

**City of Evansville, Indiana**

**Consolidated Annual Performance Evalutaion Report**

**Program Year 2024**

**Draft Date – 8/22/25**

**Prepared by the Department of Metropolitan Development:**

**306 Civic Center Complex**

**1 N.W. Martin Luther King Jr. Blvd.**

**Evansville, IN 47708**

## CR-05 - Goals and Outcomes

**Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

This Consolidated Annual Performance Evaluation Report (CAPER) for the City of Evanville covers the reporting period from July 1, 2024 through June 30, 2025, which is the City of Evansville’s Fiscal Year (FY) 2024. The CAPER is a summary of accomplishments that occurred in this timeframe, as well as an accounting of the allocation and expenditure of funds under the 2020-2024 Consolidated Plan. The 2024 CAPER is the fifth and final program year-end report of the five-year plan. The 2024 CAPER public meeting was held on August 22nd, 2025 and **(one will be selected):**

**No comments were received during the 30-day public comment period that followed.**

**Or**

**Public comments were received and are summarized in the attachment at CR-00.**

COVID-19 funds (CDBG-CV and ESG-CV) were added as a substantial amendment to the Fiscal Year 2019. Some expenditures were claimed during the 2023 Program Year. At the time of this report, approximately 94% of CDBG-CV has been expended, and 100% of ESG-CV has been expended. The expenditure dealine for remaining 6% of Cares Act funds is 5/27/2026.

HOME-ARP funds were made available in the 2021 Program Year, and the City of Evansville HOME-ARP plan was approved in the 2021 Program Year. Two HOME-ARP funded affordable housing development projects have been completed. The remaining HOME-ARP funds, 16% of the original allocated amount, will be utilized for Supportive Services to be provided within these units  for qualifying populations and for Administrative/Planning activities.

Information reported below was generated from the IDIS reports: 2024 CDBG and HOME Summary of Accomplishments (PR-03 and PR-23).

**Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee’s program year goals.

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Goal** | **Category** | **Source / Amount** | **Indicator** | **Unit of Measure** | **Expected – Strategic Plan** | **Actual – Strategic Plan** | **Percent Complete** | **Expected – Program Year** | **Actual – Program Year** | **Percent Complete** |
| Increase Affordable Housing for Homeownership | Affordable Housing | CDBG: $ / HOME: $ | Public service activities for Low/Moderate Income Housing Benefit | Households Assisted | 0 | 12 |   | 0 | 12 |   |
| Increase Affordable Housing for Homeownership | Affordable Housing | CDBG: $ / HOME: $ | Homeowner Housing Added | Household Housing Unit | 120 | 6 |  5.00% | 3 | 0 |  0.00% |
| Increase Affordable Housing for Homeownership | Affordable Housing | CDBG: $ / HOME: $ | Homeowner Housing Rehabilitated | Household Housing Unit | 200 | 66 |  33.00% | 25 | 6 |  24.00% |
| Increase Affordable Housing for Homeownership | Affordable Housing | CDBG: $ / HOME: $ | Direct Financial Assistance to Homebuyers | Households Assisted | 0 | 46 |   | 20 | 12 |  60.00% |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Rental units constructed | Household Housing Unit | 30 | 25 |  83.33% | 3 | 0 |  0.00% |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Rental units rehabilitated | Household Housing Unit | 50 | 67 |  134.00% | 5 | 1 |  20.00% |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Homeowner Housing Added | Household Housing Unit | 0 | 2 |   | 0 | 2 |   |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Homeowner Housing Rehabilitated | Household Housing Unit | 0 | 0 |   |   |   |   |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Tenant-based rental assistance / Rapid Rehousing | Households Assisted | 0 | 0 |   | 9 | 0 |  0.00% |
| Increase Affordable Housing for Rental | Affordable HousingHomeless | CDBG: $ / HOME: $ | Housing for Homeless added | Household Housing Unit | 0 | 0 |   |   |   |   |
| Support Coordinated Entry-System | Homeless | CDBG: $ / ESG: $ | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 0 | 688 |   |   |   |   |
| Support Coordinated Entry-System | Homeless | CDBG: $ / ESG: $ | Homeless Person Overnight Shelter | Persons Assisted | 0 | 6416 |   |   |   |   |
| Support Coordinated Entry-System | Homeless | CDBG: $ / ESG: $ | Overnight/Emergency Shelter/Transitional Housing Beds added | Beds | 22000 | 521 |  2.37% |   |   |   |
| Support Coordinated Entry-System | Homeless | CDBG: $ / ESG: $ | Homelessness Prevention | Persons Assisted | 0 | 0 |   | 2200 | 0 |  0.00% |
| Support Economic Development Initiatives | Non-Housing Community Development | CDBG: $ | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 0 | 5455 |   | 0 | 5455 |   |
| Support Economic Development Initiatives | Non-Housing Community Development | CDBG: $ | Facade treatment/business building rehabilitation | Business | 10 | 1 |  10.00% | 0 | 1 |   |
| Support Economic Development Initiatives | Non-Housing Community Development | CDBG: $ | Jobs created/retained | Jobs | 11 | 0 |  0.00% |   |   |   |
| Support Economic Development Initiatives | Non-Housing Community Development | CDBG: $ | Businesses assisted | Businesses Assisted | 25 | 13 |  52.00% | 5 | 1 |  20.00% |
| Support Economic Development Initiatives | Non-Housing Community Development | CDBG: $ | Other | Other | 111000 | 1 |  0.00% |   |   |   |
| Support Public Facility Improvements | Non-Housing Community Development | CDBG: $ | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 265000 | 574415 |  216.76% | 400 | 0 |  0.00% |
| Support Rapid Rehousing | Homeless | HOME: $ / ESG: $100749 | Tenant-based rental assistance / Rapid Rehousing | Households Assisted | 500 | 118 |  23.60% | 40 | 0 |  0.00% |
| Support Re-entry | Homeless | ESG: $ | Homeless Person Overnight Shelter | Persons Assisted | 80 | 0 |  0.00% |   |   |   |
| Support the Availability of Public Services | Non-Housing Community Development | CDBG: $ | Public service activities other than Low/Moderate Income Housing Benefit | Persons Assisted | 431000 | 228385 |  52.99% | 12216 | 21075 |  172.52% |
| Support the Availability of Public Services | Non-Housing Community Development | CDBG: $ | Homeless Person Overnight Shelter | Persons Assisted | 0 | 0 |   | 0 | 0 |   |
| Support the Availability of Public Services | Non-Housing Community Development | CDBG: $ | Overnight/Emergency Shelter/Transitional Housing Beds added | Beds | 0 | 0 |   | 0 | 0 |   |
| Support the Reduction of Residential Blight | Affordable HousingAcquisition, Disposition, and Demolition | CDBG: $ | Buildings Demolished | Buildings | 1000 | 0 |  0.00% |   |   |   |
| Support the Reduction of Residential Blight | Affordable HousingAcquisition, Disposition, and Demolition | CDBG: $ | Housing Code Enforcement/Foreclosed Property Care | Household Housing Unit | 14000 | 64147 |  458.19% |   |   |   |
| Support the Reduction of Residential Blight | Affordable HousingAcquisition, Disposition, and Demolition | CDBG: $ | Other | Other | 25 | 0 |  0.00% | 5 | 0 |  0.00% |

