



**City of Evansville, Indiana  
2025-2029 Consolidated Plan**

**Approved 8/21/2025**

**Prepared by the Department of Metropolitan Development:  
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Evansville, IN 47708**

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# Executive Summary

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

### 1. Introduction

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

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

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

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

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

Evansville, IN agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government's payment decisions for purposes of section 3729(b)(4) of title 31, United States Code. Evansville, IN will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

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

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

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

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

### **2. Increase Affordable Housing for Homeownership**

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

### **3. Increase Affordable Housing for Rental**

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

### **4. Support Public Facility Improvements**

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

### **5. Support Economic Development Opportunities**

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

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

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

### **7. Administrative and Planning**

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

## **3. Evaluation of past performance**

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

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

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

## **5. Summary of public comments**

Various public meetings were legally advertised and conducted in-person to acquire the public feedback necessary to inform the 2025-2029 Consolidated Plan and 2025 Action Plan. In addition, relevant documents created in association with these plans were posted on the City of Evansville website. According to Evansville's Citizen's Participation Plan, public comments may be made verbally and in writing, through various methods such as email, phone call, mail, or in meetings with City (DMD) staff. Multiple surveys were also distributed to Evansville citizens to collect measurable data on community development, housing, and fair housing topics.

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

All public comments were accepted.

## **7. Summary**

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

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

The Process

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	EVANSVILLE	Department of Metropolitan Development
HOME Administrator	EVANSVILLE	Department of Metropolitan Development
ESG Administrator	EVANSVILLE	Department of Metropolitan Development

**Table 1 – Responsible Agencies**

### Narrative

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

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

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

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

## **Consolidated Plan Public Contact Information**

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

### **1. Introduction**

The City of Evansville strives to create working environments which are cooperative and utilize resources efficiently across all sectors regarding community, economic, and housing development activities.

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

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

The Evansville Housing Authority is the local Public Housing Authority for Evansville. It is a non-City entity which provides most of the Public Housing (Section 8) services, such as FSS, RAD, HCV, and VASH. EHA provides reports to the City's Department of Metropolitan Development, regarding its own 5-year plan to HUD and each annual update. In addition, the City often partners with EHA/Advantix Development Corporation toward the creation of affordable housing units and expand youth employment training programs such as YouthBuild, often utilizing HOME and CDBG funds respectively.

The City also encourages interdepartmental cooperation towards service implementation and infrastructural goals. Most commonly, HUD funds may be used to implement improvements in public facilities, for example, the updating of parks and recreational areas (Parks) and repair or replacement of sidewalks (Engineering). Planned actions by various City departments during this Consolidated Plan period are more thoroughly defined in other sections of the Consolidated Plan.

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

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

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

The City of Evansville is part of the Indiana Balance of State Continuum of Care. The Indiana Planning Council on the Homeless is the governing body for the Indiana Balance of State Continuum of Care. HMIS is provided and funded by IHCD for the Indiana Balance of State and is funded by IHCD for the Balance of State. Subrecipients of the City's federal funding are all required to participate in the HMIS system or DV equivalent, as provided by Eccovia Solutions. Subrecipients are required to produce regular reports from the HMIS in conjunction with HUD and IHCD requirements. The Subrecipients agree to enter data into the HMIS program on a regular and consistent basis. IHCD and the City of Evansville will monitor data entry and data quality on an ongoing basis.

In Program Year 2024, DMD employed a consultant to update "Destination Home," which is the local plan to end homelessness. Evansville's Commission on Homelessness voted to approve new Standards of Care (now called "Systems of Care") which outline shared priorities and goal for all agencies participating in the coordinated entry system. The report provides updated standards to guide homeless response and prevention in Evansville, toward both short and long-term goals.

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

**Table 2 – Agencies, groups, organizations who participated**

1	<b>Agency/Group/Organization</b>	HOPE OF EVANSVILLE, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing CHDO and CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities in the community. Helped to identify barriers, as well as potential solutions, to housing needs.
2	<b>Agency/Group/Organization</b>	MEMORIAL COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Health Services-Education Services-Employment CHDO and CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities, as well as various other services, in the community. Helped to identify barriers, as well as potential solutions, to housing and community needs.
3	<b>Agency/Group/Organization</b>	COMMUNITY ACTION PROGRAM OF EVANSVILLE (CAPE)
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Elderly Persons Services-Health Services-Education CHDO and CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Fair Housing Report

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was selected as an active CHDO and CBDO that provides housing affordability and accessibility opportunities, as well as various other services, in the community. Helped to identify barriers, as well as potential solutions, to housing and community needs.
4	<b>Agency/Group/Organization</b>	ECHO HOUSING CORP
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless CHDO and CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was selected as an active CHDO and CBDO that provides services related to homelessness and housing in the community, often with a particular focus on veterans' needs. Organization is also the lead agency in economic development within the Evansville Promise Zone. Helped to identify barriers, as well as potential solutions, to housing and community needs, as well as strategies for addressing homelessness.
5	<b>Agency/Group/Organization</b>	CARVER COMMUNITY ORGANIZATION, INC.
	<b>Agency/Group/Organization Type</b>	Services-Children Services-Elderly Persons Services-Education CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization was selected as an active CBDO that provides various child and family services in the community, with a particular focus on children and the elderly. Helped to identify barriers, as well as potential solutions, to service accessibility for vulnerable populations.
6	<b>Agency/Group/Organization</b>	Metropolitan Planning Office
	<b>Agency/Group/Organization Type</b>	Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency assists federal, state, and local government with the process of planning community transportation systems. Helped to identify transportation-related community needs and provided data reports such as the Metropolitan Transportation Plan.
7	<b>Agency/Group/Organization</b>	Evansville Vanderburgh County Human Relations Commission
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City department that investigates discrimination complaints in the areas of employment, housing, and public accommodation and education. Helped to identify housing accessibility barriers and potential solutions.
8	<b>Agency/Group/Organization</b>	Department of Metropolitan Development
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Lead-based Paint Strategy Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City Department that promotes community development and urban revitalization through human services, economic development, and infrastructural development. Includes sub-departments which specialize in Community Development, Redevelopment, Land Bank, Historic Preservation, local Affordable Housing Trust Fund, and Commission on Homelessness. Lead agency for the implementation of ESG, CDBG, and HOME-funded activities. Responsible for the submission of the 5-year Consolidated Plan and corresponding Action Plans and CAPERs to HUD.

9	<b>Agency/Group/Organization</b>	Evansville Water and Sewer Department
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City Department that provides the area with safe and dependable water and sewer services. Helped to identify utility-related housing affordability barriers and potential solutions.
10	<b>Agency/Group/Organization</b>	EVANSVILLE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	Housing PHA Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Economic Development Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Local HUD-certified PHA that promotes housing affordability and accessibility, economic opportunities, and suitable living environments through programs such as the Rental Assistance Demonstration and Family Self-Sufficiency. Provides direct financial assistance through Housing Choice Vouchers, Veterans Affairs Supportive Housing Vouchers, and Homeownership Vouchers. Regularly collaborates with community partners to provide a variety of services, including those mentioned elsewhere in this Consolidated Plan.
11	<b>Agency/Group/Organization</b>	Center Point Energy
	<b>Agency/Group/Organization Type</b>	Gas and Electric Company
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Primary provider of gas and electric services to the Evansville community, including infrastructure repairs and updates as well as weatherization and utility assistance programs. Contacted for input due to multiple public comments that gas and electric utility costs are a significant barrier to housing affordability.
12	<b>Agency/Group/Organization</b>	UNITED CARING SHELTERS
	<b>Agency/Group/Organization Type</b>	Services-homeless



	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization that operates multiple emergent and short-term homeless shelters and provides transitional housing and case management services. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness.
13	<b>Agency/Group/Organization</b>	Catholic Charities
	<b>Agency/Group/Organization Type</b>	Services - Housing Services-Children Services-Health Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization that provides services to families and children, including counseling and financial hardship assistance for rent, utilities, and medical care. Helped to identify barriers, as well as potential solutions, to housing needs.
14	<b>Agency/Group/Organization</b>	OZANAM FAMILY SHELTER CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy Homeless Needs - Families with children Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization that operates a short-term homeless shelter for families. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness.
15	<b>Agency/Group/Organization</b>	Aurora, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Fair Housing Report

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Lead agency in the Continuum of Care Coordinated Entry system to address the needs of Evansville's homeless populations. Provides various housing and homeless services, such as outreach, case management, wraparound services, rapid rehousing, and permanent supportive housing. Helped to identify barriers to housing and other services for those who experience homelessness and housing instability, and strategies to address homelessness.
16	<b>Agency/Group/Organization</b>	Old National Bank
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Member of the AHFAC Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	One of the largest area banks that provides financial services to individuals and businesses, including services based on AMI level. Representative Jamie Hermann also serves on the local Affordable Housing Trust Fund Advisory Committee. Helped to identify barriers, as well as potential solutions, to housing needs and accessibility.
17	<b>Agency/Group/Organization</b>	Southwest Indiana Association of Realtors
	<b>Agency/Group/Organization Type</b>	Regional organization Realtor Association
	<b>What section of the Plan was addressed by Consultation?</b>	Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization which represents realtors in SW Indiana, including Evansville. Helped to identify barriers, as well as potential solutions, to housing accessibility.
18	<b>Agency/Group/Organization</b>	Metropolitan Evansville Transit System (METS)
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Fair Housing Report

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	City Department that provides public transportation within Evansville, on both fixed routes and through mobility services for those who are elderly and/or disabled. Helped to identify economic and other barriers these populations have to accessing community amenities, and also solutions that would support better access to services.
19	<b>Agency/Group/Organization</b>	CDFI Friendly Evansville Region
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders Private Sector Banking / Financing
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Fair Housing Report
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization that group of local community, civic, nonprofit, and business leaders to engage with CDFIs could help create or expand economic and other opportunities in Evansville. Helped to identify economic barriers, as well as solutions, toward improving access to tools of upward mobility.
20	<b>Agency/Group/Organization</b>	Evansville Regional Economic Partnership (E-REP)
	<b>Agency/Group/Organization Type</b>	Services-Employment Regional organization Economic Development
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Organization created to promote economic growth in Evansville. Creates and oversees the Comprehensive Economic Development Strategy (CEDs), which aims to develop infrastructure, strengthen key industries, attract, retain, and develop the workforce, and provide leverage for developments. CEDs goals and strategies used to inform the economic development portion of the Consolidated Plan.
21	<b>Agency/Group/Organization</b>	Legal Aid
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing Services - Victims Other government - County
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Fair Housing Report

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Non-profit agency associated with Vanderburgh County, created to provide legal advice and representation to qualifying low-income residents of Vanderburgh County in select civil matters. Services are free to those eligible. Helped to identify needs for special populations, such as victims of crime or unfair treatment, and potential solutions to assist them.
22	<b>Agency/Group/Organization</b>	Evansville-Vanderburgh County Area Plan Commission
	<b>Agency/Group/Organization Type</b>	Other government - County Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Economic Development
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	An appointed board that makes decisions on zonings and subdivisions within the City and County. Responsible for long range planning to shape the future development and growth of the community, which involves updating and implementing the Comprehensive Plan. Also rules on zoning appeals and petitions for variances/special uses. Consulted for annual progress report about recent developments that supported the mission of the Comprehensive Plan.
23	<b>Agency/Group/Organization</b>	Emergency Management Agency
	<b>Agency/Group/Organization Type</b>	Agency - Emergency Management Other government - County Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Environmental Hazard Mitigation
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency responsible for the mitigation, preparedness, response, and recovery from major emergencies and disasters that would affect the City of Evansville and Vanderburgh County. Creates and implements the Hazard Mitigation Plan, which was used to inform portions of the Consolidated Plan regarding environmental concerns.

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

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

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

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

**Table 3 – Other local / regional / federal planning efforts**

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

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

**Narrative (optional):**

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

### **1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting**

There is a minimum 30-day public comment period for required federal documents, with 10-day advanced notice of public hearings and meetings pertaining to funds related to the Citizen Participation Plan. The City continues to identify communication resources accessible to all City residents, regardless of their disability, language, or nationality. This includes sources of communication utilized in providing notifications to the public. Current operating agencies and organizations receive emails regarding public meetings through a contact mailing list, to be updated periodically. DMD maintains an interested-parties list of those requesting notification of updated plans, trainings, and public meetings.

Publications provide the purpose of the meetings, dates, locations, and times, and public meetings are additionally posted on the City website. A PowerPoint presentation of the Consolidated Plan Process, Action Plan Process, and Citizen's Participation Plan are presented at these meetings, with handouts available. Participants are asked to sign an attendance sheet, ask questions, and engage in discussion of issues. Comments are documented and evaluated by staff for consideration in the implementation of new plans. The ability of the City to act upon concerns or comments is subject to the availability of funds, compliance with federal regulations, and approval by Evansville Common Council.

A City ordinance has established requirements for online audio and video recordings of all public meetings of government or advisory bodies. Meeting locations are accessible to the disabled and in centrally located facilities. The City will take whatever action is appropriate to encourage participation of all its citizens in public meetings, including minorities and non-English-speaking persons, as well as persons with disabilities. The only deviance to the ordinance referenced above would be in the event of an epidemic, pandemic, or natural disaster that would prevent accessibility to the public. Alternative means to fulfill the City's obligation to receive citizen participation are available.

To help establish priority community needs, the City partnered with Transform Consulting Group to create a comprehensive community development and housing needs survey based on HUD matrix codes. The survey was available in English and Spanish, and the format (SurveyMonkey) allowed for accessibility to various audiences, including those using a screen reader, people with colorblindness, and people with varying hearing, movement, sight, and cognitive abilities. The survey was distributed from November 18, 2024, to January 31, 2025. A total of 367 surveys were completed by Evansville residents. The resulting Community Needs Assessment, which ranked the data received by the public's responsiveness to each issue, is attached within this Consolidated Plan.

To gain information, perspective, and insight about Evansville housing issues and the factors influencing housing decisions, a targeted survey of area stakeholders was completed by Bowen National Research. This survey was conducted between October and December of 2024, and questions were customized to

solicit specific information relative to each segment of the market that was surveyed. Respondents represented community leaders (stakeholders) from a broad field of expertise who participated in a survey that inquired about common housing issues, housing needs, barriers to development, and possible solutions or initiatives that could be considered to address housing on a local level. The resulting Housing Needs Assessment is attached within this Consolidated Plan.

## Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	Non-targeted/ broad community  Funding Applicants	6/24/24-6/28/24: Annual ESG/CDBG Grant Training. In the advertisement (Courier and Press), the public was informed that proposals for the 2025 Program Year would be posted, when, and where. The public was informed that training is a mandatory pre-requisite to apply for funds.	Attendees included current subrecipients/ CBDOs and well as interested parties. Comments included questions about funding and program requirements.	All comments were accepted.	<a href="https://www.courierpress.com/public-notices/notice/05/28/2024/2025-cdbg-andamp-esg-proposals-available-2024-05-28-the-courier-and-press-indiana-18fbec">https://www.courierpress.com/public-notices/notice/05/28/2024/2025-cdbg-andamp-esg-proposals-available-2024-05-28-the-courier-and-press-indiana-18fbec</a>
2	Public Meeting	Non-targeted/ broad community	8/26/24: CAPER Presentation. Hosted in the Civic Center Complex, Room 307 in Evansville, IN.	30-day public comment period; no comments were received.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/6760?view_id=16&amp;redirect=true">https://evansville.granicus.com/player/clip/6760?view_id=16&amp;redirect=true</a>
3	Newspaper Ad	Non-targeted/ broad community  Funding Applicants	September 2025: Annual HOME Grant Training (by appointment). In the ad (Courier and Press), the public was informed that proposals for the 2025 Program Year would be posted, when, and where. The public was informed that training is a mandatory pre-requisite to apply for funds.	Attendees included current subrecipients/CHDOs and well as interested parties. Comments included questions about funding and program requirements.	All comments were accepted.	<a href="https://www.courierpress.com/public-notices/notice/08/20/2024/2025-home-investment-partnerships-grant-2024-08-20-the-courier-and-press-indiana-1916f6a">https://www.courierpress.com/public-notices/notice/08/20/2024/2025-home-investment-partnerships-grant-2024-08-20-the-courier-and-press-indiana-1916f6a</a>



Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Minorities  Persons with disabilities  Non-targeted/ broad community  Residents of Public and Assisted Housing	11/12/24: Fair Housing meeting hosted at Carver Community Center; Community members attended to discuss the results of the Fair Housing Survey and the issues surrounding fair housing in Evansville. Attendees included (but were not limited to) persons who had experienced or were at high risk to experience discrimination.	Many comments were received; comments are summarized on the Assessment of Fair Housing report attached to this Consolidated Plan.	All comments were accepted.	<a href="https://www.courierpress.com/public-notices/notice/10/25/2024/the-city-of-evansville-department-of-2024-10-25-the-courier-and-press-indiana-192c3d92cf">https://www.courierpress.com/public-notices/notice/10/25/2024/the-city-of-evansville-department-of-2024-10-25-the-courier-and-press-indiana-192c3d92cf</a>
5	Public Meeting	Non-targeted/ broad community  Funding Applicants	1/16/25: Citizens Advisory Committee. Hosted in the Civic Center Complex, Room 307 in Evansville, IN. Agencies presented proposed 2025 public service programs for consideration.	CAC members asked questions and received responses from agency representatives regarding proposed programs.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/7056?view_id=13&amp;redirect=true">https://evansville.granicus.com/player/clip/7056?view_id=13&amp;redirect=true</a>
6	Public Meeting	Non-targeted/ broad community	2/5/25: Citizens Advisory Committee. Hosted in the Civic Center Complex, Room 307 in Evansville, IN. Committee recommended allocations for proposed 2025 public service programs.	CAC members discussed amongst the Committee recommendations for allocations should be made to agencies applying for 2025 funds.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/7097?view_id=13&amp;redirect=true">https://evansville.granicus.com/player/clip/7097?view_id=13&amp;redirect=true</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of Comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/ broad community	6/5/25: Presentation regarding the Consolidated Plan, NRSAs, and Citizen's Participation Plan; DMD staff hosted a presentation to discuss the Consolidated Plan, as well as the new Center City NRSA application and updates to the Citizen's Participation Plan.	30-day public comment period; no comments were received.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/7364?view_id=16&amp;redirect=true">https://evansville.granicus.com/player/clip/7364?view_id=16&amp;redirect=true</a>
8	Public Meeting	Non-targeted/ broad community	6/9/25: City Council meeting. Hosted in the Civic Center Complex, Room 301 in Evansville, IN. First reading of proposed 2025 federally funded programs.	First of the required readings necessary to approve federal funding allocations.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/7371?view_id=12&amp;redirect=true">https://evansville.granicus.com/player/clip/7371?view_id=12&amp;redirect=true</a>
9	Public Meeting	Non-targeted/ broad community  Funding Applicants	6/23/25: City Council meeting. Hosted in the Civic Center Complex, Room 301 in Evansville, IN. Agencies present proposed 2025 federally funded programs for consideration. Second reading of 2025 federal program budget.	Last opportunity for agencies to present program information to City Council Members. Final reading by City Council occurs immediately after.	All comments were accepted.	<a href="https://evansville.granicus.com/player/clip/7393?view_id=12&amp;redirect=true">https://evansville.granicus.com/player/clip/7393?view_id=12&amp;redirect=true</a>

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

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## **NA-05 Overview**

### **Needs Assessment Overview**

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

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

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

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

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

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

### Summary of Housing Needs

The findings of the commissioned Housing Needs Assessment indicated that the housing needs of Evansville are broad, covering a wide spectrum of affordability ranges, unit sizes, and household types.

Demographics	Base Year: 2020	Most Recent Year: 2024	% Change	
Population	117,298	117,282	< 0.1%	
Households	51,955	52,350	0.8%	
Median Income	\$43,747	\$50,701	15.9%	
<b>Data Source:</b>	2020 Census, 2024 ESRI, Bowen National Research (2025)			

### Number of Households Table

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

**Table 5 - Total Households Table**

**Data Source:** 2016-2020 CHAS

## Housing Needs Summary Tables

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

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

**Table 6 – Housing Problems Table**

Data 2016-2020 CHAS  
Source:

According to the Housing Needs Assessment (Pages VI-3 and 4):

The City of Evansville has a significant share of older housing stock. Nearly 45% of rental housing units and over 70% of owner-occupied housing units in Evansville were built prior to 1970. It is worth noting that the East Submarket has a higher share (2.9%) of renter-occupied housing with incomplete kitchen or plumbing facilities than the other four submarkets and Evansville as a whole, and overcrowding is most prevalent among renter households in the Central Submarket (3.0%). Overall, approximately 748 renter households and 465 owner households in Evansville are living in substandard housing conditions. There are approximately 10,497 renter households and 5,317 owner households in Evansville that are housing cost burdened. Of these, approximately 5,034 renter households and 2,076 owner households are *severe* housing cost burdened (paying 50% or more of their income toward housing costs).

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

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

**Table 7 – Housing Problems 2**

Data 2016-2020 CHAS  
Source:

According to the HNA (Page VI-3):

The City of Evansville has a significant share of older housing stock. Nearly 45% of rental housing units and over 70% of owner-occupied housing units in Evansville were built prior to 1970. It is worth noting that the East Submarket has a higher share (2.9%) of renter-occupied housing with incomplete kitchen or plumbing facilities than the other four submarkets and Evansville as a whole, and overcrowding is most prevalent among renter households in the Central Submarket (3.0%). Overall, approximately 748 renter households and 465 owner households in Evansville are living in substandard housing conditions.



### 3. Cost Burden > 30%

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

**Table 8 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

Overall, there are approximately 10,497 renter households and 5,317 owner households in Evansville that are housing cost burdened (paying 30% or more of their income toward housing costs) based on 2018-2022 American Community Survey (ACS) and 2024 ESRI estimates.

### 4. Cost Burden > 50%

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

**Table 9 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

Overall, there are approximately 5,034 renter households and 2,076 owner households in Evansville that are *severe* housing cost burdened (paying 50% or more of their income toward housing costs).

## 5. Crowding (More than one person per room)

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

**Table 10 – Crowding Information – 1/2**

Data Source: 2016-2020 CHAS

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

**Table 11 – Crowding Information – 2/2**

Data Source: This data was not available. While census data provides the number of households with children by tenure, it does not further detail the AMI levels of those families.

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

According to the Bowen Housing Needs Assessment (Pages IV-17 and 18), in 2024, single person households comprise 46.1% of all renter households and 30.8% of all owner households in Evansville. Between 2024 and 2029, single person renter households are projected to decrease by 102 households (0.9%), while single person owner households are projected to decrease by 52 households (0.6%). Despite the projected decreases over the next five years, single person renter households will continue to comprise 46.6% of all renter households in Evansville, while single person owner households will comprise 30.2% of all owner households.

10,497 (44.4%) renter households are housing-cost burdened, and 748 (3.2%) are living in substandard housing units. For owner-occupied households, 5,317 (18.5%) are housing-cost burdened and 465 (1.6%) are living in substandard housing units. Because 1-person households make up 46.1% of all renter

households in the PSA, we can estimate that there are approximately 4,839 1-person renter households that are housing-cost burdened and 345 that are living in substandard housing. Further, we can estimate that, because 1-person households make up 30.8% of all owner households, approximately 1,638 1-person owner households are housing-cost burdened and 143 are living in substandard housing. These are only estimates and not likely to be precise, as the percentage of those that are housing-cost burdened, and substandard housing are not likely to be exactly the same across all household sizes.

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

According to the Bowen Housing Needs Assessment (Page VII-24), the largest special needs population evaluated is persons with a disability, which consists of 20,282 people. Other large special needs populations include approximately 6,281 veterans, 5,587 persons of Hispanic descent, and approximately 1,641 victims of domestic violence. Although the estimates of the other special needs populations that were evaluated are significantly smaller than the populations of persons with a disability, the challenges experienced by these groups are equally unique and severe. As a result, all of these special needs populations should be kept in mind as policies, programs, and incentives are developed to meet the overall housing needs of Evansville. According to the Albion Fellows Bacon Center, a shelter for victims of domestic and sexual violence, they received 1,127 requests in 2024 for shelter or housing need within their 11-county service area – a majority located in Vanderburgh County and Evansville. The YWCA of Evansville similarly reported 514 requests for shelter stemming from domestic violence.

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

According to the Bowen Housing Needs Assessment (Page IX-3), there are numerous housing issues observed within Evansville. A review of data from American Community Survey and surveys conducted of area stakeholders revealed that some of the most common housing issues include lack of available housing (particularly housing that is affordable to lower income households), lack of housing that is affordable to many of the area's workers (mismatch of wages paid and housing costs), prevalence of substandard housing (occupied units with complete kitchens or plumbing, and/or overcrowded units), pent-up demand for affordable rentals (long wait lists for subsidized and Tax Credit rentals), and the prevalence of residential blight (houses boarded up or in serious disrepair). The statistics demonstrating these housing issues are included throughout this Consolidated Plan.

A survey of stakeholders that represent a variety of organization types and interests within Evansville was conducted. Respondents were asked to what extent are certain housing issues experienced by Evansville residents. Stakeholders were provided with a list of choices, and 15 respondents offered feedback. **Housing quality, affordability, cost of renovation/upkeep, and availability** are the most common housing challenges. There are 1,213 substandard housing units and 15,814 housing-cost burdened households in the PSA. Of those 15,814, 7,110 households are considered severe housing-cost

burdened. Residents have also identified energy costs as a significant issue regarding housing affordability on the City's 2025 Community Needs Assessment.

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

As demonstrated in the Bowen Housing Needs Assessment, while numerous housing challenges exist among a variety of households, it appears lower income households (generally earning 80% or less of Area Median Income) have the greatest challenges associated with availability and affordability. There are an estimated 10,497 renter households that are housing cost burdened, comprising 44.0% of all renter households. Owner households that are housing cost burdened are less pronounced but still significant, with 5,317 such households representing 18.7% of all owner households. As such, with two of every five renter households and one in five owner households experiencing housing cost burdened challenges, it is clear housing ability is one of the city's greatest housing problems. Another significant housing issue relates to housing availability.

The HNA included a survey of area apartments, an inventory of non-conventional rentals (any rental that is not an apartment) and available for-sale housing. Based on this data collection of housing, both rental segments and for-sale supply are operating with minimal vacancies. This is particularly true of affordable rentals targeting households earning 80% or less of Area Median Income, for which vacancy rates are below 4% and most of these multifamily rentals have long wait lists.

There appears to be a significant mismatch between the wages of workers in the most common occupations in the city and the rents and home prices of Evansville's existing housing stock. Among the 35 most common occupations in the city, 60.0% generally do not pay wages that would enable the workers to reasonably afford a typical rental, while 91.4% of occupations do not pay sufficient wages, *even at double the median wage*, to enable workers to buy a home. This mismatch often leads to housing issues such as housing cost burdens, people forced to live in substandard housing, and requiring workers to have long commutes.

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

Many populations such as persons with disabilities, persons with substance abuse disorders, frail elderly and victims of domestic violence often experience circumstances that can lead to homelessness. One common metric often considered as a measure of households that are vulnerable to becoming homeless are those that are severe housing cost burdened. Such households pay over 50% of their income toward housing costs and this affordability issue can eventually lead to evictions or foreclosures. This issue is most prevalent in Evansville among renter households, of which 5,024 are severe housing cost

burdened, comprising 21.1% of all renter households. This data is from 2018-2022 American Community Survey reports.

Households with the highest rate of cost burden are mostly concentrated in the eastern area of Evansville. African American households in Evansville experience housing problems at a rate of 10% higher than the jurisdiction as a whole. A significant portion earns 30% or less than the area's median income. African American households also have significantly higher rates of severe housing cost burdens when compared to other demographic groups. Overcrowding is more prominent among single-family households who rent and have an income level below 30% of the AMI. It is also a noted issue in the owner-occupied single-family homes within the 30-50% AMI range. Addressing housing affordability can help reduce households becoming homeless.

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

For the purposes of this data, substandard housing is considered overcrowded (more than 1 person per room) or housing that lacks complete indoor kitchens or bathroom plumbing. Cost-burdened households are defined as those paying more than 30% of their income toward housing costs. Severe cost-burdened households are defined as those paying more than 50% of their income toward housing costs.

The City of Evansville is part of the Indiana Balance of State Continuum of Care (CoC) (Region 12), and much of our homeless data is collected through the 2024 Point-In-Time survey for Region 12 and at the CoC level. We partner with the University of Southern Indiana for homeless analysis. These annually produced reports provide further detail about their methodology and operating definitions.

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

Individuals and families that are doubled up or couch surfing, especially if having to move frequently, are at imminent risk of becoming homeless. Those that are living in motels are more likely to become homeless. Individuals and families that are extremely housing cost-burdened (spending 50% or more of their income on housing expenses) are at greater risk of becoming homeless.

Recently incarcerated individuals who are reintegrating back into society from prison are at high risk for homelessness. Many affordable housing options are not available to individuals with a criminal background, and finding a living wage job can be very difficult. Individuals struggling with severe mental illnesses and substance abuse disorders are more likely to experience homelessness. According to the 2024 Point in Time count, 217 homeless people were classified as having a severe mental illness and 176 homeless individuals were classified as having a substance abuse disorder.

34.6% of veterans have at least one disability compared to nonveterans (21%) – this higher share of veterans with a disability can be a contributing factor to homelessness.

Other characteristics that are correlated with housing instability include:

- Substandard housing to the point that a place is uninhabitable
- An excess amount due in back rent and back utilities
- Lack of a support system (person has no place to go)

Many individuals and families are at risk of becoming homeless, but studies indicate that only a small percentage actually end up homeless. Lack of family and friends as a support system is typically understood to be the largest difference in whether a person can stay housed or if they become homeless. Often, only a small amount of money makes a difference in preventing someone from becoming homeless.

## **Discussion**

The City of Evansville will seek to leverage HUD funds received to address the root issues that lead to homelessness and housing instability. ESG funds are targeted toward populations most at-risk of homelessness or who are actively in crisis. CDBG, which has a wide range of applications, can help support the public services and infrastructural needs necessary to create more positive environments and support systems for populations who tend to struggle with these issues. HOME funds are used to increase the availability, affordability, and quality of the housing stock, which is currently not able to meet the needs of Evansville's population.

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

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

### Introduction

This section examines disproportionately greater need among racial and ethnic groups in the City of Evansville relating to the prevalence of four housing problems: incomplete kitchen facilities, incomplete plumbing facilities, overcrowding, and housing cost burden exceeding 30% of income. The analysis uses 2016-2020 Comprehensive Housing Affordability Strategy (CHAS) data, and 2017-2021 CHAS data when available, to identify whether any specific racial or ethnic groups experience these housing problems at higher rates than the jurisdiction as a whole, across various AMI bands.

The data presented helps inform targeted housing strategies in the Consolidated Plan.

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

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

**Table 12 - Disproportionally Greater Need 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four housing problems are:

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

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

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

**Table 13 - Disproportionally Greater Need 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

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

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

**Table 14 - Disproportionally Greater Need 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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



## 80%-100% of Area Median Income

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

**Table 15 - Disproportionally Greater Need 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four housing problems are:

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

## Discussion

0% – 30% AMI: Within the extremely low-income category, 76% of households in Evansville experience at least one housing problem. Black/African American households experience a slightly higher rate (approximately 78%) compared to the jurisdiction as a whole, indicating a disproportionate greater need. American Indian/Alaska Native and Asian households also reflect a very small portion of the City's population, but 100% experience either housing problems or have no/negative income, suggesting vulnerability.

30% – 50% AMI: Among very low-income households, 72% experience at least one housing problem. Black/African American households again experience a slightly higher incidence (approximately 73%), while Hispanic households also have a higher rate (about 92%) compared to the jurisdiction overall, suggesting disproportionate need for these groups.

50% – 80% AMI: At this income level, the incidence of housing problems drops to 33% across the City.

80% – 100% AMI: At this income level, the incidence of housing problems drops to 9% across the City. The Hispanic population suffers the highest number of housing problems, with 19% of households experiencing at least 1.

