- 41.3% of heads of households are 25 to 44 years old with a median income of \$50,800
- 2 person households make up 44.2% of households with 3 member households making up 30.5%

**Census Tract 25** has 596 households with:

- A median household income of \$35,585
- 77.9% of households are White with a median household income of \$34,773
- 54.4% of households are considered family households with a median household income of \$40,781
- 56.6% of non-family households are supported by a female householder
- 43.8% of heads of households are 45 to 64 years old with a median income of \$35,625
- 2 person households make up 42.0% of households with 3 member households making up 32.1%

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

According to the HUD Exchange ACS 5-Year 2016-2020 Low- and Moderate-Income Summary Data (LMISD) 4,415 residents within the NRSA are considered low to moderate-income within a universe of 5,455 people. This provides for LMMI percentage of 80.93 making the area eligible for NRSA consideration. Each of the Census Tracts demonstrates over 70% LMMI.

Percentage of Low-Moderate Income Persons					
Tract #	LOW	LOWMOD	LMMI	LOWMODUNIV	LOWMOD_PCT
19	690	785	880	940	83.51%
20	345	565	605	690	81.88%
21	1,165	1,570	1,845	2,130	73.71%
25	1,105	1,495	1,590	1,695	88.20%
NRSA Totals	3,305	4,415	4,920	5,455	80.93%

### C. Poverty

Poverty rate data is presented and evaluated by the 2012 and 2015 American Community Survey from the original application and from the 2023 American Community Survey. Overall, approximately 28.4% of the 2023 population within the NRSA live in poverty. The Poverty rate in the city of Evansville is 18.6% and for Vanderburgh County it is 14.3%, demonstrating a higher concentration of persons living below the poverty rate within these four Census tracts. In all but Census Tract 21, the Poverty Rate has risen within the time analyzed.

Estimated Individuals below 125% Poverty Level			
Census Tract	2012 Estimate	2015 Estimate	2023 Estimate
19	31.4%	30.4%	38.5%
20	25.3%	32.4%	40.0%
21	25.4%	27.3%	19.3%
25	23.7%	26.9%	30.0%

The Overall Demographic Highlights for the NRSA summarize the characteristics of each of the Census Tracts. Each Census Tract has seen a decline in population over the past five years. Those individuals who remain are of low-to-moderate income with high poverty rates. However, less than 10% receive public assistance with less than one-third receiving SNAP.

Low educational attainment, nearly one-quarter of the residents over the age of 25 are without a high school diploma, limiting career opportunities for many residents. The labor force participation rate in each Tract is below the national average of 62.2%.

<b>Overall Demographic Highlights for NSRA Census Tracts</b>				
<b>Census Tract</b>	<b>19</b>	<b>20</b>	<b>21</b>	<b>25</b>
Total Population 2020	1,044	848	2,287	1,406
Total LMI Persons	785	565	1570	1,495
LMI Percent	83.51%	81.88%	73.71%	88.20%
Total Households	488	359	895	596
Owner Occupied	27.0%	23.8%	45.6%	38.4%
Median HH Income	\$ 24,245	\$ 20,025	\$ 48,125	\$ 35,585
Poverty Rate (2023 est.)	38.5%	40.0%	19.3%	30.0%
Public Assistance Households	4.7%	3.9%	4.8%	7.0%
SNAP Households	27.0%	27.9%	25.0%	31.9%
Person over 25	731	631	1,509	949
% No High School Diploma	26.3%	22.0%	17.7%	28.3%
In Labor Force	55.6%	36.6%	58.7%	59.3%
Households Receiving Public Assistance	59	54	34	31

## Community Consultation

The boundary of the Jacobsville NRSA has been established by the City of Evansville to concentrate efforts and funding on those neighborhoods in the most need of assistance. The Census Tract Data Analysis completed in December 2020 by Bowen National Research ranked each of Evansville's 41 Census tracts to illustrate areas of distress, decline or instability. All four of the contiguous Census tracts included in the NRSA boundaries are listed among the 15 most distressed with Census Tract 25 listed as the most distressed and Census Tract 20 as the fourth.

During 2024, the City set about updating the Jacobsville Redevelopment Area Master Plan from 2013 which focused on the Jacobsville TIF District which includes Census Tract 19 and 20 along with the North Main Street corridor in Census Tract 25. During the development process for this Master Plan and continuing into the development of the NRSA plan, workshops, open houses, roundtables and regular meetings with staff from Evansville's Department of Metropolitan Development took place to evaluate the need, streamline recommendations and build consensus as to the approach to be taken to effect meaningful change.

The City has an active relationship with neighborhood associations working with individuals to advance the greater good of their community. The Jacobsville Area Community Corporation (JACC) hired a development director in 2023 to lead initiatives in economic and community development. This NRSA program will provide the framework in which the City, JACC,

residents, and partners can undertake a comprehensive approach to neighborhood improvement and revitalization while also providing the flexibility to offer innovative solutions to complex problems. As the City of Evansville and neighbors continue implementation of NRSA strategies, they will continue to consult with community groups, housing agencies, and other relevant stakeholders, including, but not limited to the following:

- AARP
- Aurora
- CenterPoint Energy
- CHAIN Neighborhood Association
- Community Action Program of Evansville
- Community One
- Dream Center
- ECHO Housing Corporation
- ECHO Community Health Corporation
- Evansville Association for the Blind
- Evansville Housing Authority
- Evansville Land Bank Corporation
- Evansville Redevelopment Commission
- Evansville Regional Economic Partnership
- Evansville Dept. of Parks and Recreation
- Evansville Urban Enterprise Association
- Evansville/Vanderburgh School Corp.
- Habitat for Humanity of Evansville
- Hope City Church
- HOPE of Evansville
- Indiana Small Business Development Ctr.
- Ivy Tech Community College
- Jacobsville Area Community Corporation
- Jacobsville Join In
- Jacobsville Neighborhood Improvement Association
- JD Sheth Foundation
- Memorial Community Development Corp.
- Northside Business Association
- Ozanam Family Shelter
- STAR Neighborhood Association
- SWIRCA
- Tri-State Food Bank
- United Caring Services
- United Neighborhoods of Evansville
- United Way of Southwest Indiana
- University of Evansville
- University of Southern Indiana
- Urban Seeds
- Vanderburgh County Health Department
- Vincennes University
- WorkOne of Southwest Indiana
- Youthbuild
- YMCA
- YWCA

As part of its ongoing evaluation of progress towards its six primary goals, the Evansville Promise Zone examines community perceptions by distributing a community survey every two years. The community survey was first distributed in the fall of 2017 and then again in 2019 and 2021. The 2023 survey was postponed as the Department of Education’s Promise Neighborhood grant was awarded and a combined survey for the two programs was conducted in 2024. The Promise Zone included Census Tracts 19, 20 and 25 from the NRSA while the Promise Neighborhood includes all of the NRSA Census Tracts.





