

City of Evansville
Department of Metropolitan
Development



Jacobsville Neighborhood
Revitalization Strategy Area Plan



2018-NRSA

Neighborhood Revitalization Strategy Areas Plan

TABLE OF CONTENTS

Contents

Summary	3
NRSA Advantages & Benefits.....	3
Components & Criteria	5
Components of the Neighborhood Strategy	6
East Portion of NRSA	9
Central Portion of NRSA	9
West Portion of NRSA.....	10
Area Assets & Economic Development.....	11
Demographic Criteria.....	15
A. Population Decline and Change	15
B. Income & Poverty	16
C. Poverty Rates.....	21
D. Housing Vacancy/Occupancy Rates	24
E. Crime	25
F. Homeownership.....	25
Homeownership by Census.....	25
Evansville Promise Zone	27
NRSA Boundary within the Promise Zone	28
Community Consultation	28
Assessment and Empowerment Strategies.....	30
NRSA Housing Goals and Objectives	30
Rental Housing Rehab & Development.....	31
Blight Removal	32
Blight Elimination Program.....	33
Evansville Land Bank	33
Infrastructure Assessment.....	33



2018-NRSA

The Evansville Water & Sewer Utility	33
Empowerment Strategies	34
Continuation of Economic Development Projects	34
Objectives	35
NRSA Performance Measures	37



2018-NRSA



Summary

Purpose

The U.S. Department of Housing and Urban Development (HUD) encourages the establishment of a Neighborhood Revitalization Strategy Area (NRSA) as a means to create communities of opportunity in distressed neighborhoods. The goal of this program is to reinvest in human and economic capital, and economically empower low-income residents as part of an overall community revitalization strategy.

The City of Evansville proposes four Census Tracts that encompass distressed areas. Within the NRSA, the City is afforded much greater flexibility in the use of CDBG funds. As outlined in the following sections, the boundaries proposed meet the NRSA threshold for low-moderate income (LMI) residents. This strategy has a five year duration and is being integrated into the 2018 Action Plan and current Consolidated Plan and will be included in the upcoming Five Year 2020-2024 Consolidated Plan.

NRSA Advantages & Benefits

- **Public Service Cap Exemption:** Public Services carried out pursuant to the strategy by a Community-Based Development Organization (CBDO) will be exempt from the public service cap.
- **Job Creation/Retention as Low/Moderate Income Area Benefit:** Job creation and retention activities undertaken pursuant to the strategy will be qualified as meeting area benefit requirements, thus eliminating the need for a business to track the income of persons that take, or are considered for, such jobs.



2018-NRSA

- **Aggregation of Housing Units:** Housing units assisted pursuant to the strategy may be considered to be part of a single structure for purposes of applying for low and moderate-income national objective criteria, thus providing greater flexibility.
- **Aggregate Public Benefit Standard Exemption:** Economic development activities carried out under the strategy will be exempt from the aggregate public benefit standards, thus increasing a grantee's flexibility for program design as well as reducing its record-keeping requirements.

This document is a comprehensive neighborhood revitalization plan requesting an area within the City of Evansville as a Neighborhood Revitalization Strategy Area (NRSA).

The Jacobsville Neighborhood Revitalization Strategy Area Plan ("the Plan") identifies issues and recommendations on a broad range of concerns related to community and economic development. The conditions of the proposed NRSA neighborhood reflect the current conditions of near downtown neighborhoods experiencing declining property values, historic lack of reinvestment, and blight.

Finally, this plan includes action items assigning responsibilities for implementing recommendations within a specified timeframe to certain projects set forth.

The area designated in this plan covers census tracts faced with social and economic challenges. These challenges include population decline, high housing vacancy rates, low homeownership rates, high home tax delinquency rate, increased crime rate, and significant increase in poverty. While a variety of factors can influence these rates, these highest ranked Census Tracts are considered in this plan to have the most frequent or highest degree of issues associated with the economic challenges mentioned with characteristics that are often indicators of neighborhoods with homes that are in disrepair, have deferred maintenance or suffer from blight. The overall mission and goal is to uplift the neighborhood as a progressive location for business culture, and create mixed-use neighborhoods by creating an inviting sustainable place to live.