Black/African American and Hispanic households consistently experience higher rates of housing problems across nearly all income levels, particularly at or below 50% AMI. While the Asian, Pacific Islander, and American Indian/Alaska Native populations in Evansville are too small for statistically significant analysis, limited available data suggests American Indian/Alaska Native households face very high incidence of low or negative income, indicating vulnerability. These findings highlight the need for targeted housing strategies to address affordability, overcrowding, and substandard housing conditions for Black/African American, and Hispanic households in particular.

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

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

### Introduction

This section assesses the extent to which racial and ethnic groups in Evansville experience severe housing problems at disproportionately greater rates compared to the jurisdiction as a whole. Severe housing problems are defined as experiencing at least one of the following: lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding of more than 1.5 persons per room, or a housing cost burden exceeding 50% of income.

Data is based on the 2016-2020 Comprehensive Housing Affordability Strategy (CHAS).

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

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

**Table 16 – Severe Housing Problems 0 - 30% AMI**

Data Source: 2016-2020 CHAS

\*The four severe housing problems are:

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

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

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

**Table 17 – Severe Housing Problems 30 - 50% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

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

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

**Table 18 – Severe Housing Problems 50 - 80% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

## 80%-100% of Area Median Income

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

**Table 19 – Severe Housing Problems 80 - 100% AMI**

Data 2016-2020 CHAS  
Source:

\*The four severe housing problems are:

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

## Discussion

0% – 30% AMI: Among extremely low-income households, approximately 65% of all households in the jurisdiction experience severe housing problems. Black/African American and Hispanic households have a slightly higher rate (around 66% and 70% respectively). Indicating disproportionate need. Asian and Pacific Islander households have small sample sizes but show high percentages where severe housing problems exist.

30% – 50% AMI: At this income level, 27% of households City-wide experience severe housing problems. White households experience severe problems at a slightly higher rate of approximately 29%, while Hispanic households have a significantly lower rate (around 4%). American Indian/Alaska Native households show a higher percentage (58%), though small sample sizes limit statistical significance.

50% – 80% AMI: In this moderate-income band, 6% of households face severe housing problems City-wide. Hispanic households display elevated levels (around 35%) compared to the jurisdiction. Pacific Islander data (100%) suggests potential concern, despite the small sample size.

80% – 100% AMI: At higher income levels, severe housing problems are rare across the jurisdiction (approximately 3%). However, Hispanic households have an elevated rate (15%). The small household counts at this AMI band make the figures of many groups sensitive to minor changes.

Severe housing problems are concentrated among the lowest income households, with Hispanic households experiencing disproportionately greater needs at several income levels. These patterns highlight the ongoing need for targeted strategies that address severe housing cost burdens, substandard conditions, and overcrowding for minority and extremely low-income populations.

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

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

### Introduction:

This section analyzes the extent to which racial and ethnic groups in Evansville experience disproportionately greater housing burdens compared to the jurisdiction as a whole. Housing cost burden refers to the share of household income spent on housing costs, with burdens categorized as paying 30% or less, greater than 30% but not less than or equal to 50%, or greater than 50% of income.

Data is drawn from the 2016-2020 Comprehensive Housing Affordable Strategy (CHAS).

### Housing Cost Burden

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

**Table 20 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

### Discussion:

**Cost Burden <=30%:** Approximately 66% of all households in the jurisdiction pay 30% or less of their income toward housing costs – indicating no housing cost burden for two-thirds of the population. Most racial and ethnic groups mirror this trend, with White and Asian households slightly above the jurisdiction average at 69%. Black/African Americans and American Indian/Alaska Native households appear to fall short of the average at 47%.

**Cost Burden 30-50%:** Roughly 17% of households in the City pay between 30% and 50% of income on housing. Hispanic households experience a significantly higher percentage (approximately 30%)

compared to the jurisdiction overall. Black/African American households (22%) also show a higher share, indicating disproportionate need for these groups

**Cost Burden >50%:** Around 15% of the jurisdiction's households face a severe housing cost burden, paying more than 50% of their income toward housing. Black/African American and American Indian/Alaska Native households experience a significantly higher rate (27% and 25% respectively).

**No or Negative Income:** Roughly 2% of households in the city have no or negative income, with similar distributions among all groups with the exception of Indian American/Alaska Native households, which shows a concerning high concentration (45 households/28%).

While most racial and ethnic groups face housing cost burdens at rates comparable to the jurisdiction overall, Black/African American and Indian American/Alaska Native households experience disproportionately greater cost burdens, particularly at the >50% level. Hispanic households also exhibit elevated rates in the 30-50% range. These patterns suggest a need for targeted affordable housing solutions to assist minority households in overcoming severe housing cost burdens and promote greater housing stability.



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

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

A disproportionately high share (34.8%) of black/African American households in Evansville earn less than \$25,000 per year, which is less than the income threshold of \$26,126 to achieve 50% of Area Median Household Income (AMHI). Similarly, there is a disproportionately high share (11.1%) of Hispanic households that earn between \$15,000 and \$24,999 (less than 50% of AMHI). Overall, 55.4% of black or African American households and 44.7% of Hispanic households in Evansville earn less than \$40,000 per year, or less than the \$41,801 needed to achieve 80% of AMHI. While significantly less in number, the vast majority (84.3%) of American Indian/Alaskan Native households in Evansville also earn less than \$40,000 annually.

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

Housing conditions, such as substandard housing lacking a complete kitchen or indoor plumbing, overcrowding, and blighted homes are more commonly experienced by families of color. Families of color are also more likely to be renters and experience severe housing-cost burden. In addition, most affordable rentals operating under the Low-Income Housing Tax Credit program or with a government subsidy are fully occupied and maintain long wait lists. This means that minorities experience housing challenges associated with affordability, quality, and availability.

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

According to the Bowen HNA, the most significant area of minority population concentration is in the south-central portion of the city, centered near the boundary of the Central and Near East Submarkets (jurisdiction-defined areas of the city). The Assessment of Fair Housing refers to this geographic area as a Racial Ethnicity Concentrated Area of Poverty (or R/ECAP). Other concentrations are in the northwest portion of the Central Submarket and near the border of the East and Near East submarkets, which are in the eastern portion of the city.

## NA-35 Public Housing – 91.205(b)

### Introduction

Public housing was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. Public Housing can also reference housing choice voucher programs, Low Income Housing Tax Credit developments, and the Rental Assistance Demonstration (RAD) program. Three of the programs, public housing, housing choice vouchers (HCVs), and RAD, are overseen by the Evansville Housing Authority. Low Income Housing Tax Credits (LIHTC) programs are overseen by the Indiana Housing and Community Development Authority of the State of Indiana.

According to data collected for the City’s Fair Housing Assessment, EHA and its non-profit affiliate, Advantix Development Corporation, renovated and converted public housing units to project-based vouchers, creating 897 affordable housing opportunities. EHA also administers 1,236 Housing Choice Vouchers (HCV), 31 Project Based Vouchers (PBV), and 24 Homeownership Vouchers. Across the RAD properties, there are 1,819 total individuals in 897 units. The average, annual income of households in RAD properties is \$11,048.75 and average household size is 2.2 people. Based on this information, we can presume most households in RAD properties earn incomes at or below 30% AMI.

### Totals in Use

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

**Table 21 - Public Housing by Program Type**

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

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

## Characteristics of Residents

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

**Table 22 – Characteristics of Public Housing Residents by Program Type**

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

## Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	477	780	21	751	0	0	0
Black/African American	0	0	351	814	8	802	0	0	0
Asian	0	0	0	3	0	3	0	0	0
American Indian/Alaska Native	0	0	2	7	1	6	0	0	0
Pacific Islander	0	0	2	4	0	4	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 23 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

## Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	12	10	1	9	0	0	0
Not Hispanic	0	0	820	1,598	29	1,557	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 24 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

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

The information available regarding clients on EHA's waiting list is minimal at the time of application. The initial application serves as a place holder for the family. More thorough information is then gathered from an eligibility application, which must be completed and reviewed after the family has been selected from the waiting list.

EHA gathers data about resident needs through periodic surveys. EHA received survey responses from 167 households in 2024. The overall response rate of the 167 responses, out of 832 total households, is 20%.

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

Based on the results of the needs assessment, the most pressing needs facing our housing community are:

#### **1. Financial Literacy:**

- Debt: 26% of respondents consider debt a serious problem, 29% find it a moderate problem.
- Financial Security: 42% of respondents see financial security as a serious issue, with 38% seeing it as a moderate concern.
- Availability of Financial Services: 21% of respondents view the availability of financial services as a serious problem, while 23% rate it as moderate.
- Availability of Financial Counseling: 16% of respondents feel the lack of financial counseling is a serious issue, with 18% identifying it as a moderate problem.

#### **2. Employment:**

- Availability of Job Training Opportunities: 6% of respondents view job training as a serious problem, and 20% as a moderate one.
- Availability of Jobs for Adults: 9% of respondents find a serious lack of jobs for adults, and 23% see it as a moderate issue.
- Barriers to Employment (Need Transportation): 32% of respondents indicated that the lack of transportation is a significant barrier to employment.
- Barriers to Employment (No Job Opportunities): 17% of respondents stated that the lack of job opportunities is hindering their ability to find work.

### 3. Digital Inclusion:

- Lack of Computer/Digital Literacy: 21% of respondents find the lack of digital literacy to be a serious problem, and 34% respondents highlighted it as a moderate issue.
- Lack of Affordable Internet Services: 34% of respondents consider internet affordability a serious problem, while 27% view it as a moderate concern.

### 4. Health & Wellness:

- Physical Health: 26% said physical health is a serious issue, 40% rated it as moderate.
- Mental Health: 23% of respondents noted mental health concerns as a serious problem, with 28% viewing it as moderate.
- Services to Help Alleviate Stress/Anxiety/Depression: 34% of respondents identified a need for stress, anxiety, and depression alleviation services.

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

The four needs highlighted above are essential to the existence of every population including those that EHA serves. Lack of stable access to transportation and food are other common hardships. The LMI populations served with public housing are less likely to have access to resources to meet these needs on a consistent basis.

### **Discussion**

The City of Evansville and EHA work in partnership to improve the economic and housing conditions which serve Evansville's populations, particularly for the benefit of extremely low-income families. Both entities receive critical HUD funding to meet these goals, necessary to prevent housing instability and homelessness for thousands of Evansville residents.

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

### **Introduction:**

Homelessness is a pervasive social issue that affects nearly every community across the country. While many of the underlying causes of homelessness are consistent from one community to another, there are distinct gaps within the Evansville community. By effectively addressing these specific gaps, the City can make significant progress towards ending homelessness.

Evansville has a well-documented shortage of affordable housing. According to the 2024 Bowen Report, there is a 98.6% occupancy rate among tax-credit properties and a 99.7% occupancy rate among government-subsidized properties. These rates, along with long wait lists at many projects, indicate a high demand for subsidized rental housing in our community.

Mental Health emerged from stakeholder feedback as the most significant service gap in our community, in relation to homelessness response and prevention. Stakeholders rated Evansville's mental health system as the most inaccessible system for individuals experiencing homelessness in the community. Fewer than 40% of stakeholders perceive the mental health system as effective in assisting individuals and households experiencing homelessness. Mental Health was the second most frequently identified plan priority, only secondary to affordable housing.

The Strategic Plan to End Homelessness is built on three foundations: shared vision, equity, and collaboration. These foundations reflect the values of Evansville's stakeholders. To guide future efforts, Evansville will focus on five priorities:

1. prevention strategies
2. unsheltered strategies
3. mental health strategies
4. shelter strategies, and
5. housing strategies.

The plan establishes 1-, 3-, and 5-year stretch goals which serve as guidance toward future progress.

## Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	4	510	684	64	424	0
Persons in Households with Only Children	10	0	10	10	10	0
Persons in Households with Only Adults	104	314	1,210	1,104	750	0
Chronically Homeless Individuals	0	10	10	106	76	0
Chronically Homeless Families	0	125	125	125	94	0
Veterans	5	29	34	34	34	0
Unaccompanied Child	5	12	17	17	17	0
Persons with HIV	3	17	20	20	17	0

**Table 25 - Homeless Needs Assessment**

**Data Source Comments:** Data Source: 2024 PIT, 2030 Destination Home Update, McKinney-Vento

The homeless population has No Rural Homeless.



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

Estimates are from multiples sources but mostly obtained from the Strategic Plan to End Homelessness (update 2024) titled Destination Home 2030.

<b>Population</b>	<b>Estimate the # of <u>days</u> persons experience homelessness</b>
<b>Persons in Households with Adult(s) and Child(ren)</b>	<b>62% less than 30 days</b> <b>17% 31-60 days</b> <b>9% 61-90 days</b> <b>Remainder - more than one year, including transitional housing</b>
<b>Persons in Households with Only Children</b>	<b>Children use McKinney-Vento metrics - Not collected on HUD metrics.</b>
<b>Persons in Households with Only Adults</b>	<b>80% stay less than one year but may overlap years measured.</b>
<b>Chronically Homeless Individuals</b>	<b>About 30 are on waiting lists</b>
<b>Chronically Homeless Families</b>	<b>ERM has transitional housing of up to two years for long-term homeless families. Estimate 75% less than one year.</b>
<b>Veterans</b>	<b>Evansville is at near functional zero.</b>
<b>Unaccompanied Youth</b>	<b>Estimate from Youth counts that have broader definition of homelessness</b>
<b>Persons with HIV</b>	<b>Additional resources available.</b>

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

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	290	0
Black or African American	100	0
Asian	2	0
American Indian or Alaska Native	3	0
Pacific Islander	3	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	21	0
Not Hispanic	389	0

**Data Source**

**Comments:**

From the most recent Point-in-Time (2024 PIT) Count.

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

Veteran homelessness is declining slightly. If the trends observed over the last 10 years continue, Evansville can expect to count 25 Veterans experiencing homelessness in 2030. This would represent a 26.47% decrease over the 34 counted in 2024. However, the goal is to reach functional zero for veterans which means that there are enough resources to house and support veterans when they become homeless.

The number of children experiencing homelessness hit an all-time high of 77 in 2024, a 18.46% increase over 2023. Based on current trends, the City expects that number to remain relatively the same number over the next five years.

The number of youths aged 18 to 24 experiencing homelessness reached a 10-year low in 2024 when allowing for removal of the outlier years 2021 and 2022. If the trends observed over the last 10 years continue, the City can expect to count 22 youth aged 18 to 24 experiencing homelessness in 2030. This would represent a 4.34% decrease over the 23 counted in 2024.

Foster Care in the US has funding for youth homelessness from IHCD and has formed a local youth homelessness task force. Service providers such as this, which work predominantly with youth, will expand data collection which focusses on youth homelessness.

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

Evansville's African American population is about twice as likely to have been homeless in 2024, consisting of 24% of the homeless population versus the overall 13.5% of the Evansville demographic makeup. The City anticipates an underestimation of Latino, Pacific Islander, and Asian homeless populations; these groups are much more likely to avoid the traditional homeless system and reside in places not meant for human habitation. For those that may be near homeless or need of resources, the Evansville Christian Life Center served 1,433 Caucasian households, 495 Black households, and 58 multi-racial households; this included 171 Latino or other households, 132 Marshallese or Pacific Islander households, 12 Native American households, and 5 households each for Asian and Middle Eastern.

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

Evansville's most recent Homeless Inventory Count and Point-In-Time Count are attached in AD-25.

### **Discussion:**

Within five years, Evansville plans to reduce homelessness by 20%, achieve functional zero for veterans, and develop a plan to reach functional zero for chronic and family homelessness. In three years, the goal is to reduce unsheltered homelessness by 20%. The ability to reach these goals is contingent on the availability of funding, such as the ESG funds which support the local Coordinated Entry system and provide leverage for other HUD funds, such as Continuum of Care (CoC).

Evansville utilizes ESG to place emphasis on communities working together through a coordinated entry system. ESG subrecipients have the following expectations:

- to participate in coordinated access with other ESG subrecipients within the homeless system.
- to allow referrals, using a common assessment in the Coordinated Entry system.
- to work with other ESG subrecipients on community solutions to ending homelessness and triage for clients that fall between service gaps.
- to attend at least 75% of monthly meetings for Homeless Services Council of Southwest Indiana.
- to coordinate ESG funds between the City of Evansville and Indiana Housing Community Development Authority (IHCDA), if receiving ESG funds from both sources.
- ESG subrecipients are expected to use HMIS, keeping data up-to-date in HMIS monthly.
- to allow a Regional Data Administrator (aka HMIS Regional Super User) to gather aggregate data from HMIS while keeping personal information confidential.
- If serving domestic violence victims, to use an equivalent database to HMIS that maintains beneficiary confidentiality for safety reasons.

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

### Introduction:

Evansville's special needs populations experience a wide variety of needs. Though specific needs are dependent upon an individual's situation, common needs include (but are not limited to) communication and vocational training, physical accessibility features, and health services. Oftentimes, this population requires targeted assistance and advocacy to be able to live independently.

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

The Bowen Housing Needs Assessment collected and evaluated data relative to a variety of special needs populations in Evansville and Vanderburgh County. The following table identifies the various special needs populations that were considered in this report, and the respective estimated size of each population.

Special Needs Populations	
Group	Number
Homeless	530
Veterans	6,281
Persons with a Disability	20,282
Persons with HIV/AIDS	388
Victims of Domestic Violence	1,641^
Youth Aging Out of Foster Care	48
Hispanic Population	5,587
Prisoner Reentry/Released Inmates	471

Source: 2024 HUD CoC (IN-502: IN BOS CoC Region 12 Vanderburgh County) Point-In-Time Homeless Count (1/24/2024) and Aurora Housing our Homeless; ACS 2018-2022; Table S2101: American Community Survey 2019-2023; Indiana Housing and Community Development Authority; Indiana Department of Corrections 2023 Releases (men and women combined)

These groups represent more than 32,000 people living within Evansville that have an identified special need. According to various stakeholders familiar with special needs populations, there are few housing units that exist in the city that are specifically designed for and specifically serve the needs of these populations. Therefore, area stakeholders indicate that the housing to serve special needs population within the city limits is inadequate. Furthermore, many have economic challenges that contribute to higher risk of poverty; examples include having difficulty finding employment, working full time, or earning a sufficient income. Special needs individuals and families benefit from affordable housing opportunities. However, there are very few affordable rental alternatives (e.g. government-subsidized or Tax Credit) available on the market, and many of these properties have long wait lists.

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

Determining the service needs of those with special needs is intertwined with community development outreach on an ongoing basis. The City works with various partners, such as SWIRCA and meals on Wheels, to aid the elderly and disabled. Many people who have special needs also experience housing instability. In response to this, Aurora, ECHO, and the Vanderburgh Re-entry Council operate various programs aimed at supporting special needs populations that are homeless and near-homeless. Community One is a local resource that helps with minor repairs of houses and small housing modifications that allow households to continue to live in their houses and avoid becoming homeless. Expanding the resources and connections of the landlord registry would help fill current gaps and avoid situations where people fall through the cracks.

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

In 2022, there were approximately 13,585 persons identified as living with HIV/AIDS within Indiana, of which 388 persons were residing in Vanderburgh County. Additionally, there were 603 new reported cases of HIV/AIDS in Indiana, 28 of which were within Vanderburgh County. This data is summarized in the following table.

People Living with HIV/AIDS				
	Total Persons  Living with HIV/AIDS 2022	New reported cases of  HIV/AIDS 2022	Total  Population	Percent Population  with HIV/AIDS
State of Indiana	13,585*	603**	6,784,070	0.2%
Vanderburgh	388	28	179,900	0.2%

Source: Indiana Department of Health Annual 2022 Surveillance Report Spotlight on HIV, STD, & Viral Hepatitis; ESRI; 2018-2022 5-year ACS for county and state totals

According to the 2024 Indiana Balance of State Housing Inventory Count report, there are currently no shelters or transitional housing programs that specifically serve persons living with HIV/AIDS in Evansville or Vanderburgh County. Some people living with HIV/AIDS with limited financial resources seek refuge in other emergency shelters or become homeless likely due to the inability to find affordable housing.

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

There is no current or planned preference for HOME TBRA to be targeted to populations based on disability status. The City of Evansville, through Aurora as a subrecipient, utilizes TBRA funds for the purpose of ex-offender reentry.

**Discussion:**

The special needs population, particularly those who are both elderly and disabled, represent a notable portion of Evansville's population. Like many communities, Evansville's population is steadily aging over time, due in large part to the presence of the "Baby Boomer" generation, as well as improvements in medical science that contribute to better health and longer lifespans. This also results in more people developing special needs. Assisted living and long-term permanent housing and supportive services are the solutions needed. For those that have special needs beyond normal market conditions, the degree of intervention and assistance can greatly vary. The least restrictive environment—allowing people to be safe and independent whenever possible—is the priority goal.

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

### Describe the jurisdiction's need for Public Facilities:

The Department of Metropolitan Development (DMD) contacted the following agencies directly or by visiting the organizations' websites, to outline improvements needed in Evansville: The City Engineering Department, Evansville Metropolitan Planning Office, Area Plan Commission, the City Parks Department, and the Evansville Water & Sewer Utility Department. Listed in the attached additional text box are some of the improvements needed and/or planned.

### How were these needs determined?

During the 2025-2029 Consolidated Plan process, the Community Needs Assessment survey collected data about these needs. Public facilities and infrastructure to include water and sewage, waste disposal, neighborhood needs, parks and recreation, walkability, and compliance with the Americans with Disabilities Act (ADA).

The top needs related to public safety and infrastructure were ranked in the table below. Solutions to the identified issues are to provide safe sidewalks to community hubs, improve infrastructure, roads, and waterlines.

Conditions of streets and roads	45%
Solid waste disposal	24%
Water and sewage improvements	34%
Conditions affecting pedestrians	31%
Internet and broadband access	29%
Accessible infrastructure	26%
Flood drainage improvements	17%
Parks and recreational facilities	14%
Parking and parking lots	13%

## Parks In-Process Projects

<b>In process projects</b>	<b>Status</b>	<b>Notes</b>
Greenway lighting	soon to begin	
Garvin Activity Zone	In progress	Includes demo of old restroom, new restroom, two ball courts, new playground, sidewalk improvements
Tepe Splash pad	In progress	Includes splashpad equipment, sitework, fence, shade structures and sidewalk
Fendrich Irrigation System	beginning process	Includes irrigation, pump station
Helfrich Irrigation	beginning process	Includes irrigation, pump station
Wesselman playground restroom	beginning design process	Includes two unisex stall bathroom inside playground fenced in area
4th and Main Park	In design	Urban park including a stage, variety of seating, swings, tables, planters with benches, restroom
Next Level Trail	In progress	60% state funded multi-use trail
Swonder HVAC Phase Two	getting ready to bid	
Swonder HVAC Phase One	in progress	Replacement of RTU #2 & #3

## Parks Future Projects

<b>2026 proposed projects</b>	<b>Status</b>	<b>Notes</b>
Hazardous tree removal/Tree Canopy management	unknown	
CK Newsome Center Renovation	Starting to identify specific areas to renovate	
Replace the main restroom at Wesselman Woods	Not yet started	Will replace the outdated and unsafe restroom located near the former par 3
Fendrich Cart path improvements	Waiting to see what funds remain after irrigation system improvements	
Helfrich bunker improvements	Clubhouse improvements	Repairs/restoration to various bunkers throughout the course.
4th and Main park	In design	Urban park including a stage, variety of seating, swings, tables, planters with benches, restroom set to be complete in 2026
Caldwell park playground		
Howell & Igleheart park splashpads	In design	Both of these splashpads will replace pools that have reached their end of life



## Public Facilities and Improvements

Evansville Metropolitan Planning Organization: provides effective transportation planning with a regional focus and ability to operate independent of city, county or state lines. Continued progression of the “Lloyd4U” - an Interdepartmental initiative, Indiana Department of Transportation (INDOT) will invest \$150 million in improvements to make the Lloyd Expressway more efficient and safer for motorists to navigate.

The Evansville Water Sewer Utility (EWSU) maintains the water treatment plan, pump stations and distribution system. Including maintaining the water treatment plants, lift stations and overflow structures, purification of wastewater. EWSU has many projects in the design and planning phase. These mostly include plans for the relocation/replacement of old and faulty water mains. The figures below are approximate:

- 4,900 feet along Oak Hill Road (between St. George Road and Eastwood Drive)
- 6,080 feet along Oak Hill Road (between Lynch Road and St. George Road)
- 5,490 feet in the North Ballard Neighborhood
- 4,700 feet in the Poplar Grove Neighborhood
- 1,400 feet along Park Street and 300 feet of water main on Landbridge Way

The City Engineer’s Office is responsible for the maintenance and improvements for streets, storm sewers and sidewalks. Annually the City Engineer’s Office works on the following:

- Paves over 10 miles of roadway infrastructure to improve personal mobility and transit. The streets are identified based on their Pavement Condition Index (PCI) and then are ranked based on speed of traffic and amount of daily traffic. The ranking includes prioritization if the roadway is a METS route as well.
- Installs 40-60 ADA compliant curb ramps throughout the existing sidewalk system. These curb ramps are replaced based on insufficiency, compared to the current ADA specifications and usership of curb ramp corners. Much of the work is identified when wheelchair-bound users call in to report inaccessible areas. There is also emphasis on high density residential units of high-density disability or high percentage single car households, according to the latest census data.

The Evansville Parks and Recreation coordinates and oversees the operation of 46 parks and 21 recreational facilities encompassing more than 2,500 acres of land in the City of Evansville and Vanderburgh County. Further information about Parks projects can be found in the attached tables.

Transportation & Services includes the Board of Public Works and six sub departments: street maintenance, traffic control and engineering, animal care and control, Metropolitan Evansville Transit System (METS) City Cemeteries, and Urban Forestry.

METS is renovating the Administration Building and Transfer Terminal. The Administration Building was built in 1988, and the Transportation Terminal was built in the 1990's, with updates to the terminal in 2007. The terminal sees approximately 1,000,000 passengers a year to purchase ride cards and inquire about services. The updates to both buildings will ensure that customers feel welcome and safe.

Area Plan Commission (APC) is the local agency designated to carry out land use planning for the City of Evansville, Vanderburgh County, and the Town of Darmstadt. The APC and staff are responsible for long range planning to shape the future development and growth of the community, which involves the updating of the City/County Comprehensive Plan and the implementation of the plan. Other responsibilities include the Board of Zoning Appeals.

### **Describe the jurisdiction's need for Public Improvements:**

The Department of Metropolitan Development contacted several of the organizations listed to obtain information about public facilities and improvements needed or planned (see attached text boxes).

Additional contact information is available on the City of Evansville website:

[www.evansville.gov/city/department](http://www.evansville.gov/city/department)

<b>Department</b>	<b>Contact Person</b>	<b>Title</b>	<b>Phone</b>
Evansville Metropolitan Planning Office	Seyed Shokouhzadeh	Executive Director	812-436-7833
Evansville Water and Sewer Utility	Vic Kelson	Executive Director	812-436-7846
City Engineering Department	Mike Labitzke	City Engineer	812-436-4988
Evansville Parks & Recreation	Danielle Crook	Executive Director	812-435-6141
Transportation & Services	Todd Robertson	Executive Director	812-436-4988
Area Plan Commission	Ron London	Executive Director	812-435-5226

### **How were these needs determined?**

The City's public improvements needs are identified through numerous channels. One of these methods is through the process of public involvement. The city hosts traveling city hall meetings quarterly offering residents the opportunity to hear directly from Mayor Terry, and to speak directly to department heads from across City government. Annual road hearings are hosted by the Board of Commissioners of Vanderburgh County to report on accomplishments and announce future initiatives to improve roads. The City Council meets bi-monthly, and the Board of Public Works meets weekly to consider and approve various public projects. These environments, among others, provide opportunities for the residents of Evansville to provide input about the improvements they may find necessary. Also commonly, needs are communicated or observed by the departments regularly interacting with the public and the environment in daily operations.

## **Describe the jurisdiction's need for Public Services:**

The jurisdiction's needs are described in detail in several sections of the Consolidated Plan. In general, the public service needs regularly identified are as follows: Programs for the Homeless, Domestic Violence Shelters, Case Management, Emergency and Crisis Interventions, programs to improve access to Childcare, Food and Nutrition, and Affordable Housing, programs aimed at serving Youth, Seniors, and those who are Disabled, and Economic Development programs.

The need for public services is determined through the citizens participation process that occurs when preparing the five-year Consolidated Plan, annual Action Plans, and each Consolidated Annual Performance and Evaluation Report (CAPER). During the five-year Consolidated Plan process, the City conducts several public meetings, conducts various studies and stakeholder meetings, and distributes a Community Needs Survey. Through these methods of outreach, citizens and professionals within the community may actively participate in identifying public service priorities and goals.

## **How were these needs determined?**

The process to ensure that the public service activities funded represent the needs of the community begins with the appointment of the Citizen Advisory Committee (CAC). Appointed by the Mayor, the CAC is the first step of a three-tier allocation process for public service funds. The CAC is a five to seven (5-7) member body appointed by the mayor to represent Evansville residents, especially the low-income community, in the funding proposal review and allocation process. Appointees represent housing, economic development, and community development interests and are chosen based upon their personal expertise regarding Evansville and the needs of the low-income community. Meetings are conducted in the City-County Building where they are streamed live online, recorded, and archived for public comment. The CAC meets three (3) times during the grant review process:

1. CAC training and grant overview; CAC members receive a binder from DMD with ESG and Public Service CDBG grant proposals for review. Members are informed of the current HUD income guidelines, priority needs established within the Consolidated Plan, Evansville's low-income census tracts, and federal grant requirements.
2. Agency presentations to CAC; agencies applying for federal funds have the opportunity to present information and answer CAC questions about the proposals submitted, and
3. CAC final recommendations; the CAC deliberates funding recommendations which will be communicated to the mayor. The mayor will consider these and provide his/her own recommendations, before final allocation amounts are confirmed by City Council.

## Housing Market Analysis

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## **MA-05 Overview**

### **Housing Market Analysis Overview:**

This document combines input from a city-commissioned Housing Needs Assessment, secondary data sources such as CHAS and ACS data provided through the IDIS Consolidated Plan template, and information collected by the City of Evansville. This broad but thorough approach enables the city to provide a comprehensive assessment of critical demographic, economic, and housing indicators to evaluate the factors contributing to local housing challenges and to develop a data-driven approach to addressing them.

In preparation for this 2025-2029 Consolidated Plan, the City of Evansville commissioned Bowen National Research to conduct an updated Housing Needs Assessment (HNA), completed in the spring of 2025. The analysis assessed housing conditions across the city's five submarkets and examined detailed demographic and economic trends, housing gaps by income level, and input from community stakeholders. It also included focused analysis of vulnerable populations and areas with significant housing needs.

The Housing Needs Assessment, alongside CHAS, ACS, and local program data, demonstrates that Evansville's housing market is defined by aging housing stock, rising housing costs, and insufficient affordable housing for households earning below 50% AMI. Nearly half of renter households experience at least one housing problem, and housing cost burdens continue to rise as rent growth outpaces income growth. These conditions reinforce the need for preservation of older affordable housing, new unit production for very low-income households, and targeted investment in rehabilitation and housing stability programs.

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

### Introduction

This section provides an overview of Evansville’s housing stock, including the type, size, and condition of residential properties, as well as the availability and targeting of units assisted with federal, state, and local programs. It also evaluates whether the existing housing inventory meets the needs of the population and identifies units at risk of being lost from the affordable housing supply. Data sources include the 2023 American Community Survey (ACS), local housing assessments, and the 2025-2029 Evansville Housing Needs Assessment.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	37,464	63.3%
1-unit, attached structure	1,750	3.0%
2-4 units	6,012	10.1%
5-19 units	8,891	15.1%
20 or more units	4,396	7.4%
Mobile Home, boat, RV, van, etc.	670	1.1%
<b>Total</b>	<b>58,679</b>	<b>100%</b>

**Data Source:** 2023 ACS

**Table 31 – Residential Properties by Unit Number**

### Unit Size by Tenure

Owners		Renters		
Number	%	Number	%	
No bedroom	0	0%	1,009	4.2%
1 bedroom	1,355	4.9%	8,479	35.4%
2 or 3 bedrooms	20,441	73.6%	12,981	54.3%
4 or more bedrooms	5,981	21.5%	1,450	6.1%
<b>Total</b>	<b>27,777</b>	<b>100%</b>	<b>23,919</b>	<b>100%</b>

**Data Source:** 2023 ACS

**Table 32 – Unit Size by Tenure**

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

Evansville's assisted housing includes 13 government-subsidized multifamily properties with a total of 1,523 units, including 689 traditional subsidized units and 277 units supported through Low-Income Housing Tax Credits (LIHTC) with additional subsidy. These properties primarily serve extremely low- to moderate-income households, with a focus on seniors, families, and persons with disabilities.