## Housing & Economic Assessment

In 2020, Bowen National Research conducted a Census Tract Data Analysis to identify Census Tracts within the city of Evansville that exhibited quantifiable characteristics or trends that were likely evidence of or contributing factors to declining or “troubled” areas of the city. Bowen evaluated various data sets (demographic, housing, etc.) of all 41 Census Tracts to determine which Tracts were indicative of distressed, declining or unstable areas. Snapshot data, a single point in time and trend data, change between two distinct points in time, were used. The NRSA Census Tracts and their rankings are shown below. The highest ranked Tracts are those with the greatest issues based on the metrics used with Census Tract 25 ranking number 1.

Overall Census Tract Scoring and Ranking				
Rank	Census Tract	Snapshot Normalized Score	Trending Normalized Score	Final Normalized Score
1	25	0.41	0.40	0.41
4	20	0.38	0.53	0.44
8	19	0.43	0.56	0.48
14	21	0.50	0.51	0.51

### A. Housing

Housing Organizations United Serving Evansville (HOUSE) is a network of housing agencies that are partnering on housing solutions for the City including Jacobsville. Despite the efforts of local stakeholders, the NRSA neighborhoods continue to struggle with abandoned or ill-maintained properties and low housing values. While efforts have been made to maintain and rehab old houses, as well as build new ones, the existing housing stock continues to age and deteriorate. The Housing Needs Assessment reports that nearly 90% of owner-occupied and 75% of rental units within the Central Housing Sub-Market are pre-1970 construction.

## Vacancy/Occupancy Rates

While a variety of factors can influence vacancies in a market, high vacancy rates can be an indication of a market that has a disproportionate share of abandoned, uninhabitable or undesirable housing units, making the area unstable and less attractive to new residents. The following chart serves as a summation provided by the 2020 Bowen National Research Study and shows that all four Census Tracts in the NRSA have vacancy rates at 25% or above.

Housing Occupancy Rates							
Census Tract	2015		2020		Change in Occupancy Rate		
	Vacancy Rate	Occupancy Rate	Vacancy Rate	Occupancy Rate	Rank	Percent	Rank
19	32.1%	67.9%	27.6%	72.4%	4	0.9%	37
20	30.1%	69.9%	30.0%	70.0%	3	0.0%	24
21	27.2%	72.8%	25.0%	75.0%	7	0.4%	28
25	22.2%	77.8%	26.8%	73.2%	5	-0.9%	7

While the vacancy rates in the NRSA are extremely high, the City's 2024 Evansville Housing Needs Assessment reveals that for rental units 97.8% are occupied and over 99% of for-sale units are occupied suggesting that many of these vacant units are not habitable.

## Homeownership

Low numbers of homeownership suggest higher tenant turnover and instability due to a higher concentration of rental housing and a potentially transient population less committed to the changes that will build long-term neighborhood stability. Tracts 19 and 20 demonstrate some of the lowest homeownership rates within the City at 28.8% and 22.3% in 2020. Census Tracts 21 and 25 are over 10 percentage points higher but remain below 50%.

The Evansville Landbank works with the Vanderburgh County Assessor's Office to acquire property that has delinquent taxes. Once acquired, the Landbank clears the title and transfers to agencies like Habitat for Humanity to build new single-family homes. Hope of Evansville works with the Habitat families on financial literacy and providing downpayment assistance.

Home Ownership Analysis					
Census Tract	Owner Occupied Rate			Owner Occupied Change	
	2015	2020	Rank	Percent	Rank
19	30.5%	28.8%	4	-0.3%	13
20	21.7%	22.3%	2	0.1%	25
21	49.9%	47.0%	14	-0.6%	10
25	41.4%	40.0%	9	-0.3%	16

Median Homes Sales Price Analysis							
Census Tract	Median Sales Price			Change in Median Sales Price			
	2015-2017	2018-2020	Rank	Dollar Value	Rank	Percent	Rank
19	\$ 46,250	\$ 26,900	4	(\$19,350)	13	-41.8%	3
20	\$ 30,000	\$ 80,500	24	\$50,500	40	168.3%	40
21	\$ 38,271	\$ 26,500	3	(\$11,771)	21	-30.8%	4
25	\$ 25,350	\$ 30,500	6	\$5,150	39	20.3%	39

Declining median home sales prices over a period of time can indicate a declining area, while relatively low median home sales prices are often indicative of markets with older, lower quality of housing that might include homes that are in disrepair or suffer from deferred maintenance. Through data provided by the Vanderburgh County Assessor, Bowen established the median single-family home sales prices for sales that occurred between 2015 and 2017 and compared them with home sales that occurred between 2018 and 2020, and by change in median sales price between the two time periods. Census Tracts 19 and 21 had some of the lowest median sales prices between 2018 and 2020 as well as some of the largest declines. Tracts which experienced the greatest increase in median sales price during this time included Tracts 20 and 25.

Housing agencies such as the Community Action Program of Evansville (CAPE), Community One, JD Sheth Foundation, and Memorial CDC provide funding for home-owner repairs. In 2024, the City of Evansville's Affordable Housing Trust Fund increased the availability of locally funded grants for home-owner repair from \$10,000 per household to \$25,000 per household. The substantial increase in the number of applicants demonstrates that many of the repairs were more complex and that many low-income families did not have sufficient funds to make up the difference between the repair cost and grant funds available and were unable to apply without sufficient funds to complete the repairs.

### Rental Housing

The 2024 Housing Needs Assessment surveyed six multifamily rental housing projects containing a total of 289 units within the Jacobsville Study Area. These rentals had a combined occupancy rate of 99.7%. Healthy, well-balanced rental housing markets typically have occupancy rates between 94% and 96%. A market occupancy level over 96.0% *may* be an indication of a possible housing shortage, which can lead to housing problems such as unusually rapid rent increases, people forced to live in substandard housing, households overburdened by rent costs, and residents leaving the area to seek housing elsewhere.