Broad community objectives along with this plan have been the basis for development to better assist improving the quality of life in the attempt to transform the community into a better place to live. This plan builds on prior initiatives and takes into account on-going developments to create a unified vision for the neighborhood strategy area.



2018-NRSA

Components & Criteria

The City of Evansville's Strategy for the NRSA describes how it meets the following criteria:

Boundaries: The City has identified four Census Tracts, which serve as boundaries for which the strategy applies. All areas within these boundaries are contiguous.

Demographic Criteria: The designated area is primarily residential and contains a large percentage of low and moderate-income residents that is equal to the community's "highest quartile percentage" (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii).

Promise Zone: Evansville was awarded a 10 year Promise Zone designation and the four proposed Census tracts within the NRSA are located within a portion of the Promise Zone area. The Promise Zone initiative partners with the Federal government, and its areas are noted as high-poverty communities with goals of increasing jobs, economic activity, and educational opportunities, while increasing access to quality and affordable housing.

Consultation: The City has described how the strategy is being developed in consultation with the area's stakeholders, including residents, owners/operators of businesses, non-profit organizations, and community groups that are in or serve the areas.

Assessment & Economic Empowerment: The City's strategy includes an assessment of the economic conditions of the area and examines the opportunities for economic development improvement. The plan is to promote the area's economic progress focusing on activities to create meaningful jobs for the unemployed and low-and moderate-income residents of the area (including jobs created by HUD-assisted efforts) as well as activities to promote the substantial revitalization of the neighborhood, including housing initiatives.

Performance Measurements: The strategy must identify the results (i.e. physical improvements, social initiatives and economic empowerment) expected to be achieved, expressed in terms that are readily measurable. Performance measures in this plan are tied to the neighborhood's identified needs.

Performance Reporting: The City will report on the progress of the NRSA at the end of each fiscal year along with the annual report of the consolidated plan.

Leverage: a goal of the NRSA is to attract additional investment to the strategy area. Investment may come in the form of Low Income Housing Tax Credits (LIHTC), Blight Elimination Program funds, Tax Increment Financing funds, local funds, and private investment.