Most subsidized units are studios or one-bedrooms, with limited larger units. Demand remains high, reflected in a 0% vacancy rate among traditional subsidized units and long wait lists at most properties. One property provides permanent supportive housing, and two others serve special needs populations.

The Evansville Housing Authority manages approximately 1,572 Housing Choice Vouchers (HCVs), though about 100 remain unused due to limited availability. The closed HCV waitlist includes roughly 2,700 households.

Four HUD-assisted properties have contracts expiring by 2029, highlighting the need for preservation to maintain affordability. Overall, assisted housing in Evansville plays a critical role in supporting the city's most vulnerable residents.

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

Evansville may face the loss of affordable housing units due to expiring federal subsidies. Four HUD-assisted properties have Section 8 or other subsidy contracts set to expire by 2029. These include Crossing I (2025), Dalehaven Estates (2024), Liberty Terrace (2027), and Paradise Estates (2028). While HUD contracts are typically renewed, the potential loss of affordability remains a concern, particularly in a tight rental market with high demand and limited supply.

In total, these at-risk properties represent over 120 subsidized units. The city must monitor these expiration dates closely and work with property owners to preserve affordability. If not renewed, affected households could face displacement, and voucher holders may struggle to find replacement units due to limited acceptance and availability.

Additionally, federal budget constraints and any future cuts to HUD programs, such as those potentially emerging from federal deficit reduction efforts, could further strain resources and jeopardize both new development and subsidy renewals. Preserving existing affordable stock is a critical strategy to prevent worsening housing insecurity in Evansville.

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

The current availability of housing units in Evansville does not fully meet the needs of the population, particularly for low-income households. The Housing Needs Assessment shows high occupancy rates (over 96%) in both subsidized and market-rate housing, with extensive waitlists for affordable units and Housing Choice Vouchers. The strongest unmet demand exists for units affordable to extremely low-income renters, especially families needing two or more bedrooms.

The housing inventory is also mismatched in terms of unit type. A significant portion of subsidized units are studios or one-bedrooms, limiting options for families. Meanwhile, many older subsidized properties are in only fair condition, which may affect their long-term viability and desirability.

Combined with rising housing costs and limited new affordable development, these factors contribute to a supply-demand imbalance that leaves many households cost-burdened or struggling to find appropriate housing.

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

Evansville has a critical need for housing that serves extremely low-income households, especially larger units for families. There is a high demand for two- and three-bedroom units, particularly among households using Housing Choice Vouchers, most of whom are families with children.

There is also a strong need for affordable senior housing. Many inquiries to the Evansville Housing Authority come from elderly and disabled individuals, yet the supply of accessible, age-restricted units is limited.

Permanent supportive housing is another need, with only one property identified as serving this population. With homelessness and housing insecurity persisting, additional units that combine affordability with supportive services are essential.

Additionally, the market lacks new, high-quality affordable units. Most subsidized properties were built before 1980 and are rated only as fair in condition, indicating a need for both new construction and rehabilitation.

## **Discussion**

Evansville's housing market faces significant challenges in meeting the needs of low- and moderate-income residents. High occupancy rates, long waitlists, and low vacancy across subsidized housing and voucher programs indicate strong demand, especially among extremely low-income households and families.



The housing stock is predominantly composed of single-family homes, with 63.3% of all residential properties being detached single units. Multifamily structures with five or more units make up only 22.5% of the inventory, limiting rental housing options. This imbalance constrains availability for renters, particularly those relying on vouchers or in need of affordable multifamily housing.

Unit size data shows a mismatch between the rental stock and household needs. Over 35% of renter-occupied units are one-bedroom, while just 6.1% have four or more bedrooms, which limits options for larger families. In contrast, owner-occupied housing has a much higher share of larger units, with 21.5% having four or more bedrooms.

Much of the subsidized housing stock is aging, and four HUD contracts are set to expire by 2029, putting additional affordable units at risk. Without preservation efforts or the addition of new units, the city may face further pressure on an already constrained affordable housing market.

Overall, the combination of limited multifamily housing, aging subsidized housing stock, and a mismatch in unit size signals a strong need for targeted investment in new affordable developments, particularly for larger family units, seniors, and supporting housing populations.

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

### Introduction:

This section analyzes the cost of housing in Evansville, including trends in home values and rents, the affordability of available housing units by income level, and how local housing costs compare to HUD-established Fair Market rents and HOME rent limits. The analysis draws on data from the American Community Survey (ACS), CHAS, and Bowen National Research to assess how cost impacts access to housing for lower-income households.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2023	% Change
Median Home Value	103,500	150,500	45.4%
Median Contract Rent	533	949	78%

**Table 33 – Cost of Housing**

**Data Source:** 2000 Census (Base Year), ACS (Most Recent Year), Bowen National Research, Indiana Regional MLS, Redfin.com

Rent Paid	Number	%
Less than \$500	1,942	8.4%
\$500-999	12,802	55.5%
\$1,000-1,499	7,183	31.1%
\$1,500-1,999	944	4.1%
\$2,000 or more	215	0.9%
<b>Total</b>	<b>23,086</b>	<b>100%</b>

**Table 34 – Rent Paid**

**Data Source:** ACS 2018-2022, ESRI, Bowen National Research

### Housing Affordability

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

**Table 26 - Housing Affordability**

**Data Source:** 2016-2020 CHAS

<b>Monthly Rent (\$)</b>	<b>Efficiency (no bedroom)</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom</b>	<b>4 Bedroom</b>
Fair Market Rent	1,103	1,145	1,268	1,537	1,776
High HOME Rent	1,103	1,145	1,268	1,537	1,776
Low HOME Rent	895	958	1,150	1,328	1,482

**Table 36 – Monthly Rent**

**Data Source:** 2025 HUD FMR and HOME Rents

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

Evansville does not have sufficient housing for households at all income levels, particularly for households earning at or below 30% AMI. According to the Housing Affordability table, there are approximately 1,900 housing units affordable to households at 30% AMI, yet there are 8,620 total households at this income level. This results in a gap of over 6,700 units, highlighting a significant shortage for the city’s most economically vulnerable residents.

At the 50% AMI level, there are 14,715 units affordable to these households (9,100 rental and 5,615 owner) compared to a need of 8,475 households. This indicates sufficient unit availability overall, though actual accessibility may be constrained by factors like credit, condition, or competition from higher-income households.

At 80% AMI, the supply (30,250 affordable units) is nearly triple the number of households in this tier (11,015), suggesting strong overall alignment at this income level. Similarly, the availability for households earning up to 100% appears more than adequate.

However, median housing costs in Evansville have risen sharply. Median home values have increased 45% between 2010 and 2023, and median rents rose by 78%, from \$533 to \$949. Over a third of renters now pay more than \$1,000 per month. This rent burden, coupled with inflation, increased utility costs, and stagnant wages, continues to pressure even middle-class households and underscores the urgency of expanding affordable housing, particularly for those earning less than 50% AMI.

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

Affordability in Evansville is likely to decline further if current trends in home values and rents continue. From 2010 to 2023, the median home value rose 45.4%, and median rents increased by 78%, significantly outpacing income growth. As of 2023, the median rent is \$949 – well above what is considered affordable for households earning less than 50% AMI. These escalating costs reduce the number of units affordable to low- and moderate-income households, exacerbate cost burden rates, and increase the demand for subsidized housing and vouchers. Without expanded housing production or stronger affordability measures, more households are expected to face housing insecurity in the coming years.

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

As of 2023, the area median rent in Evansville is \$949. HUD's 2025 Fair Market Rents (FMR) and High HOME Rents exceed this median for all unit sizes, indicating that many "affordable" units priced at FMR or High HOME levels may actually be above what the typical renter can afford. Low HOME Rents, intended for households earning less than 50% AMI, still exceed the median for smaller units, further highlighting the limited availability of truly affordable housing.

This gap reinforces the need for Evansville's housing strategy to focus on preserving existing units with below-market rents and producing new units priced well below FMR, especially for households earning under 50% AMI. Leveraging Low HOME Rent standards, subsidy layering, and prioritizing smaller unit types and rehabilitation projects can help ensure long-term affordability.

### **Discussion:**

Evansville's housing affordability challenges are intensifying as home values and rents continue to rise significantly faster than incomes. The 78% increase in median rent since 2010 has made many units unaffordable to households earning below 50% AMI. While HOME and Fair Market Rent limits are intended to cap costs, they often exceed what is actually affordable to many local renters, especially given that these limits are not adjusted to individual household incomes.

The affordability gap is most acute for households earning at or below 30% AMI, where there is a clear shortage of affordable housing options. Meanwhile, the broader rental market shows shrinking availability of low-cost units and growing concentrations of rents in the \$1,000 - \$1,500 range, further limiting choices for moderate-income households.

These trends highlight the need to prioritize production and preservation of housing that is priced well below HOME High Rent limits, particularly for smaller units and for extremely low-income households. Local strategies must also account for the limitations of fixed rent ceilings by leverage layered subsidies, preserving older stock, and pursuing deeper income targeting to better align rents with actual household capacity.

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

### Introduction

Evansville's housing stock is predominantly older, with the majority of homes built before 1980. This age, combined with a high rate of physical deficiencies in both owner- and renter-occupied units, presents ongoing challenges for housing quality and safety. The city's rehabilitation needs are particularly significant for low-income households living in aging properties with limited resources for repairs.

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

Evansville defines "Standard Condition" as a housing unit that meets HUD's Section 8 Housing Quality Standards (HQS). These standards require the unit to be safe, sanitary, and functional, with working systems, complete plumbing and kitchen facilities, proper heating and electrical systems, and no health and safety hazards.

Units of "Substandard Condition" are considered those with missing plumbing and/or kitchen facilities, structural decay, or overcrowding. Units are considered "Suitable for Rehabilitation" if they are structurally sound enough to be upgraded to basic habitability and typically lack major system failures or severe structural damage.

### Condition of Units

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

Table 27 - Condition of Units

Data Source: 2016-2020 ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	1,615	6%	2,420	10%
1980-1999	3,310	12%	5,590	24%
1950-1979	11,850	42%	9,565	41%

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Before 1950	11,555	41%	5,800	25%
<b>Total</b>	<b>28,330</b>	<b>101%</b>	<b>23,375</b>	<b>100%</b>

**Table 28 – Year Unit Built**

Data Source: 2016-2020 CHAS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	23,405	83%	15,365	66%
Housing Units build before 1980 with children present	1,354	5%	590	3%

**Table 29 – Risk of Lead-Based Paint**

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

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

**Table 30 - Vacant Units**

Data Source: 2005-2009 CHAS

### Describe the need for owner and rental rehabilitation based on the condition of the jurisdiction's housing.

The condition of Evansville's housing stock indicates a clear need for both owner and rental rehabilitation. Among owner-occupied units, 19% have at least one selected condition (incomplete plumbing, kitchen facilities, overcrowding, or cost burden), and nearly 42% were built before 1950. For renters, 47% of units report at least one housing condition, and 25% were built before 1950, with an additional 41% built between 1950 and 1979. The prevalence of older structures, many of which are likely to have outdated systems and deteriorating physical conditions, highlight a significant and ongoing demand for rehabilitation. This need is particularly urgent for rental units, which have higher rates of physical deficiencies and are more often occupied by lower-income households. With most local vacancies clustered in older properties, targeted reinvestment and rehabilitation are essential to preserve affordable housing and address health and safety risks, especially in neighborhoods with aging infrastructure.

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

A significant share of Evansville's housing stock was built before 1980 (83% of owner-occupied units and 66% of rental units), placing these units at potential risk for lead-based paint hazards. Among these, an estimated 1,354 owner-occupied units and 590 rental units house children, a key risk indicator for lead exposure. Using HUD guidance and assuming that a majority of these households are low- or moderate-income, it is estimated that between 1,000 and 1,250 total housing units occupied by LMI families may contain lead-based paint hazards. This underscores the importance of continued investment in lead remediation and healthy homes initiatives targeted to older housing stock.

## **Discussion**

Evansville's housing stock is aging and exhibits substantial physical need. Nearly half of rental units (47%) and 19% of owner-occupied units report at least one housing condition, with a notable portion of both tenure types showing multiple deficiencies. A combined 75% of all units were built before 1980, increasing the likelihood of outdated systems, structural issues, and lead-based paint hazards, particularly for lower-income households. An estimated 1,000 to 1,250 LMI households are at risk of lead exposure in older homes with children present.

The prevalence of substandard conditions and aging infrastructure underscores a growing need for both owner- and renter-unit rehabilitation. While vacancy data is limited, the concentration of deficiencies in occupied units, especially in rentals, signals the importance of reinvestment. With limited new housing production and increasing housing costs, rehabilitation efforts are a critical tool to preserve existing affordable housing, improve living conditions, and maintain neighborhood stability across Evansville.

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

### Introduction:

Public housing was established to provide decent, safe, and sanitary rental housing for eligible low-income families, the elderly, and persons with disabilities. Public housing comes in all sizes and types, from scattered single-family houses to high rise apartments for elderly families. Public Housing can also reference housing choice voucher programs, Low Income Housing Tax Credit developments, and the Rental Assistance Demonstration (RAD) program. Three of the programs, public housing, housing choice vouchers (HCVs), and RAD, are overseen by the Evansville Housing Authority. Low Income Housing Tax Credits (LIHTC) programs are overseen by the Indiana Housing and Community Development Authority of the State of Indiana.

According to data collected for the City's Fair Housing Assessment, EHA and its non-profit affiliate, Advantix Development Corporation, renovated and converted of public housing units to project-based voucher, creating 897 affordable housing opportunities. EHA also administers 1,236 Housing Choice Vouchers (HCV), 31 Project Based Vouchers (PBV), and 24 Homeownership Vouchers. Across the RAD properties, there are 1,819 total individuals in 897 units. The average, annual income of households in RAD properties is \$11,048.75 and average household size is 2.2 people. Based on this information, we can presume most households in RAD properties earn incomes at or below 30% AMI.

### Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Total	Project -based	Tenant -based	Vouchers		
							Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	950	1,906	55	1,851	0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

**Table 31 – Total Number of Units by Program Type**

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



Describe the supply of public housing developments:

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

The Evansville Housing Authority converted all 888 of public housing to the RAD Project Based Voucher Program between 2016-2018. During that time, apartment and common areas throughout the buildings underwent construction renovation to improve roofs, flooring, cabinetry, HVAC systems, windows, kitchen counters and appliances, and new bathrooms. Housing units are inspected on an annual basis and must meet specific criteria as determined and monitored by the US Department of Housing and Urban Development.

**Public Housing Condition**

Public Housing Development	Average Inspection Score
Caldwell Homes (RAD II)	0
Fulton Square (RAD IV)	0
Buckner, Kennedy, White Oak, Schnute (RAD I)	0
John Cable, Bellemeade Line, Scattered Sites (RAD V)	0

**Table 32 - Public Housing Condition**

Note: The developments below do not have a current inspection score, pending new NSPIRE Inspection Protocols.

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

Quality, affordable housing serving families is in short supply. Interest in constructing new units and restoring blighted areas has been high, with multiple local government officials bemoaning the poor state of affordable housing options in the City. The local PHA is committed to its mission to make a positive impact in the affordable housing market and seeks to acquire abandoned lots throughout the city, acquired by the City through tax sale. Utilizing these lots for high-quality affordable housing is a key step toward revitalizing the Evansville community.

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

The local PHA plans to increase the availability of resources for families by developing a one-stop solution on the second floor of the EHA Community Resource Center located within the Jacobsville area. Construction was completed and an Open House was held in June 2025. Discussions are currently underway with local organizations to offer a food pantry, health clinic, computer lab, mental health services, transportation, children's learning area, and a robotics workroom to name a few.

The PHA will also explore opportunities for additional funding through the City of Evansville and various grants to enhance affordable housing resources throughout the community. With each project, the needs of families are considered. Quality components such as Energy Star HVAC, windows, and energy efficient appliances are designed into projects to reduce ongoing monthly utility bills. The newest project plans to provide residents with a free subscription to Curiosity Stream, an educational video streaming service, and the development will feature a community vertical garden. All services and amenities of Evansville are within close proximity to project sites. Located within a mile radius of the units are grocery stores, restaurants, beauty and barber shops, service stations, places of worship, healthcare facilities, and community parks.

**Discussion:**

The City of Evansville and EHA work in partnership to improve the economic and housing conditions which serve Evansville's populations, particularly for the benefit of extremely low-income families. Both entities receive critical HUD funding to meet these goals, necessary to prevent housing instability and homelessness for thousands of Evansville residents.

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

### Introduction

The most recent Homeless Inventory Count and Point-in-Time Count are attached to AD-25.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	127	0	10	154	41
Households with Only Adults	10	0	0	196	41
Chronically Homeless Households	0	0	0	99	0
Veterans	0	0	0	88	0
Unaccompanied Youth	0	0	0	0	0

**Table 33 - Facilities and Housing Targeted to Homeless Households**

**Data Source Comments:** Evansville has white flag and red flag programs for overflow. There are not a designated number of cots; figures are based on maximum capacity of the building.

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

Evansville includes several mainstream providers as part of the Homeless Services Council of Southwest Indiana, the City-County Commission on Homelessness, Homeless Connect, and Destination Home. All ESG subrecipients and Continuum of Care subrecipients, along with community partners, are working under the coordinated entry system, which serves chronic homeless, individuals and families, veterans, and unaccompanied youth.

Evansville is located within HUD's designated Continuum of Care (CoC) area known as *Region 12 of the Indiana Balance of the State CoC*. As part of the housing first model and coordinated access, Evansville's goal is to increase the amount of permanent housing solutions through rapid re-housing, subsidized housing vouchers, permanent supportive housing, and smart matching through the landlord registry. Another goal is to decrease the length of shelter stay for those in shelters, reduce the number of people returning to shelter, and turn down fewer people for shelter. Since most of the agencies involved operate based on units and offer overflow beds, the homeless inventory chart is not a fixed number.

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

Aurora is Evansville's local lead agency for homeless coordination. Albion Fellows Bacon Center is the lead agency for those fleeing domestic violence, and they offer a wide variety of services including advocacy, legal representation, community resources, and shelter if needed. ECHO Housing is now the lead agency for the House of Bread and Peace Emergency Shelter and offers several permanent supportive housing locations. ECHO also supports the Promise Zone and Community Action Network. Evansville Christian Life Center partners with homeless agencies as it fights to end poverty. Evansville Rescue Mission provides the largest shelter system and now offers transitional housing and support for women in addition to their men's shelter and men's transitional housing. They also operate a day shelter available to everyone. St. Vincent DePaul aids thousands to help keep people housed and stable. The Salvation Army provides a meal program and household assistance in conjunction with several other agencies. United Caring Services provides several shelters including a day shelter, medical respites, men's shelter, and women's shelter. YWCA of Evansville also offers a domestic violence shelter, substance abuse recovery program, youth mentoring, and community support.

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

### Introduction

The Bowen Market Study includes an analysis of the challenges facing Evansville’s special needs populations. See the table below for more information about the estimated number of individuals within special needs groups in Evansville. Homelessness will not be discussed in detail within this section, as this topic is covered more thoroughly in other sections.

Special Needs Populations	
Group	Number
Homeless	530*
Veterans	6,281
Persons with a Disability	20,282
Persons with HIV/AIDS	388*
Victims of Domestic Violence	1,641 <sup>^</sup> *
Youth Aging Out of Foster Care	48*
Hispanic Population	5,587
Prisoner Reentry/Released Inmates	471*

Source: 2024 HUD CoC (IN-502: IN BOS CoC Region 12 Vanderburgh County) Point-In-Time Homeless Count (1/24/2024) and Aurora Housing our Homeless; ACS 2018-2022; Table S2101: American Community Survey 2019-2023; Indiana Housing and Community Development Authority; Indiana Department of Corrections 2023 Releases (men and women combined)

\*Vanderburgh County data

<sup>^</sup>Combined 2024 requests for shelter and aid from Albion Fellows Bacon Center (1,127 requests) and YWCA Evansville (514) for Victims of Domestic Violence in Vanderburgh County

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

Approximately 20,282 people residing within Evansville have some kind of disability (17.7% of its total population). The majority of Evansville’s disabled population (62.4%) is between the ages of 18 and 64. 49.9% are disabled seniors. While those who are disabled are qualified for SSI, this subsidy is limited. Cost of a typical one-bedroom apartment in Evansville requires 90% of the monthly SSI payment, while an efficiency apartment requires 81% of the monthly SSI payment. This means that households which have SSI as the only source of income are also considered severely cost burdened (paying 50% or more of income).

Veterans comprise 6.9% of Evansville's adult population. Veteran status and disability are often correlated with homelessness; over half of homeless veterans have a disability. This poses significant risk for 34.6% of Evansville's veterans that have at least one disability. While veterans experience a higher rate of unemployment, they constitute a lower share of those living under the poverty level than those who are disabled but are not veterans. The lead agency for Veterans services in Evansville is ECHO Housing, which offers many targeted housing programs.

The rate of individuals with HIV/AIDs is .2%, which matches the percentage statewide. While this is a small portion of Evansville's population, it is important to note that this population is at higher risk of experiencing homelessness. There are currently no shelters or transitional housing programs that specifically serve people living with HIV/AIDS in Evansville or Vanderburgh County.

Victims of domestic violence are another group likely to experience homelessness while escaping their DV situation. Approximately 95% of those in shelter either have no income or are living on less than \$15,000 per year. In Evansville's most recent PIT count, shelter services (such as through Albion Fellows Bacon Center and the YWCA) were sufficient to house all victims. However, this is a short-term solution for housing (from 30-60 days).

While limited data is available about foster youth aging out of care, studies have shown that emancipated foster children typically have difficulty securing a job, going on to college, and finding housing, which can lead to homelessness.

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

Recently incarcerated individuals within Evansville who are reintegrating back into society from prison are at high risk for homelessness. Many affordable housing options are not available to individuals with a criminal background and finding a living wage job can be very difficult. In 2023, the Indiana Department of Corrections released 398 adult men and 73 adult women to Vanderburgh County, representing less than 5% of the 9,733 prisoners released in the state. This represents the fourth largest number of releases by county, after Allen, Marion, and Madison counties. A 2021 recidivism report, based on 2018 releases, shows that 33.8% of released inmates returned to incarceration.

Currently, there are 100 beds within Volunteers of America's Hope Hall dedicated to formerly incarcerated men within Evansville. Hope Hall services also include clinical treatment and case management. Aurora provides housing vouchers funded by HOME TBRA at the state and sometimes local level. Other Aurora services include case management and supportive services. These are the only programs which target the ex-offender population exclusively. Both programs are usually at capacity and must provide referrals to more general homeless shelters in the community.

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

Evansville's disabled population, its largest special needs population, is not spread evenly throughout Evansville; while 31.7% of households have at least one person with a disability, 43.8% of Jacobsville households meet this criterion. Continued investment of HUD funds in the Jacobsville NRSA will focus on meeting the unique needs of these families, such as accessibility modifications, home repairs that make aging in place more affordable, developments for senior housing, and wholistic services like meal programs, transportation, and healthcare focused on chronic conditions. Jacobsville is also the target area of other resource investment initiatives, such as the Promise Zone and Promise Neighborhood.

Inquiries routinely received by the housing authority are from individuals that are elderly or have a disability. The high number of households on the waiting list, along with high demand from family, senior, and disabled households, reflects the continuing need for and expansion of affordable housing alternatives and/or Housing Choice Voucher assistance. The most pressing issue for these populations continues to be the overall lack of housing stock. With significant household growth expected over the next few years among seniors ages 75 and older, the demand for senior-care housing is expected to increase. This is particularly true in the Center City area, which has been identified as an area for targeted resources in association with the Center City NRSA.

More information about the planned activities within the NRSAs can be found in the "Geographic Priorities" section of the Consolidated Plan.

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

Repeated question; see response above

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

**Describe any negative effects of public policies on affordable housing and residential investment.**

Several public policies at the federal, state, and local levels impact the availability and development of affordable housing in Evansville. The Housing Needs Assessment identifies zoning restrictions, aging infrastructure, and limited funding as ongoing barriers to housing investment. Local zoning and land use regulations often limit higher-density development or alternative housing types such as ADUs, which could help expand affordable options in underserved areas.

At the federal level, uncertainty around long-term appropriations for HUD programs such as HOME and CDBG can deter private investment and complicate long-term planning. Increased construction costs, the limited availability of developable land, and delays in environmental review and permitting processes are additional local barriers. Gaps in funding and resources continue to slow production and rehabilitation in affordable housing units

Together, these factors contribute to a constrained development environment that limits both the pace and scale of affordable housing production and preservation. Addressing these barriers through zoning reform, targeted infrastructure investment, and streamlined permitting will be essential to promoting residential reinvestment and expanding housing access for low- and moderate-income residents.



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

### Introduction

Evansville comprises a large and diverse employment base within the city. The areas within and around Vanderburgh County are interdependent on each other to some degree and are generally influenced by similar economic factors such as taxes, government policy, and labor laws. Because of the mobility of the workforce between each study area and the reliance that each economy has with the other, it is necessary to evaluate the economies of the entire Vanderburgh County area and more specifically in Evansville. The following evaluates key economic metrics within the various study areas that were included in the commissioned Housing Needs Assessment.

The local economy is relatively well balanced. The distribution of employment by industry sector in Evansville is detailed in the following tables.

### Economic Development Market Analysis

#### Business Activity

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

**Table 34 - Business Activity**

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

## Employment by Industry

NAICS Group	Employment by Industry					
	Central	East	Near East	North	West	Evansville
Agriculture, Forestry, Fishing & Hunting	25	6	8	0	3	42
Mining	69	74	12	0	7	162
Utilities	54	2	0	0	25	81
Construction	5,920	1,558	304	402	503	8,687
Manufacturing	6,469	697	888	1,615	738	10,407
Wholesale Trade	1,717	871	454	2,229	148	5,418
Retail Trade	3,756	5,988	3,922	1,996	1,069	16,731
Transportation & Warehousing	536	169	196	2,031	139	3,071
Information	1,276	278	57	264	281	2,156
Finance & Insurance	4,660	763	453	454	177	6,507
Real Estate & Rental & Leasing	428	647	371	594	93	2,133
Professional, Scientific & Technical Services	7,352	1,532	592	485	272	10,233
Management of Companies & Enterprises	159	44	3	6	300	512
Administrative, Support, Waste Management & Remediation Services	765	545	217	334	100	1,960
Educational Services	926	269	1,143	1,173	658	4,168
Health Care & Social Assistance	8,099	3,501	5,953	1,460	632	19,645
Arts, Entertainment & Recreation	1,863	414	280	391	160	3,108
Accommodation & Food Services	1,432	3,295	1,798	1,341	733	8,599
Other Services (Except Public Administration)	1,649	1,249	881	834	883	5,496
Public Administration	1,671	75	65	382	56	2,250
Non-classifiable	20	3	14	16	0	53
Total	48,846	21,980	17,611	16,007	6,977	111,419

Source: 2020 Census; ESRI; Bowen National Research

Note: Since this survey is conducted of establishments and not of residents, some employees may not live within each market. These employees, however, are included in our labor force calculations because their places of employment are located within each market.

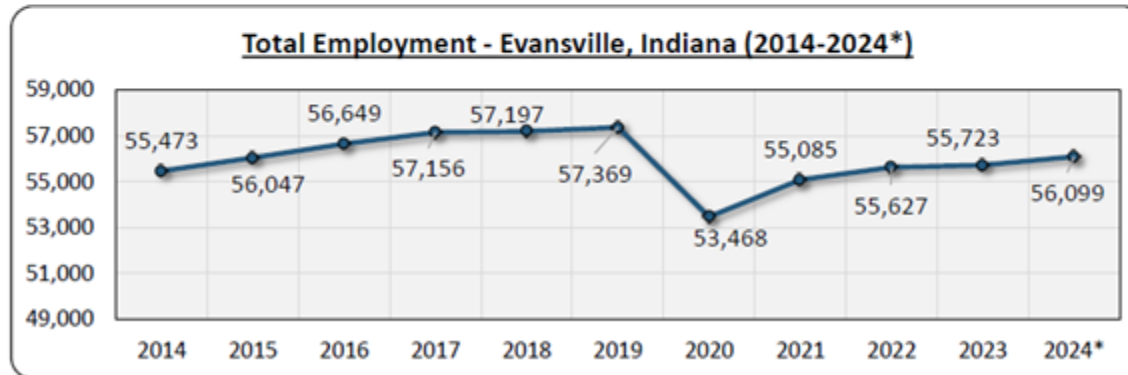
## Total Employment Trends

Year	Total Employment							
	City of Evansville		Vanderburgh County		Indiana		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2014	55,473	-	87,183	-	3,036,685	-	147,250,000	-
2015	56,047	1.0%	88,320	1.3%	3,109,791	2.4%	148,833,000	1.1%
2016	56,649	1.1%	89,539	1.4%	3,186,420	2.5%	151,436,000	1.7%
2017	57,156	0.9%	90,702	1.3%	3,217,049	1.0%	153,337,000	1.3%
2018	57,197	0.1%	92,336	1.8%	3,276,805	1.9%	155,761,000	1.6%
2019	57,369	0.3%	91,691	-0.7%	3,287,462	0.3%	157,538,000	1.1%
2020	53,468	-6.8%	85,615	-6.6%	3,086,279	-6.1%	147,795,000	-6.2%
2021	55,085	3.0%	88,204	3.0%	3,201,829	3.7%	152,581,000	3.2%
2022	55,627	1.0%	89,072	1.0%	3,270,662	2.1%	158,291,000	3.7%
2023	55,723	0.2%	89,226	0.2%	3,288,017	0.5%	161,037,000	1.7%
2024	56,099*	0.7%	88,467*	-0.9%	3,266,665*	-0.6%	161,346,000**	0.2%

Source: Bureau of Labor Statistics

\*Through November 2024

\*\*Through December 2024



\*Through November 2024

## Labor Force

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

**Table 35 - Labor Force**

Data Source: 2016-2020 ACS

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

**Table 36 - Occupations by Sector**

Data Source: 2016-2020 ACS

## Travel Time

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

**Table 37 - Travel Time**

Data Source: 2016-2020 ACS

## Commuting Time

		Commuting Time						
Study Area		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
Central	Number	3,978	3,666	1,143	223	375	683	10,068
	Percent	39.5%	36.4%	11.4%	2.2%	3.7%	6.8%	100.0%
East	Number	5,202	3,676	797	207	285	598	10,765
	Percent	48.3%	34.1%	7.4%	1.9%	2.6%	5.6%	100.0%
Near East	Number	6,767	8,069	1,790	615	837	447	18,525
	Percent	36.5%	43.6%	9.7%	3.3%	4.5%	2.4%	100.0%
North	Number	4,140	3,788	1,242	243	205	542	10,160
	Percent	40.7%	37.3%	12.2%	2.4%	2.0%	5.3%	100.0%
West	Number	3,005	2,388	882	183	155	192	6,805
	Percent	44.2%	35.1%	13.0%	2.7%	2.3%	2.8%	100.0%
Evansville	Number	23,092	21,586	5,854	1,471	1,856	2,462	56,321
	Percent	41.0%	38.3%	10.4%	2.6%	3.3%	4.4%	100.0%

Source: ESRI

## Education:

### Educational Attainment by Employment Status (Population 16 and Older)

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

**Table 38 - Educational Attainment by Employment Status**

Data Source: 2016-2020 ACS

### Educational Attainment by Age

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

**Table 39 - Educational Attainment by Age**

Data Source: 2016-2020 ACS

## Educational Attainment – Median Earnings in the Past 12 Months

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

**Table 40 – Median Earnings in the Past 12 Months**

**Data Source:** 2016-2020 ACS

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

The labor force within the PSA is very diversified and balanced with no industry sector being over-represented in the overall PSA employment base. The largest employment sectors in the PSA are Health Care & Social Assistance, Retail Trade, Professional, Scientific, & Technical Services, and Manufacturing. Combined, these four industry sectors represent over 60,000 jobs.