Not included in the survey were the Forge on Main completed in late 2022 and in lease-up of its 180 units at the time of the survey; Lucas Place I and II with 47 Government-Subsidized units; Promise Home with 27 supportive housing units completed in 2024; and Baker Flats with 52

Senior apartments also completed in 2024. These projects add an additional 306 units of workforce and supportive housing to the neighborhood.

## Cost Burdened

Percent Share of Severe Cost Burdened Households by Tenure by Census Tract										
Census Tract	Renter					Owner				
	2009-2013	2014-2018	Rank	% Change	Rank	2009-2013	2014-2018	Rank	% Change	Rank
19	29.6%	34.2%	8	4.7%	11	13.4%	12.5%	8	-0.9%	25
20	20.6%	19.0%	29	-1.6%	20	15.0%	23.6%	1	8.6%	3
21	25.8%	10.9%	36	-14.9%	37	3.9%	6.7%	28	2.8%	13
25	30.5%	27.8%	14	-2.7%	24	5.5%	18.7%	2	13.2%	1

A household is cost-burdened when it spends more than 30% of its income on rent/mortgage and utilities and severely cost-burdened when it spends more than 50% of its income on these expenses. The average share of cost burdened renter households in the City is 24.2%, Census Tracts 19 and 25 exceed that percentage. Census Tract 21 shows a sharp decline in the number of renters cost burdened. Sever cost burdened owner households in the overall City have an average share of 8.2%. Within the NRSA Census Tract, only 21 is below that percentage. Census Tracts 20 and 25 rank as some of the highest percentages among homeowners in the City who are cost burdened.

## B. Crime

Exposure to crime can damage people's health and development and can cause communities to decline. An array of studies suggest that violent crime reduces neighborhood property values, and decisions on where to move often reflect concerns about safety. Neighborhoods that are safe, well maintained and well connected will provide stability, appeal to new residents and encourage greater investment. If a neighborhood is appealing, it can use that appeal as a part of the fundamental strategy to strengthen neighborhoods and business districts.

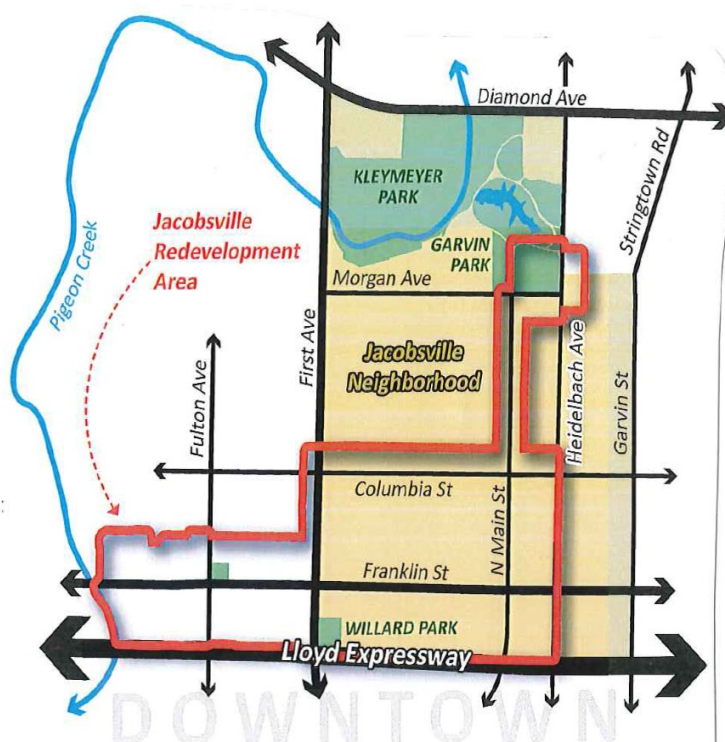
The Evansville Police Department (EPD) works with neighborhoods through crime prevention officers, community outreach, and neighborhood surveys. Analyzing data and studying incident reports, officers identify trends as to where and when crime may occur. EPD uses tools such as the Guardian, a neighborhood surveillance unit, to demonstrate that they are aware of the problem and are monitoring those responsible. A neighborhood is assigned an officer who attends association meetings to inform citizens of issues occurring in their neighborhood and actions that citizens can take to reduce these occurrences and to keep themselves safe.



### C. Economic Opportunities

The recently completed Jacobsville Redevelopment Area Master Plan builds on prior initiatives within the area. The strategic plan based on a collaborative partnership between Evansville Redevelopment staff and Jacobsville Area Community Corporation lays the groundwork for attracting and supporting business and housing development within the area. By investing public resources in the redevelopment area to fix infrastructure, improve bike and pedestrian connections, partner with housing agencies, and promote economic development, the quality of place and the attractiveness of Jacobsville is improved for both residents and businesses.

Known as an important economic redevelopment tool, Tax Increment Financing (TIF) is used to finance certain public redevelopment costs when there are limited funds in Federal, State or local funding. This funding source can be used to finance developments, such as land acquisition, site preparation, and public infrastructure improvements (streets, sewer, water, or parking facilities). Jacobsville TIF District (outlined in orange) includes the area between Division Street to the south, Heidelberg to the east, First Avenue to the west and Maryland Street to the North with the addition of both sides of North Main running to and including part of Garvin Park.



The North Main Complete Street Project, completed in June 2018, was a \$15 Million investment by the City of Evansville's Redevelopment Commission and focused on the North Main business corridor as well as several blocks of W. Virginia Street. The project consisted, generally, of total road reconstruction from curb to curb including new sidewalks, curbs and gutters; a protected bike path; new street landscape beds and trees; improved streetlights and traffic signals. The long-term goal of the project is to increase economic growth in the area by enhancing pedestrian and bike pathways through a safe, well-lit and aesthetically attractive connection from Garvin Park to Downtown Evansville, the Riverfront and beyond.

The WorkOne center is the heart of the workforce development system in the State of Indiana. It's where service delivery partners connect with customers, and with each other, helping people find a new or better job, choose a career, find a good employee, access training, or get the information needed to succeed in today's ever-evolving workplace. Evansville's WorkOne is located outside of the NSRA and is easily accessible by the City's transit system. Additionally, WorkOne provides for neighborhood navigators to operate within the space of non-profit partners to meet with workers closer to home.