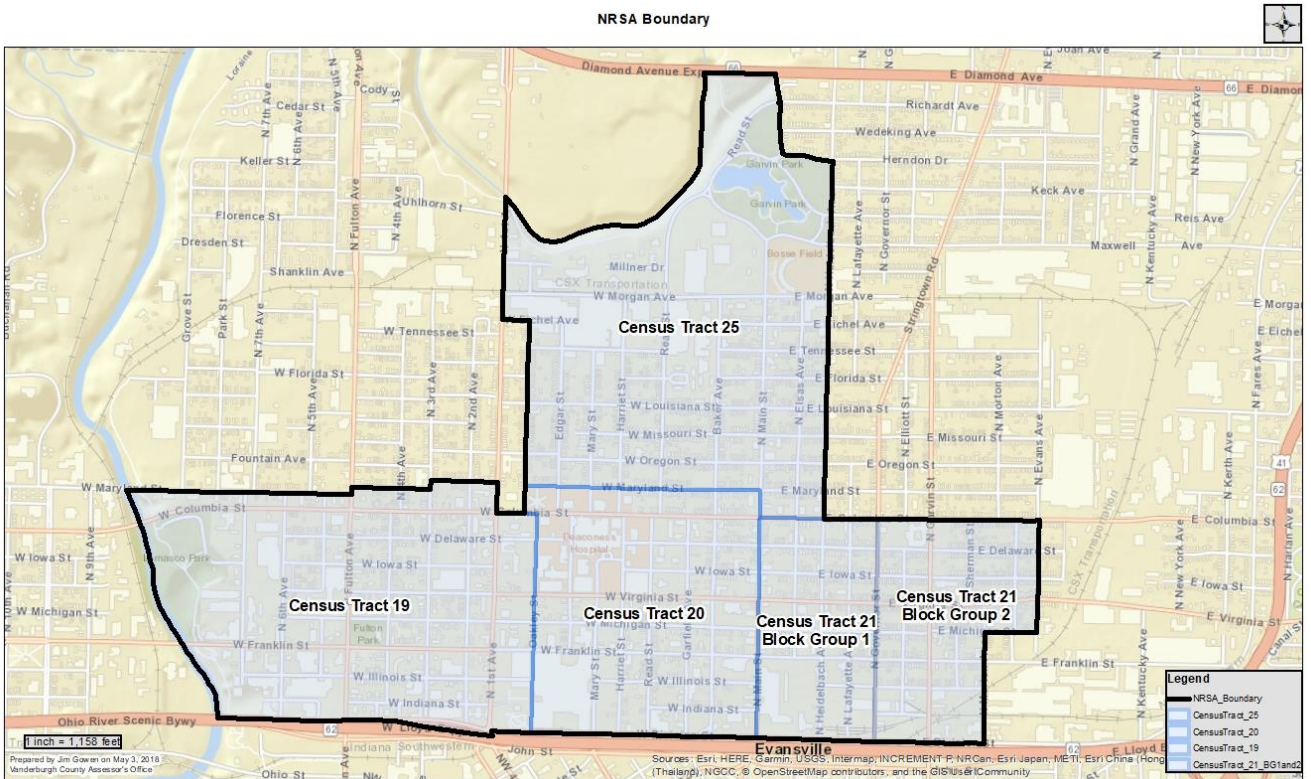


2018-NRSA

Components of the Neighborhood Strategy:

Boundary

The boundary of the proposed NRSA is composed of **Census Tracts 19, 20, 25 and Block Groups 1 and 2 of Census Tract 21**. These Census Tracts include two historic areas: Lamasco and Jacobsville.



History

Evansville, originally established in 1812, got its name from Colonel Robert Morgan Evans and was known as a thriving commercial town with river trade aligned to clustered factories and industrial corridors.

Many of the buildings within the Lamasco area are on the National Register of Historic Places. The roots of this area date to 1837, when a 480-acre tract of land northwest of Evansville was platted as Lamasco, which derived its name from the surnames of its founders.

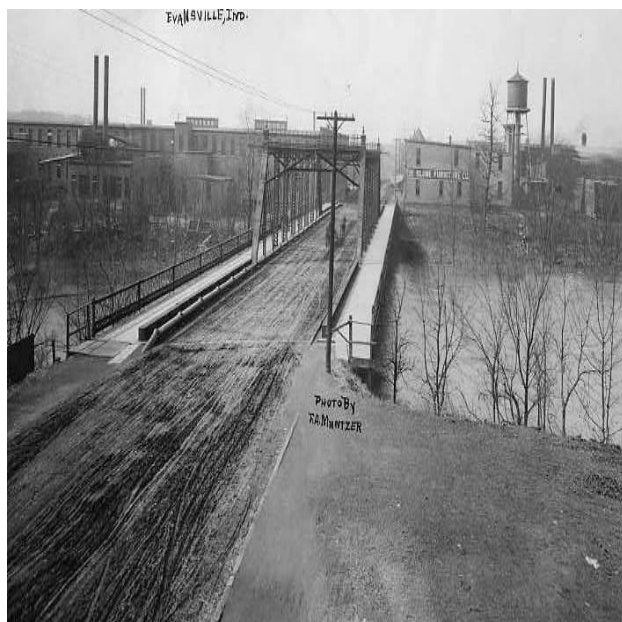


2018-NRSA

The last decades of the 20th century and the first years of the 21st century have brought additional changes to the community. The Pigeon Creek Greenway is a notable community asset and was designated as a National Recreational Resource in 2004. The City of Evansville worked to establish the Pigeon Creek Greenway, with an industrial corridor section passing through Lamasco, which was dedicated in 2012. The area along Pigeon Creek developed rapidly after Lamasco was platted in 1837, and this development was a result of the community's founders who had donated land along Pigeon Creek to the State of Indiana for the extension of the Wabash and Erie Canal into Lamasco. In the late 1860s, the canal was ultimately abandoned and the land returned to private development.