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

Job growth has been positive in Evansville over the past four years (2020 to 2024), after experiencing a sharp decline in 2019 associated with the COVID-19 pandemic. There has been steady demographic growth in the city, in terms of the number of new households living in the city. However, the workforce has still not returned to the levels seen before the pandemic. This has likely had an impact on the city's limited availability of housing for both potential renters and homebuyers. Adding to the area's challenges is the high rate of people without a high school degree (10.8%). These people often have fewer employment opportunities and lower earning potential. It is believed that the lack of available and affordable housing, along with the lack of education among a notable portion of the workforce, contributes to challenges employers likely face in retaining and attracting a qualified workforce. Based on these factors, both housing and education remain important issues that should be addressed in Evansville.

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

Notable initiatives include the deployment of READI 1.0 and 2.0 awards, which will add hundreds of new housing units and high-wage jobs across the region. Strategic infrastructure projects, such as the I-69 Ohio River Crossing Bridge (ORX) and the Ohio River Vision and Strategic Plan, will enhance logistics capabilities and overall quality of life, acting as catalysts for further economic development. The manufacturing sector continues to anchor the economy, with ongoing expansions in advanced manufacturing, health and life sciences, plastics, food and beverage, and logistics. Challenges that persist include limited availability of industrial sites, aging infrastructure, and the need for modernization in manufacturing technology. Upskilling the workforce to meet the demands of advanced manufacturing and healthcare sectors is essential, particularly in addressing skill gaps and aligning educational outcomes with industry requirements. Business support should focus on both retention and expansion of existing firms, as well as fostering entrepreneurship and strengthening supply chains. Infrastructure priorities include extending utilities, improving transportation options, and increasing the availability of affordable housing near employment centers.

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

While the region boasts a robust manufacturing base and a growing health and life sciences sector, only 29% of individuals aged 25 to 64 hold a bachelor's degree or higher—below the state and national average. Skills gap analyses reveal notable shortages in areas such as mathematics, forklift operation, basic life support, nursing, and several other healthcare certifications (CPR, medication administration, patient care technicians). Aligning workforce skills with industry needs is a clear priority, with ongoing efforts to improve college and career readiness and broaden career pathways. The presence of Fortune 1000 companies and specialized industry clusters further highlights the importance of developing a skilled workforce that can support advanced manufacturing, healthcare, and emerging technology sectors.

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

Community colleges such as Ivy Tech, along with local universities like the University of Southern Indiana and University of Evansville, offer a range of degree, certification, and upskilling programs. Workforce Board and initiatives like Talent EVV play a coordinating role, providing targeted training, apprenticeships, and upskilling opportunities in sectors including manufacturing, healthcare, and logistics. These efforts are supported by partnerships with employers and industry groups, ensuring that training is responsive to real-time labor market needs. Other initiatives include the Southern Indiana Career and Technical Center, Warrick Pathways and Career Center, and employer-driven programs such as Toyota's 4T INFAME program and AmeriQual RAMP. These programs emphasize employability skills, technical certifications, and career readiness, helping to build a robust pipeline of qualified workers.

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

Yes

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

Key initiatives focus on developing critical regional infrastructure, including land use planning, site development, broadband expansion, utility extension, transportation improvements, and housing development. The strategy also emphasizes the importance of integrating rural areas into the broader regional economy, ensuring that economic benefits are widely shared. In addition to infrastructure, the CEDS prioritizes strengthening key industries through diversification, supply chain enhancement, and industry modernization, particularly in advanced manufacturing and health sciences. Workforce development is a central pillar, with initiatives to grow the workforce, promote upward mobility, align education with industry demands, and increase access to childcare and healthcare. Signature developments, such as the Ohio Riverfront revitalization and the I-69 Ohio River Crossing Bridge, are leveraged to catalyze regional economic transformation and position the Evansville Region as a dynamic center for innovation, talent, and sustainable growth.

**Discussion**

More information about the economic conditions of Evansville, as well as its local and regional economic development initiatives, can be found in the Comprehensive Economic Development Strategy (CEDS) report. This report, and many other related resources, can be found on the Evansville Regional Economic Partnership (E-REP) website: [www.evansvilleregion.com](http://www.evansvilleregion.com).



## **MA-50 Needs and Market Analysis Discussion**

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

According to the Bowen Housing Needs Assessment (see Housing Age and Conditions table);

Evansville housing built before 1970 has the potential for lead paint issues. The well-established Central Submarket has the highest shares of renter-occupied (72.3%) and owner-occupied (89.6%) units built prior to 1970. In addition, the Near East and West submarkets each have over 80% of their owner-occupied units built before 1970. It is worth noting that the East Submarket has a higher share (2.9%) of renter-occupied housing with incomplete kitchen or plumbing facilities than the other four submarkets and Evansville as a whole, and overcrowding is most prevalent among renter households in the Central Submarket (3.0%).

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

Yes; both the Bowen HNA and the Fair Housing report indicated that areas of Evansville have concentrations of vulnerable populations. Minority populations make up 21.5% of Evansville populations but are significantly over-represented in the Central and Near East submarkets which also have disproportionately high rates of poverty and low educational attainment (see Population Characteristics table). Median household income is lowest in the Central submarket, at only \$31,995, lower than Evansville's overall media income by nearly \$12,000 (see Median Household Income table). The Fair Housing Assessment recognizes the Central and Near East submarkets as Evansville's Racial Ethnicity Concentrated Area of Poverty, which include LMI census tracts 11 and 13 (see RECAP map).

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

Within these areas, a higher concentration of renter households and few homeownership households are observed. There is a large low-income population, but very limited supply of housing of all types. The City has contributed notable investment in these areas, including market rate and subsidized housing. However, there is still a housing gap. Rental occupancy rates are consistently above the average percentile for a healthy market. In the Center City NRSA, median housing costs are 20% lower than the City average, likely due to the significant age and poor condition of the supply. This further contributes to situations of poverty, as the homes need significant repair and maintenance and may also lack accessible and energy-efficient features.

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

Major Employers: Deaconess Hospital, Toyota Motor Manufacturing, Indiana, Evansville Vanderburgh School Corporation, St. Vincent's Hospital, Berry Global, University of Southern Indiana, Koch Enterprises, Inc., Alco Warrick Operations, T.J. Maxx, SKANSKA/Industrial Contractors. Educational Institutions: University of Evansville, University of Southern, Indiana Ivy Tech.

Cultural Entertainment Amenities: Ford Center – home of the Evansville Thunderbolts Hockey Team, Victory Theater, Old National Bank Events Plaza, Bosse Field- home of the Evansville Otter's baseball team, film location of A League of Their Own, and a historic landmark, Mesker Park Zoo & Botanic Garden, Evansville Museums (African American Museum, Koch's Children's Museum, and the Arts, History, & Science Museum) LST Ship Memorial, Tropicana Casino, Reitz Home Museum, Evansville Wartime Museum, and the Evansville Civic Theater, Evansville Philharmonic.

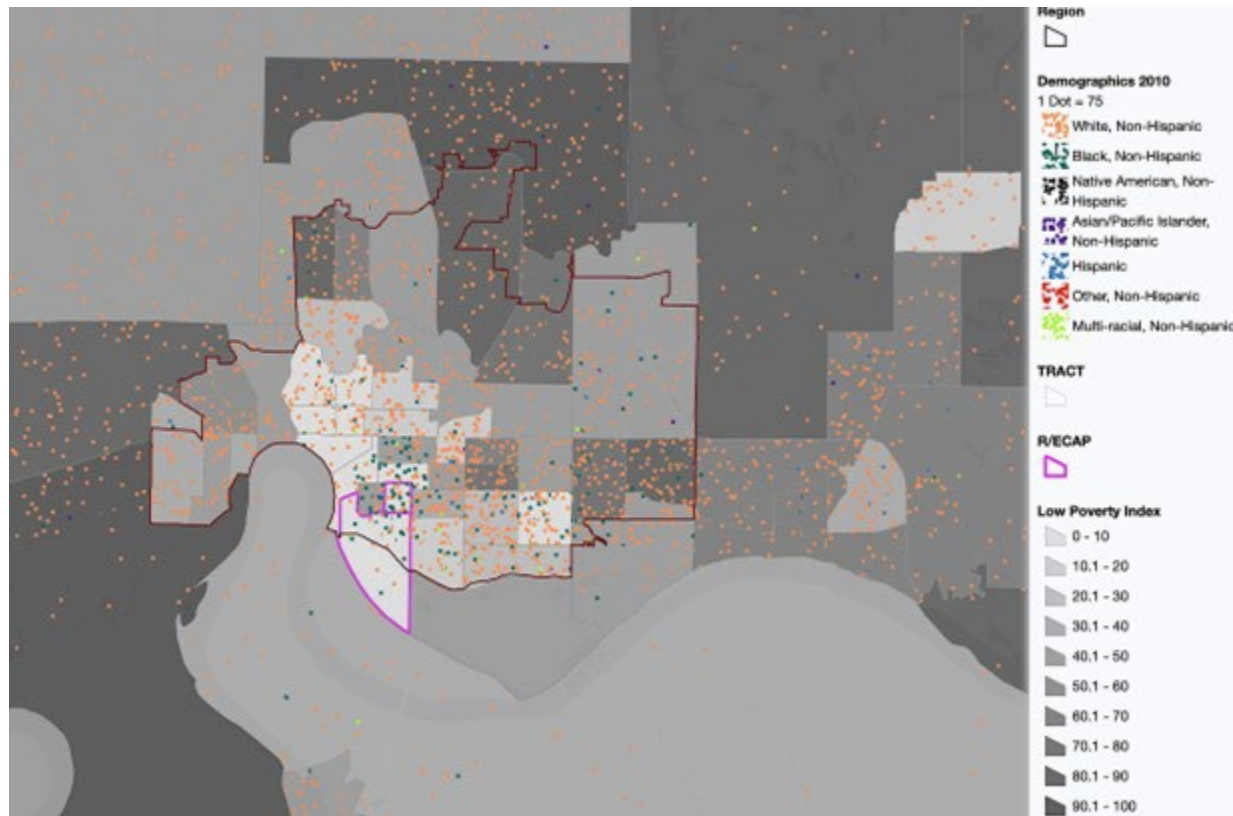
Parks and greenways: There are over 60 parks in Evansville, Pigeon Creek Greenway with biking, hiking and jogging trails, Burdette Park, Wesselmann Nature Preserve, Deaconess Aquatic Center.

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

Many strategic opportunities exist in Evansville, Indiana. They are as follows:

- Federal Funding Opportunities through the US Department of Housing and Urban Development
- The City of Evansville employs a grant writer responsible for researching available financial opportunities to assist with needed programing.
- The HOME Investment Partnerships Program – provides income eligible the opportunity to apply for Down Payment Assistance toward the purchase of a home and an Owner-Occupied Rehab Program to assist homeowners with unaffordable repairs that are code deficient.
- Habitat for Humanity of Evansville builds houses in partnership with people in need and then sells the houses to homeowner partners. Homeowners are selected based on their need for housing, ability to repay a no-profit mortgage and willingness to partner with Habitat. Mortgage payments contribute to the Fund for Humanity, which in turn provides the money to build more houses. Because of Habitat's no-profit loans and because the houses are principally built by volunteer labor, mortgage payments are affordable for low-income partners
- Affordable Housing Trust Fund - local fund which focusses on the creation of affordable housing, most often through OOR and development projects. A key source of leverage for LHTC and federally funded projects in Evansville.
- Land Bank - demolishes or rehabilitates dilapidated residential structures acquired, through tax foreclosure or other methods, and return them to productive use. These properties are generally located within the center city of the City of Evansville and are offered to non-profits for creation of affordable housing at low prices.

## Evansville RECAP Map



## Housing Age and Conditions

	Housing Age and Conditions (2022)											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>Central</b>	4,420	72.3%	4,274	89.6%	182	3.0%	48	1.0%	63	1.0%	51	1.1%
<b>East</b>	466	9.7%	1,377	38.8%	62	1.3%	0	0.0%	139	2.9%	0	0.0%
<b>Near East</b>	3,256	48.1%	7,732	81.8%	124	1.8%	47	0.5%	106	1.6%	57	0.6%
<b>North</b>	1,297	36.1%	4,216	52.5%	22	0.6%	113	1.4%	13	0.4%	84	1.0%
<b>West</b>	1,283	45.4%	3,085	84.3%	15	0.5%	49	1.3%	22	0.8%	16	0.4%
<b>Evansville</b>	10,722	44.5%	20,684	70.2%	405	1.7%	257	0.9%	343	1.4%	208	0.7%

Source: 2018-2022 American Community Survey; ESRI; Bowen National Research

## Population Characteristics

	Select Population Characteristics				
	Minority Population	Unmarried Population	No High School Diploma	College Degree	Overall Below Poverty Level
<b>Central</b>	29.6%	66.9%	16.5%	21.7%	27.6%
<b>East</b>	22.0%	55.4%	4.3%	51.2%	14.4%
<b>Near East</b>	26.3%	58.9%	12.7%	29.7%	16.6%
<b>North</b>	11.0%	55.1%	8.2%	32.7%	12.7%
<b>West</b>	8.5%	55.9%	9.2%	31.9%	10.7%
<b>Evansville</b>	21.5%	58.9%	10.8%	32.6%	17.1%

Source: U.S. Census Bureau, 2022 5-Year ACS Estimates; ESRI; Bowen National Research

## Median Household Income

	Median Household Income				
	2020 (Census)	2024 (Estimated)	% Change 2020- 2024	2029 (Projected)	% Change 2024- 2029
<b>Central</b>	\$31,995	\$36,527	14.2%	\$41,075	12.5%
<b>East</b>	\$45,907	\$55,479	20.9%	\$62,748	13.1%
<b>Near East</b>	\$45,239	\$52,321	15.7%	\$59,161	13.1%
<b>North</b>	\$50,420	\$54,130	7.4%	\$61,176	13.0%
<b>West</b>	\$45,368	\$53,741	18.5%	\$60,247	12.1%
<b>Evansville</b>	\$43,747	\$50,701	15.9%	\$56,562	11.6%

Source: 2020 Census; ESRI; Bowen National Research

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

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

The Coronavirus dramatically illustrated the nation's vulnerability regarding access to internet services. Of the 50 million students sent home nation-wide by school closings, over 9 million lacked home internet access, principally because the household could not afford it. To identify the need for Evansville Vanderburgh School Corporation (EVSC) students, students were surveyed, and geographical areas of greatest need were identified. Not surprisingly, these were areas within the lowest income neighborhoods.

While there is an adequate number of providers giving nearly every neighborhood within Evansville access, and the average cost of internet in Evansville is below the national and state averages, many low-income households still cannot afford the monthly cost. For basic web surfing or email, 10 Mbps is enough to provide a user with a seamless online experience. However, multiple users with multiple online activities such as streaming services, video conferencing, tele-health and distance learning require a larger bandwidth, which increases the cost and puts it further out of the reach of low-income families.

Additionally, the 2019 and 2021 Promise Zone surveys, conducted within 10 Census Tracts demonstrating the greatest need, revealed that most people having access to internet used their phones as their primary device. It is exponentially more difficult to do homework, apply for a job, or fill out unemployment-compensation paperwork on a phone's small screen.

To provide greater access to the internet, the City of Evansville created a high-quality public internet network spanning strategically across the Promise Zone, addressing these critical community needs in education, employment, and healthcare. The original five locations were chosen for their proximity to areas where the Evansville Vanderburgh School Corporation's survey indicated high concentrations of students not having access to internet. It was presumed that if students did not have access, their families also did not have access. In 2024, four more beacons were added.

Using rooftop access points (RAPS) at these nine locations, a powerful, state-of-the-art WiFi6 signal, with sector antenna, directs Wi-Fi to blanket the surrounding landscape up in each direction. The signal from these RAPS can propagate furthest from high elevations. Fiber internet connection is located within each of these facilities from a Tier-1 Internet Service Provider, with a bandwidth of 500Mbps or more, to provide adequate Internet without buffering at each location. Tracking usage since inception in 2022, the number of unique monthly users has grown to nearly 3,000, with approximately 500 users per day.

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

The Best Neighborhood website (<https://bestneighborhood.org/tv-and-internet-evansville-in/#availability>), which provides information about the coverage of TV and Internet providers, reveals there are 10 residential Fiber providers covering 98.37% of the City. Various providers are available and operating and, overall, competition is considered very healthy within City limits:

- Average number of internet service providers to a home: 8.2
- Average types of service (fiber, cable, DSL, etc): 3.5
- Average providers with broadband (25 Mbps+) speeds: 6.7

Evansville internet customers can buy internet service from 1 to 13 different providers, depending on where they live. For different types of service, Evansville homes have between 1 and 4 options. The type(s) of service available are fixed wireless, cable, fiber, and DSL, though these may vary depending on the region within the city. When it comes to broadband download speeds faster than 25 Mbps, the situation is less accommodating. Evansville internet customers who want faster speeds have between 0 and 11 choices of companies offering speeds up to or over 25 Mbps.

More internet companies with faster speeds means fewer monopolies and better prices for customers. In promoting a free market for internet, Evansville is doing quite well. However, for the nearly 20% of Evansville residents living in poverty, internet remains less accessible and requires continued efforts by the City to enhance the public wi-fi system which was first implemented during the COVID-19 pandemic.

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

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

The Evansville Climate Collaborative has released the "2025 Evansville Climate Action Plan" which is a 5-year strategic plan that uses data from the "The City of Evansville, Indiana Resiliency Assessment" and "Urban Tree Canopy Assessment Summary Report for Evansville, IN" to examine the impact of climate change. These reports found that Evansville is already experiencing climate impacts and that most Evansville census blocks are considered environmental justice areas that will be greatly impacted by climate change.

The Resiliency Assessment used historical data to demonstrate Evansville's current risk of impact of various hazards, based on a 1 to 4 scale with 1 being lowest and 4 being the highest on likelihood and impact. This was then used to determine overall risk (likelihood score x impact score) with 1 being the lowest and 16 being the highest risk level.

Extreme temperatures received a risk score of 12 with a likelihood of "Highly Likely" and impact of "Critical" with an estimated 5 fatalities and 16 injuries. Extreme heat days are predicted to increase from an average of 33 days above 95 degrees to between 47 and 58 days by the 2050s, and between 60 and 97 days by the 2080s.

Total annual precipitation is predicted to increase 5%-6% based on medium emission models and up to 8-10% high emission scenarios. An increase in annual precipitation will increase the risk of flooding. Flooding received a risk score of 12 with a likelihood score of "Likely" and an impact score of "Catastrophic" with expected \$6.36 million in economic loss.

Both Severe Storms and Tornadoes received a risk score of 9 with likelihood score of "Likely" and impact score of "Critical"; Severe Storms are expected to cause an estimated \$12.33 million in economic loss, and Tornadoes are expected to cause an estimated \$19.95 million in economic loss and cause 20 fatalities and 210 injuries.

Evansville's current "Multi-Hazard Mitigation Plan" examines the vulnerability assessment and describes the vulnerability of Evansville to hazards and their impact on the community (potential dollar losses to existing and future building, infrastructure, and critical facilities). It found that the Evansville Vanderburgh area is at increased risk for hazards such as drought, flood, West Nile infestation, and severe weather (extreme temperatures, thunderstorms, high winds, tornadoes, and winter storms). The probability of drought, flood, West Nile infestation, and tornadoes are ranked as likely (10-100% chance of occurrence in the next year or has a recurrence interval of 10 years or less); extreme temperatures, thunderstorms, high wings, lightning, and winter storms being ranked highly likely (near 100% chance of occurrence next year or happens every year). An updated version of the plan should be released later this year.



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

While the reports released by the Evansville Climate Collaborative found that most environmental justice areas are in the urban core, all of Evansville's LMI Census Tracts are considered environmental justice areas.

Through analysis of historical weather data, the Resiliency Assessment showed that low to moderate income neighborhoods and households are expected to be heavily impacted by drought, extreme temperatures, flooding, severe storms, and tornados. LMI families and neighborhoods are likely to feel a greater impact of extreme temperatures because the age and condition of housing often lack adequate cooling or heating and face higher economic burdens usage of HVAC units. Evansville LMI households are often at higher risk of floods due to being in floodplains. The condition of LMI households put these families at a higher risk of damage from severe storms and tornados and the economic burden of repairs.

The "Urban Tree Canopy Assessment Summary Report" for Evansville is a report made in partnership with the City of Evansville, Indiana University Environmental Resilience Institute, and consultant Davey Resource Group; it found that currently only 24% of Evansville is covered by tree canopy, even while 51% of Evansville could be covered. The benefits of tree planting and tree canopies include better stormwater management, watershed protection, water quality improvements, temperature moderation and cooling, reduction of air pollutants, and energy conservation. However, the report showed that many of the Low-Mod Census Tracts are below 26% canopy coverage and thus lack the benefit of tree coverage. These Low-Mod Census Tracts report the highest average land surface temperatures which burdens low-mod income households with higher utility expenses. The lack of tree coverage in Low-Mod Census tracts adds to the increased risk of natural hazards such as flood and extreme temperature.

Evansville's ACS Trend Report shows that over 50% of Evansville homes are built before 1979 and are not up to modern building codes for high wind and snow loads caused by severe weather. These houses are at a higher risk of storm damage and needing repairs. The Mitigation Plan shows the vulnerability of Evansville to natural hazards mostly impact low and moderate-income areas. The LMI census tracts most affected by flooding are 1, 8, 10, 11, 14, 19, 21, 23, 24, 26, 31, 32, 33, 36, and 37.02.

## Strategic Plan

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## **SP-05 Overview**

### **Strategic Plan Overview**

The City of Evansville receives funding from the U.S Department of Housing and Urban Development (HUD) each year to prevent homelessness, increase and improve affordable housing developments, provide the public services needed to the community, and support economic development efforts to create/maintain jobs.

Over the next five years, Evansville will utilize the Community Development Block Grant, the Emergency Solutions Grant, and the HOME investment Partnerships Grant to address the goals outlined by the community. The 2025-2029 Consolidated Plan addresses the low-income housing and community development needs in Evansville, Indiana, and includes input from citizens through public meetings and the completion of the Housing Needs Assessment and the Market Study prepared by Bowen National Research, among other data sources.

The 2025 Action Plan addresses the first year of the new 2025-2029 Consolidated Plan that outlines revenue and expenditures from July 1, 2025, through June 30, 2026. Both the Consolidated Plan and the Action Plan are required for Evansville to receive grant funds from HUD; CDBG, ESG, and HOME.

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

### Geographic Area

Table 41 - Geographic Priority Areas

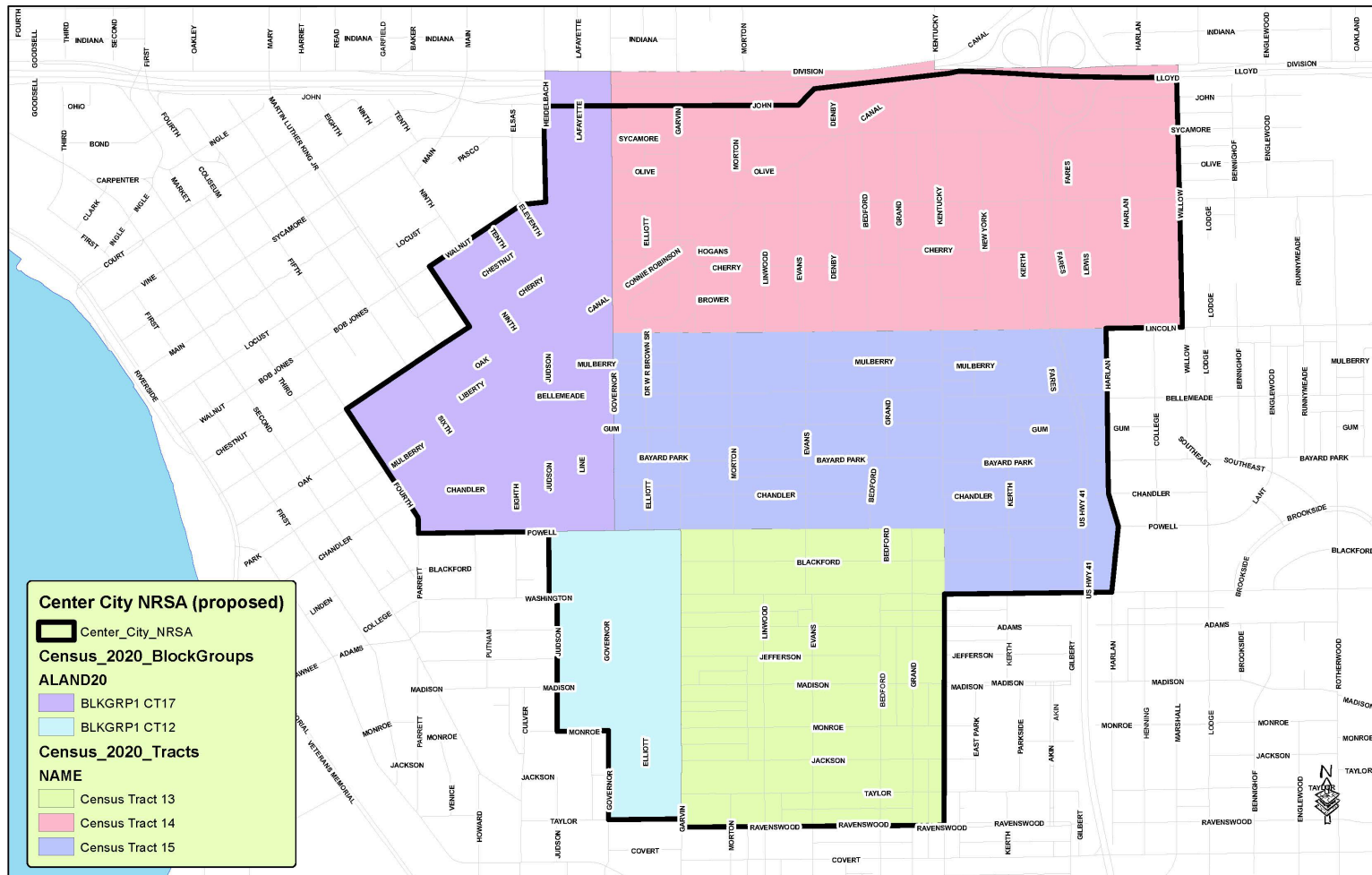
1	<b>Area Name:</b>	FOCUS AREA
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Housing
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	The City limits of Evansville are the neighborhood boundaries for direct services. The Low-Income Census tracts, which are currently tracts 1, 10, 11.01, 12, 13, 14, 15, 17, 19, 20, 21, 23, 24, 25, 26, 31, 32, 33, 26 and 37.02 are for area benefit services. Bowen National Research refers to Evansville as one public service area, separated into five submarkets; East, Far East, West, North, and Central submarkets. The Central submarket has three study districts.
	<b>Include specific housing and commercial characteristics of this target area.</b>	Roughly 17% of households in the City are cost burdened, spending more than 30% of their income on rent and utilities. Roughly 15% of households in the City are severely cost burdened, spending more than 50% of their income on rent and utilities. This is one-third of Evansville's population. Subsidized apartments have long waiting lists. Housing for sale currently has low vacancy rates of around 3% overall, whereas a healthy vacancy rate is typically between 4-6%. Since the end of the COVID-19 pandemic, unemployment rates have dropped from 9.8% to 6.2%, indicating positive improvement. However, wages continue to be lower than the state average for Evansville's top industries.
	<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	Bowen National Research reports that 20,975 (approximately 18% of Evansville's population) live below the rate of poverty. At neighborhood meetings and scheduled public meetings, residents completed surveys which identified the high and low priority community and housing needs.

	<b>Identify the needs in this target area.</b>	The priority needs are outlined in SP-25. The highest priorities were in affordable/accessible housing and meeting basic needs. High housing priorities include the production of renter and homebuyer housing for LMI households, the rehabilitation of existing units for LMI households, the rehabilitation of LMI owner-occupied homes, and homeownership assistance for LMI households. High need populations to be served include children, youth, the elderly, those who are disabled, and those experiencing housing instability or homelessness, among others.
	<b>What are the opportunities for improvement in this target area?</b>	The opportunities for improvement in this target area are subject to the availability of federal funding through the U.S Department of Housing and Urban Development, local government funding, state funding through the Indiana Housing & Community Development Authority, community investment through local banks, organizational capital campaigns, fund raising, and in-kind donations.
	<b>Are there barriers to improvement in this target area?</b>	The barriers to improvements are the result of the demand being greater than the available resources.
2	<b>Area Name:</b>	NRSA
	<b>Area Type:</b>	Local Target area
	<b>Other Target Area Description:</b>	
	<b>HUD Approval Date:</b>	
	<b>% of Low/ Mod:</b>	
	<b>Revital Type:</b>	Comprehensive
	<b>Other Revital Description:</b>	
	<b>Identify the neighborhood boundaries for this target area.</b>	A map of boundaries for the Center City NRSA (proposed) and Jacobsville NRSA are attached to SP-10. Center City encapsulates an area south of the Lloyd Expressway, in the neighborhoods of Old Erie, Olde Town, Center City, Baptist Town, and Bellemeade/Bayard Park. It encompasses all of LMI Census Tracts 13, 14, & 15 and the eastern portions of 12 and 17. The boundary of the Jacobsville NRSA is composed of LMI Census Tracts 19, 20, 25 and Block Groups 1 and 2 of Census Tract 21. This includes three historic areas above the Lloyd Expressway: Lamasco to the west, Jacobsville in the center, and Jimtown to the east.