## D. Special Zoning

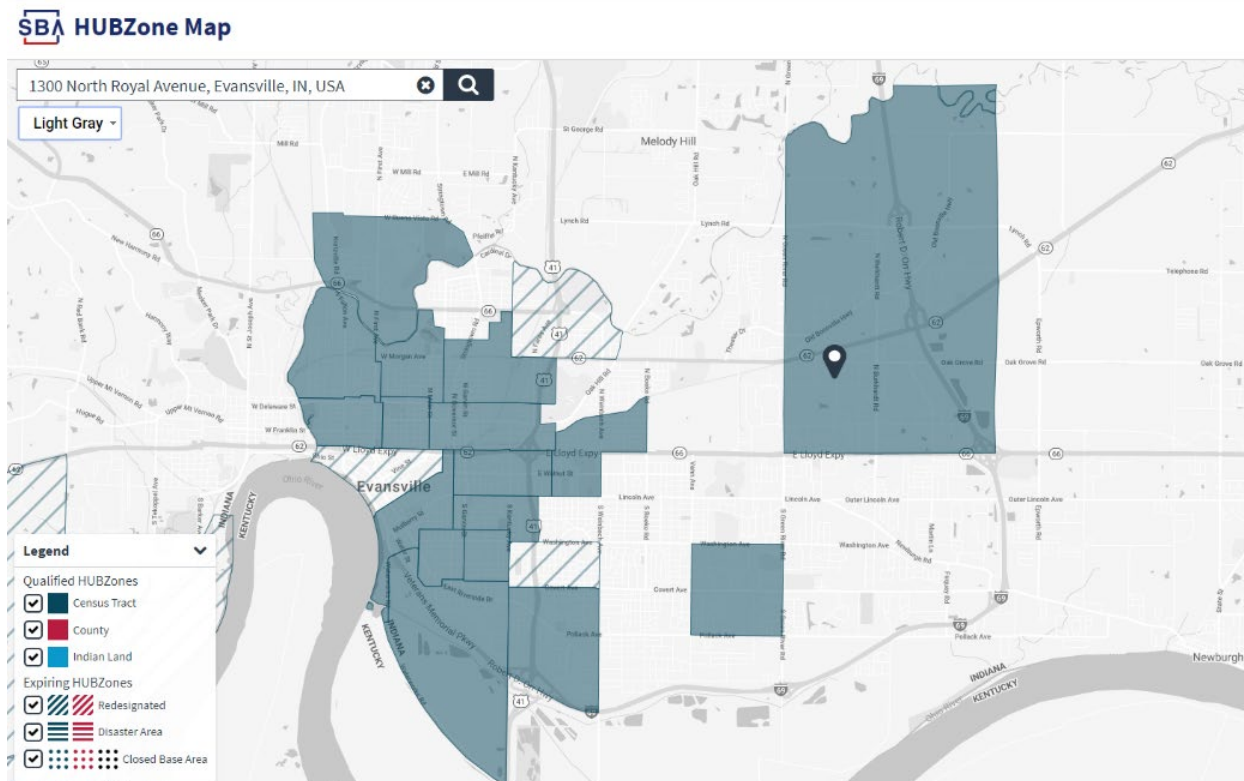
1 inch = 0.500 miles

Prepared by Jim Gowan on May 3, 2018  
Seymourburg County Assessor's Office

Source: ENL HERE, Garmin, USGS, Intermap, INCREMENT P, NRCan, Esri Japan, METI, Esri China (Hong Kong), Swisstopo, IGN, etc., CNES/Airbus photos, and the GIS User Community

Legend  
City Limits  
Unincorporated Areas

Census Tract 19 & 20 were designated as **Opportunity Zones** in 2019 to incentivize private investment for preferential tax treatment to revitalize economically distressed areas like that of the NSRA. Ultimately, the overall success of the initiative depends upon strategic alignment of the resources best suited to meet the needs of each community.



Evansville's **HUB Zone** includes most of the City's urban core, with the exception of Census tract 18 in the Downtown. The HUB Zone includes all of the NRSA. The federal government gives preference when awarding contracts to businesses in historically underutilized business zones providing a potentially lucrative new market to small businesses.

Evansville's **Enterprise Zone** program was created in 1984 to remedy exceptionally bleak social and economic conditions within the Zone's designated boundaries. The Enterprise Zone includes a portion of the north and east section of the NRSA where it offers business services only, as well as providing services to all NRSA residents.