Table 1 - Accomplishments – Program Year & Strategic Plan to Date

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

During the grant application process, organizations applying for CDBG, ESG, and HOME grant funds must be operating a program that addresses at least one of the three National Objectives and at least one high or medium priority community or housing development need. The most frequently used national objective in the grant applications are activities of low-to-moderate income (LMI) benefit, typically in the form of direct service to LMI clientele or of LMI area benefit. The second national objective most used in applications is to address conditions of slum and blight, resulting in the demolition and disposition of property. The urgent need National Objective has not been used in this time period.

The highest ranked community development priority need, as established in the 2020-2024 Consolidated Plan, is “Assisting Abused and Neglected Children and Children Facilities.” In 2024, the City provides ESG funding to domestic violence shelters while CDBG allocations assist with an emergency daycare program and multiple child-care and youth programs addressing the needs of at-risk children.

## CR-10 - Racial and Ethnic composition of families assisted

**Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)**

|  |  |  |
| --- | --- | --- |
|  | **CDBG** | **HOME** |
| White | 11,214 | 6 |
| Black or African American | 3,790 | 17 |
| Asian | 32 | 0 |
| American Indian or American Native | 31 | 0 |
| Native Hawaiian or Other Pacific Islander | 62 | 0 |

|  |  |  |
| --- | --- | --- |
|  |  |  |
| **Total** | **15,129** | **23** |

|  |  |  |
| --- | --- | --- |
|  |  |  |
| Hispanic | 810 | 0 |
| Not Hispanic | 14,319 | 23 |

|  |
| --- |
| **Describe the clients assisted (including the racial and/or ethnicity of clients assisted with ESG)** |
|  | **HESG** |
| American Indian, Alaska Native, or Indigenous | 0 |
| Asian or Asian American | 0 |
| Black, African American, or African | 0 |
| Hispanic/Latina/e/o | 0 |
| Middle Eastern or North African | 0 |
| Native Hawaiian or Pacific Islander | 0 |
| White | 0 |
| Multiracial | 0 |
| Client doesn't know | 0 |
| Client prefers not to answer | 0 |
| Data not collected | 0 |
| **Total** | **0** |

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

**Narrative**

## CR-15 - Resources and Investments 91.520(a)

**Identify the resources made available**

|  |  |  |  |
| --- | --- | --- | --- |
| **Source of Funds** | **Source** | **Resources Made Available** | **Amount Expended During Program Year** |
| CDBG | public - federal | 2,615,366 |   |
| HOME | public - federal | 637,537 |   |
| ESG | public - federal | 230,712 |   |