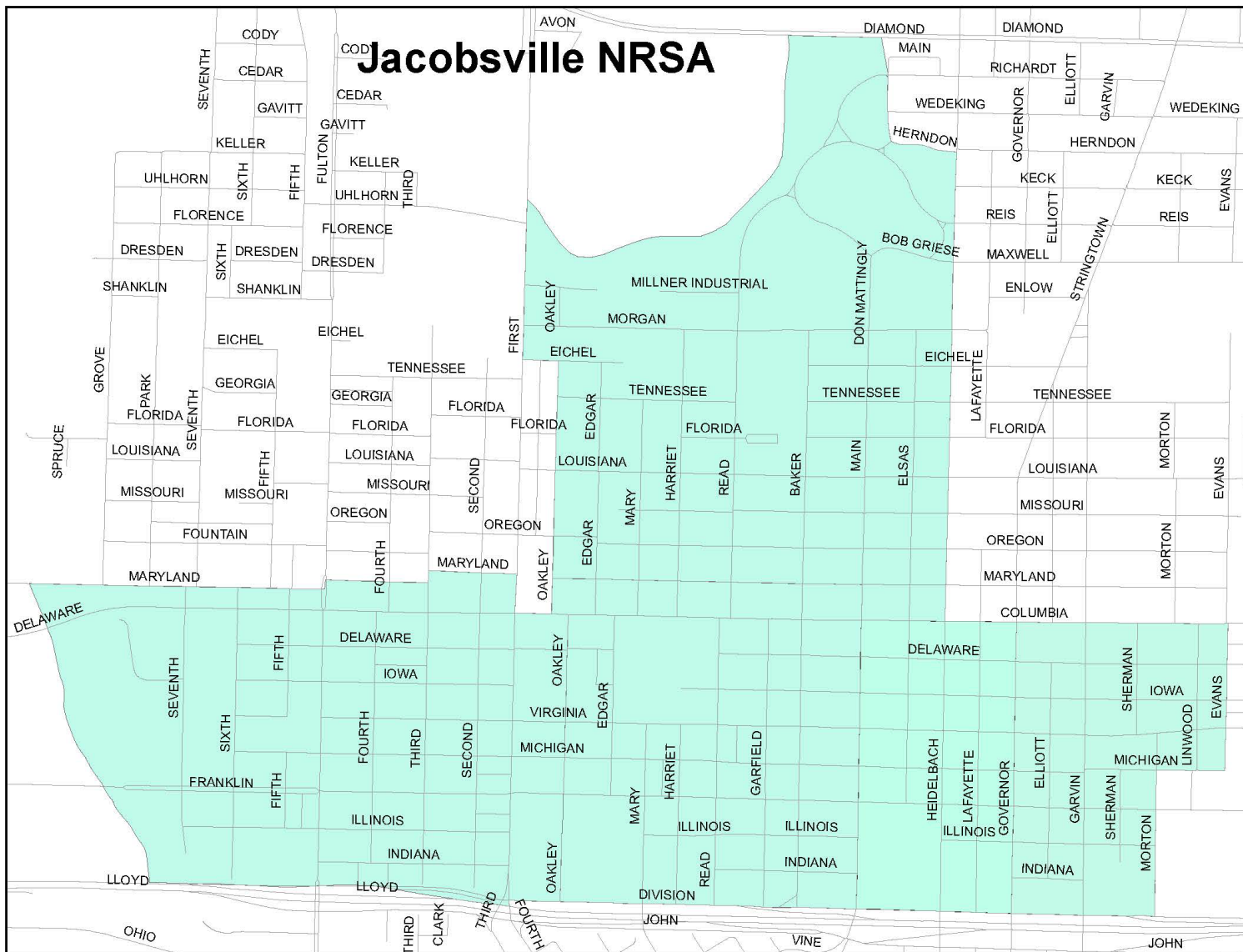
<b>Include specific housing and commercial characteristics of this target area.</b>	Center City NRSA contains no less than 51% of low and moderate-income residents; the estimated number of low- and moderate-income individuals is 77.4% of the area's population. The Jacobsville NRSA's low and moderate-income resident population is approximately 81% of the area's population, with each Census Tract demonstrating over 70% LMI.
<b>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</b>	The City continues to work closely with stakeholders, including residents, owners/operators of businesses, non-profit organizations, and community groups that are in or serve the area to identify issues and needed changes to positively impact their living environment. A Public Hearing was held on 6/5/2025 to discuss the Center City NRSA proposal and Jacobsville NRSA renewal and allow for public comment. These documents were made available on the City website and by request at the DMD office, for a period of at least 30 days before the submission of the Consolidated Plan. Copies of the documents are attached in AD-25.
<b>Identify the needs in this target area.</b>	Areas that experience high or increasing poverty rates often suffer from other deficiencies and can be reflective of a troubled or declining neighborhood. Effects include environmental degradation, increased crime, more severe housing cost burden, the disproportionate concentration of marginalized groups in LMI areas, general decline in population, and low rates of homeownership that prevents the accumulation of generational wealth needed to escape poverty. Therefore, there is need for improvements to affordable housing supply and accessibility, enhanced economic opportunities, and amenities that support residents and encourage a strong sense of community.
<b>What are the opportunities for improvement in this target area?</b>	There are numerous identified improvement opportunities and goals listed in the NRSA plans. See the attachments in AD-25 for more information.
<b>Are there barriers to improvement in this target area?</b>	Anticipated barriers are discussed in detail within the NRSA plans. See the attachments in AD-25 for more information.

## General Allocation Priorities

The basis for allocating investments geographically within the City of Evansville is to strategically build up areas lacking affordable housing, economic opportunities, resource availability, and mixed income neighborhoods.

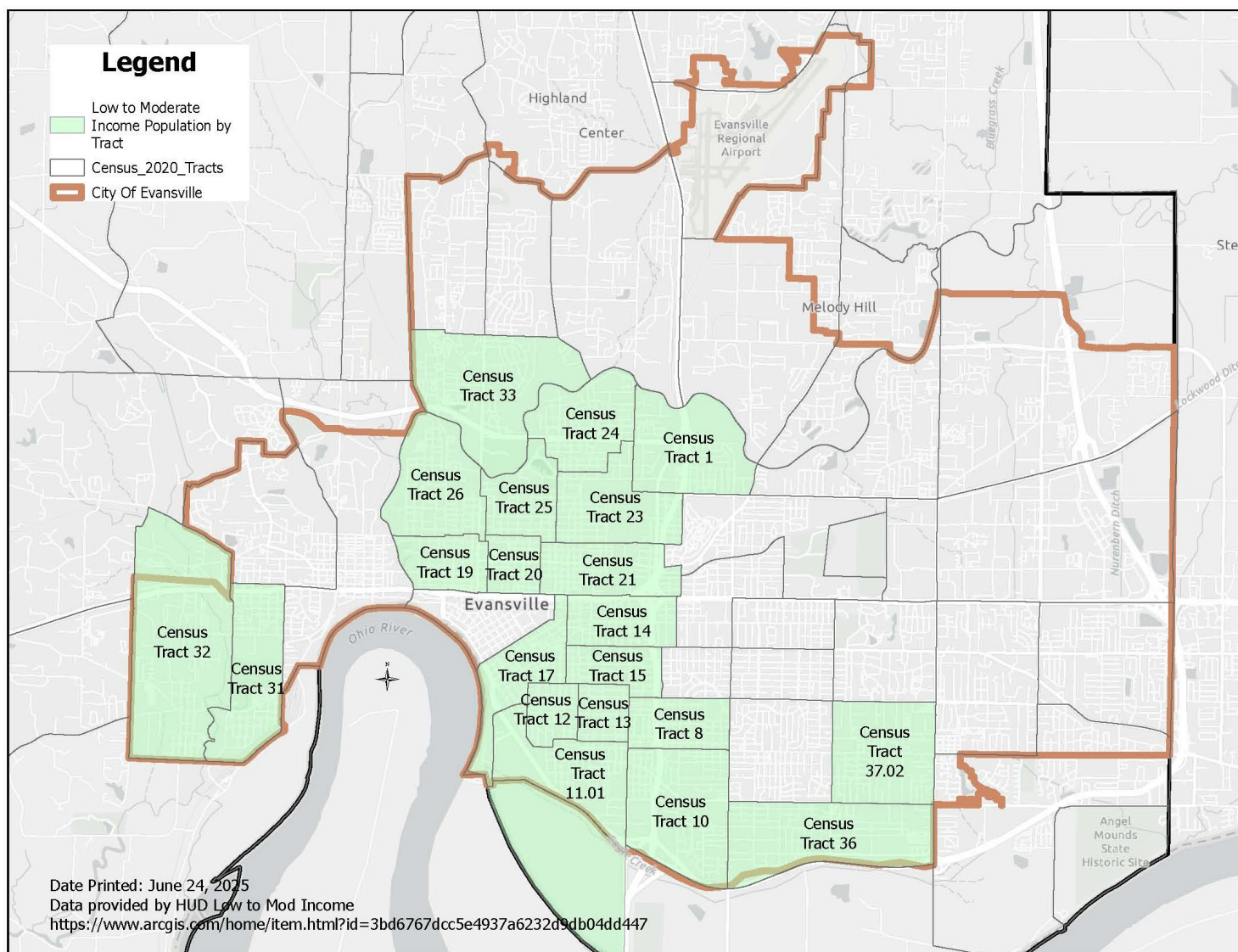


Center City NRSA Map



**Jacobsville NRSA Map**





LMI Census Tracts (2025)

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

### Priority Needs

Table 42 – Priority Needs Summary

1	<b>Priority Need Name</b>	Acquisition & Disposition - Commercial/Industrial
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Economic Development Opportunities Support the Reduction of Residential Blight
	<b>Description</b>	Acquisition and Disposition of property for the purpose of addressing blight and/or creating economic opportunities.
	<b>Basis for Relative Priority</b>	
2	<b>Priority Need Name</b>	Acquisition & Construction/Rehabilitation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental Support Public Facility Improvements Support Economic Development Opportunities
	<b>Description</b>	Acquisition and Construction or Rehabilitation which is carried out by the grantee or by a non-profit toward affordable housing, public facility improvement, or economic development goals
	<b>Basis for Relative Priority</b>	

3	<b>Priority Need Name</b>	Administrative and Planning
	<b>Priority Level</b>	Low
	<b>Population</b>	Other
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Administrative and Planning
	<b>Description</b>	Activities only associated with the administrative costs necessary to operate/expand ESG, CBG, and HOME-funded programs, such as planning, information resources, and incidentals like supplies and fees
	<b>Basis for Relative Priority</b>	
4	<b>Priority Need Name</b>	Broadband Internet
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Activities to increase access to broadband internet, which can be at site-specific facilities or more widely provided to communities.
	<b>Basis for Relative Priority</b>	
5	<b>Priority Need Name</b>	Case Management/Wraparound Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	The assessment, coordination, and monitoring of service delivery to holistically support clients
	<b>Basis for Relative Priority</b>	
6	<b>Priority Need Name</b>	Code Enforcement
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Reduction of Residential Blight
	<b>Description</b>	The operation of code enforcement (but not correction) activities
	<b>Basis for Relative Priority</b>	
7	<b>Priority Need Name</b>	Community/Environmental Enhancements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements Support the Reduction of Residential Blight
	<b>Description</b>	Non-residential efforts to improve the visual appeal and safety, such as beautification, tree planting, historic preservation, and bulk trash and pest removal
	<b>Basis for Relative Priority</b>	
8	<b>Priority Need Name</b>	Disaster and Emergency Response

	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Activities for the purpose of responding to disasters and emergencies, such as those to support local police and fire services
	<b>Basis for Relative Priority</b>	
9	<b>Priority Need Name</b>	Economic Development: Direct Financial Assistance
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Economic Development Opportunities
	<b>Description</b>	Direct financial assistance to for-profit businesses to promote job creation and retention
	<b>Basis for Relative Priority</b>	
10	<b>Priority Need Name</b>	Economic Development: Employment Training
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Economic Development Opportunities
	<b>Description</b>	Programs to create self-sufficiency, literacy, independent living skills, and job skills

	<b>Basis for Relative Priority</b>	
<b>11</b>	<b>Priority Need Name</b>	Economic Development: Micro-Enterprise Assistance
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Economic Development Opportunities
	<b>Description</b>	Start-up funds that assist very small businesses to promote job creation and retention
	<b>Basis for Relative Priority</b>	
<b>12</b>	<b>Priority Need Name</b>	Energy Efficiency
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental Support Public Facility Improvements
	<b>Description</b>	Improvements to structures, such as residences and public facilities, to reduce energy usage and expense.
	<b>Basis for Relative Priority</b>	
<b>13</b>	<b>Priority Need Name</b>	Fair Housing
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Administrative and Planning
	<b>Description</b>	Fair Housing services within Evansville to protect people from discrimination when renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities, typically performed by the Human Relations Commission
	<b>Basis for Relative Priority</b>	
<b>14</b>	<b>Priority Need Name</b>	Homelessness: Emergency Shelter
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Activities to renovate, operate, and/or provide essential services in an emergency shelter that benefits those who are homeless
	<b>Basis for Relative Priority</b>	
<b>15</b>	<b>Priority Need Name</b>	Homelessness: Rapid Rehousing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Rental
	<b>Description</b>	Rental assistance, as well as other short-term financial assistance and services, which prevent at-risk households from experiencing homelessness
	<b>Basis for Relative Priority</b>	
16	<b>Priority Need Name</b>	Homelessness: Street Outreach/Coordinated Entry
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Outreach activities targeted toward the unsheltered homeless population to provide urgent services
	<b>Basis for Relative Priority</b>	



17	<b>Priority Need Name</b>	Homeownership Assistance
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership
	<b>Description</b>	Assistance to homebuyers (80% AMI and lower) for the purchase of homes, such as down payment assistance and closing costs
	<b>Basis for Relative Priority</b>	
18	<b>Priority Need Name</b>	Housing Services/Housing Counseling
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Public services related to housing education, referrals, and/or HUD-certified housing counseling programs
	<b>Basis for Relative Priority</b>	
19	<b>Priority Need Name</b>	Infrastructure: Flood Drainage Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	

	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Improvements to structures related to proper flood drainage; floodplain management activities within the City are typically overseen by the Building Commission
	<b>Basis for Relative Priority</b>	
20	<b>Priority Need Name</b>	Infrastructure: Neighborhood Facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Improvements to facilities that provide services principally to specific neighborhoods, such as community centers and libraries.
	<b>Basis for Relative Priority</b>	
21	<b>Priority Need Name</b>	Infrastructure: Parking Facilities
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Small improvements to parking lots and garages which increase availability or accessibility of parking.
	<b>Basis for Relative Priority</b>	
22	<b>Priority Need Name</b>	Infrastructure: Parks & Recreational

	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Development and preservation of facilities or spaces meant for recreational use within the City, typically performed by the Parks Department.
	<b>Basis for Relative Priority</b>	
23	<b>Priority Need Name</b>	Infrastructure: Sidewalk Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Improvements to sidewalks and general walkability within the City, typically performed by the Engineer's Office.
	<b>Basis for Relative Priority</b>	
24	<b>Priority Need Name</b>	Infrastructure: Solid Waste Disposal Improvements
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements

	<b>Description</b>	Improvements to solid waste facilities, typically performed by the Vanderburgh County Solid Waste District
	<b>Basis for Relative Priority</b>	
25	<b>Priority Need Name</b>	Infrastructure: Street Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Street improvements, typically performed by the Engineer's Office in cooperation with the Metropolitan Planning Organization.
	<b>Basis for Relative Priority</b>	
26	<b>Priority Need Name</b>	Infrastructure: Water & Sewage Improvements
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support Public Facility Improvements
	<b>Description</b>	Improvements to the City's water and sewer systems, typically performed by EWSU
	<b>Basis for Relative Priority</b>	
27	<b>Priority Need Name</b>	Other Services: Crime Prevention & Awareness
	<b>Priority Level</b>	Low

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Programs for the purpose of crime prevention and education
	<b>Basis for Relative Priority</b>	
28	<b>Priority Need Name</b>	Other Services: Eviction & Foreclosure Prevention
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Services to increase access housing stability through the prevention of foreclosures and evictions, such as tenant/landlord mediation programs, programs to expunge minor crime, eviction, and poor credit history records
	<b>Basis for Relative Priority</b>	
29	<b>Priority Need Name</b>	Other Services: Food and Nutrition
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	For the operation of services/amenities that increase access to food, such as food banks, shared kitchens, and community gardens

	<b>Basis for Relative Priority</b>	
<b>30</b>	<b>Priority Need Name</b>	Other Services: Legal Aid (Civil Matters)
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Legal services to assist with civil matters, such as those offered by the Legal Aid Society
	<b>Basis for Relative Priority</b>	
<b>31</b>	<b>Priority Need Name</b>	Other Services: Mental Health
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services to address mental health needs
	<b>Basis for Relative Priority</b>	
<b>32</b>	<b>Priority Need Name</b>	Other Services: Substance Abuse Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Chronic Substance Abuse Persons with Alcohol or Other Addictions

	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Services provided for the purpose of substance abuse prevention/education, as well as recovery programs.
	<b>Basis for Relative Priority</b>	
33	<b>Priority Need Name</b>	Other Services: Transportation
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	General transportation services, not limited to the elderly, disabled, or other target groups
	<b>Basis for Relative Priority</b>	
34	<b>Priority Need Name</b>	Other Services: Victims of Violence/Crime
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Victims of Domestic Violence Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services
	<b>Description</b>	Services to address needs of those who have been a victim of crime, including domestic/dating violence, stalking, and sexual assault

	<b>Basis for Relative Priority</b>	
<b>35</b>	<b>Priority Need Name</b>	Owner-Occupied Rehabilitation (OOR)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership
	<b>Description</b>	The rehabilitation of units owned by 30%, 50%, and 80% AMI homeowners
	<b>Basis for Relative Priority</b>	
<b>36</b>	<b>Priority Need Name</b>	Permanent Supportive & Transitional Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development



	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental
	<b>Description</b>	The creation or preservation of housing which assists those transitioning out of homelessness
	<b>Basis for Relative Priority</b>	
37	<b>Priority Need Name</b>	Production of New Affordable Homebuyer Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership
	<b>Description</b>	The production of new homebuyer units for 30%, 50%, and 80%AMI households
	<b>Basis for Relative Priority</b>	
38	<b>Priority Need Name</b>	Production of New Affordable Rental Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Rental
	<b>Description</b>	The production of new rental units for households of 30%, 50%, and 80% AMI levels
	<b>Basis for Relative Priority</b>	

39	<b>Priority Need Name</b>	Rehabilitation of Affordable Homebuyer Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership
	<b>Description</b>	The rehabilitation of existing homebuyer units for 30%, 50%, and 80% AMI households
	<b>Basis for Relative Priority</b>	
40	<b>Priority Need Name</b>	Rehabilitation of Affordable Rental Units
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Rental
	<b>Description</b>	The rehabilitation of existing rental units for 30%, 50%, and 80% AMI households
	<b>Basis for Relative Priority</b>	
41	<b>Priority Need Name</b>	Services and Facilities: Abused/Neglected Children
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Middle Large Families Families with Children Families with Children Mentally Ill Chronic Substance Abuse veterans Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Victims of Domestic Violence
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facilities improvements that benefit Abused and Neglected Children
	<b>Basis for Relative Priority</b>	
42	<b>Priority Need Name</b>	Services and Facilities: Childcare
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Families with Children
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facility improvements that benefit children, such as daycares and early education programs
	<b>Basis for Relative Priority</b>	

43	<b>Priority Need Name</b>	Services and Facilities: Disability Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facility improvements that benefit those with a disability
	<b>Basis for Relative Priority</b>	
44	<b>Priority Need Name</b>	Services and Facilities: Health Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services which address physical health needs, as well as facility improvements which address physical health, mental health, and substance abuse recovery needs
	<b>Basis for Relative Priority</b>	
45	<b>Priority Need Name</b>	Services and Facilities: Homelessness
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facility improvements that benefit those experiencing or at-risk of homelessness.
	<b>Basis for Relative Priority</b>	
46	<b>Priority Need Name</b>	Services and Facilities: Seniors
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facility improvements that benefit seniors
	<b>Basis for Relative Priority</b>	
47	<b>Priority Need Name</b>	Services and Facilities: Youth

	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services Support Public Facility Improvements
	<b>Description</b>	Public services and facilities improvements that benefit youth (ages 13-19)
	<b>Basis for Relative Priority</b>	
48	<b>Priority Need Name</b>	Site-Specific Contamination Cleanup
	<b>Priority Level</b>	Low
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental Support Public Facility Improvements
	<b>Description</b>	Efforts to remediate environmental contaminants, such as radon, lead-based paint, and asbestos, which must be addressed in accordance with their associated federal regulations
	<b>Basis for Relative Priority</b>	
49	<b>Priority Need Name</b>	Subsistence for Housing Costs
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Support the Availability of Public Services

	<b>Description</b>	Activities to reduce disparate impacts to cost-burdened households, such as subsidies for utilities, rent, mortgage, or security deposits
	<b>Basis for Relative Priority</b>	
50	<b>Priority Need Name</b>	Tenant-Based Rental Assistance (TBRA)
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low
	<b>Geographic Areas Affected</b>	
	<b>Associated Goals</b>	Increase Affordable Housing for Rental
	<b>Description</b>	Financial assistance for paying rent and other housing-related expenses for households up to 50% AMI
	<b>Basis for Relative Priority</b>	

### Narrative (Optional)

The City of Evansville used the IDIS Matrix to create a survey which determined community development and housing needs priorities. The methodology for the survey and results analysis are more thoroughly described in the Community Needs Assessment report. In SP-25 Priority Needs, the City will place an emphasis on the high community priorities needs during project/program planning and application phases of grant allocation. Low priorities are eligible activities and may receive consideration, largely contingent upon the availability of funding and ready projects. Priorities are organized in alphabetical order, rather than rank order.

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

### Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	The City allocates TBRA funding for ex-offenders, who face multiple barriers when obtaining housing after release from prison. Ex-offenders do not qualify for Section 8, and landlords are more hesitant to house ex-offenders. Case management will also be provided. A local agency, Aurora, already receives an estimated 18 TBRA vouchers from State of Indiana HOME funds in addition to 18 TBRA vouchers, for a potential total up to 36 TBRA housing vouchers.
TBRA for Non-Homeless Special Needs	Ex-offenders are a special needs population defined by the local community. Many ex-offenders have disabling conditions that further prevent them from obtaining housing stability. The combination of housing vouchers with case management while working at the community level is the strategy.
New Unit Production	High construction and material costs pose barriers to large-scale new unit production. As a result, new unit development is expected to remain modest and strategically focused. The City supports targeted infill construction through partners like Memorial CDC and Habitat for Humanity to address localized needs and reduce neighborhood blight.
Rehabilitation	Given Evansville's aging housing stock, rehabilitation remains a priority. The cost of bringing older units up to code, coupled with demand from income-eligible households, justifies continued investment in rehab programs. Partners like CAPE, House Investments, Gratus, Community One, Memorial CDC, and Hope of Evansville are key partners in delivering rehabilitation supported by CDBG, HOME, and the Affordable Housing Trust Fund.
Acquisition, including preservation	Preservation of affordable units through acquisition and rehabilitation is critical due to limited production capacity and high demand. Projects like Dalehaven Estates and Cedar Trace demonstrate how acquisition with rehab can stabilize affordable housing stock. These market conditions support continued strategic investment in acquisition for long-term affordability.

**Table 43 – Influence of Market Conditions**



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

### Introduction

The City of Evansville applies for three grant programs through the U.S. Department of Housing and Urban Development (HUD) every 5 years through its Consolidated Plan and followed by its Annual Action Plan. Grant funds include the Community Development Block Grants (CDBG), Home Investment Partnerships Grant Program (HOME), and Emergency Solutions Grant (ESG). The 2025-2029 Consolidated Plan includes the 2025 Annual Action Plan, requesting resources for the City's community development and housing needs. The following table provides projections of the funding available and summarizes the potential uses of each fund type.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,485,311	34,914	0	2,520,225	11,110,349	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	581,356	0	0	581,356	2,928,630	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,602	0	0	225,602	971,164	

**Table 44 - Anticipated Resources**

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

Agencies are required to provide information regarding their sources of revenue (and intended uses) during the City's funding application process. Most programs and projects funded with City ESG, CDBG, or HOME can provide sufficient non-federal funds toward the activity. These contributions are tracked according to federal requirements, though most match requirements for the City are currently waived by HUD. Sources of funds utilized to match City funds include but are not limited to: Local Option Income Tax, Low Income Housing Tax Credits, local Casino funding, Local Affordable Housing Fund, and the FHL Bank Affordable Housing Program (AHP). The majority of partnering agencies are non-profits. Therefore, fundraising, receiving private donations, and receiving in-kind donations through volunteers are also key sources of revenue/match.

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

The City of Evansville acquires and clears property through the Evansville Land Bank. Vacant lots that are large enough to build on are offered to non-profit housing developers, such as Habitat for Humanity of Evansville, HOPE of Evansville, and Memorial Community Development Corporation for the construction of affordable housing. Publicly owned parks, facilities, and community centers may be repaired, updated or constructed to serve the needs of low- and moderate-income communities.

**Discussion**

Federal funds allocated to the City of Evansville are an important resource to assist the City and local agencies in meeting the affordable housing and community development needs and goals identified in this Consolidated Plan.

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

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ALBION FELLOWS BACON CENTER	Non-profit organizations	Homelessness	Region
Aurora, Inc.	Non-profit organizations	Homelessness	Region
ECHO HOUSING CORP	Other	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public services	Region
Evansville Christian Life Center	Non-profit organizations	Homelessness	Region
Evansville Rescue Mission	Non-profit organizations	Homelessness	Region
OZANAM FAMILY SHELTER CORPORATION	Non-profit organizations	Homelessness	Region
St. Vincent DePaul	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
THE SALVATION ARMY	Non-profit organizations	Homelessness Non-homeless special needs neighborhood improvements public services	Region
UNITED CARING SHELTERS	Non-profit organizations	Homelessness	Region
YWCA OF EVANSVILLE	Non-profit organizations	Homelessness Non-homeless special needs public services	Region
ADVANTIX DEVELOPMENT CORP	CBDO	Economic Development Non-homeless special needs Ownership Planning Rental public services	Jurisdiction
EVANSVILLE HOUSING AUTHORITY	PHA	Public Housing	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
HOPE OF EVANSVILLE, INC	Other	Economic Development Non-homeless special needs Ownership Rental public services	Jurisdiction
MEMORIAL COMMUNITY DEVELOPMENT CORPORATION	Other	Economic Development Non-homeless special needs Ownership Rental public services	Jurisdiction
COMMUNITY ACTION PROGRAM OF EVANSVILLE (CAPE)	Other	Economic Development Non-homeless special needs Ownership Rental public services	Jurisdiction
Evansville Association for the Blind, Inc.	CBDO	Economic Development Non-homeless special needs public services	Jurisdiction
United Methodist Youth Home, Inc.	CBDO	Economic Development Non-homeless special needs public services	Jurisdiction

**Table 45 - Institutional Delivery Structure**

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

Gaps in the delivery system occur when agencies do not understand the expectations of the grant programs that serve their missions. Prior to the grant application process, DMD provides agency training on the three grant programs: CDBG, ESG, and HOME. During the training the agency are provided with a brief overview of the regulations. Including the City of Evansville's reimbursement process of processing claims. Other gaps in the system include the late release of federal funds to the City, impacting subrecipient budgets. The City of Evansville will work to correct or adjust any gaps in the delivery system.

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

<b>Homelessness Prevention Services</b>	<b>Available in the Community</b>	<b>Targeted to Homeless</b>	<b>Targeted to People with HIV</b>
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			X
Rental Assistance			X
Utilities Assistance			X
<b>Street Outreach Services</b>			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare	X	X	
HIV/AIDS	X	X	
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X	X	
<b>Other</b>			

**Table 46 - Homeless Prevention Services Summary**

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

All services listed above are available, but at times are severely limited in availability. Many services that were provided with COVID funds are no longer available, though the City has not yet recovered fully from the economic and other impacts of the pandemic.

The strain and restrictions from mainstream resources such as Medicaid and SNAP can be a severe burden and barrier. Many people are concerned about losing their benefits. In general, the homeless

and near homeless populations have the same types of concerns and barriers as the mainstream population, but they are more severely affected and more vulnerable to changes in this system.

Transportation is a significant barrier, especially as services have become more limited and providers have moved further away from the center of Evansville. There are not enough professionals to provide for all the needs of the population. Navigating the system can be overwhelming to the homeless and near homeless population. Mental Health has been identified as a high priority need and the City of Evansville works with Southwestern Behavioral Healthcare to expand awareness and opportunities.

The service delivery system to homeless and HIV populations is part of the Homeless Services Council of Southwest Indiana, which is also the local representative body for the Region 12 Balance of State of Indiana Continuum of Care. Programs such as Bridges out of Poverty help train mainstream providers to better understand the perspectives and needs of the populations that they serve, especially the challenges and barriers that face the homeless and HIV populations.

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

Evansville has a highly collaborative system of agencies that work together to provide services that benefit clients and the community. Evansville is working to expand the capacity of these providers through shared efforts such as the Commission on Homelessness and Homeless Services Council. There are gaps which occur when client needs are greater than the capabilities of the system; this is expected to continue due to the reduction in funding for many critical services at the federal and state levels. Obtaining the degree of funding needed to solve the root issues of homelessness and housing instability is the greatest challenge.

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

The City of Evansville has a well-established infrastructure in place toward continuous systems improvement through collaboration at the community level and coordinated entry. The City of Evansville will seek funding with its partnering agencies as a collaborative applicant; this is more efficient and reduces the competition for grants in favor of a more organized approach. In 2025, the strategies and goals of Destination Home (the City's plan to end homelessness) were updated. The Commission on Homelessness guides and executes its efforts through various subcommittees, such as the Priority Needs task force.

## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Support the Availability of Public Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	FOCUS AREA	Subsistence for Housing Costs Services and Facilities: Abused/Neglected Children Services and Facilities: Seniors Services and Facilities: Disability Services Services and Facilities: Childcare Services and Facilities: Youth Services and Facilities: Health Services Other Services: Mental Health Other Services: Substance Abuse Services Other Services: Legal Aid (Civil Matters) Other Services: Victims of Violence/Crime Other Services: Transportation Other Services: Food and Nutrition Services and Facilities: Homelessness Homelessness: Emergency Shelter Homelessness: Street Outreach/Coordinated Entry Fair Housing Other Services: Crime Prevention & Awareness Disaster and Emergency Response Community/Environmental Enhancements Broadband Internet Other Services: Eviction & Foreclosure Prevention Housing Services/Housing Counseling Case Management/Wraparound Services	CDBG: \$7,200,000 ESG: \$570,582	Public service activities other than Low/Moderate Income Housing Benefit: 69000 Persons Assisted  Public service activities for Low/Moderate Income Housing Benefit: 700 Households Assisted
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<b>2</b>	Increase Affordable Housing for Homeownership	2025	2029	Affordable Housing	FOCUS AREA	Acquisition & Construction/Rehabilitation Energy Efficiency Production of New Affordable Homebuyer Units Rehabilitation of Affordable Homebuyer Units Owner-Occupied Rehabilitation (OOR) Homeownership Assistance Permanent Supportive & Transitional Housing Site-Specific Contamination Cleanup	CDBG: \$2,750,000 HOME: \$1,400,000	Homeowner Housing Added: 15 Household Housing Unit  Homeowner Housing Rehabilitated: 100 Household Housing Unit  Direct Financial Assistance to Homebuyers: 65 Households Assisted
<b>3</b>	Increase Affordable Housing for Rental	2025	2029	Affordable Housing Homeless	FOCUS AREA	Acquisition & Construction/Rehabilitation Energy Efficiency Production of New Affordable Rental Units Rehabilitation of Affordable Rental Units Permanent Supportive & Transitional Housing Homelessness: Rapid Rehousing Tenant-Based Rental Assistance (TBRA) Site-Specific Contamination Cleanup	CDBG: \$50,000 HOME: \$1,500,000 ESG: \$400,582	Rental units constructed: 10 Household Housing Unit  Rental units rehabilitated: 20 Household Housing Unit  Tenant-based rental assistance / Rapid Rehousing: 750 Households Assisted

4	Support Public Facility Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	FOCUS AREA	Acquisition & Construction/Rehabilitation Energy Efficiency Infrastructure: Water & Sewage Improvements Infrastructure: Sidewalk Improvements Infrastructure: Street Improvements Infrastructure: Flood Drainage Improvements Infrastructure: Parks & Recreational Infrastructure: Neighborhood Facilities Infrastructure: Parking Facilities Infrastructure: Solid Waste Disposal Improvements Services and Facilities: Abused/Neglected Children Services and Facilities: Seniors Services and Facilities: Disability Services Services and Facilities: Childcare Services and Facilities: Youth Services and Facilities: Health Services Other Services: Mental Health Services and Facilities: Homelessness Homelessness: Emergency Shelter Disaster and Emergency Response Community/Environmental Enhancements Site-Specific Contamination Cleanup Broadband Internet	CDBG: \$1,075,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 40000 Persons Assisted
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<b>5</b>	Support Economic Development Opportunities	2025	2029	Economic Development	FOCUS AREA NRSA	Acquisition & Disposition - Commercial/Industrial Acquisition & Construction/Rehabilitation Economic Development: Employment Training Economic Development: Direct Financial Assistance Economic Development: Micro-Enterprise Assistance	CDBG: \$550,000	Businesses assisted: 15 Businesses Assisted
<b>6</b>	Support the Reduction of Residential Blight	2025	2029	Acquisition, Disposition, and Demolition	FOCUS AREA	Acquisition & Disposition - Commercial/Industrial Community/Environmental Enhancements Code Enforcement	CDBG: \$10,000	Other: 15 Other
<b>7</b>	Administrative and Planning	2025	2029	General Admin		Fair Housing Administrative and Planning	CDBG: \$90,000 HOME: \$25,000	

**Table 47 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Support the Availability of Public Services
	<b>Goal Description</b>	Includes (but is not limited to) transportation services, substance abuse services, employment training, fair housing, abused and neglected children, childcare services, youth services, senior services, disability services, domestic violence services, health services, food banks, and homeless services. Note that some public service organizations are Community Based Development Organization (CBDOs).
2	<b>Goal Name</b>	Increase Affordable Housing for Homeownership
	<b>Goal Description</b>	Includes (but is not limited to) code enforcement, housing counseling, owner-occupied rehabilitation, emergency home repair, the construction or rehabilitation of new units, or providing homebuyer assistance such as closing costs and/or down payment assistance.
3	<b>Goal Name</b>	Increase Affordable Housing for Rental
	<b>Goal Description</b>	Includes (but is not limited to) code enforcement, Tenant-Based Rental Assistance (TBRA), rapid re-housing and re-entry programs, or the new construction or rehabilitation of new units.
4	<b>Goal Name</b>	Support Public Facility Improvements
	<b>Goal Description</b>	Includes (but is not limited to) street improvements, water and sewer improvements, sidewalk improvements, flood drainage improvements, broadband installation, park, recreational or neighborhood facilities improvements, and/or improvements to facilities for people with disabilities or for the homeless.
5	<b>Goal Name</b>	Support Economic Development Opportunities
	<b>Goal Description</b>	Includes (but is not limited to) the rehabilitation of publicly or privately owned commercial or industrial property, direct financial assistance to for-profit business, or technical assistance to create or improve economic development opportunities.
6	<b>Goal Name</b>	Support the Reduction of Residential Blight
	<b>Goal Description</b>	Including acquisition, disposition, and/or demolition with the purpose of enhancing the value and appeal of neighborhoods by removing blighted structures.
7	<b>Goal Name</b>	Administrative and Planning
	<b>Goal Description</b>	Including (but not limited to) the oversight of Federal, State, and Local Programs, Fair Housing Activities, CDBG funding of HOME administrative costs, HOME CHDO operating expenses, and planning activities, such as neighborhood plans and environmental studies.