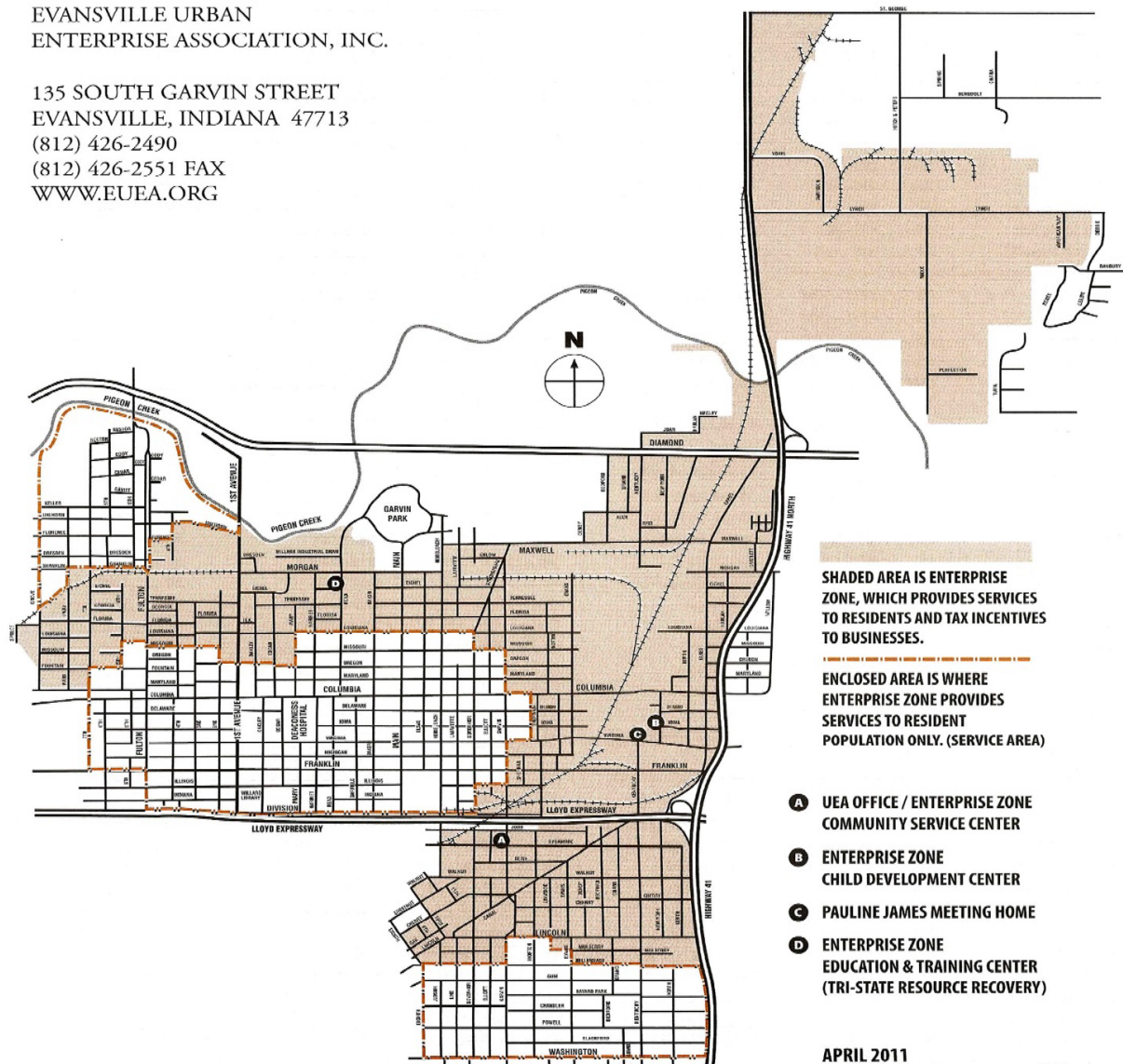




# EVANSVILLE ENTERPRISE ZONE

EVANSVILLE URBAN  
ENTERPRISE ASSOCIATION, INC.

135 SOUTH GARVIN STREET  
EVANSVILLE, INDIANA 47713  
(812) 426-2490  
(812) 426-2551 FAX  
WWW.EUEA.ORG



## E. Community Assets

Additional built and natural assets that enhance the quality of life within the NRSA include:

- Pigeon Creek Greenway Passage is a 10-foot wide paved trail for walking, jogging and biking that is part of the larger National Recreation Trail of the National Parks Service. The Greenway is intended to encircle the city when completed, connecting neighborhoods, parks, business districts and the community as a whole.
- Garvin Park is a historic public park planned and laid out in 1915 in a naturalistic style with a Works Progress Administration era bandstand and historic Bosse Field baseball stadium. Bosse Field is the third oldest ballpark still in regular use for professional baseball surpassed only by Fenway Park in Boston and Wrigley Field in Chicago.
- Willard Library is a private donation library incorporated in 1881, making it the oldest library still in use in Indiana. Willard houses a trove of local archives and geneological materials in addition to its collection of standard publications.



Bosse Field in Garvin Park

## Empowerment Strategies

The City of Evansville is committed to reversing the trends that have led to the decline of much of its urban core and has implemented several initiatives to revitalize the City. Evansville has had great success with rejuvenating its Downtown and the Haynie's Corner Arts District. The creation of the Jacobsville NRSA turns the spotlight and focuses on the traditional working-class neighborhoods of the City.

### A. Housing

The City has been successful in initiating housing programs in the Art's District and the Downtown Economic Improvement District, promoting those areas to artists and young professionals. However, more needs to be done to improve existing conditions for current residents, homeowners as well as renters, in the Jacobsville area. Jacobsville needs to be



upgraded to attract private housing investment, to rehabilitate existing structures, and to construct new market rate developments to improve the economic diversity within these neighborhoods.

The City of Evansville, utilizing a combination of HUD funding, including CDBG, HOME, and ESG to assist with a variety of housing programs such as:

- Down payment assistance for low and moderate-income homebuyers
- Housing repairs and housing rehabilitation for low and moderate-income homeowners
- Acquisition and renovation of existing housing
- New construction of housing for low and moderate-income households

The City continues to work with the members of **HOUSE (Housing Organizations United Serving Evansville)** to implement local housing strategies. The purpose of HOUSE is to build trust and foster relationships among housing organizations and to inform members of the changing housing conditions in Evansville. Through HOUSE, the City demonstrates the significant contributions of each non-profit while leveraging these strengths for even greater success through collaboration to resolve the City's housing issues. HOUSE has five core strategic goals

- **Build:** enhance diverse and innovative urban design for housing through new construction and repurposing vacant structures
- **Preserve:** revive and restore the aging housing stock through repair, improvement and rehab of existing structures when possible
- **Advocate:** provide for increased communication among HOUSE members, the general public and local officials to influence fair and adequate housing standards and policies
- **Assist:** fortify the capacity of housing organizations to better offer direct service programs that support access to safe, affordable housing
- **Participate:** commit to being a part of neighborhood revitalization.

These overall principal objectives are especially applicable to the NRSA neighborhoods. Other programs initiated by the City to aid in meeting NRSA objectives, include:

### **Evansville Land Bank**

In 2016 Evansville formed the Evansville Land Bank Corporation to demolish or rehabilitate dilapidated residential structures acquired through tax foreclosure or other methods. The City will continue to utilize this effective tool in addressing various problems associated with blighted, neglected residential properties. The City increased the Landbank's 2025 budget to enable it to take on more problem properties for the eventual resale to households to put back into productive use. Where applicable, efforts are made toward economic development programs to attract private investment to develop, rehab, restore, or construct quality commercial usage.

Between 2017 and 2023, the Land Bank took ownership of approximately 850 properties throughout the urban core with over 300 lots sold to non-profit housing agencies to create new housing units. Another 240 lots have been used to create side yards or neighborhood green space.

### **Homeowner Rehabilitation**

Within the City's urban core, nearly 90% of single-family homes were built prior to 1970. JD Sheth Foundation works with Centerpoint Energy to repair homes requesting energy upgrades when it is found that additional repairs are needed to make the energy upgrades effective. Community One's Love Your Neighborhood connects people needing minor repairs and maintenance with volunteers with the skill sets to perform the tasks. Community One also provides roof and HVAC replacement/repairs as well as building ramps for those with mobility issues. Memorial CDC utilizes CDBG from the City to conduct emergency repairs, with CAPE providing weatherization improvements. HOUSE is promoting HUD's Healthy Eight to increase homeowners' awareness of issues to prioritize and the use of a single application among these agencies so that homeowners might utilize more than one program or be transferred to another agency if it is a better fit for their needs.