Table 3 - Resources Made Available

**Narrative**

**Identify the geographic distribution and location of investments**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target Area** | **Planned Percentage of Allocation** | **Actual Percentage of Allocation** | **Narrative Description** |
| FOCUS AREA | 97 |   |   |
| Neighborhood Revitalization Strategy Area |   |   |   |
| NRSA | 3 |   |   |

Table 4 – Identify the geographic distribution and location of investments

**Narrative**

**Leveraging**

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City of Evansville leveraged federal resources, including CDBG, HOME, and ESG, with local, state, and private funds to maximize impact of housing and community development efforts. Notably, the City allocated $750,000 in 2024 to the Affordable Housing Trust Fund (AHTF), with $500,000 appropriated through Riverboat casino taxes and an additional $250,000 from accrued ARPA interest. These local funds provided gap financing for developers and non-profit housing organizations rehabilitation and new construction, as well as emergency home repairs for low-income individuals and households, in alignment with federal goals.

Federal funds were often paired with Low-Income Housing Tax Credits (LIHTC), developer equity, and private grants to complete housing developments.

HOME match requirements have been waived by HUD in recent years. However, the City continued to encourage developer matching to stretch available funds and HOME match reports continued to be collected through the 2024 program year.

Vacant lots owned by the City’s Land Bank were sold to non-profit housing organizations, such as Memorial Community Development Corporation, Habitat for Humanity of Evansville, Community Action Program of Evansville (CAPE), and others at greatly-discounted prices, for the construction of affordable housing. This strategy also reduced blight in several neighborhoods and increased property values of neighboring housing, increasing wealth, particularly in lower-income communities.

| **Fiscal Year Summary – HOME Match** |
| --- |
| 1. Excess match from prior Federal fiscal year | 0 |
| 2. Match contributed during current Federal fiscal year | 0 |
| 3. Total match available for current Federal fiscal year (Line 1 plus Line 2) | 0 |
| 4. Match liability for current Federal fiscal year | 0 |
| 5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4) | 0 |

Table 5 – Fiscal Year Summary - HOME Match Report

|  **Match Contribution for the Federal Fiscal Year** |
| --- |
| **Project No. or Other ID** | **Date of Contribution** | **Cash****(non-Federal sources)** | **Foregone Taxes, Fees, Charges** | **Appraised Land/Real Property** | **Required Infrastructure** | **Site Preparation, Construction Materials, Donated labor** | **Bond Financing** | **Total Match** |
| 4864 | 06/30/2025 | 132,583 | 0 | 0 | 0 | 0 | 0 | 132,583 |
| 4865 | 06/30/2025 | 132,583 | 0 | 0 | 0 | 0 | 0 | 132,583 |
| 4931 | 07/08/2024 | 36,225 | 0 | 0 | 0 | 0 | 0 | 36,225 |
| 4942 | 06/15/2025 | 33,437 | 0 | 0 | 0 | 0 | 0 | 33,437 |
| 5069 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 5092 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report**

| **Program Income** – Enter the program amounts for the reporting period |
| --- |
| **Balance on hand at begin-ning of reporting period****$** | **Amount received during reporting period****$** | **Total amount expended during reporting period****$** | **Amount expended for TBRA****$** | **Balance on hand at end of reporting period****$** |
| 0 | 0 | 0 | 0 | 0 |

Table 7 – Program Income

|  |
| --- |
| **Minority Business Enterprises and Women Business Enterprises –** Indicate the number and dollar value of contracts for HOME projects completed during the reporting period |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Total** | **Minority Business Enterprises** | **White Non-Hispanic** |
| **Alaskan Native or American Indian** | **Asian or Pacific Islander** | **Black Non-Hispanic** | **Hispanic** |

|  |
| --- |
| **Contracts** |
|  |  |  |  |  |  |  |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |

|  |
| --- |
| **Sub-Contracts** |
|  |  |  |  |  |  |  |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Total** | **Women Business Enterprises** | **Male** |

|  |
| --- |
| **Contracts** |
|  |  |  |  |
| Dollar Amount | 0 | 0 | 0 |
| Number | 0 | 0 | 0 |

|  |
| --- |
| **Sub-Contracts** |
|  |  |  |  |
| Number | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 |

Table 8 - Minority Business and Women Business Enterprises

|  |
| --- |
| **Minority Owners of Rental Property** – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted |

|  |  |  |  |
| --- | --- | --- | --- |
|  | **Total** | **Minority Property Owners** | **White Non-Hispanic** |
| **Alaskan Native or American Indian** | **Asian or Pacific Islander** | **Black Non-Hispanic** | **Hispanic** |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Dollar Amount | 0 | 0 | 0 | 0 | 0 | 0 |