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

ESG funds serve approximately 2,150 homeless or at-risk people/households per year; 1,000 are served through shelter programs, another 1,000 through the street outreach and coordinated entry programs, and 150 through rapid re-housing and reentry programs. Over the course of the 5-year Consolidated Plan, this would result in a total estimated 10,750 people/households in unstable housing situations served.

CDBG and HOME funds are mostly utilized for the creation or preservation of affordable housing units, to provide direct assistance for the purchase of homes, to provide TBRA, or to make owner-occupied units more sustainable through rehabilitation.

- Approximately 18 OORs, of various sizes, are anticipated to occur per year, for a total of 90 OORs over the 5-year period.
- Roughly 13 first-time homeowners are provided with DPA each year, for a total of 156 estimated served over 5 years.
- HOME-funded TBRA occurs less frequently, dependent on the need of the lead agency, Aurora, which also receives State funds for the same purpose. In the most recent 5-year period, Aurora received City HOME funds for TBRA for three non-consecutive years, which served approximately 54 people; this same amount is projected within the next 5 years as well.

It can be difficult to accurately project the number of housing units created for LMI households, as this is largely dependent on the shovel-readiness of potential projects, the availability of HUD funding, supply chain and procurement considerations, and the level of access to other funding sources such as LIHTC. Development projects do not occur on a strict annual basis, and HOME is often used as gap funding (a small portion of total project funds). It is estimated that 3-5 units will be designated as HOME units each year, though the amount of housing created overall for Evansville through development projects is much higher. This range reflects the varying costs between homebuyer and rental projects; for-sale units are typically more expensive to create or rehabilitate than rental units.

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

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

Properties owned or controlled by EHA/Advantix meet or exceed the minimum ADA requirements, as well as the accessibility and adaptability requirements. Additionally, affordable housing projects which are funded with the City's HUD allocations shall be reviewed for compliance with the ADA regulations associated with that funding source.

### **Activities to Increase Resident Involvements**

The EHA Resident Services department and members of Property Management conduct quarterly meetings and newsletters for residents at each property. Residents Councils provide a board of individuals who represent each property, serve as an advocate for all residents, and initiate fun-filled activities and fundraiser events. In addition, training workshops and resource fairs are conducted for residents, featuring topics such as financial literacy, budgeting, homeownership, workforce development, etc.

Family Self-Sufficiency (FSS) also has various methods for resident involvement, via the Program Coordinating Committee (PCC). The PCC, which includes representing participants in the HCV and RAD programs, meets every quarter to acquire feedback on how the FSS program could better assist participants and also receive updates on current events.

The EHA Community Resource Center was completed and will continue to be utilized. On the building's second floor, local organizations partner to set up a one-stop-shop of resources, such as a food pantry, health clinic, computer lab, mental health provider, transportation services, children's learning area, and a robotics workroom.

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

No

### **Plan to remove the 'troubled' designation**

N/A; PHA is not designated as "troubled" at this time.

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

### **Barriers to Affordable Housing**

Several public policies, at the federal, state, and local levels, impact the availability and development of affordable housing in Evansville. The Housing Needs Assessment identifies zoning restrictions, aging infrastructure, and limited funding as ongoing barriers to housing investment. Local zoning and land use regulations often limit higher-density development or alternative housing types such as ADUs, which could help expand affordable options in underserved areas.

At the federal level, uncertainty around long-term appropriations for HUD programs such as HOME and CDBG can deter private investment and complicate long-term planning. Increased construction costs, the limited availability of developable land, and delays in environmental review and permitting processes are additional local barriers. Gaps in funding and resources continue to slow production and rehabilitation in affordable housing units.

Together, these factors contribute to a constrained development environment that limits both the pace and scale of affordable housing production and preservation. Addressing these barriers through zoning reform, targeted infrastructure investment, and streamlined permitting will be essential to promoting residential reinvestment and expanding housing access for low- and moderate-income residents.

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

Evansville is pursuing a multi-tiered approach to reduce barriers to affordable housing through funding, grounded in stakeholder input and reflected in recent assessments and plans. The city leverages financial tools, local partnerships, and regulatory reforms to improve housing access and production.

**Strategic Investments and Local Funding Initiatives:** The Affordable Housing Trust Fund (AHTF), HOME Investment Partnerships Program (HOME), and Community Development Block Grant Program (CDBG) are key tools used to reduce redevelopment costs and incentivize affordable housing. These funds support targeted investment in areas with concentrated need, subsidize new construction, and provide repair and rehabilitation assistance to maintain existing units. For example, the City's AHTF Home Repair Program directly addresses substandard housing – a top barrier noted by stakeholders.

**Partnerships with Local Housing Providers:** Evansville collaborates with a network of affordable housing partners to expand housing opportunities:

- Memorial Community Development Corporation develops new housing using HOME and AHTF funds and operates a CDBG-funded Emergency Repair Program.
- Community Action Program of Evansville (CAPE) manages an owner-occupied rehabilitation program (CDBG-funded) and constructs new homes with AHTF and HOME funding.



- HOPE of Evansville conducts housing rehabilitation and offers down payment assistance supported by CDBG and AHTF.
- ECHO Housing, Habitat for Humanity, Community One, and others also play vital roles in both new construction and rehabilitation efforts.

**Regulatory Adjustments and Streamlining:** Stakeholders and the Fair Housing Assessment emphasize the need for zoning flexibility, expedited permitting, and enforcement reforms to support affordable housing. The city is reviewing and adapting regulations to better align with these recommendations, particularly in underserved or high-opportunity neighborhoods.

**Blight Removal and Adaptive Reuse:** Clearing blighted structures to unlock buildable lots is a top priority. Aggressive strategies to eliminate dilapidated properties and reuse vacant buildings are being pursued to enable infill development and reduce neighborhood decline. The Fight Blight program is a new Evansville initiative in which residents can submit addresses in need of attention to a database for blighted properties in the community.

**Community Engagement and Education:** The city is working to educate residents, landlords, and developers on fair housing rights, development resources, and the importance of housing affordability. This includes providing multilingual outreach, improving legal aid access, and training for housing providers. The Evansville-Vanderburgh Human Relations Commission hosts a free Fair Housing Summit each spring to educate the community on housing laws and policies and other current and emerging matters in fair housing.

**Targeted Supportive Housing Solutions:** Recognizing challenges for larger families, voucher holders, and special needs populations, the City continues to expand supportive and accessible housing by leveraging funding sources and coordinating with nonprofit partners.

Together, these strategies aim to overcome structural, financial, and regulatory challenges, while fostering a collaborative and sustainable approach to affordable housing in Evansville.

### **Barriers to Affordable Housing Continued**

Evansville faces a wide range of barriers to affordable housing that span regulatory, financial, physical, and social dimensions. These obstacles are consistently cited across the Housing Needs Assessment (HNA), Assessment of Fair Housing, 2024 Action Plan, and stakeholder feedback.

**Regulatory Barriers:** Local zoning and state-level regulations significantly restrict Evansville's ability to produce affordable housing. State policies limit inclusionary zoning and prohibit municipalities from requiring landlords to accept Housing Choice Vouchers, undermining efforts to expand housing options for low-income residents. At the local level, city zoning codes limit multifamily development, especially

in high-opportunity areas, while discretionary decisions by elected officials have occasionally overridden zoning board recommendations, reflecting a strong “Not In My Backyards” (NIMBY) influence.

**Financial and Market Constraints:** The high cost of land, construction materials, and labor were consistently identified as barriers by stakeholders. There is also limited gap financing and inflexible funding mechanisms, such as overly complex or delayed CDBG and HOME fund requirements. Development costs often exceed available public resources, particularly in areas that require significant infrastructure upgrades or blight removal.

**Physical Barriers and Housing Stock Conditions:** Evansville’s housing stock is aging, with over 70% of homes built before 1980. Substandard housing conditions are common, especially in low-income areas, and many units need repair or rehabilitation. Despite this, funding for revitalization is limited, leaving vulnerable tenants in unsafe or deteriorating conditions.

**Social and Access Barriers:** Accessing affordable housing is especially difficult for larger families, households with disabilities, and those relying on rental assistance. Stakeholders note that landlords often reject voucher holders, and larger units (4+ bedrooms) are rarely developed due to cost inefficiencies. Application and waitlist fees, language barriers, and a lack of clear tenant rights education further compound access challenges.

**Stakeholder Perspectives:** Stakeholders who participated in the Housing Needs Assessment survey emphasized the need for stronger city investment in targeted areas, incentives for infill development, more proactive blight removal, and streamlined regulations. They also stressed the importance of educating stakeholders about housing needs and aligning city policies to support affordable housing development.

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

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

The City of Evansville follows the Coordinated Entry system established by the Indiana Balance of State CoC, with intake that is built into HMIS and Charity Tracker. Aurora is the lead agency and centralized point of contact, but all shelters and several services agencies contribute to the system. The Aurora homeless street outreach team is a street outreach program with an emphasis on housing goals for the unsheltered. Coordinated Entry is a critical tool to helping the homeless become permanently housed and improves the “match” of their placement to their needs, lowering the likelihood of losing their housing.

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

Evansville has decreased its reliance on transitional housing in favor of diversion techniques. Evansville adopted a strategic plan update with one-year, three-year, and five-year goals. The one-year goal is to activate the coalition and committee structure, build infrastructure, and implement data and resource dashboards by January 2026.

This is the first phase toward a more ultimate goal: By 2030, Evansville plans to reduce homelessness by 20%, achieve functional zero for veterans, and develop a plan to reach functional zero for chronic and family homelessness. The three-year interim goal is to reduce unsheltered homelessness by 20% by 2028.

**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.**

Evansville will seek creative solutions and new funding in a collective strategized manner under the authority of the City-County Commission on Homelessness. The focus will be on diverting people from entering shelters, as well as moving people out of shelters faster; this will be achieved through a combination of rapid re-housing programs, the Evansville Network of Diversion, and permanent supportive housing options. These methods are more thoroughly defined in the updated Strategic Plan to End Homelessness that guides these efforts.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving**

**assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

These strategies have been identified to prevent homelessness for those who are most at-risk of homelessness:

- Work with EHA to increase partnerships, access, funding, and opportunities to create public supportive housing units.
- Identify a goal number of public supportive housing units necessary to meet current needs and determine how current resources and providers can support this goal.
- Increase access to and quality of market rate properties to reduce the competition for limited housing stock.
- Continue to analyze housing stock to understand extent of need for services like direct subsidies or rehabilitation of housing units/facilities.
- Explore funding opportunities for the implementation of new programs, including a coordinated resource pool.
- Leverage various funding sources to create, maintain, and expand programs which help households access and transition into housing.
- Build provider capacity to serve high-barrier households to improve access to and sustainability of permanent housing.

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

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

The City of Evansville uses the following actions to address LBP hazards and increase housing without LBP hazards.

The Department of Metropolitan Development employees Glenn Schoenbaechler as their Community Development Inspector. Glenn Schoenbaechler, is a HUD certified risk assessor and supervisor. Glenn's knowledge and years of experience of lead regulations and construction background is an asset to the city's programs. Other Community Development staff and CHDO staff are EPA/RRP certified and obtain the knowledge to address lead safe work practice on the job.

Each housing project must have an exterior and interior visual lead inspection performed by a lead risk assessor. Projects/homes that were built before 1978 are presumed to have Lead Paint and Lead Paint Safe Work Practices are utilized during and following the specified work. All projects are subject to the passing of a Final Clearance Dust Sample by a third party that is also certified in the appropriate field.

All contractors on the job and their workers must have current EPA Renovate, Repair, and Paint certification to work on the construction site. The enforcement of these practices ensures that all projects are lead safe prior to occupancy.

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

The City of Evansville is proactive by providing the occupants with Lead Based Paint brochures and notices to prevent cases of lead-based paint hazards or poisoning. By performing ongoing inspections, risk assessments and discussing prophylactic methods of lead poisoning the city aims to educate the community on how to avoid unsafe work practices.

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

The above actions are incorporated in the procurement process to ensure that all contractors bidding on affordable housing projects can safely complete the job using safe work practices as well as educating homeowners on the different types and methods of cleaning to avoid future risks of exposure to lead related issues.

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

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

The Evansville Christian Life Center (ECLC) is Evansville’s lead agency to fight poverty. The GAIN Initiative started locally at ECLC and is now available at four locations, including Saint Vincent DePaul, another DMD subrecipient. They have also developed a financial literacy program in conjunction with several local agencies to help people in poverty improve their lives.

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 the community from the inside out. Over 200 households have taken steps toward greater stability. This program received a stability and growth grant from United Way of Southern Indiana.

Financial Potential is a program for anyone who wants to build a stronger financial foundation. Whether working to pay off debt, improve credit, save for the future, or simply feel more confident with money, this program meets clients where they are. They help people to create a personalized spending plan, help them understand and improve their credit score, make informed decisions about borrowing and saving, navigate major financial steps, and help them reach goals.

In addition, the Evansville Promise Neighborhood has been formed to build an infrastructure that can increase collaboration and help organizations, community-based organizations, and community partners work together to provide services that will span across sectors.

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

The City collaborates with many other entities to create a comprehensive network of services aimed at empowering residents, with particular attention provided to those most impacted by poverty and housing instability. It is generally understood that poverty and housing instability are the root causes of many other negative life outcomes, so it is necessary to focus efforts on helping families overcome these barriers before they can be self-sufficient. Goals are aligned to help people gain new resources and improve their financial standing for long-term success and sustainability. Programs go beyond basic assistance, to prioritize fostering skills that can help people raise their incomes and understand what is necessary to maintain affordable housing.

## **SP-80 Monitoring – 91.230**

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

All programs that receive the City's federal funds (ESG, CDBG, and HOME) are monitored on an annual basis, and on an ongoing basis with each draw of funds. When a subrecipient submits an invoice for reimbursement, the invoice must contain the appropriate State Board of Account financial documentation matching the reimbursement request. Agencies are required to submit monthly program updates to the Community Development Specialists. Commonly, this data is communicated through a DMD-approved monthly monitoring report form representing the number of persons or households served that month. However, progress reports may also occur in HMIS/SAGE, Charity Tracker, project-based forms, or other methods as approved by DMD to satisfy HUD's reporting requirements.

On-Site monitoring occurs regularly during project predevelopment, development, and completion for all affordable housing projects funded with CDBG and HOME grants.

All mortgages, promissory notes, and deed/land use restrictions are standardized for use when executing the sale of homebuyer projects or for down payment assistance. All executed documents are reviewed by DMD prior to execution. The affordability period is based on the amount of CDBG or HOME funds that subsidized the forgivable loan; the property that received an investment must continue to be monitored at least annually until the lien is satisfied.

HOME rental projects are monitored by the Inspector and Housing Administrator after the projects are completed; this occurs on a periodic schedule, which is based on the number of units that were produced. The owner is required to submit annual reports to the City/DMD on the income composition of the units, as well as year-end financial reports demonstrating good health in the rental property.

Monitoring for CDBG public service programs occurs at the end of the grant period. The process entails written correspondence to the subrecipient, as well as on-site monitoring that occurs at least once every two years. 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 visit. 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. If no concerns or findings are observed, or are observed and then remediated successfully, a final letter confirming the program's compliance is sent.

ESG is monitored through the Standards of Care, which will consist of four major sections per program: Peer Review, Government Requirements (HUD, IHCD, City of Evansville), Coordinated Entry, and the Standards of Care (including a SWOT analysis). In addition, the entire system of Region 12 is regularly evaluated.

Most local subrecipients receive funding from various sources to support their programs. With this in mind, monitoring may also entail confirming the agency's compliance with their other funders, to promote ongoing sustainability. IHCD and the City of Evansville are working to streamline requirements and policies with each other, especially when joint funding occurs. Generally, the City of Evansville allows agencies to use IHCD policies and manuals for program requirements; exceptions are in writing and included as addendums. IHCD supplies agencies with several worksheets including budget, match, and income verification. HUD guidance is used as the basis for compliance review, but more restrictive requirements may be allowed or required by the funders, including DMD.



## 2025 Action Plan

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## Expected Resources

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

#### Introduction

The City of Evansville applies for three grant programs through the U.S. Department of Housing and Urban Development (HUD) every 5 years through its Consolidated Plan and followed by its Annual Action Plan. Grant funds include the Community Development Block Grants (CDBG), Home Investment Partnerships Grant Program (HOME), and Emergency Solutions Grant (ESG). The 2025-2029 Consolidated Plan includes the 2025 Annual Action Plan, requesting resources for the City’s community development and housing needs. The following table provides projections of the funding available and summarizes the potential uses of each fund type.

## Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,485,311.00	34,914.00	0.00	2,520,225.00	11,110,348.86	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	581,355.93	0.00	0.00	581,355.93	2,928,629.60	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	225,602.00	0.00	0.00	225,602.00	971,163.83	

**Table 48 - Expected Resources – Priority Table**

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

Agencies are required to provide information regarding their sources of revenue (and intended uses) during the City's funding application process. Most programs and projects funded with City ESG, CDBG, or HOME can provide sufficient non-federal funds toward the activity. These contributions are tracked according to federal requirements, though most match requirements for the City are currently waived by HUD. Sources of funds utilized to match City funds include but are not limited to: Local Option Income Tax, Low Income Housing Tax Credits, local Casino funding, Local Affordable Housing Fund, and the FHL Bank Affordable Housing Program (AHP). The majority of partnering agencies are non-profits. Therefore, fundraising, receiving private donations, and receiving in-kind donations through volunteers are also key sources of revenue/match.

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

The City of Evansville acquires and clears property through the Evansville Land Bank. Vacant lots that are large enough to build on are offered to non-profit housing developers, such as Habitat for Humanity of Evansville, HOPE of Evansville, and Memorial Community Development Corporation for the construction of affordable housing. Publicly owned parks, facilities, and community centers may be repaired, updated or constructed to serve the needs of low- and moderate-income communities.

**Discussion**

Federal funds allocated to the City of Evansville are an important resource to assist the City and local agencies in meeting the affordable housing and community development needs and goals identified in this Consolidated Plan.

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
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1	Support the Availability of Public Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	FOCUS AREA	Services and Facilities: Abused/Neglected Children Services and Facilities: Seniors Services and Facilities: Disability Services Services and Facilities: Childcare Services and Facilities: Youth Services and Facilities: Health Services Other Services: Mental Health Other Services: Substance Abuse Services Other Services: Legal Aid (Civil Matters) Other Services: Victims of Violence/Crime Other Services: Transportation Other Services: Food and Nutrition Services and Facilities: Homelessness Fair Housing Other Services: Crime Prevention & Awareness Other Services: Eviction & Foreclosure Prevention Housing Services/Housing Counseling Case Management/Wraparound Services	CDBG: \$1,440,155.00 ESG: \$129,963.00	Public service activities other than Low/Moderate Income Housing Benefit: 13807 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 142 Households Assisted
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<b>2</b>	Increase Affordable Housing for Homeownership	2025	2029	Affordable Housing	FOCUS AREA	Acquisition & Construction/Rehabilitation Production of New Affordable Homebuyer Units Rehabilitation of Affordable Homebuyer Units Owner-Occupied Rehabilitation (OOR) Homeownership Assistance Housing Services/Housing Counseling Code Enforcement	CDBG: \$550,000.00 HOME: \$280,677.96	Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit Direct Financial Assistance to Homebuyers: 13 Households Assisted
<b>3</b>	Increase Affordable Housing for Rental	2025	2029	Affordable Housing Homeless	FOCUS AREA	Subsistence for Housing Costs Production of New Affordable Rental Units Rehabilitation of Affordable Rental Units Homelessness: Rapid Rehousing Tenant-Based Rental Assistance (TBRA) Code Enforcement	HOME: \$280,677.97 ESG: \$95,639.00	Rental units constructed: 2 Household Housing Unit Rental units rehabilitated: 4 Household Housing Unit Tenant-based rental assistance / Rapid Rehousing: 150 Households Assisted



4	Support Public Facility Improvements	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	FOCUS AREA	Infrastructure: Water & Sewage Improvements Infrastructure: Sidewalk Improvements Infrastructure: Street Improvements Infrastructure: Flood Drainage Improvements Infrastructure: Parks & Recreational Facilities Infrastructure: Neighborhood Facilities Infrastructure: Parking Facilities Infrastructure: Solid Waste Disposal Improvements Services and Facilities: Abused/Neglected Children Services and Facilities: Seniors Services and Facilities: Disability Services Services and Facilities: Childcare Services and Facilities: Youth Services and Facilities: Health Services Services and Facilities: Homelessness Disaster and Emergency Response Community/Environmental Enhancements Site-Specific Contamination Cleanup Broadband Internet	CDBG: \$217,000.00	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 8000 Households Assisted
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<b>5</b>	Support Economic Development Opportunities	2025	2029	Economic Development	NRSA	Economic Development: Employment Training Economic Development: Direct Financial Assistance Economic Development: Micro-Enterprise Assistance	CDBG: \$113,500.00	Businesses assisted: 5 Businesses Assisted
<b>6</b>	Support the Reduction of Residential Blight	2025	2029	Acquisition, Disposition, and Demolition	FOCUS AREA	Acquisition & Disposition - Commercial/Industrial	CDBG: \$2,500.00	Other: 5 Other
<b>7</b>	Administrative and Planning	2025	2029	General Admin	FOCUS AREA	Administrative and Planning	CDBG: \$197,070.00 HOME: \$20,000.00	

**Table 49 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Support the Availability of Public Services
	<b>Goal Description</b>	Includes (but is not limited to) transportation services, substance abuse services, employment training, fair housing, abused and neglected children, childcare services, youth services, senior services, disability services, domestic violence services, health services, food banks, housing counseling, and homeless services. Note that some public service organizations are Community Based Development Organization (CBDOs).
2	<b>Goal Name</b>	Increase Affordable Housing for Homeownership
	<b>Goal Description</b>	Includes (but is not limited to) code enforcement, owner-occupied rehabilitation, emergency home repair, the construction or rehabilitation of new units, or providing homebuyer assistance such as closing costs and/or down payment assistance.
3	<b>Goal Name</b>	Increase Affordable Housing for Rental
	<b>Goal Description</b>	Includes (but is not limited to) code enforcement, Tenant-Based Rental Assistance (TBRA), rapid re-housing and re-entry programs, or the new construction or rehabilitation of new units.
4	<b>Goal Name</b>	Support Public Facility Improvements
	<b>Goal Description</b>	Includes (but is not limited to) street improvements, water and sewer improvements, sidewalk improvements, flood drainage improvements, broadband installation, park, recreational or neighborhood facilities improvements, and/or improvements to facilities for people with disabilities or for the homeless.
5	<b>Goal Name</b>	Support Economic Development Opportunities
	<b>Goal Description</b>	Includes (but is not limited to) the rehabilitation of publicly or privately owned commercial or industrial property, direct financial assistance to for-profit business, or technical assistance to create or improve economic development opportunities.
6	<b>Goal Name</b>	Support the Reduction of Residential Blight
	<b>Goal Description</b>	Including acquisition, disposition, and/or demolition with the purpose of enhancing the value and appeal of neighborhoods by removing blighted structures.
7	<b>Goal Name</b>	Administrative and Planning
	<b>Goal Description</b>	Including (but not limited to) the oversight of Federal, State, and Local Programs, Fair Housing Activities, CDBG funding of HOME administrative costs, HOME CHDO operating expenses, and planning activities, such as neighborhood plans and environmental studies.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Projects that will receive an allocation in Program Year 2025 are for the purpose of improving living conditions for Evansville residents. Some projects are designed to benefit specific populations. All projects seek to provide services for the achievement of objectives established in federal regulations for ESG, CDBG, and HOME as applicable.

#### Projects

#	Project Name
1	ARK CRISIS CHILDREN'S CENTER - ARK'S SAFE HAVEN FOR HIGHEST RISK CHILDREN
2	AURORA INC. - STREET OUTREACH TEAM CRISIS INTERVENTION
3	ST VINCENT DEPAUL - EMERGENCY ASSISTANCE CRISIS INTERVENTION
4	THE ARC OF EVANSVILLE - COMMUNICATION ASSESSMENT & TRAINING
5	EVANSVILLE ASSOCIATION FOR THE BLIND - LOW VISION PROGRAM
6	BETHANY APOSTOLIC - EVENING FOOD PANTRY
7	CAPE - EMERGENCY NEEDS PANTRY
8	FEED EVANSVILLE, INC. - FEED EVANSVILLE
9	MEALS ON WHEELS OF EVANSVILLE, INC. - MEAL DELIVERY
10	TRI-STATE FOOD BANK, INC. - ENDING HUNGER
11	TRI-STATE FOOD BANK, INC. - MOBILE PANTRY PROGRAM
12	SWIRCA AND MORE - MEALS ON WHEELS
13	VOICES, INC. - LONG-TERM CARE OMBUDSMAN PROGRAM
14	BOYS AND GIRLS CLUB OF EVANSVILLE, INC. - FULTON SQUARE
15	BOYS AND GIRLS CLUB OF EVANSVILLE, INC. - SERVICE TO GIRLS
16	TRI-STATE FOOD BANK, INC. - BACKPACK PROGRAM
17	UNITED METHODIST YOUTH HOME, INC. - HIGH SCHOOL EQUIVALENCY FOR AT-RISK YOUTH
18	UNITED METHODIST YOUTH HOME, INC. - TRUANCY INTERVENTION FOR AT-RISK YOUTH
19	YMCA OF SW INDIANA, INC. - CENTERPOINT ENERGY
20	YWCA OF EVANSVILLE, INC. - LIVE Y'ERS
21	ADVANTIX, INC. - YOUTHBUILD EVANSVILLE - CBDO
22	AURORA INC. - HOUSING VOUCHERS ADMIN.
23	CARVER COMMUNITY ORGANIZATION - AFTER SCHOOL YOUTH PROGRAM - CBDO
24	CARVER COMMUNITY ORGANIZATION - AM CHILDCARE - CBDO
25	CARVER COMMUNITY ORGANIZATION - PM CHILDCARE - CBDO
26	CARVER COMMUNITY ORGANIZATION - SENIOR SERVICES - CBDO
27	ECHO HOUSING CORPORATION - FAMILY ENRICHMENT CENTER - CBDO
28	ECHO HOUSING CORPORATION - LUCAS PLACE - CBDO

#	Project Name
29	ECHO HOUSING CORPORATION - PROMISE ZONE - CBDO
30	EVANSVILLE ASSOCIATION FOR THE BLIND - DISABLED WORKERS - CBDO
31	HOPE OF EVANSVILLE - DOWN PAYMENT ASSISTANCE
32	HOPE OF EVANSVILLE - DOWNPAYMENT ASSISTANCE (DPA) COMPLIANCE
33	HOPE OF EVANSVILLE - HOUSING COUNSELING SERVICES - CBDO
34	MEMORIAL CDC - CHILDCARE MINISTRIES - CBDO
35	MEMORIAL CDC - CIVIC JOURNALISM - CBDO
36	MEMORIAL CDC - EMERGENCY HOME REPAIR PROGRAM
37	MEMORIAL CDC - FAMILY SERVICES COORDINATOR - CBDO
38	MEMORIAL CDC - FIT FOR THE FUTURE - CBDO
39	MEMORIAL CDC - GARDEN MARKET - CBDO
40	MEMORIAL CDC - YOUTH DEVELOPMENT - CBDO
41	MEMORIAL CDC - YOUTH EMPLOYMENT PROGRAM - CBDO
42	REACHOUT EVANSVILLE - RE-ENTRY PLANNING GRANT
43	UNITED METHODIST YOUTH HOME, INC. - LIFE SKILLS FOR AT-RISK YOUTH - CBDO
44	DMD ADMIN: BOWEN MARKET STUDY AND OTHER ADMIN EXPENSES
45	DMD ADMIN: OFFICE SUPPLIES
46	DMD ADMIN: OTHER SUPPLIES
47	DMD ADMIN: OTHER
48	DMD ADMIN: PRINTING & ADVERTISING
49	DMD ADMIN: SMALL TOOLS & MINOR EQUIPMENT
50	DMD ADMIN: TRAVEL
51	DMD DISPOSITION
52	DMD FOCUS NEIGHBORHOOD DEVELOPMENT
53	DMD NRSA PROGRAM - JACOBSVILLE AND CENTER CITY
54	PUBLIC FACILITIES & NEIGHBORHOOD PARK IMPROVEMENTS
55	CAPE - CHDO OPERATING
56	HOPE OF EVANSVILLE, INC. - CHDO OPERATING
57	MEMORIAL CDC - CHDO OPERATING
58	HOMEBUYER AND/OR RENTAL PROJECTS
59	CHDO RESERVE PROJECTS
60	DMD HOME ADMIN
61	ESG25 EVANSVILLE

**Table 50 - Project Information**

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

The priorities for allocation were established when the City of Evansville prepared the 2025-2029 Consolidated Plan. The Assessment of Fair Housing, the Community Needs Survey, and the Market Study provided data on current conditions of the city with public input to determine public needs and the prioritization of funding allocations. The main obstacles for not meeting underserved needs are insufficient funding, trends of decreased funding over time, and changes in federal program requirements.

## AP-38 Project Summary

### Project Summary Information

1	<b>Project Name</b>	ARK CRISIS CHILDREN'S CENTER - ARK'S SAFE HAVEN FOR HIGHEST RISK CHILDREN
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Abused/Neglected Children
	<b>Funding</b>	CDBG: \$32,000.00
	<b>Description</b>	ARK's Safe Haven program offers free childcare to children 6-weeks to 6-years of age who are at the highest risk for abuse and neglect.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	200 LMI children estimated to be served
	<b>Location Description</b>	415 Lincoln Avenue, Evansville, IN 47713
	<b>Planned Activities</b>	ARK's Safe Haven program offers free childcare to children 6-weeks to 6-years of age who are at the highest risk for abuse and neglect.
2	<b>Project Name</b>	AURORA INC. - STREET OUTREACH TEAM CRISIS INTERVENTION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Homelessness
	<b>Funding</b>	CDBG: \$13,000.00
	<b>Description</b>	Case management to provide care, supplies, and assessments of homeless and near homeless clients to determine their needs and eligibility for services.