### **New Home Construction**

Many of the lots held by the Land Bank are sold to individuals or non-profits for new home construction. To provide financial support for these housing developments, Low Income Housing Tax Credits have been acquired by several of the local housing agencies for new construction including Baker Flats completed in 2024. CDFI Friendly Evansville Region was created in 2023 after local community, civic, nonprofit, and business leaders identified a pressing need for more customized, affordable financing as well as additional development services in the Evansville region.

Habitat for Humanity of Evansville builds houses in partnership with people in need and volunteer labor. Homeowners are selected based on their need for housing and their ability to repay a zero-percent APR mortgage. Habitat sells houses to homeowner partners who have completed a designated number of hours of community service and financial education. Over the past 40 years, Habitat has built more than 600 homes with a large number of those homes located in Jacobsville, Jimtown and Lamasco.

### **Barrett Law Sidewalk Repair Program**

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

owners to petition for 'full block' replacement sidewalks as well. Several neighborhoods are using AARP's Walkability Audit to identify and prioritize which sidewalks require repair.

### **Homebuyer Assistance Program**

The City of Evansville recognizes the need and benefits of promoting home ownership in the community, because it will help to stabilize residential neighborhoods, as well as improve the economic well-being of families. For this reason, the City offers homebuyer assistance programs for low and moderate-income households who wish to become homeowners, but who lack the resources to cover loan costs and down payment. This program is structured through HOPE of Evansville, Inc. and includes a housing counseling requirement. In 2024, HOPE relocated to the Jacobsville area with offices on N. Main St. providing more visibility for the agency and their programs.

### **Homebuyer Education and Foreclosure Prevention Counseling**

HOPE of Evansville also provides resources in the areas of housing counseling, including foreclosure prevention counseling, pre-purchase counseling, homebuyer education, and financial literacy to homeowners to ensure that they are able to retain their homes through economic challenges. HOPE's financial literacy course has been extended to college students as they look to their future, hopefully here in Evansville. The Community Action Program of Evansville (CAPE) also provides housing counseling services to their clients as does Habitat for Humanity of Evansville.

### **Affordable Housing Trust Fund**

In 2017, the City established the Affordable Housing Trust Fund to provide grants, loans and loan guarantees to those individuals and families whose income is at or below 80% of the MSA's median income and in need of better housing. Funded with local funds, the flexibility of the Trust allows homeowners to make needed repairs or developers to bridge the financial gap when constructing or rehabilitating affordable housing units for low-to-moderate income persons. In 2024, the Trust Fund increased its forgivable loan cap from \$10,000 to \$25,000 and doubled the Trust Funds budget to accommodate these larger loans and increased demand for assistance.

### **Rental Housing Rehab & Development**

Homeownership is not feasible for all and more is being done to improve housing conditions for those looking to rent. With renter occupancy rates very high among the lower-income neighborhoods, the City of Evansville has a multi-faceted plan to increase affordable, habitable rental housing.

ECHO Housing, a major non-profit housing partner, has had tremendous success within the last few years in Jacobsville. Garfield Commons constructed in 2018 is an affordable-housing complex with 47 units having 1, 2 or 3 bedrooms located in Census tract 20. Garvin Lofts is a 27-unit apartment complex that is an adaptive reuse of an existing three-story manufacturing building built in 1894 and located within Census Tract 21. The one-bedroom units are restricted to residents below 30% of the Area Median Income and who have experienced chronic

homelessness. The new Promise Home in Census Tract 20 is a two-story building with 27 one-bedroom permanent supportive housing units for chronically homeless people with verified disabilities. All three complexes received assistance from rental housing tax credits from the Indiana Housing and Community Development Authority (IHCDA).

House Investments from Indianapolis has also had success with LIHTC from IHCDA to construct new rental units in Evansville. The Forge on Main, a mixed-use residential and commercial development located in Census Tract 20 has 180 units. Across the street from the Forge, Baker Flats is their second mixed-use residence designed for those 55+ to support the live, work, and play lifestyle for senior citizens in 52 units.

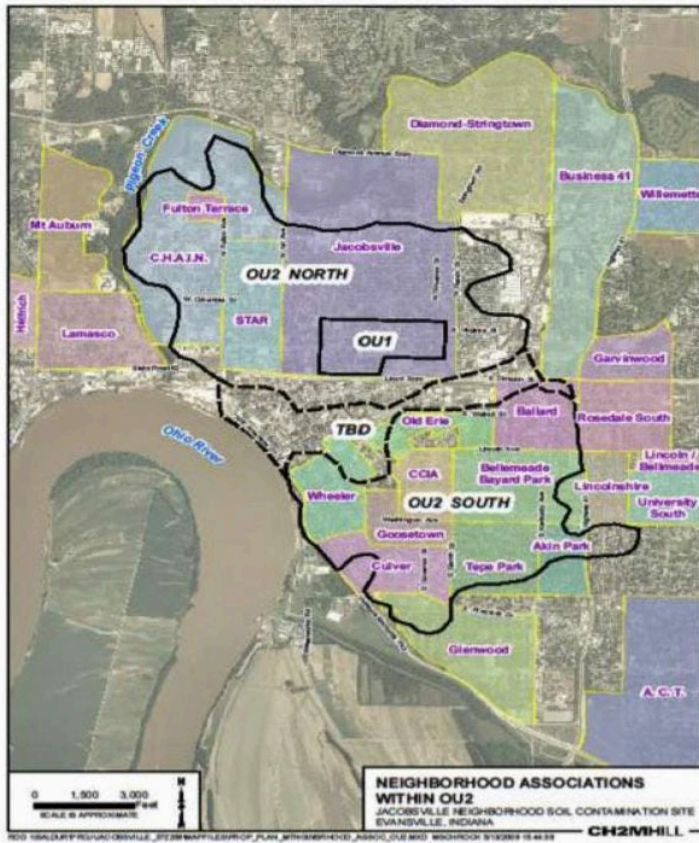


## B. Blight Removal

Vacant, abandoned, and dilapidated structures destabilize neighborhoods, destroy property values, and become a breeding ground for criminal activities. In the fall of 2024, the Mayor's office announced the Flight Blight Program asking citizens to identify blighted properties to understand the scope of the problem and then move forward with a strategic and intentional effort to remediate blighted properties. Residents are asked to email the address and photos to a specified email address within the Building Commission. Staff then assess the property to determine if the building should be razed or if the owner should be required to make improvements within a given timeline. If the City razes the property, a tax lien is placed on the property.