Table 9 – Minority Owners of Rental Property

|  |
| --- |
| **Relocation and Real Property Acquisition –** Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition |

|  |  |  |
| --- | --- | --- |
|  | **Number** | **Cost** |
| Parcels Acquired | 0 | 0 |
| Businesses Displaced | 0 | 0 |
| Nonprofit Organizations Displaced | 0 | 0 |
| Households Temporarily Relocated, not Displaced | 0 | 0 |

|  |  |  |  |
| --- | --- | --- | --- |
| **Households Displaced** | **Total** | **Minority Property Enterprises** | **White Non-Hispanic** |
| **Alaskan Native or American Indian** | **Asian or Pacific Islander** | **Black Non-Hispanic** | **Hispanic** |
| Number | 0 | 0 | 0 | 0 | 0 | 0 |
| Cost | 0 | 0 | 0 | 0 | 0 | 0 |

Table 10 – Relocation and Real Property Acquisition

## CR-20 - Affordable Housing 91.520(b)

**Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.**

|  | One-Year Goal | Actual |
| --- | --- | --- |
| Number of Homeless households to be provided affordable housing units | 1,000 | 5 |
| Number of Non-Homeless households to be provided affordable housing units | 206 | 147 |
| Number of Special-Needs households to be provided affordable housing units | 4 | 0 |
| **Total** | **1,210** | **152** |

Table 11 – Number of Households

|  | One-Year Goal | Actual |
| --- | --- | --- |
| Number of households supported through Rental Assistance | 1,000 | 0 |
| Number of households supported through The Production of New Units | 104 | 83 |
| Number of households supported through Rehab of Existing Units | 106 | 53 |
| Number of households supported through Acquisition of Existing Units | 0 | 16 |
| **Total** | **1,210** | **152** |

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

While the City made notable progress in its affordable housing goals for 2024, there were some discrepancies between planned and actual outcomes. The mot significant shortfall occurred in the Rehab of Existing Units category. A planned project at Liberty Terrace, which would have supported 58 households through rehab, was delayed due to staffing turnover within the organization’s management company. Additionally, Community Action Program of Evansville’s Owner-Occupied Rehab program fell slightly short of its goal, largely due to being a recently-relaunched program with newer staff. The program experienced slower than expected ramp-up, though progress has increased and is expected to further improve during the 205 Program Year.

The Production of New Units ended at 83, slightly below the AP goal of 104. These 83 actual units produced reflect realistic capacity and matched internal expectations. The acquisition goal was listed as zero, but HOPE of Evansville assisted 16 households through its Down Payment Assistance program. This accomplishment was not captured in the original goal, but had meaningful impact.

**Discuss how these outcomes will impact future annual action plans.**

Moving forward, the City will adjust goal-setting to better reflect project readiness, staffing capacity internally and externally, and the maturity of newer programs. For example, future action plans will include more conservative new unit targets unless project commitments are fully secured and near shovel-ready. Additionally, homeownership support programs like down payment assistance will be incorporated more intentionally into goal-setting. Continued communication with subrecipient partners and early identification of potential delays will support more accurate forecasting and outcomes tracking in future program years.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

|  |  |  |
| --- | --- | --- |
| **Number of Households Served** | **CDBG Actual** | **HOME Actual** |
| Extremely Low-income | 5 | 15 |
| Low-income | 7 | 2 |
| Moderate-income | 18 | 3 |
| **Total** | **30** | **20** |

Table 13 – Number of Households Served

**Narrative Information**

During the 2024 Program Year, the City of Evansville made measurable progress toward its affordable housing goals, despite several implementation challenges and differences between goals and actual outcomes. The most notable shortfall occurred in the rehabilitation category. A planned project at Liberty Terrace (expected to serve 58 households) was delayed due to staffing turnover within the property’s management company.  Community Action Program of Evansville’s Owner-Occupied Rehab program, relaunched in 2024 with newer staff, got off to a slower than expected start, and only assisted two of five projected households.  However, the program has gained momentum in recent months and is expected to assist more homeowners in the 2025 Program Year.

In terms of new unit production, the City supported the development of 83 new affordable housing units. Despite the discrepancy between this figure and the stated goal of 104 units, the outcome was consistent with expectations and reflects a strong production year for the City of Evansville. The Action Plan did not originally project any units under acquisition, but HOPE of Evansville assisted 16 first-time homebuyers with CDBG-funded down payment assistance. This activity, while impactful, as not accounted for in the original goals and will be more intentionally included in future plans.

Regarding household income data, the City cllects income breakdowns only for HOME-assisted units, as required. Because many projects, especially larger-scale construction projects, include both HOME and non-HOME assisted units, the actual number of income-eligible households in Table 13 appears smaller  than the actual figures reported in Tables 11 and 12. For example, ECHO Housing’s Promise Home, Gratus Development’s Jacobsville II, and House Investment’s Baker Flats each had only a small portion of  units funded with HOME and HOME-ARP. As a result, income information was only captured fo a subset of households, despite the broader reach of these developments highlighted earlier.

## CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

**Evaluate the jurisdiction’s progress in meeting its specific objectives for reducing and ending homelessness through:**

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

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

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

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

Last year, 535 individuals were identified as homeless in Evansville on a single night—the highest ever recorded during our annual point-in-time count. Without intervention, that number could exceed 600 by 2030. In response, the Commission on Homeless created a new 5-year strategic plan that replaced our existing 10-year plan in an effort to change the trajectory of homelessness in Greater Evansville. It was designed with considerable input from community stakeholders, allowing us to create a shared community vision. It also encourages significant collaboration across multiple systems, which will promote local ownership and accountability.

Our group of expert stakeholders was defined to include: Individuals with lived experience. Individuals working directly in the housing and/or homeless service space. Individuals working in collaboration with, or adjacent to, housing and homeless service providers. Individuals working in government/public sector who are concerned about the issue of homelessness. Individuals who are board members or volunteers for nonprofit organizations, and who are concerned about the issue of homelessness.

There are five top objectives that was developed for ending homelessness: system effectiveness, prevention, unsheltered, mental health, and housing. All of these objectives include the necessity of working with partners outside our regular homeless system. In addition, ten systemwide performance measures were updated and adopted in PY 2024. Three of these measures are listed below as ESG-specific performance measures to be monitored yearly.

**1. Increase exits to permanent housing.**
 Project Goal is to increase by 10% by 2030. Fiscal Year 2024 is the base year. The base year plus 10% equals the 2030 goal. 21% is the base percentage, so the 2030 goal is 31% to exit to permanent housing.

 **2. Decrease the number of people experiencing chronic homelessness.**
 Project goal is to decrease by 10% by 2030. Fiscal Year 2024 is the base year. The base year minus 10% equals the 2030 goal. (There is anticipated increase in those at risk of becoming chronic homeless overall, so the actual decrease will effectively be more than 10%.) The base number of chronic homeless people is 411, meaning it must decrease by 41 people to meet the goal; this equals 370 chronic homeless people or less by 2030.

 **3. Decrease the number of homeless households with children.**
 Project goal is to decrease by 10%. Fiscal year 2024 is the base year. The base year minus 10% equals the 2030 goal. 252 is base number of households with children, meaning it must decrease by 25 households to meet the goal; this equals 227 households by 2030.

## CR-30 - Public Housing 91.220(h); 91.320(j)

**Actions taken to address the needs of public housing**

The Evansville Housing Authority (EHA) established Advantix Development Corporation in 2007, a 501 (C)(3) subsidiary with its own board of directors, to foster the rehabilitation and adaptive reuse of some housing units owned but unused. EHA was able to convert its entire portfolio of 888 units of public housing to the Rental Assistance Demonstration (RAD) program.

The Evansville Townhomes III project was completed in 2024, to rehabilitate 32 units of existing affordable housing and create 32 newly constructed single-family units on vacant, abandoned lots throughout the City of Evansville.  Evansville Townhomes III funding was estimated at just over $13 million for this affordable housing project.  EHA is able to utilize tax credits and project-based vouchers (PBVs) for these units as a more stable funding platform going forward.  In addition, discussions are currently underway with the Department of Metropolitan Development and the Mayor of the City of Evansville to submit a new tax credit application in 2025.

The Family Self-Sufficiency Program (FSS) administered through the Evansville Housing Authority (EHA) works with Habitat for Humanity and HOPE of Evansville as well as other service providers throughout the city. These partnerships and resulting activities, discussed further in the following section, are made available to over 2,300 households to encourage homeownership and self-sufficiency.  An annual Community Resource Fair is also conducted in August each year, bringing over 30 vendors throughout the community into one location for residents to access more easily with various questions and basic needs.

President/CEO Rick Moore continues to be fully engaged with the community, has over 40 years of leadership in low-income housing and management, and is committed to securing additional opportunities to improve and add to the availability of much-needed affordable housing in this area.

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

The Family Self-Sufficiency Program (FSS) is administered through the Evansville Housing Authority (EHA) and works in collaboration with Habitat for Humanity and HOPE of Evansville to provide pre-purchase counseling and CDBG funds for down payment assistance to eligible participants to purchase homes. In addition, EHA encourages properties to establish Resident Council Organizations to provide activities for their respective residents, increase awareness of issues for residents, serve as a liaison between residents, management agents and owners, and motivate residents towards self-sufficiency.  A Resident Initiatives Coordinator position was created in 2019 and the role continues to be a valuable resource for the organization and the families served.  This person works to strengthen the councils, as well as plan, coordinate, and conduct ongoing activities for tenants to develop their skills in human relations and quality of life.  Services provided by the Resident Initiatives Coordinator were made available to all persons assisted by the EHA.  Topics included Homeownership, Money Management, Budgeting, Medicaid Benefits, Building Your Savings, Coping with Anxiety and Cultivating Resilience, and Financial Psychology, among others.  Most recently, EHA’s YouthBuild program participants assisted with building a 3-bedroom home located at 818 Madison Avenue.  HOME funds from the City of Evansville were utilized to create this affordale housing unit for a qualified family to purchase through the Homebuyer Program.  CDBG funds were also provided to EHA’s YouthBuild program to assist with administration of the YouthBuild program.