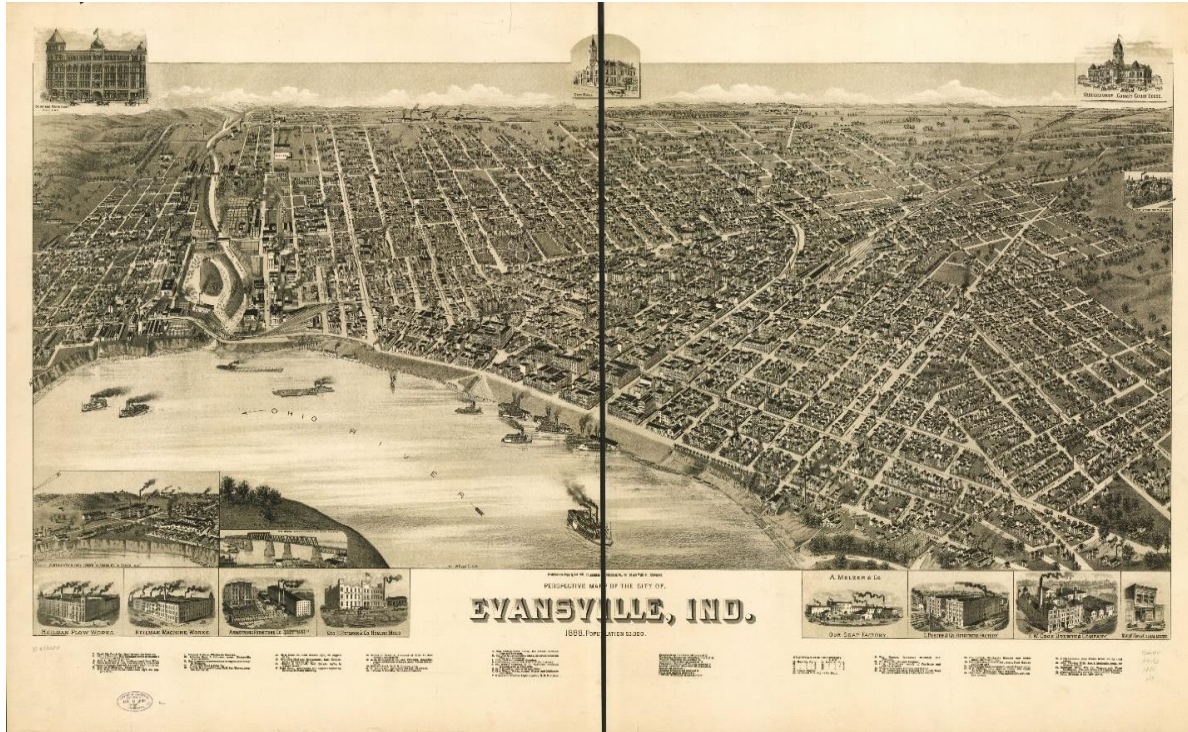
Because Pigeon Creek was a navigable waterway that led to the Ohio River and widespread commercial opportunities, it caused much of the developments to be industrial in nature. These developments boomed during the late 19th century and were followed by improvements to transportation and utility infrastructure in the area. To get an idea of how industrial the area of Lamasco and nearby Franklin were - by 1895 this area housed an ice factory, three flour and corn mills, three stove works, five furniture companies, and nine sawmills and lumber yards. Shipment of goods became popular by both Pigeon Creek on route to the Ohio River and the railroad that ran parallel to both sides of the creek giving Evansville access to markets throughout the region.

(Below) 1901 view of Pigeon Creek at Maryland Street.
Courtesy of Willard Library Archives





2018-NRSA



In present day, the majority of the NRSA Boundary has also been a focus of the Jacobsville Redevelopment Area Master Plan. The Jacobsville neighborhood is located just north of downtown Evansville. Although close to downtown, the neighborhood is separated by the Lloyd Expressway, which acts as a physical and perceptual barrier to create a working connection to downtown.