## Soil Remediation

The Jacobsville Neighborhood EPA Soil Contamination site includes the Jacobsville neighborhood as well as 12 other neighborhoods in Evansville, Indiana. It covers a 4.5-square-mile area with about 10,000 residential properties with an estimated 9,500 of those needing assessment before soil remediation. The Superfund cleanup will address residential properties only.



Part of the Jacobsville neighborhood was formerly occupied by manufacturing companies that date back to the 1880s. Lead and arsenic have contaminated a wide area of soil. Site cleanup is ongoing for residential property directly through the Superfund Site funding. However, commercial and industrial properties are eligible for assistance through a \$390,000 Community Wide Assessment Grant managed by the Indiana Finance Authority's Brownfield Program. The large purple area on the map is Jacobsville with the "OU1" area approximating Census Tract 20 and part of 21.

## Commercial Façade Improvements

The City of Evansville's Historic Commercial Façade Grant (HCFG) Program was created to assist property owners with the rehabilitation of older commercial buildings located within the City's Promise Zone. The area was chosen as it contains some of the City's older commercial districts, which due to obsolescence, age, building deterioration and other factors struggle to reenergize commercial centers within these traditional mixed-use neighborhoods. In 2019, several businesses within the NSRA requested assistance with façade improvements and made improvements through the COVID time period. The pandemic and disruptions in the supply chain delayed several projects causing some not to proceed but renewed interest has surfaced to possibly revive the program.

## C. Business Development

**The Director of Jacobsville Development** (Director) was hired in 2023 by Jacobsville Area Community Corporation to provide leadership, direction, and general administrative oversight for the implementation of community, economic and workforce development programs outlined in Jacobsville. Work involves significant community engagement and public involvement with citizens, neighborhood groups, businesses, non-profits and faith-based organizations to ensure the implementation and sustainability of programs undertaken in Jacobsville. Of primary importance is to bolster business and enhance the livability of the Jacobsville Neighborhood



### **Small Business Development Center**

The Indiana Small Business Development Center (Indiana SBDC), which is housed within the Indiana Economic Development Corporation, helps small businesses start, grow, finance, innovate, and transition through no-cost, confidential business advising and training. In addition to working one-on-one with business clients, the Indiana SBDC offers classes and information sessions to help people understand their business needs and aspiration while also providing networking sessions to learn from experienced business leaders.

### **D. Infrastructure Assessment**

Since the four proposed Census Tracts of this NRSA include some of the oldest neighborhoods in Evansville, its infrastructure is aging, making development more expensive. Most streets in the city are asphalt or concrete paved, although there are a few neighborhoods that still have brick-paved streets. The Street Maintenance and City Engineer's Department work year-round to ensure the City streets and sidewalks are safe, repaired, and maintained. Well maintained sidewalks and roads are important to the overall health, safety, and livability of residential neighborhoods.

### **The Evansville Water & Sewer Utility**

The Evansville Water and Sewer Utility (EWSU) has reached an agreement with the U.S. Environmental Protection Agency (EPA), Department of Justice and Indiana Department of Environmental Management (IDEM) for Evansville's Federally mandated integrated overflow control plan (IOCP), AKA "Renew Evansville Plan". Under this plan, Evansville will spend \$729 million over 25 years to upgrade the City's sewer system infrastructure, improve operations and dramatically reduce water pollution.

The goal is to reduce wastewater overflows which end up in the Ohio River and Pigeon Creek during weather events. It will be known as the largest wetland treatment replacing bee slough with green infrastructural systems. This will cause dramatic upgrades to existing infrastructure and enhance sustainable "green projects". An example of one of the projects from the Renew Evansville Plan is the storm water drainage and combined sewer overflow (CSO) replacement and upgrade. Currently, surface water drainage is served by combined sewers carrying both sanitary sewage and drainage. New surface water drainage via green infrastructure was constructed along North Main Street, which will help significantly reduce the amount of storm water entering the sewer system.

### **Streetlights**

Streetlights can improve the quality of life in a neighborhood by extending the hours when activity is able to take place. In regards to crime prevention, improved street lighting increases potential offenders' perception of being caught, thus deterring them from committing a crime; and demonstrates that the community cares and is interested in what happens on its streets and is more likely to notice and report when something is wrong. In 2019, the United Neighborhoods of

Evansville (UNOE) worked with the local utility company, CenterPoint Energy Company to conduct a Lighting Integrity Survey. CenterPoint has a contract with the City to maintain all of the streetlights within the City. Today, the Jacobsville “walking club” has neighbors walking their streets weekly to identify problems and then reporting damaged or burnt out lights for the utility to repair or replace.

## Performance Strategies and Objectives

The 2013 Jacobsville Redevelopment Master Plan addressed many of the needs of the identified NSRA boundaries. During 2024, the City updated the Master Plan, which was approved in early 2025. This NSRA Plan builds on the Master Plan and other previous initiatives to further empower residents to address the worn-out physical conditions of the area’s built assets in efforts to improve economic vitality and quality of life for residents. The intended outcome is to create a progressive location for business culture and livable mixed-use neighborhoods by re-establishing an inviting, walkable, and sustainable place to work and live. Strategies for capital improvements, affordable housing, crime prevention, and blight reduction along with economic empowerment are as follows:

**Strategy 1: Align capital improvement projects with neighborhood planning efforts to leverage public/private investment.**

1. Build capacity within the Jacobsville Area Community Corporation to strengthen its ability to support and advocate for community aligned development.
  - a. Encourage community volunteer programs to build civic pride and enhance local ownership of projects and initiatives.
  - b. Ensure that all voices are heard in community engagement to create a more inclusive and proactive residency.
2. Ensure that new developments and renovations contribute to a harmonious and attractive sense of place by supporting Jacobsville Design Guidelines.
  - a. Ensure that guidelines for new construction and rehabilitation of structures complement the scale and alignment of historical architectural elements.
3. Consult with City departments responsible for streets, sidewalks and public rights-of-way to continue efforts to construct a network of Complete Streets to enhance mobility for all modes of transportation.
  - a. Provide community feedback to encourage the City to implement major corridor improvement projects proposed in the Redevelopment Plan.
  - b. Identify and address safety and accessibility issues for pedestrians to promote a walkable community connecting minor streets with major corridors.
4. Assist property and business owners with the rehabilitation of older commercial buildings and encourage creative reuse of vacant and underutilized buildings.
5. Work with local employers to understand upcoming changes that may impact the neighborhood to ensure that benefits are maximized.