**Actions taken to provide assistance to troubled PHAs**

The Evansville Housing Authority is not designated as troubled, so no action was required.

## CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

**Actions taken to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment. 91.220 (j); 91.320 (i)**

APC’s Ronald London contacted for response.

**Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

A large portion of services provided to those with underserved needs are funded with federal funds. Advocacy and awareness campaigns were established to help ensure that those with underserved needs are prioritized and communities supports are strengthened.

Outreach for the strategic plan update was specifically targeted to include those who are underserved. Electronic surveys were utilized as a primary method of collecting stakeholder feedback. This method was selected to maximize return rate and to more effectively reach hidden groups, such as frontline employees and those with lived experience. Throughout the process 179 stakeholder surveys were collected. Survey respondents included agency staff employed by homeless service organizations (59.78%), individuals who identified as a member of a historically underserved or underrepresented group (22.91%), and individuals with lived experience (22.35%).

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

A special local anti-poverty initiative created by Evansville Christian Life Center and also now include Evansville district of St. Vincent DePaul is called GAIN. GAIN Initiative: Growing Assets and Impact through Networks.

The GAIN Initiative (formerly Circles®/Anti-Poverty) is a community-based program helping individuals and families overcome barriers through meaningful relationships and practical support. Whether facing financial, emotional, or relational challenges, participants are connected with caring partners and resources that help them move forward—while partners gain deeper understanding, lasting friendships, and the opportunity to strengthen our community from the inside out.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

The City of Evansville, through its department of Metropolitan Development, works with the Evansville Common Council to allocate annual ESG, CDBG, and HOME funding to meet the community service and housing needs. Partnerships are formed with local banks, including CDFIs, and other local organizations or commiteees that provide additional community development leverage, such as the Affordable Housing Trust Fund and the Land Bank.

A key component to assure that HUD-funded public service activities represent the needs of the community is the appointment of the Citizens Advisory Committee (CAC). Appointed by the Mayor, the CAC is the first step of a three-tier process for the allocation of public service funds. The makeup of the five (5) minimum CAC members recommending allocations for PY 2024 were reflective of a variety of experiences, including those who are veterans, educators, representatives of neighborhoods and local utility companies, and who have served in law enforcement. Recommendations discussed within CAC meetings, which are recorded public meetings, are provided to the Mayor for further consideration. In the final step of the process, allocations are made by the Evansville City Council in a public session.

In 2024, DMD continued to work to expand the capacity of current organizations as well as extend funding opportunities to agencies that will satisfy the community development and housing needs identified in the 2020-2024 Consolidated Plan. Neighborhood groups, developers, lenders, and non-profits provided continued support on City initiatives.

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

Destination: Home includes forming new partnerships between landlords, public housing authorities, neighborhoods, businesses, and local social service agencies. The E3 initiative is specialized partnership for jail diversion and homeless diversion that includes the Evansvile Police Department, ECHO, Southwestern Behavioral, and Aurora as the primary agencies.

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

In PY 2024, the City of Evansville continued implementation of strategies identified in the Analysis of Impediments to Fair Housing Choice, with efforts aimed at reducing systemic barriers, expanding housing access, and fostering equitable outcomes for protected classes and underserved populations. The City focused on both programmatic improvements and cross-sector partnerships to address long-standing disparities in housing opportunity.

In FY 2024, the Affordable Housing Trust Fund (AHTF) was bolstered with a $500,000 alloction from Riverboat Casino taxes and a $250,000 supplemental pledge from ARPA interest. In FY 2025, that supplemental ARPA interest allocation was bumped up to $500,000, effectively providing the AHTF with $1,000,000 for the 2025 fiscal year. This investment fueled a significant uptick in home repair applications and completions, boosting annual assistance from an average of 2-3 low-income households per year to 15 in PY 2024. These repairs directly benefit low-income homeowners, especially in aging and blighted neighborhoods, helping preserve affordable housing stock and reduce displacement.

Another step was the creation of a Community Development Housing Administrator position within the City of Evansville’s Department of Metropolitan Development. This new role, dedicated to overseeing housing initiatives and programs, enabled more focused attention on HOME-funded projects and monitoring of the AHTF developer and home repair activities, as well as several housing-related CDBG programs and planning grants. The creation of this role also enhances internal capacity to coordinate with partners and monitor fair housing compliance across city-supported housing activities.

Evansville also advanced fair housing education and outreach. The Department of Metropolitan Development worked in coordination with the Evansville-Vanderburgh Human Relations Commission to promite community awareness about housing discrimination and how to file complaints. The City supported the annual Fair Housing Summit, featuring expert speakers and interactive discussions on barriers to equity in housing. These events provide key learning opportunities for housing developers, service providers, and community members.