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 LMI persons estimated to be assisted
	<b>Location Description</b>	1001 Mary Street, Evansville, IN 47710
	<b>Planned Activities</b>	Case management to provide care, supplies, and assessments of homeless and near homeless clients to determine their needs and eligibility for services.
<b>3</b>	<b>Project Name</b>	ST VINCENT DEPAUL - EMERGENCY ASSISTANCE CRISIS INTERVENTION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Case Management/Wraparound Services Services and Facilities: Homelessness
	<b>Funding</b>	CDBG: \$19,000.00
	<b>Description</b>	Provide emergency financial assistance and referrals to positively impact beneficiary self-sufficiency.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,200 LMI persons estimated to be assisted
	<b>Location Description</b>	734 W Delaware Street, Suite 263, Evansville, IN 47710
<b>4</b>	<b>Planned Activities</b>	Provide emergency financial assistance and referrals to positively impact beneficiary self-sufficiency.
	<b>Project Name</b>	THE ARC OF EVANSVILLE - COMMUNICATION ASSESSMENT & TRAINING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Disability Services
	<b>Funding</b>	CDBG: \$10,000.00



	<b>Description</b>	The Arc of Evansville provides one-on-one communication training for low-income individuals with severe and profound disabilities.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	80 LMI disabled people to be served
	<b>Location Description</b>	615 W Virginia Street, Evansville, IN 47710
	<b>Planned Activities</b>	The Arc of Evansville provides one-on-one communication training for low-income individuals with severe and profound disabilities.
<b>5</b>	<b>Project Name</b>	EVANSVILLE ASSOCIATION FOR THE BLIND - LOW VISION PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Disability Services
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	EAB's Low Vision program provides low vision screening to pre-school and grade-school aged children as well as the elderly. It also provides activities of daily living and training on various devices to aid in independence.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	441 LMI persons to be assisted
	<b>Location Description</b>	500 N 2nd Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	EAB's Low Vision program provides low vision screening to pre-school and grade-school aged children as well as the elderly. It also provides activities of daily living and training on various devices to aid in independence.
<b>6</b>	<b>Project Name</b>	BETHANY APOSTOLIC - EVENING FOOD PANTRY
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Other Services: Food and Nutrition
	<b>Funding</b>	CDBG: \$5,000.00
	<b>Description</b>	Bethany Apostolic provides a food pantry, monthly as well as during emergency situations.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	40 LMI persons projected to be provided food
	<b>Location Description</b>	212 Mulberry Street, Evansville, IN 47734
	<b>Planned Activities</b>	Bethany Apostolic provides a food pantry, monthly as well as during emergency situations.
<b>7</b>	<b>Project Name</b>	CAPE - EMERGENCY NEEDS PANTRY
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	CAPE provides emergency food Monday-Friday from the CAPE food pantry.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1,000 LMI persons projected to be provided food
	<b>Location Description</b>	401 SE 6th Street, Suite 001, Evansville, IN 47713
	<b>Planned Activities</b>	CAPE provides emergency food Monday-Friday from the CAPE food pantry.
<b>8</b>	<b>Project Name</b>	FEED EVANSVILLE, INC. - FEED EVANSVILLE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition

	<b>Funding</b>	CDBG: \$20,000.00
	<b>Description</b>	Feed Evansville will assist with lessening food insecurity and food waste in our community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	927 LMI persons projected to be provided food
	<b>Location Description</b>	227 W. Michigan St., Evansville, IN 47712
	<b>Planned Activities</b>	Feed Evansville works weekly with with community organizations to facilitate food programs that fight food insecurities and by creating healthier food options.
9	<b>Project Name</b>	MEALS ON WHEELS OF EVANSVILLE, INC. - MEAL DELIVERY
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition Services and Facilities: Disability Services Services and Facilities: Seniors
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Meals on Wheels of Evansville operates 5 routes and delivers approximately 150 meals per day to the elderly and/or handicapped. While food delivery is the primary service, this also provides a check on individuals in the program and provides peace of mind to both the client and their families.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	350 LMI persons projected to be provided food
	<b>Location Description</b>	3700 Bellemeade Avenue, Suite 113, Evansville, IN 47714
	<b>Planned Activities</b>	Meal Delivery operates 5 routes and delivers approximately 150 meals per day. While food delivery is the primary service, this also provides a check on individuals in the program and provides peace of mind to both the client and their families.

10	<b>Project Name</b>	TRI-STATE FOOD BANK, INC. - ENDING HUNGER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition
	<b>Funding</b>	CDBG: \$30,000.00
	<b>Description</b>	This program provides nutritious food items to the homeless and low-income families through the network of local pantries.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	3,500 LMI persons projected to be provided food
	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711
	<b>Planned Activities</b>	This program provides nutritious food items to the homeless and low-income families through the network of local pantries.
11	<b>Project Name</b>	TRI-STATE FOOD BANK, INC. - MOBILE PANTRY PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	The Mobile Pantry Program will reach individuals who are near or at poverty levels and live in food deserts - geographic areas where access to nutritious food is limited or nonexistent. It will also benefit regional farmers by reducing their food waste by quickly distributing more of their products to area consumers.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	70 LMI persons projected to be provided food

	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711
	<b>Planned Activities</b>	The Mobile Pantry Program will reach individuals who are near or at poverty levels and live in food deserts - geographic areas where access to nutritious food is limited or nonexistent. It will also benefit regional farmers by reducing their food waste by quickly distributing more of their products to area consumers.
<b>12</b>	<b>Project Name</b>	SWIRCA AND MORE - MEALS ON WHEELS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition Services and Facilities: Seniors
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	The Meals on Wheels program serves individuals through 6 meal site locations and four home delivery routes. Meals are served Monday-Friday from 9 AM until 1 PM.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	900 LMI persons projected to be provided food
	<b>Location Description</b>	16 W Virginia Street, Evansville, IN 47710
	<b>Planned Activities</b>	The Meals on Wheels program serves individuals through 6 meal site locations and four home delivery routes. Meals are served Monday-Friday from 9 AM until 1 PM.
<b>13</b>	<b>Project Name</b>	VOICES, INC. - LONG-TERM CARE OMBUDSMAN PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Seniors
	<b>Funding</b>	CDBG: \$13,000.00

	<b>Description</b>	The Ombudsman Program provides services to residents of Long-Term Care (LTC) facilities, including receiving and processing complaints, investigation and resolution of problems, assisting to obtain other services, and advocating for improved quality of life. It also provides assistance and guidance to those looking for an LTC facility to help them work through the numerous issues involved in the administration process.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	300 LMI persons projected to be served
	<b>Location Description</b>	2425 Hwy 41 N, Suite 405, Evansville, IN 47711
	<b>Planned Activities</b>	The Ombudsman Program provides services to residents of Long-Term Care (LTC) facilities, including receiving and processing complaints, investigation and resolution of problems, assisting to obtain other services, and advocating for improved quality of life. It also provides assistance and guidance to those looking for an LTC facility to help them work through the numerous issues involved in the administration process.
14	<b>Project Name</b>	BOYS AND GIRLS CLUB OF EVANSVILLE, INC. - FULTON SQUARE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Boys & Girls Club's Fulton Square program provides at-risk youth a safe and productive environment to reach their full potential as caring, productive citizens. It is a comprehensive educational and recreational initiative focused on addressing a variety of needs.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	160 LMI youth projected to be served

	<b>Location Description</b>	1328 W Dresden St, Evansville, IN 47710
	<b>Planned Activities</b>	Boys & Girls Club's Fulton Square program provides at-risk youth a safe and productive environment to reach their full potential as caring, productive citizens. It is a comprehensive educational and recreational initiative focused on addressing a variety of needs.
15	<b>Project Name</b>	BOYS AND GIRLS CLUB OF EVANSVILLE, INC. - SERVICE TO GIRLS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$14,000.00
	<b>Description</b>	Boys & Girls Club's Service to Girls program provides at-risk girls a safe and productive environment to reach their full potential as caring, productive citizens. Girls age 6-17 are served with comprehensive educational and recreational activities focused on addressing a variety of needs.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	285 LMI youth projected to be served
	<b>Location Description</b>	700 Bellemeade Avenue, Evansville, IN 47713
	<b>Planned Activities</b>	Boys & Girls Club's Service to Girls program provides at-risk girls a safe and productive environment to reach their full potential as caring, productive citizens. Girls age 6-17 are served with comprehensive educational and recreational activities focused on addressing a variety of needs.
16	<b>Project Name</b>	TRI-STATE FOOD BANK, INC. - BACKPACK PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Other Services: Food and Nutrition Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$25,000.00

	<b>Description</b>	The Backpack Program provides each needy child a weekend backpack with nutritious food items for the weekend.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,600 LMI youth projected to be served
	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711
	<b>Planned Activities</b>	The Backpack Program provides each needy child a weekend backpack with nutritious food items for the weekend.
17	<b>Project Name</b>	UNITED METHODIST YOUTH HOME, INC. - HIGH SCHOOL EQUIVALENCY FOR AT-RISK YOUTH
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Abused/Neglected Children Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$17,000.00
	<b>Description</b>	High School Equivalency for At-Risk Youth provides youth age 14-19 with education and skills to earn their High School Equivalency as well as individual and group therapy, participation in the Independent Living Skills Program, community service, and consistent, improved nutrition.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	65 LMI at-risk youth projected to be served
	<b>Location Description</b>	2521 N Burkhardt Road, Evansville, IN 47715
	<b>Planned Activities</b>	High School Equivalency for At-Risk Youth provides youth age 14-19 with education and skills to earn their High School Equivalency as well as individual and group therapy, participation in the Independent Living Skills Program, community service, and consistent, improved nutrition.
	<b>Project Name</b>	UNITED METHODIST YOUTH HOME, INC. - TRUANCY INTERVENTION FOR AT-RISK YOUTH



18	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Abused/Neglected Children Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$10,000.00
	<b>Description</b>	The Truancy Intervention Program helps to identify a youth's school attendance barriers, identify solutions and interventions to ensure school attendance, improve academic performance, and increase the youth's involvement in the school and community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	110 LMI at-risk youth projected to be served
	<b>Location Description</b>	2521 N Burkhardt Road, Evansville, IN 47715
	<b>Planned Activities</b>	The Truancy Intervention Program helps to identify a youth's school attendance barriers, identify solutions and interventions to ensure school attendance, improve academic performance, and increase the youth's involvement in the school and community.
19	<b>Project Name</b>	YMCA OF SW INDIANA, INC. - CENTERPOINT ENERGY
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$34,000.00
	<b>Description</b>	The CenterPoint Energy center primarily serves youth age 5-18 with mentoring services, daily tutoring, and various structured physical activities.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	275 LMI youth projected to be served
	<b>Location Description</b>	1930 S Garvin Street, Evansville, IN 47713
	<b>Planned Activities</b>	The CenterPoint Energy center primarily serves youth age 5-18 with mentoring services, daily tutoring, and various structured physical activities.
<b>20</b>	<b>Project Name</b>	YWCA OF EVANSVILLE, INC. - LIVE Y'ERS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$30,000.00
	<b>Description</b>	The Live Y'ers program is an after-school mentoring program for at-risk girls. It provides activities on subjects such as health, age-appropriate sex education, bullying, and peer pressure.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	130 LMI youth projected to be served
	<b>Location Description</b>	118 Vine Street, Evansville, IN 47708
	<b>Planned Activities</b>	The Live Y'ers program is an after-school mentoring program for at-risk girls. It provides activities on subjects such as health, age-appropriate sex education, bullying, and peer pressure.
<b>21</b>	<b>Project Name</b>	ADVANTIX, INC. - YOUTHBUILD EVANSVILLE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Support Economic Development Opportunities
	<b>Needs Addressed</b>	Economic Development: Employment Training Services and Facilities: Youth

	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	The YouthBuild Evansville program provides education and vocational training opportunities for at-risk youth.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 LMI youth projected to be served
	<b>Location Description</b>	315 SE MLK Jr. Blvd., Evansville, IN 47713
	<b>Planned Activities</b>	The YouthBuild Evansville program provides education and vocational training opportunities for at-risk youth.
<b>22</b>	<b>Project Name</b>	AURORA INC. - HOUSING VOUCHERS ADMIN.
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$12,000.00
	<b>Description</b>	The Administration program is to cover the costs of project delivery costs and administration of programs which receive support from ESG, CDBG, and HOME TBRA funds.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; Administrative and Planning goal
	<b>Location Description</b>	1001 Mary Street, Evansville, IN 47710
<b>23</b>	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION - AFTER SCHOOL YOUTH PROGRAM - CBDO
	<b>Target Area</b>	FOCUS AREA

	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$43,835.00
	<b>Description</b>	The After-School Youth Program provides structured after and out of school activities for elementary age students.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 LMI youth projected to be served
	<b>Location Description</b>	100 E Walnut St, Evansville, IN 47713
	<b>Planned Activities</b>	The After-School Youth Program provides structured after and out of school activities for elementary age students.
<b>24</b>	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION - AM CHILDCARE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Childcare
	<b>Funding</b>	CDBG: \$65,139.00
	<b>Description</b>	The AM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	125 LMI youth projected to be served
	<b>Location Description</b>	400 SE 8th St, Evansville, IN 47713
	<b>Planned Activities</b>	The AM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.

25	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION - PM CHILDCARE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Childcare
	<b>Funding</b>	CDBG: \$71,129.00
	<b>Description</b>	The PM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	85 LMI youth projected to be served
	<b>Location Description</b>	400 SE 8th St, Evansville, IN 47713
	<b>Planned Activities</b>	The PM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
26	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION - SENIOR SERVICES - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Seniors
	<b>Funding</b>	CDBG: \$51,707.00
	<b>Description</b>	The Senior Services program assists seniors to live as independently as possible and avoid inappropriate institutionalization, keeping seniors actively engaged in their communities with a sense of purpose and dignity. The services focus on helping seniors remain social and active members of the community while aging in place.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 LMI seniors projected to be served
	<b>Location Description</b>	504 SE 8th St, Evansville, IN 47713
	<b>Planned Activities</b>	The Senior Services program assists seniors to live as independently as possible and avoid inappropriate institutionalization, keeping seniors actively engaged in their communities with a sense of purpose and dignity. The services focus on helping seniors remain social and active members of the community while aging in place.
<b>27</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - FAMILY ENRICHMENT CENTER - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Permanent Supportive & Transitional Housing Services and Facilities: Childcare Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$30,000.00
	<b>Description</b>	The Family Enrichment Center provides families with individualized supportive services that are aimed at helping each family achieve stability. This is the childcare/youth education portion of the Lucas Place facility.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 LMI households projected to be served
	<b>Location Description</b>	414 Baker Ave, Evansville, IN 47710
	<b>Planned Activities</b>	The Family Enrichment Center provides families with individualized supportive services that are aimed at helping each family achieve stability. This is the childcare/youth education portion of the Lucas Place facility.
<b>28</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - LUCAS PLACE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Housing Services/Housing Counseling Permanent Supportive & Transitional Housing Services and Facilities: Homelessness
	<b>Funding</b>	CDBG: \$50,000.00
	<b>Description</b>	The Lucas Place program provides families with individualized supportive services which are aimed at helping each family achieve stability. On-site staff is trained in the needs of the homeless families is available to assist residents to work toward their self-determined goals.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 LMI households projected to be served
	<b>Location Description</b>	414 Baker Ave, Evansville, IN 47710
	<b>Planned Activities</b>	The Lucas Place program provides families with individualized supportive services which are aimed at helping each family achieve stability. On-site staff is trained in the needs of the homeless families is available to assist residents to work toward their self-determined goals.
29	<b>Project Name</b>	ECHO HOUSING CORPORATION - PROMISE ZONE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$40,000.00
	<b>Description</b>	The Promise Zone program is to provide operating costs and travel expenses to ECHO Community Housing as the lead organization of the designated Evansville Promise Zone.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; Administrative and Planning goal
	<b>Location Description</b>	414 Baker Ave, Evansville, IN 47710

	<b>Planned Activities</b>	The Promise Zone program is to provide operating costs and travel expenses to ECHO Community Housing as the lead organization of the designated Evansville Promise Zone.
<b>30</b>	<b>Project Name</b>	EVANSVILLE ASSOCIATION FOR THE BLIND - DISABLED WORKERS - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Support Economic Development Opportunities
	<b>Needs Addressed</b>	Economic Development: Employment Training Services and Facilities: Disability Services
	<b>Funding</b>	CDBG: \$80,000.00
	<b>Description</b>	The Disabled Workers Program employs disabled workers who may not be able to work successfully in community employment settings. It provides accommodations for their individual needs to become productive workers. The program offers the workers the opportunity to become self-sufficient and contributing members of the community.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	60 LMI persons estimated to be served
	<b>Location Description</b>	500 Second Ave, Evansville, IN 47710
<b>31</b>	<b>Planned Activities</b>	The Disabled Workers Program employs disabled workers who may not be able to work successfully in community employment settings. It provides accommodations for their individual needs to become productive workers. The program offers the workers the opportunity to become self-sufficient and contributing members of the community.
	<b>Project Name</b>	HOPE OF EVANSVILLE - DOWN PAYMENT ASSISTANCE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	Homeownership Assistance
	<b>Funding</b>	CDBG: \$150,000.00



	<b>Description</b>	The Down Payment Assistance program provides down payment and closing cost assistance for LMI eligible first-time homebuyers who purchase in Evansville. HOPE will require one-on-one counseling and pre-purchase 9-hour education classes for every client who receives assistance.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	12 LMI homebuyers estimated to be assisted
	<b>Location Description</b>	900 North Main Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Down Payment Assistance program provides down payment and closing cost assistance for LMI eligible first-time homebuyers who purchase in Evansville. HOPE will require one-on-one counseling and pre-purchase 9-hour education classes for every client who receives assistance.
32	<b>Project Name</b>	HOPE OF EVANSVILLE - DOWNPAYMENT ASSISTANCE (DPA) COMPLIANCE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$3,000.00
	<b>Description</b>	HOPE of Evansville must track all DPA clients during their 5-year affordability period, according to federal guidelines, and ensure that the purchased property remains the homebuyer's primary residence.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; Administrative and Planning goal
	<b>Location Description</b>	900 North Main Street, Evansville, IN 47713
	<b>Planned Activities</b>	HOPE notifies each homebuyer in an affordability period through certified letter requesting proof of maintained property insurance coverage and homeownership.
	<b>Project Name</b>	HOPE OF EVANSVILLE - HOUSING COUNSELING SERVICES - CBDO

33	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Housing Services/Housing Counseling
	<b>Funding</b>	CDBG: \$40,000.00
	<b>Description</b>	The Housing Counseling program provides housing counseling services including pre-purchase and foreclosure prevention counseling as well as down payment assistance to LMI residents of Evansville.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	142 LMI persons estimated to be assisted
	<b>Location Description</b>	900 North Main Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Housing Counseling program provides housing counseling services including pre-purchase and foreclosure prevention counseling as well as down payment assistance to LMI residents of Evansville.
34	<b>Project Name</b>	MEMORIAL CDC - CHILDCARE MINISTRIES - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Childcare
	<b>Funding</b>	CDBG: \$90,000.00
	<b>Description</b>	Previously the 1st Shift & Weekend Childcare programs; an affordable childcare programs for age groups 6 weeks - 12 years.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	55 LMI children projected to be served
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713

	<b>Planned Activities</b>	The Childcare Ministries program provides affordable quality care to children aged from 6 weeks to 12 years, with fees based on household income.
<b>35</b>	<b>Project Name</b>	MEMORIAL CDC - CIVIC JOURNALISM - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$16,345.00
	<b>Description</b>	
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	24 LMI youth estimated to be served
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	Civic Journalism program encourages youth involvement in the community and provides transferable skills for employment in various fields.
<b>36</b>	<b>Project Name</b>	MEMORIAL CDC - EMERGENCY HOME REPAIR PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	Energy Efficiency Owner-Occupied Rehabilitation (OOR)
	<b>Funding</b>	CDBG: \$400,000.00
	<b>Description</b>	The Emergency Home Repair Program will provide the financial resources to address the emergency home repair needs of LMI homeowners in Evansville.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	18 LMI household projected to be assisted
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	The Emergency Home Repair Program will provide the financial resources to address the emergency home repair needs of LMI homeowners in Evansville.
<b>37</b>	<b>Project Name</b>	MEMORIAL CDC - FAMILY SERVICES COORDINATOR - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Case Management/Wraparound Services
	<b>Funding</b>	CDBG: \$15,000.00
	<b>Description</b>	Family Services Coordinator position, a staff person that is committed to walking alongside families that are enrolled in Memorial CDC programs, housing, and assist with broader community efforts that support families.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 LMI persons projected to be assisted
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	Family Services Coordinator position, a staff person that is committed to walking alongside families that are enrolled in Memorial CDC programs, housing, and assist with broader community efforts that support families.
<b>38</b>	<b>Project Name</b>	MEMORIAL CDC - FIT FOR THE FUTURE - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Services and Facilities: Health Services Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$35,000.00
	<b>Description</b>	The Fit for the Future program provides youth with healthy alternatives and solutions for the challenges they face daily.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	45 LMI youth estimated to be served
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	The Fit for the Future program provides youth with healthy alternatives and solutions for the challenges they face daily.
39	<b>Project Name</b>	MEMORIAL CDC - GARDEN MARKET - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Support Economic Development Opportunities
	<b>Needs Addressed</b>	Economic Development: Employment Training Other Services: Food and Nutrition Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$125,000.00
	<b>Description</b>	The Garden Market program provides youth with the opportunity for employment and job training along with personal and professional development to enhance and market them to future employers as well as colleges and other post-secondary institutions. The program also provides the availability and accessibility to fresh fruits and vegetables.
	<b>Target Date</b>	6/30/2026

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	20 LMI youth estimated to be assisted
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	The Garden Market program provides youth with the opportunity for employment and job training along with personal and professional development to enhance and market them to future employers as well as colleges and other post-secondary institutions. The program also provides the availability and accessibility to fresh fruits and vegetables.
<b>40</b>	<b>Project Name</b>	MEMORIAL CDC - YOUTH DEVELOPMENT - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$100,000.00
	<b>Description</b>	Youth Development for ages 6-24 years, in support of the various programs offered.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 LMI youth estimated to be served
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	Youth Development for ages 6-24 years, in support of the various programs offered.
<b>41</b>	<b>Project Name</b>	MEMORIAL CDC - YOUTH EMPLOYMENT PROGRAM - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Support Economic Development Opportunities

	<b>Needs Addressed</b>	Community/Environmental Enhancements Economic Development: Employment Training Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$200,000.00
	<b>Description</b>	The Youth Employment Program provides youth with employment and job training as well as sidewalk and street improvements through trash removal, curb appeal, and beautification. The youth are provided a work environment while providing them with additional personal and professional development skills and exposure to enhance and market them to future employers as well as colleges and other post-secondary institutions.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	30 LMI persons projected to be served
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	The Youth Employment Program provides youth with employment and job training as well as sidewalk and street improvements through trash removal, curb appeal, and beautification. The youth are provided a work environment while providing them with additional personal and professional development skills and exposure to enhance and market them to future employers as well as colleges and other post-secondary institutions.
42	<b>Project Name</b>	REACHOUT EVANSVILLE - RE-ENTRY PLANNING GRANT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	The Planning Grant would be used to find and research potential housing that could be used for interim housing in conjunction with re-entry housing programs for nonviolent offenders. Assistance needed with funding opportunities and partnerships with the State of Indiana and private sources.

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; Administrative and Planning goal
	<b>Location Description</b>	1304 Read Street, Evansville, IN 47710
	<b>Planned Activities</b>	The Planning Grant would be used to find and research potential housing that could be used for interim housing in conjunction with re-entry housing programs for nonviolent offenders. Assistance needed with funding opportunities and partnerships with the State of Indiana and private sources.
43	<b>Project Name</b>	UNITED METHODIST YOUTH HOME, INC. - LIFE SKILLS FOR AT-RISK YOUTH - CBDO
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Support Economic Development Opportunities
	<b>Needs Addressed</b>	Economic Development: Employment Training Services and Facilities: Abused/Neglected Children Services and Facilities: Youth
	<b>Funding</b>	CDBG: \$25,000.00
	<b>Description</b>	Life Skills for At-Risk Youth teaches vital soft skills to youth by helping with job applications, rides to work, crafting resumes, developing interview skills, addressing housing and financial situations, and any other assistance needed to help youth get on their feet and have continuity of care after discharge.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	85 LMI at-risk youth estimated to be served
	<b>Location Description</b>	2521 N Burkhardt Rd, Evansville, IN 47715
	<b>Planned Activities</b>	Life Skills for At-Risk Youth teaches vital soft skills to youth by helping with job applications, rides to work, crafting resumes, developing interview skills, addressing housing and financial situations, and any other assistance needed to help youth get on their feet and have continuity of care after discharge.



44	<b>Project Name</b>	DMD ADMIN: BOWEN MARKET STUDY AND OTHER ADMIN EXPENSES
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$45,000.00
	<b>Description</b>	Bowen National Research will update the housing market study for the local community; other administration costs related to community development
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This is an administration activity; Bowen National Research will be providing the Housing Needs Assessment and subsequent updates
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	Bowen National Research will update the housing market study for the local community; other administration costs related to community development
45	<b>Project Name</b>	DMD ADMIN: OFFICE SUPPLIES
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$500.00
	<b>Description</b>	to secure office supplies needed to carry out community development operations
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development

	<b>Planned Activities</b>	to secure office supplies needed to carry out community development operations
<b>46</b>	<b>Project Name</b>	DMD ADMIN: OTHER SUPPLIES
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$250.00
	<b>Description</b>	to secure other supplies needed to carry out community development operations
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	to secure other supplies needed to carry out community development operations
<b>47</b>	<b>Project Name</b>	DMD ADMIN: OTHER
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$67,185.00
	<b>Description</b>	Provides administration needs for the department through supporting salaries of CDBG Community Development Specialists
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This in an internal administration activity; will support the salaries of Community Development Specialists working on the CDBG program
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development

	<b>Planned Activities</b>	Provides administration needs for the department through supporting salaries of CDBG Community Development Specialists
48	<b>Project Name</b>	DMD ADMIN: PRINTING & ADVERTISING
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$500.00
	<b>Description</b>	to advertise/print items related to carrying out community development initiatives
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	to advertise/print items related to carrying out community development initiatives
49	<b>Project Name</b>	DMD ADMIN: SMALL TOOLS & MINOR EQUIPMENT
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$250.00
	<b>Description</b>	provides items needed to carry out community development tasks
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development

	<b>Planned Activities</b>	provides items needed to carry out community development tasks
<b>50</b>	<b>Project Name</b>	DMD ADMIN: TRAVEL
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	CDBG: \$3,385.00
	<b>Description</b>	expenses to allow for travel related to community development tasks
	<b>Target Date</b>	
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	expenses to allow for travel related to community development tasks
<b>51</b>	<b>Project Name</b>	DMD DISPOSITION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Reduction of Residential Blight
	<b>Needs Addressed</b>	Acquisition & Disposition - Commercial/Industrial
	<b>Funding</b>	CDBG: \$2,500.00
	<b>Description</b>	to carry out any disposition activities
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	An estimated 5 disposition activities
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	to carry out any disposition activities

52	<b>Project Name</b>	DMD FOCUS NEIGHBORHOOD DEVELOPMENT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support Public Facility Improvements Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning Infrastructure: Flood Drainage Improvements Infrastructure: Neighborhood Facilities Infrastructure: Parking Facilities Infrastructure: Parks & Recreational Infrastructure: Sidewalk Improvements Infrastructure: Solid Waste Disposal Improvements Infrastructure: Street Improvements Infrastructure: Water & Sewage Improvements
	<b>Funding</b>	CDBG: \$103,500.00
	<b>Description</b>	The DMD Focus Neighborhood Development program assists with the Regional Neighborhood Network Conference (RNNC) expenses and other projects that may occur to improve the conditions of neighborhoods for area benefit.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Neighborhood planning and training workshops for individuals living in LMI neighborhoods, as well as facility improvements as they become ready and approved.
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	The DMD Focus Neighborhood Development program assists with the Regional Neighborhood Network Conference (RNNC) expenses.
53	<b>Project Name</b>	DMD NRSA PROGRAM - JACOBSVILLE AND CENTER CITY
	<b>Target Area</b>	NRSA
	<b>Goals Supported</b>	Support Economic Development Opportunities

	<b>Needs Addressed</b>	Acquisition & Disposition - Commercial/Industrial Economic Development: Direct Financial Assistance Economic Development: Employment Training Economic Development: Micro-Enterprise Assistance
	<b>Funding</b>	CDBG: \$113,500.00
	<b>Description</b>	Funds used to assist businesses within the Jacobsville NRSA and Center City NRSA
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimated 5 LMA businesses to be assisted
	<b>Location Description</b>	City of Evansville - Jacobsville NRSA and Center City NRSA boundaries
	<b>Planned Activities</b>	Funds used to assist businesses within the Jacobsville NRSA and Center City NRSA
<b>54</b>	<b>Project Name</b>	PUBLIC FACILITIES & NEIGHBORHOOD PARK IMPROVEMENTS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support Public Facility Improvements

	<b>Needs Addressed</b>	Acquisition & Construction/Rehabilitation Broadband Internet Community/Environmental Enhancements Disaster and Emergency Response Energy Efficiency Infrastructure: Flood Drainage Improvements Infrastructure: Neighborhood Facilities Infrastructure: Parking Facilities Infrastructure: Parks & Recreational Infrastructure: Sidewalk Improvements Infrastructure: Solid Waste Disposal Improvements Infrastructure: Street Improvements Infrastructure: Water & Sewage Improvements Site-Specific Contamination Cleanup
	<b>Funding</b>	CDBG: \$113,500.00
	<b>Description</b>	Public facilities and park improvements/upgrades for Area Benefit (LMA)
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Will serve qualified LMI census tracts with Area Benefit
	<b>Location Description</b>	City of Evansville
	<b>Planned Activities</b>	Public facilities and park improvements/upgrades for Area Benefit (LMA)
55	<b>Project Name</b>	CAPE - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	HOME: \$5,000.00
	<b>Description</b>	PY 2025 CHDO Operating allowance

	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; CHDO Operating to provide additional support to implement CHDO Reserve projects
	<b>Location Description</b>	401 SE 6th Street, Suite 001, Evansville, IN 47713
	<b>Planned Activities</b>	HOME CHDO Operating to be used in conjunction with a planned HOME activity
56	<b>Project Name</b>	HOPE OF EVANSVILLE, INC. - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	HOME: \$5,000.00
	<b>Description</b>	PY 2025 CHDO Operating allowance
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; CHDO Operating to provide additional support to implement CHDO Reserve projects
	<b>Location Description</b>	900 North Main Street, Evansville, IN 47713
	<b>Planned Activities</b>	HOME CHDO Operating to be used in conjunction with a planned HOME activity
57	<b>Project Name</b>	MEMORIAL CDC - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	HOME: \$5,000.00
	<b>Description</b>	PY 2025 CHDO Operating allowance
	<b>Target Date</b>	6/30/2026



	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; CHDO Operating to provide additional support to implement CHDO Reserve projects
	<b>Location Description</b>	645 Connie Robinson Way, Evansville, IN 47713
	<b>Planned Activities</b>	HOME CHDO Operating to be used in conjunction with a planned HOME activity
58	<b>Project Name</b>	HOME BUYER AND/OR RENTAL PROJECTS
	<b>Target Area</b>	FOCUS AREA NRSA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	Owner-Occupied Rehabilitation (OOR) Production of New Affordable Homebuyer Units Production of New Affordable Rental Units Rehabilitation of Affordable Homebuyer Units Rehabilitation of Affordable Rental Units
	<b>Funding</b>	HOME: \$474,152.54
	<b>Description</b>	Development or rehabilitation of homebuyer or rental units, not including CHDO Reserve (CR) projects.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potential activity accomplishments are outlined below. One or more of the following projects may be selected for a HOME commitment.  Advantix - Harriett St. Duplex - 2 new rental LMI units Gratus - Cedar Trace Rehabilitation - 71 rehabilitated rental LMI units (includes LIHTC) Habitat for Humanity of Evansville - Building Up Chain - 2 new homebuyer LMI units
	<b>Location Description</b>	City of Evansville; sites of projects vary