**Strategy 2: Increase the supply of affordable housing options** and reduce barriers to accessing quality housing within the NRSA.

1. Request assistance from HOUSE participants to increase the supply of affordable housing options for homeowners and remove any unnecessary barriers to homeownership in general.
  - a. Encourage new home construction as infill in empty lots within the area.
  - b. Encourage homeowners to perform regular maintenance to retain a healthy home.
  - c. Provide homebuyer education and foreclosure prevention counseling services.
  - d. Provide downpayment assistance to first-time homebuyers.
2. Increase opportunities for habitable, affordable housing for renters.
  - a. Work with community agencies to attract investment in new rental units for both market rates and subsidized housing.
  - b. Work with landlords to promote safe and stable rental housing through regular maintenance and updates.
  - c. Distribute information on the rights and responsibilities for both tenant and landlord, ensuring that all parties are aware of their rights and obligation under the law.
3. Offer housing education, information and resources to promote housing stability for individual households.
  - a. Through Aurora and ECHO Housing, reduce victimization of households near to or experiencing homelessness by providing outreach programs
4. Partner with employers to encourage employees to reside within the Jacobsville neighborhood.

**Strategy 3: Foster economic empowerment and upward mobility** for residents by providing access to training, employment and career advancement opportunities.

1. Utilize the four-point approach of the Main Street America program to revitalize the North Main Street commercial district.
  - a. Design – focus on older structures being preserved and renovated with new structures complimenting the character of the community.
  - b. Organization – create funding streams to provide for administrative support and leadership of initiatives.
  - c. Promotion – market the area as a regional recreation destination.
  - d. Economic Vitality – ensure there is a strong mix of businesses, culture and housing to support the vision.
2. Partner with the Evansville Regional Economic Partnership and Small Business Development Center to identify targeted industries for location within Jacobsville.
  - a. Work with large employers in the neighborhood to determine their need for complementary services to be nearby.

- b. Identify vacant and/or underutilized facilities to house these new and growing businesses.
  - c. Develop recruitment strategies to attract employers with high-demand, high-wage employment opportunities to locate in Jacobsville.
- 3. Provide for economic development assistance programs to promote successful entrepreneurship, assisting business startups and hosting workshops to promote resources.
  - a. Leverage the City's Economic Development Administration Revolving Loan Fund and locally funded Community Revitalization Loan Fund programs.
- 4. Partner with WorkOne to identify skills needs of neighborhood employers and training available for those needs while providing workshops and job fairs to connect employers with potential employees.
  - a. Target employment that provides for earning at least the living wage for Evansville.
- 5. Promote education and lifelong learning where students of all ages have access to learning centers.
  - a. Work with Building Blocks to ensure that day care facilities are early childhood education centers to ensure children are kindergarten ready.
  - b. Support efforts of the Department of Education Promise Neighborhood grant to enhance the quality of education within the EVSC schools attended by Jacobsville students.
  - c. Promote Willard Library and EVPL Downtown's educational resources, computer labs and workshops to Jacobsville residents.
  - d. Encourage post-secondary educational institutions to participate in events, workshops, and community meetings to inform residents of learning opportunities.

**Strategy 4:** Coordinate efforts among community groups and municipal departments to **foster a sense of place** where residents feel connected, engaged and invested.

- 1. Identify key non-profits and civic organizations operating within Jacobsville to enhance the support network available to residents, improving their quality of life and access to resources.
- 2. Work with the City's Historic Preservation Officer to preserve and maintain the area's historic buildings.
  - a. Utilize Notable and Outstanding structures to tell Jacobsville and Evansville's story.
  - b. Encourage the redevelopment of vacant and underutilized commercial and industrial sites.
- 3. Work with the City's Park's Department to maintain the parks and open spaces to enhance the community's identity as a regional recreation destination.
- 4. Create accessible spaces for residents to gather to foster a sense of belonging and community pride.
  - a. Organize local festivals and events that highlight local culture and talent.
- 5. Partner with local artists to create murals, public art and musical performances.

6. Support healthy living choices in design, development and access for a more vibrant Jacobsville.
  - a. Increase availability and access to nutritious foods.
  - b. Develop, restore and invigorate outdoor amenities within Jacobsville.
7. Enhance the overall environmental resiliency of the neighborhood by increasing green infrastructure and preventing further environmental contamination.

**Strategy 5:** Incorporate evidence-based programs and practices that support residents and the community to reduce risk factors and risk conditions, stopping crime and violence before they happen.

1. Work with the neighborhood association and community organizations to improve the social trust between police and residents by identifying localized issues and problem-oriented policing.
2. Enhance social interaction among neighbors to increase social bonding and create an atmosphere of a caring and supportive neighborhood.
3. Improve safety and accessibility of streets, sidewalks and lighting to promote ease of pedestrian movement and interaction during both day and night.

**Strategy 6:** Coordinate efforts among community groups and municipal departments to effectively manage the elimination of blighted properties

1. Collaborate with the Blight Elimination Program for the demolition of structures beyond reasonable repair.
2. Work with the Land Bank Corporation to assist in providing effective management of vacant, abandoned properties returning them to productive reuse when possible.
  - a. Maintain an inventory and evaluation of all vacant properties.
  - b. Partner with local organizations and developers to take ownership of properties and return them to productive use.
3. Communicate with Code Enforcement to ensure that code compliance issues reinforce revitalization goals.
  - a. When repair orders are issued, inform owners of emergency home repair and owner occupied rehabilitation programs.
  - b. Identify properties for demolition and clearance when rehabilitation is not possible.
4. Work with Keep Evansville Beautiful and neighborhood associations to clean up vacant lots and maintain attractive greenspaces.
5. Replace blighted residential properties with habitable housing units.
6. Talk to neighbors about proper disposal of trash and arrange for large trash pick up events.



**Sources:** The following summarizes the data sources used in this and the original request:

*Jacobsville Redevelopment Area Plan* (2025). Evansville, IN: Department of Metropolitan Development. Consultant Team Acknowledgement – Rundell Ernstberger Associates

Bowen, P. (2020). Census Tract Data Analysis. In *Bowen National Research Study* Evansville, IN: Bowen National Research Study. (Reprinted from Census Tracts within the City of Evansville, Indiana.).

United Census Bureau Data tables <https://data.census.gov/>

American Community Survey 5-Year Estimates Detailed Tables <https://api.census.gov/data/2023/acs/acs5>