The City continued participation in regular meetings of HOUSE (Housing Organizations United Serving Evansville) and coordinated closely with local developers, CHDOs, and Community Development Corporations to reinforce shared goals around affordability, accessibility, and fair housing. Member organizations such as Community Action Program of Evansville (CAPE), Habitat for Humanity, and ECHO Housing also carried out direct efforts to overcome barriers identified in the AI, including expanding homeownership opportunities, implementing housing counseling and financial literacy programs, and constructing or rehabilitating affordable homes in historically underinvested neighborhoods.

The City continues to monitor zoning, permitting, and land use regulations to ensure they do not unintentionally restrict housing access or unaffordability. When public feedback or internal review identifies concerns, the City remains open to amending such policies to reduce inequities.

As utility costs are increasingly recognized as a barrier to affordable housing, the City has taken steps to address rising energy burdens. Since the drafting of the Action Plan, CenterPoint Energy implemented significant rate hikes that have made Evansville’s electric costs among the highest in the nation. The City continues to support advocacy efforts and has prioritized energy-efficient rehab in CDBG- , HOME-, and AHTF-assisted projects to help residents reduce ongoing energy costs.

## CR-40 - Monitoring 91.220 and 91.230

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

Monitoring of Evansville’s federally-funded programs is a comprehensive process. Monitoring occurs on a regular basis, during daily operation, as organizations submit invoices for reimbursement. The invoice must contain the appropriate State Board of Account financial documentation matching the reimbursement request, as well as an acceptable monthly monitoring report representing the number of persons or households served that month.

On a yearly basis, a formal monitoring season occurs at the end of each program year. Remote and/or on-site monitoring for CDBG public service programs and projects is scheduled through written communication to all subrecipients. In the correspondence, the Community Development Specialist arranges for an appointment date and time and provides a list of documents that the organization must provide during the monitoring cycle. Each agency that has expenditures more than $750,000 of federal funds must provide a certified audit to DMD reporting on the details of the program, 120 days after year-end.

All findings and concerns are discussed in the exit interview with the organization, with a follow-up letter providing a timeframe for when the findings must be corrected and re-evaluated by the City if applicable. If no finding or concerns occur, or such incidences are properly remediated, the agency then receives a final confirmation letter to indicate that the activity is in compliance.

On-Site monitoring, most commonly facilitated by the DMD Inspector, occurs often as work commences on affordable housing projects funded with CDBG and HOME grants. Compliance is further obtained through property liens, upon completion. All HOME mortgages, notes, and deed restrictions are standardized for agency use when executing the sale of homebuyer projects, owner-occupied rehabilitation projects, or for other property-related activities such as down payment assistance. All liens are reviewed by DMD prior to execution. The affordability period is based on the amount of CDBG or HOME funds that subsidized the loan and the project must be monitored until satisfied.

HOME rental projects are monitored by the Housing Administrator and DMD inspector after the projects are completed. All rent rolls and financial information regarding the properties are annually monitored remotely. The owner is required to submit annual reports to the City/DMD on the income composition of the units, and year-end financial reports demonstrating good health in the rental property. The occurrence of on-site monitoring is based on the number of HOME units that were produced, in accordance with feral guidelines.

ESG is monitored through the Standards (Systems) of Care, which will consist of four major sections per program:  Peer Review, Government requirements (HUD, IHCDA, City of Evansville), Coordinated Entry, and the traditional Standards of Care focused on housing first.  This includes a SWOT analysis. In addition to individual program monitoring, the entire system of Region 12 is evaluated.

Local agencies commonly receive funding from various levels, including federal, state, and local.  IHCDA and the City of Evansville are working to streamline requirements and policies with each other, especially when joint funding of the same agency program occurs. Generally, the City of Evansville allows agencies to use IHCDA policies and manuals for program requirements, and exceptions must be outlined in writing and included as addendums on agreements. IHCDA supplies agencies with several worksheets, including budget, match, and income verification tools. HUD guidance and the Code of Federal Regulations (CFR) is used as general guidance. The Supportive Housing Program (SHP) Self-Monitoring Tools is still in place until HUD replaces the manual.

**Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports**.

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction’s program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

In 2024, there were no significant changes in the jurisdiction's program objectives. However, progress was made toward the expenditure of the City’s HOME-ARP and CDBG-CV funds; 16% and 6% of each allocation remain unexpended, respectively, at this time.

The City of Evansville is currently seeking new activities to fund with CDBG-CV, though no specific activities have been identified for an allocation at this time. Activities must generally be used for prevention of, preparation for, or response to the spread of COVID-19.

HOME-ARP must be used to primarily benefit individuals or families from qualifying populations, as outlined in CPD-21-10. Construction of two HOME-ARP rental affordable housing development projects were completed, and are now fully leased. These projects are:

* Baker Flats - a four-story, 52-unit complex offering a range of studio, one and two-bedroom apartments.
* Promise Home - a two-story, 27-unit (all 1 bedroom) supportive-housing development.

The remaining HOME-ARP funds have been allocated toward providing Supportive Services to tenants of these units, as well as program administrative/planning expenses.