	<b>Planned Activities</b>	Development or rehabilitation of homebuyer or rental units. Potential projects include:  Advantix - Harriett St. Duplex Gratus - Cedar Trace Rehabilitation Habitat for Humanity of Evansville - Building Up Chain
59	<b>Project Name</b>	CHDO RESERVE PROJECTS
	<b>Target Area</b>	FOCUS AREA NRSA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	Homeownership Assistance Owner-Occupied Rehabilitation (OOR) Production of New Affordable Homebuyer Units Production of New Affordable Rental Units Rehabilitation of Affordable Homebuyer Units Rehabilitation of Affordable Rental Units
	<b>Funding</b>	HOME: \$87,203.39
	<b>Description</b>	For specific housing development activities to be undertaken by an eligible CHDO. Minimum HOME allocation of \$87,203.39 (15% of total) must be committed to a CHDO Reserve (CR) project.
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Potential beneficiaries may include: CAPE - Modular Housing - 8 new homebuyer LMI units ECHO - Covert Rehabilitation - 8 rehabilitated LMI rental units HOPE of Evansville - Jacobsville New Build - 1 new LMI homebuyer unit Memorial CDC - Memorial Villas 2025 - 1 new LMI homebuyer unit
	<b>Location Description</b>	City of Evansville; sites of projects vary

	<b>Planned Activities</b>	Potential CR projects include: CAPE - Modular Housing ECHO - Covert Rehabilitation HOPE of Evansville - Jacobsville New Build Memorial CDC - Memorial Villas 2025
60	<b>Project Name</b>	DMD HOME ADMIN
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Administrative and Planning
	<b>Funding</b>	HOME: \$5,000.00
	<b>Description</b>	Provides various resources needed to carry out HOME-related administrative tasks
	<b>Target Date</b>	6/30/2026
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	N/A; this is an internal administration activity
	<b>Location Description</b>	City of Evansville, Department of Metropolitan Development
	<b>Planned Activities</b>	Provides various resources needed to carry out HOME-related administrative tasks
61	<b>Project Name</b>	ESG25 EVANSVILLE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	Case Management/Wraparound Services Homelessness: Emergency Shelter Homelessness: Rapid Rehousing Homelessness: Street Outreach/Coordinated Entry Permanent Supportive & Transitional Housing

<b>Funding</b>	ESG: \$225,602.00
<b>Description</b>	Annual allocation of ESG funds, for the purpose of reducing homelessness in Evansville. Subrecipient agencies include Albion Fellows Bacon Center, Aurora Inc., Evansville Rescue Mission, House of Bread & Peace, Ozanam Family Shelter Corp., United Caring Services, and YWCA of Evansville Inc.
<b>Target Date</b>	12/31/2026
<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,150 LMI persons and households estimated to be served; 1,000 with Shelter, 1,000 with Coordinated Entry, and 150 with rental assistance (Rapid Rehousing)
<b>Location Description</b>	City of Evansville
<b>Planned Activities</b>	<p>Annual allocation of ESG funds is divided among the following activities:</p> <ol style="list-style-type: none"> <li>1. Emergency Shelter  Albion Fellows Bacon Center - Domestic Violence Shelter - \$20,000  Evansville Rescue Mission - Day Shelter - \$10,000  ECHO/House of Bread &amp; Peace - Sheltering the Homeless - \$16,000  Ozanam Family Shelter Corp. - Family Shelter Operations - \$15,963  United Caring Services - Day Shelter - \$21,000  United Caring Services - Ruth's House Women's Shelter - \$10,000  YWCA of Evansville Inc. - Residential Services - \$21,000</li> <li>2. Street Outreach  Aurora, Inc. - Coordinated Entry Assessment Team - \$16,000</li> <li>3. Rapid Re-Housing  Aurora, Inc. - Rapid Rehousing - \$95,639</li> </ol>

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

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

As part of the commissioned Housing Needs Assessment, Bowen National Research provided supplemental analysis on smaller selected neighborhoods located within the Central Submarket. Specifically, this section of the report addressed the various demographics and housing characteristics and trends of Downtown, the Arts District, and the Jacobsville Redevelopment District. The map that delineates the boundaries of these smaller study areas is located within the Bowen National Research Market Study. A new study area, known as the Center City, will be the subject of future evaluation as well; this NRSA is pending approval by HUD, in association with the submitted Consolidated Plan.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
FOCUS AREA	97
NRSA	3

**Table 51 - Geographic Distribution**

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

In the City of Evansville there are many census tracts that have been deemed low-income areas according to the data annually updated by HUD. The City of Evansville directs most of its assistance within the LMI census tracts, as they have the highest concentration of low-income individuals. A current map of these census tracts, updated in 2025, is provided elsewhere for reference.

### **Discussion**

The rationale for allocating investments geographically is to improve troubled/underserved areas within the City of Evansville that lack economic opportunities, jobs, housing, or mixed income areas.

## **Affordable Housing**

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

#### **Introduction**

The City of Evansville is working with 7 developers to develop and rehabilitate housing units to benefit LMI households and individuals. These projects will utilize HOME and CDBG funds, as well as other leveraged sources of funding such as the local Affordable Housing Trust Fund, private grants, and LIHTC.

CAPE and Memorial CDC plan to continue their Owner-Occupied Rehabilitation programs, funded through CDBG, to assist here low-income households with energy-efficient window upgrades and general rehabilitation.

Gratus Development is in the process of rehabilitating 71 units at Cedar Trace, leveraging Low-Income Housing Tax Credits and HOME funds for gap financing.

HOPE of Evansville is rehabilitating a 4-bedroom single-family home in the Jacobsville Redevelopment Area to sell to a low-income household.

Habitat for Humanity received Affordable Housing Trust Fund money to build a single-family home in the Tepe Park neighborhood.

House Investments is in the process of rehabilitating a 119-unit apartment complex, Dalehaven Estates, using Low-Income Housing Tax Credits, and leveraging HOME funds as well, to benefit 33 Section 8 households.

Memorial CDC has received Affordable Housing Trust Fund money to buy a blighted property in the Tepe Park neighborhood to rehabilitate and sell to a low-income household.

Community One received AHTF funds to assists five low-income homeowners with roof and HVAC replacements, and to rehabilitate two vacant homes in the Tepe Park neighborhood to sell to income-eligible households.

The City of Evansville's own Affordable Housing Trust Fund Home Repair Program is on track to assist 36 homeowners with home repairs over the next 12 months.

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	150
Non-Homeless	240
Special-Needs	0
Total	390

**Table 52 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	150
The Production of New Units	5
Rehab of Existing Units	235
Acquisition of Existing Units	0
Total	390

**Table 53 - One Year Goals for Affordable Housing by Support Type**

## Discussion

The above goals are based on the City's investment of HUD funding (ESG, CDBG, and HOME) as well as contributions from the local Affordable Housing Trust Fund.

The Bowen Market Study suggests Evansville currently has a housing need of 1,975 additional units of rental housing to eliminate this shortfall. Within the affordable housing gap, there is a specific shortage of larger bedroom types with nearly two-thirds of all subsidized housing consisting of studio and one-bedroom units. At approximately 25% of total affordable housing stock, two-bedroom units are noted as a specific deficiency in our community. Stakeholder feedback suggests that the majority of affordable housing in our community is inaccessible to low-income and very low-income households.

The City of Evansville's one-year affordable housing strategy for the upcoming year prioritizes both rental assistance and rehabilitation to address urgent housing needs, especially among extremely low-income and formerly homeless households. A significant portion of support (estimated at 150 households) will come through rental assistance provided in partnership with Aurora via the ESG-funded Rapid Rehousing programs. Overall, Aurora is estimated to serve closer to 1,000 homeless beneficiaries through both its Rapid Rehousing and TBRA programs, which receive funding from the State.

Rehabilitation remains a cornerstone of the City's housing strategy, with 235 households expected to benefit from efforts that preserve aging housing stock, improve energy efficiency, and enhance long-term housing stability. Multiple housing partners will deliver these rehabilitation services, funded through HOME, CDBG, and the Affordable Housing Trust Fund. While new construction remains limited, contingent largely upon the availability of funding, the City continues to support targeted infill development through partners like Memorial CDC and Habitat for Humanity, ensuring that even modest production is aligned with neighborhood revitalization goals and serves income-eligible buyers.

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

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 recently experienced organizational changes to its teams and positions, to expand operations and become more efficient and impactful in the community. These changes are reflected in the agency's Human Resources Annual Report, which can be found on the EHA website.

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

Advantix is seeking City funds, including the local Housing Trust Fund, CDBG, and HOME, for the construction and rehabilitation of affordable housing. Two projects are in development:

A current supportive housing apartment in Evansville, Vision 1505, will have its 32 units renovated to preserve affordability. Advantix is currently updating the environmental assessment.

Advantix is submitting a LIHTC application for River City Homes, which will create 44 units of scattered-site affordable housing, using urban infill property donated by the City. Nine of these units are set aside for residents with a developmental or intellectual disability, helping to integrate these families with the rest of the community. AMI levels are reserved from 30% to 70% of AMI. All units are lease-purchase, paving the way to help families to become homeowners.

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

The EHA Resident Services department and members of Property Management conduct quarterly meetings and newsletters for residents at each property. EHA reinvigorated efforts to create new Resident Councils or reinstate Resident Councils that have become inactive. Residents Councils provide a board of individuals who represent each property, serve as an advocate for all residents, and initiate fun-filled activities and fundraiser events. In addition, training workshops and resource fairs are conducted for residents. Topics include financial literacy, budgeting, homeownership, workforce development, etc.

Family Self-Sufficiency (FSS) also has various methods for resident involvement. According to an EHA report: "Success of the FSS program is contributed to its many partnerships via the Program Coordinating Committee (PCC.) The PCC meets every quarter to acquire feedback on how the FSS program could better assist participants and also receive updates on current events from organizations that may be beneficial for our EHA clients. Organizations that participate in the PCC include WorkOne Southwest, Ivy Tech Community College, HopeDotCom, Evansville Christian Life Center, Hope of Evansville, Habitat for Humanity, The Volunteer Lawyer Program of Southwestern Indiana, Southwestern



Behavioral Healthcare, Urban Seeds (Nourish), and Building Blocks. The PCC also has representatives for both the HCV program and RAD program to make sure to get feedback from residents we serve.”

The EHA Community Resource Center was completed and will continue to be utilized. On the building’s second floor, local organizations partner to set up a one-stop-shop of resources, such as a food pantry, health clinic, computer lab, mental health provider, transportation services, children’s learning area, and a robotics workroom.

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

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

**Discussion**

In addition to the information already discussed, the City of Evansville’s Department of Metropolitan Development receives a copy of the Annual PHA Plan from EHA. This Plan details anticipated goals, activities, and outcomes for the upcoming year. Annual reports follow a format established in the agency’s greater 5-year plan. EHA is designated as a High-Performer PHA, indicating it is highly satisfactory at maintaining public housing units and the financial/operational necessities for providing public housing services.

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

### **Introduction**

The City of Evansville follows the Coordinated Entry system established by the Indiana Balance of State CoC, with intake that is built into HMIS and Charity Tracker. Aurora is the lead agency and centralized point of contact, but all shelters and several services agencies contribute to the system. The Aurora homeless street outreach team is a street outreach program with an emphasis on housing goals for the unsheltered. Coordinated Entry is a critical tool to helping the homeless become permanently housed and improves the "match" of their placement to their needs, lowering the likelihood of losing their housing.

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

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

Evansville follows the coordinated entry system established by the Indiana Balance of State CoC, with intake through HMIS and Charity Tracker. Aurora is the lead, centralized point of contact, but all shelters and several services agencies contribute. The Aurora homeless Street Outreach team is the primary outreach program. Coordinated Entry is a critical tool to helping the homeless become permanently housed and to be matched with the best placement, so they are less likely to lose housing later.

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

Evansville has decreased its reliance on transitional housing in favor of diversion techniques. Evansville adopted a strategic plan update with one-year, three-year, and five-year goals. The one-year goal is to activate the coalition and committee structure, build infrastructure, and implement data and resource dashboards by January 2026.

This is the first phase toward a more ultimate goal: By 2030, Evansville plans to reduce homelessness by 20%, achieve functional zero for veterans, and develop a plan to reach functional zero for chronic and family homelessness. The three-year interim goal is to reduce unsheltered homelessness by 20% by 2028.

**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**

Evansville will seek a variety of creative solutions and new funding collectively, under the authority of the City-County Commission on Homelessness. The intention is to move people out of shelters faster, utilizing a combination of rapid re-housing, working with landlords as part of the landlord registry, prioritizing homeless with Evansville Housing Authority, and permanent supportive housing options. Evansville has decreased reliance on transitional housing and instead provides rental assistance and housing vouchers to house those in unstable situations.

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

Evansville has identified the following general strategies toward preventing homelessness:

- Work with EHA to increase partnerships, access, funding, and opportunities to create Permanent Supportive Housing units.
- Develop strategies that support the development of more units of Permanent Supportive Housing, both project based and scattered site, to serve individuals and households experiencing homelessness.
- Increase access to and quality of market rate property.
- Analyze housing stock to understand extent of need for subsidies or rehab.
- Explore funding opportunities and the implementation of new programs, including a coordinated resource pool.
- Help households access and transition into housing.
- Build provider capacity to serve high barrier households in permanent housing.

## **Discussion**

Since the previous Consolidated Plan period, the focus toward helping the homeless and special needs populations has experienced a significant shift; the priority is to provide housing supportive services as rapidly as possible, with an emphasis on permanent housing with rental assistance and housing vouchers, and less reliance on temporary housing solutions such as transitional housing and shelters.

However, due to an extreme shortage of affordable housing, Evansville implemented more transitional and temporary solutions, and the mainstream housing market has become more unattainable. Evansville's long-term goal is to permanently house the homeless population and help them to sustain housing, diverting them away from shelter when possible.

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

### **Introduction:**

Persistent systemic inequities stemming from historical discriminatory laws continue to impact minority and low-income populations, limiting equitable access even after those statutes were rescinded under the Fair Housing Act. To address these ongoing impacts, the City remains committed to evaluating and updating public policies in alignment with the strategies created through public input, ensuring that housing affordability and accessibility are prioritized.

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

To address barriers to affordable housing, the City of Evansville plans to continue the actions outlined in its 2024 Action Plan, with a focus on accessibility, collaboration, and systems change.

**Ongoing Policy Review:** The City will continually assess and revise local policies and practices that may indirectly hinder access to affordable housing, even if they are not overtly discriminatory. This includes revisiting zoning ordinances, development regulations, and housing-related fees.

**Reduction of Housing Barriers:** Strategies identified in the City’s most recent Assessment of Fair Housing will guide reforms. These include improving fair housing education, increasing access to legal resources, and enhancing outreach to marginalized and impoverished communities.

**Interagency Collaboration:** Evansville will maintain strong coordination with key partners such as the Evansville-Vanderburgh Commission on Homelessness and the Homeless Services Council of Southwest Indiana to implement the “Destination: Home” plan – a 10-year plan to end homelessness – and promote supportive housing strategies.

**Support for Local Housing Partners:** The City will work alongside nonprofit developers and housing agencies by providing funding and technical support for programs such as down payment assistance, emergency repairs, and rehabilitation and new construction of affordable housing.

**Community Engagement and Advocacy:** Through regular meetings with HOUSE (Housing Organizations United Serving Evansville) and events like the annual Fair Housing Summit, the City will continue to facilitate dialogue and education around affordable housing policy and practice, ensuring diverse perspectives are considered in future planning.

**Utility Cost Mitigation:** Recognizing the burden of high energy costs on low-income households, the City will continue to advocate at the state level alongside groups like the Citizens Action Coalition to mitigate utility rate increases and protect housing affordability.

**Discussion:**

Evansville's proactive efforts to identify and remove policy-related barriers demonstrate a comprehensive and inclusive approach to housing accessibility. With stakeholder groups working together, the City is addressing both the overt and residual effects of discrimination. These collaborations leverage best practices from HUD's Fair Housing Action Guide and aim to create smoother paths for affordable development, voucher access, and infrastructure improvements. While regulatory reform is ongoing (including zoning, permitting, and code enforcement), the primary focus now is on executing the Assessment of Fair Housing and the most recent Action Plan. This includes active public engagement, transparent policy review, and collaborative problem-solving. Collectively, these efforts, ranging from homelessness coordination and planning to utility advocacy, reinforce the City's commitment to both affordability and accessibility in housing across Evansville.

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

The City of Evansville, Indiana 2025 grant fund year will begin July 1, 2025, and end on June 30, 2026.

Evansville's fiscal year aligns closely with the U.S. Department of Housing and Urban Development's grant release process, which typically occurs in the month of August, allowing agencies to spend grant funds timely.

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

#### **Community Development Block Grant Funds in the amount of \$2,520,225:**

Evansville was granted \$2,485,311 of CDBG in program year 2025. CDBG funds are utilized toward eligible Public Service and Non-Public Service projects, as determined by the Citizen's Advisory Committee, Mayor, and City Council of Evansville. In 2025, Public Service funding totals \$352,000, across various programs within crisis intervention, disability services, food and nutrition services, senior services, and youth services. Non-Public Service funding totals \$2,168,225 (including \$39,914 of program income). Activity allocations and program income are combined for the final total amount of \$2,520,225. CDBG funds will support:

- Crisis intervention by outreach teams that work with the homeless, high-risk children/teens, and those with substance abuse issues.
- Sustained housing, in the form of housing counseling, foreclosure prevention, emergency home repairs, housing vouchers, and down payment assistance programs.
- Disability services and advocacy focusing on the elderly and visually impaired.
- Multiple food pantries, including mobile pantries and backpack programs to increase access to nutritious food.
- Youth services, such as mentorship, social, educational, and artistic opportunities, addressing truancy, high school equivalency degree tracks, and life skills and employment training.
- Various childcare options to assist working parents.
- City initiatives, such as maintenance and transfer of City-owned lots to non-profits, removal of slum and blight, improvement of public parks, facilities, and sidewalks, Neighborhood Revitalization Strategy Area (NRSA) projects, and fair housing outreach.

### **Emergency Solutions Grant Funds in the amount of \$225,602:**

ESG funds are utilized toward eligible projects that are emergent in nature, particularly those which serve homeless populations, as determined by the Citizen's Advisory Committee, Mayor, and City Council of Evansville. For 2025, \$129,963 will be provided for 8 different Homeless Services programs, supporting multiple shelters for those experiencing homelessness and/or domestic violence and facilitating coordinated entry by Aurora. The remaining \$95,639 is dedicated to the rapid-rehousing program by Aurora.

### **HOME Investment Partnerships Grant Funds in the amount of \$581,355.93:**

HOME funds are typically allocated to affordable housing projects, TBRA, CHDO Operating of up to 5%, and HOME Admin of up to 10%. For 2025, DMD received proposals for 7 potential affordable housing projects, which include a mix of rental and homebuyer projects for low-income and low-moderate income families. These development projects will not be allocated HOME funds until "shovel-ready." Projects considered shovel-ready are typically funded on a first-come first-serve basis, contingent upon the availability of sufficient sources of funding, including HOME, local sources like the Affordable Housing Trust Fund, developer contributions, and project financing.

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

In 2025, the City of Evansville reaffirmed its commitment to affordable housing preservation and development through a \$1,000,000 investment into the Affordable Housing Trust Fund (AHTF). This includes \$500,000 in casino tax dollars approved by City Council and an additional \$500,000 from ARPA-generated interest pledged by Mayor Stephanie Terry. These resources are managed by the Affordable Housing Fund Advisory Committee (AHFAC), which supports both home repair programs for income-eligible homeowners and new unit development by local housing developers.

Through these investments, the City will continue to fund critical home repairs, stabilize aging housing stock, and expand affordable homeownership and rental opportunities. These actions complement CDBG and HOME activities and are targeted within the neighborhoods and populations most in need.

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

The City of Evansville uses the following actions to address LBP hazards and increase housing without LBP hazards.

The Department of Metropolitan Development employees Glenn Schoenbaechler as their Community Development Inspector. Glenn Schoenbaechler, is a HUD certified risk assessor and supervisor. Glenn's knowledge and years of experience of lead regulations and construction background is an asset to the City's programs. Other Community Development staff and CHDO staff are EPA/RRP certified and obtain



the knowledge to address lead-safe work practice on the job.

Each housing project must have an exterior and interior visual lead inspection performed by a lead risk assessor. Projects/homes that were built before 1978 are presumed to have Lead Paint and Lead Paint Safe Work Practices are utilized during and following the specified work. All projects are subject to the passing of a Final Clearance Dust Sample by a third party that is also certified in the appropriate field.

All contractors on the job and their workers must have current EPA Renovate, Repair, and Paint certification to work on the construction site. The enforcement of these practices ensures that all projects are lead-safe prior to occupancy.

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

Evansville Christian Life Center is the lead agency for local anti-poverty strategies. They have programs including Circles, that actively moves people out of poverty and moving them off the need for assistance. Bridges out of Poverty is a program that works with business and agencies that serve poverty-level families and encourages them to adopt and implement policies that better serve the poor and help the poor toward independence.

The GAIN Initiative (Growing Assets and Impact through Networks) is a community-based program to help families and individuals increase their income and benefits to end poverty. There are eight partner sites in the Southwest Indiana region.

These anti-poverty programs are interwoven and are a collaboration of the entire community. While Evansville Christian Life Center is the lead agency, hundreds of churches and community organizations participate locally. Charity Tracker software is used to link everyone together to combat poverty.

### **Actions planned to develop institutional structure**

HUD requires the Participating Jurisdiction (City of Evansville) to coordinate housing efforts with the local public housing authority (Evansville Housing Authority).

The City of Evansville has a designated member representative on the Indiana Balance of State Continuum of Care Board of Directors. The IHDA is accountable to the Board of Directors. Therefore, local homeless service agencies can better assist the homeless population.

Private housing is maintained and developed through Evansville CHDOs and developers receiving HOME and CDBG funds through the annual allocation process. In addition, the Evansville Land Bank provides opportunities for other community partners such as Habitat, Community One, ECHO Housing and Memorial CDC to develop affordable housing.

Social Service agencies are notified of grant opportunities through public notifications in the local

newspapers, via email, telephone contact lists, and the City of Evansville website. DMD is available to assist local service agencies with the development of programs during regular business hours in room 306 of the Civic Center Complex, Monday through Friday, 8:00 AM to 5:00 PM or by appointment.

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

EHA continues to be involved with a variety of organizations and programs offered throughout the city and state. Staff members participate in regular meetings/events with the Evansville Vanderburgh Commission on Homelessness, Housing Organizations United Serving Evansville (HOUSE), Evansville Promise Neighborhood, Family Self-Sufficiency Program Coordinating Committee, National Association of Housing and Redevelopment, Indiana Apartment Association, Grow Southwest Indiana Workforce Board, Indiana Affordable Housing Counsel, Community One, Evansville Rotary, Welborn Baptist Foundation, and the YMCA.

### **Discussion:**

The reduction in available federal grants to administer programs is the major concern for providing services needed to the community. Most organizations who apply for CDBG, ESG, and HOME grants are also applying for program funds elsewhere to sustain services including United Way, State and other grants, fund raising, and dues, etc.

Another concern is the lack of capacity to satisfy the grant regulations to remain in compliance. As a result of the reduction in funding, agencies cut staff and this jeopardizes their capacity. The City of Evansville will address the homeless, housing, community development, special needs, economic development, and administrative goals by reducing the gap to meeting the underserved needs.

## Program Specific Requirements

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

#### Introduction:

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

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$34,914
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>\$34,914</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	-%

**HOME Investment Partnership Program (HOME)  
Reference 24 CFR 91.220(l)(2)**

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Other forms of investment used by the City of Evansville and its developer partners include local grant funds available through the Affordable Housing Trust Fund and the Revolving Loan Fund. The Evansville Land Bank sells buildable lots, which are obtained through tax auctions, to housing developers at minimal cost. The City of Evansville and its developer partners also utilize Community Development Block Grant funds for housing rehabilitation programs, down payment assistance programs, and housing counseling programs.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Evansville uses the Recapture method to collect the HOME investment from net proceeds during the homebuyer's affordability period. The City's recapture plan was updated in 2018 and can be found at the following link:

[https://www.evansvillegov.org/egov/documents/1533843014\\_91315.pdf](https://www.evansvillegov.org/egov/documents/1533843014_91315.pdf)

Recapture Provision – when the real estate is sold below fair market value; the difference between the fair market value and the purchase price plus reasonable closing costs is considered the direct subsidy to the homebuyer(s). The amount does not include the cost of development (development subsidy). (C) The City will recapture the difference balance of the forgivable mortgage if the property is sold, or when the original purchase is no longer the primary resident during the affordability term, and prior to the homebuyer receiving any net proceeds.

Net Proceeds – the difference between the sales price and primary mortgage balance plus reasonable closing costs.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The City of Evansville primarily uses recapture provisions to ensure affordability of HOME-assisted units. Under this method, if a HOME-assisted homebuyer sells their home or moves out before the end of the affordability period – ranging from five to fifteen years depending on the amount of assistance – the City may recapture all or a portion of the HOME funds from the net proceeds. This encourages income-eligible homeowners to stay in the home and ensures the reinvestment of public funds into future affordable housing opportunities.

Resale provisions are rarely used but may apply in specific cases. These require the home to be resold to another low-income buyer at an affordable price, maintaining affordability for the duration

of the affordability period.

Both methods are enforced through legally-binding agreements and monitored throughout the affordability period to ensure compliance and maintain the city's affordable housing stock.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Evansville does not currently intend to use HOME funds to refinance existing debt secured by multifamily housing. In the event this becomes necessary in the future, such refinancing would comply with 24 CFR 92.206, ensuring that the refinancing is necessary to maintain or improve the long-term affordability of the project, that the project remains financially feasible, and that it supports the preservation or creation of affordable housing units. All projects would be subject to a thorough underwriting review and must meet the minimum affordability period requirements.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

The City of Evansville does not currently adopt preference for persons with special needs or disabilities in its HOME TBRA program. According to HUD and the City's 2024 Annual Action Plan: Under 24 CFR 92.209(c)(2)(i), a participating jurisdiction may establish a preference for persons with disabilities, but only if that preference is documented in the Consolidated Plan and clearly linked to an identified gap in benefits or services. Evansville's plan explicitly states that preferences are not established, and all TBRA applicants are served on a first-come, first-serve basis, regardless of disability status.

This approach is fully compliant with 24 CFR 91.220(l)(2)(vii), which allows but does not require such preferences. All income-qualified households are eligible for TBRA without special priority.

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

The City of Evansville does not currently implement a preference for any specific category of individuals with disabilities, such as persons with HIV/AIDS or chronic mental illness, in its HOME TBRA activities.

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

The City of Evansville does not currently implement any preferences or limitations for rental housing

projects funding through HOME. Eligibility is open to all income-qualified households, regardless of race, color, national origin, religion, sex, familial status, or disability, in strict alignment with federal non-discrimination standards under 24 CFR 5.105(a).

Consistent with the City's 2024 Annual Action Plan goals – focused on expanding access to housing and housing assistance, Evansville does not currently enforce formal tenant preferences for rental housing projects funded with HOME, relying instead on general allocation priorities. However, two HOME-ARP projects are exceptions and require compliance with Qualifying Populations criteria as defined by HUD. The City remains open to revisiting its approach if new data or community feedback demonstrates the need to prioritize specific underserved populations, such as large families or those exiting homelessness. Any policy changes would follow 24 CFR 92.253(d)(3), including public input and fair housing compliance, to avoid discriminatory outcomes.

### **Emergency Solutions Grant (ESG) Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

Agency staff of all ESG programs will work with local outreach teams and local homeless shelters to identify eligible persons through the assessment process. Once a person/household is identified as homeless, their housing case manager will complete a triage tool to assist in identifying all housing options most applicable to the household. Selection for the program will be based on income, employment history, housing history, homeless status and ability to sustain their housing upon completion of the program.

Subrecipients will be required to create MOUs with all shelter providers that receive ESG shelter, essential services and homeless prevention funds in their proposed service area. In addition, subrecipients will use a centralized triage intake point for all persons experiencing a housing crisis in their service area. HUD Veterans Affairs Supportive Housing (HUD-VASH), VA Homeless Providers Grant and Per Diem Program, Shelter Plus Care program, Supportive Housing Program and local shelters and transitional housing providers are all included as housing resources.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Evansville is part of the Indiana Balance of State CoC, and it must follow the coordinated assessment system established. Evansville adopts the four core elements recommended by HUD: **access, assessment, prioritization, and referral.**

**Access** is the engagement point for persons experiencing a housing crisis. Persons might initially access the system by calling a hotline, walking into a facility, or being engaged through outreach efforts.

**Assessment** is divided into several steps including initial triage, diversion, intake, initial assessment, potential eligibility assessment, and comprehensive assessment.

**Prioritization** means that housing placement is not based on first come first serve, but instead those that are most vulnerable with the highest needs receive housing first.

**Referral** is the final step; clients are referred to housing placement that makes sense for their needs. More information can be found at <https://www.in.gov/ihcda/indiana-balance-of-state-continuum-of-care/coordinated-entry-system/>

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

Appointed by the Mayor, the CAC is the first step of a three-tier allocation process for public service funds. All public service proposals for funds are reviewed by the CAC, who makes recommendations to the Mayor. The Mayor in turn makes recommendations to the City Council, who has final authority to allocate CDBG, ESG, and HOME funds.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Evansville meets the homeless participation requirement. Local homeless providers make the effort to include homeless participants in their planning and decision-making process. Several local agencies have employed current homeless clients and previously homeless clients on their staff.

The Commission on Homelessness was created through the City Code Chapter 2.115; membership includes a previously homeless person on the Commission, according to the code. The Commission makes nonbinding recommendations to City and County government, not-for-profits, or interested agencies concerning the 10-year plan to end homelessness in Evansville and Vanderburgh County and the issues concerning homelessness in Vanderburgh County and the City of Evansville.

5. Describe performance standards for evaluating ESG.

**System-Wide Performance Goals for City of Evansville & SW Indiana Region  
Adopted by the Systems of Care Committee May 8, 2025**

1. Increase exits to permanent housing
2. Reduce recidivism of households experiencing homelessness\*
3. Achieve Functional (or Effective) Zero for Veterans experiencing homelessness
4. Decrease the number of people experiencing chronic homelessness\*
5. Decrease the number of homeless households with children\*
6. Increase opportunities for clients to learn about fair housing and discrimination concerns. Also track denials and leavers in collaboration with Humans Relations Commission
7. Improve options for homeless prevention and affordable housing
8. Collaborate with local education agencies to assist in the identification of homeless families and inform them of eligibility for McKinney-Vento education services\*
9. Adopt E3 Initiative for homeless outreach and triage to housing and services
10. Improve educational opportunities for staff, volunteers, public officials, and communities that serve the homeless and near homeless

\* = Continuation of goals from previous years.

20% minimum measure for all goals listed above by 2030

E3 Initiative - <https://echohousing.org/e3-initiative/>

The three pillars are Education, Encouragement, & Enforcement.

Best practices from NAEH toolkit - <https://endhomelessness.org/resources/toolkits-and-training-materials/a-toolkit-on-performance-measurement/>

**Discussion:**

The City of Evansville's goal is for Community Development Block Grant Funds, HOME Investment Partnerships Grant Funds, and Emergency Shelter Grant funds to benefit persons with household incomes at or below 80% Area Median Income. We achieve this predominantly in partnership with non-profit subrecipients in the community, as well as through interdepartmental initiatives. Due to continued observed need, we will continue to grow and expand these programs to reach more people who require these necessary services.