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

## CR-50 - HOME 24 CFR 91.520(d)

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)**

In Program Year 2024, the City of Evansville continued to enforce and monitor affirmative marketing requirements for all HOME-assisted projects in accordance with 24 CFR 92.351(a). These requirements are designed to ensure that information about affordable housing opportunities reaches all segments of the community, particularly those least like to apply without targeted outreach.

As subrecipients, developers, and CHDOs receiving HOME funds are required to submit an Affirmative Marketing Plan as part of their funding agreement. These plans outline specific steps to reach minority populations, persons with disabilities, families with children, and other underserved groups. At a minimum, plans must include use of inclusive advertising media, outreach to community-based organizations, and provision of information in accessible formats upon request.

The Department of Metropolitan Development ensures compliance through its annual rental monitoring of HOME-assisted properties. During monitoring visits, staff reviews property managers’ marketing materials, tenant selection policies, and occupancy data to verify that affirmative marketing actions are being implemented as approved. Where deficiencies are identified, DMD provides technical assistance and requires corrective actions to ensure compliance with HUD standards.

In PY 2024, the City’s monitoring showed that property managers showed that property managers generally adhere to their approved plans, included outreach to different community organizations and the use of HUD’s Equal Housing Opportunity logo in all advertisements. New HOME-fuded developments demonstrated compliance through targeted outreach and tenant selection practices consistent with far housing and affirmative marketing requirements.

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

**Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)**

## CR-58 – Section 3

**Identify the number of individuals assisted and the types of assistance provided**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Total Labor Hours** | **CDBG** | **HOME** | **ESG** | **HOPWA** | **HTF** |
| Total Number of Activities | 1 | 4 | 0 | 0 | 0 |
| Total Labor Hours | 0 | 31,156 |   |   |   |
| Total Section 3 Worker Hours | 0 | 1,463 |   |   |   |
| Total Targeted Section 3 Worker Hours | 0 | 1,463 |   |   |   |

Table 15 – Total Labor Hours

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Qualitative Efforts - Number of Activities by Program** | **CDBG** | **HOME** | **ESG** | **HOPWA** | **HTF** |
| Outreach efforts to generate job applicants who are Public Housing Targeted Workers |   |   |   |   |   |
| Outreach efforts to generate job applicants who are Other Funding Targeted Workers. |   | 1 |   |   |   |
| Direct, on-the job training (including apprenticeships). |   | 1 |   |   |   |
| Indirect training such as arranging for, contracting for, or paying tuition for, off-site training. |   | 1 |   |   |   |
| Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching). |   | 1 |   |   |   |
| Outreach efforts to identify and secure bids from Section 3 business concerns. |   |   |   |   |   |
| Technical assistance to help Section 3 business concerns understand and bid on contracts. |   |   |   |   |   |
| Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns. |   |   |   |   |   |
| Provided or connected residents with assistance in seeking employment including: drafting resumes,preparing for interviews, finding job opportunities, connecting residents to job placement services. |   |   |   |   |   |
| Held one or more job fairs. |   | 1 |   |   |   |
| Provided or connected residents with supportive services that can provide direct services or referrals. |   | 2 |   |   |   |
| Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation. |   | 2 |   |   |   |
| Assisted residents with finding child care. |   |   |   |   |   |
| Assisted residents to apply for, or attend community college or a four year educational institution. |   |   |   |   |   |
| Assisted residents to apply for, or attend vocational/technical training. |   |   |   |   |   |
| Assisted residents to obtain financial literacy training and/or coaching. |   | 1 |   |   |   |
| Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns. |   |   |   |   |   |
| Provided or connected residents with training on computer use or online technologies. |   | 1 |   |   |   |
| Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses. |   |   |   |   |   |
| Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act. |   | 1 |   |   |   |
| Other. |   |   |   |   |   |

Table 16 – Qualitative Efforts - Number of Activities by Program

**Narrative**

The City of Evansville does not provide direct programs to low- and very low-income people that would be considered Qualitative Efforts.  Instead, the City partners with other local, state, and federal agencies as well as local nonprofit organizations to deliver supportive services to recipients of government assistance for housing and residents of the community in which the Federal assistance is spent.

The City of Evansville works with the local WIOA one-stop system to support residents, including those in low-income communities, to secure long-term employment. This local workforce board includes a representative from the local unions allowing for a partnership with the unions and local contractors to create pathways to careers in the building trades. Additionally, the one-stop system provides neighborhood navigators who go into the neighborhoods to assist residents with job readiness and connecting with employers.  The City provides a large venue twice per year for job fairs with multiple employers and job services.  Supportive services and tuition assistance are provided on a limited basis through WIOA funding.

The City facilitates Housing Organizations United Serving Evansville (HOUSE), a coalition of housing organizations working collaboratively to remedy Evansville’s lack of affordable, habitable housing.   HOUSE strategies include building new units, rehabbing existing units and advocating for residents.  Many of the subrecipients of CDBG and HOME funds belong to HOUSE.  Several members of HOUSE provide financial literacy coaching and other services to improve housing and economic mobility for residents.