Again, these districts contain commercial business corridors with a long history of clustered industrial/commercial uses, but the residential neighborhoods within the proposed boundary remain highly dense. The approximate area of the proposed boundary is 1,024 acres. The Jacobsville Redevelopment Area Master Plan was created in 2013 and builds on prior initiatives within the boundary taking into account ongoing planned developments including improvements to sidewalks, adding designated bike lanes, and roadway designs to include all modes of transportation and be appealing to pedestrians. This redevelopment plan was also originally created as an ongoing initiative in support of the district's businesses, attracting young professionals to the area with an overall goal to revamp the area for reinvestment.

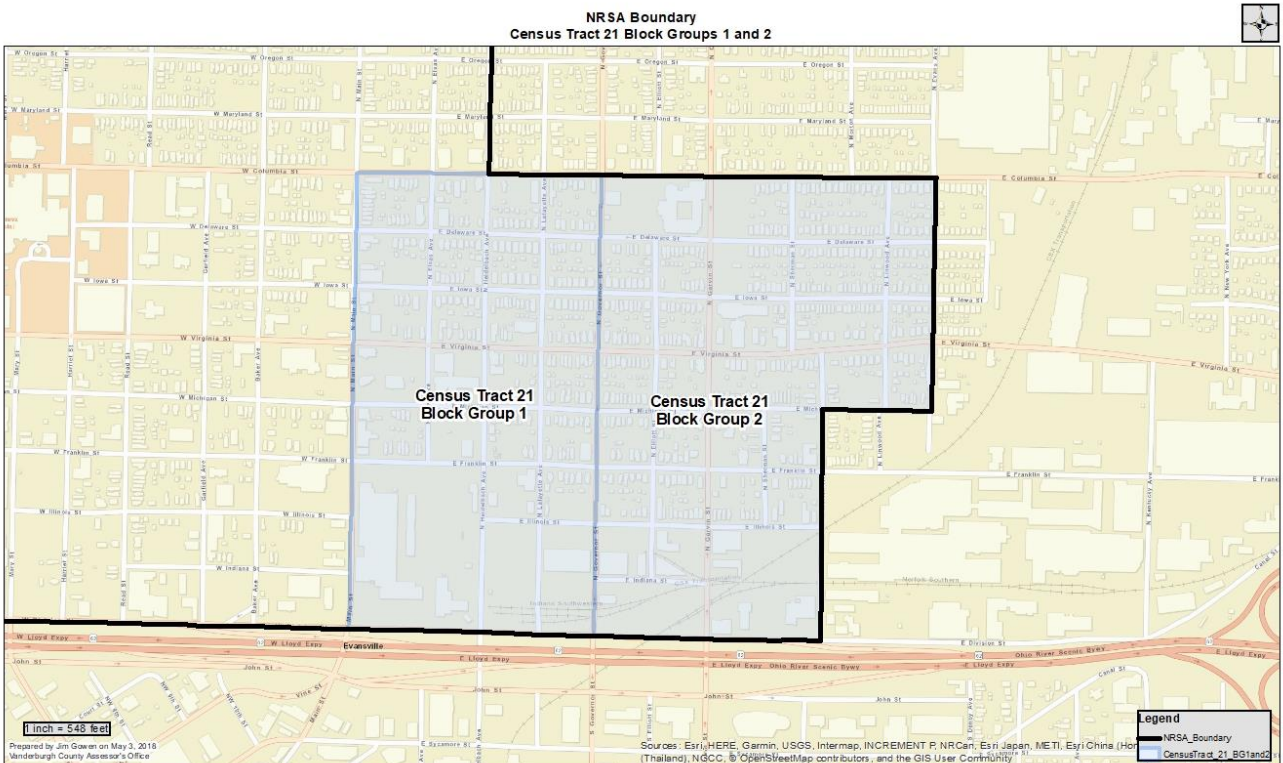


2018-NRSA

East Portion of NRSA

(Census Tract 21, Block Groups 1 & 2)

This portion of the area is between Division and Columbia St, bound by N. Main St. to the west and N. Morton and N. Evans on the east. With a total population of 2,241 people (approx. 1,500 in Block Groups 1 & 2), 27.32% of the people living within this Census Tract lives below poverty. (See below Map)



Central Portion of NRSA

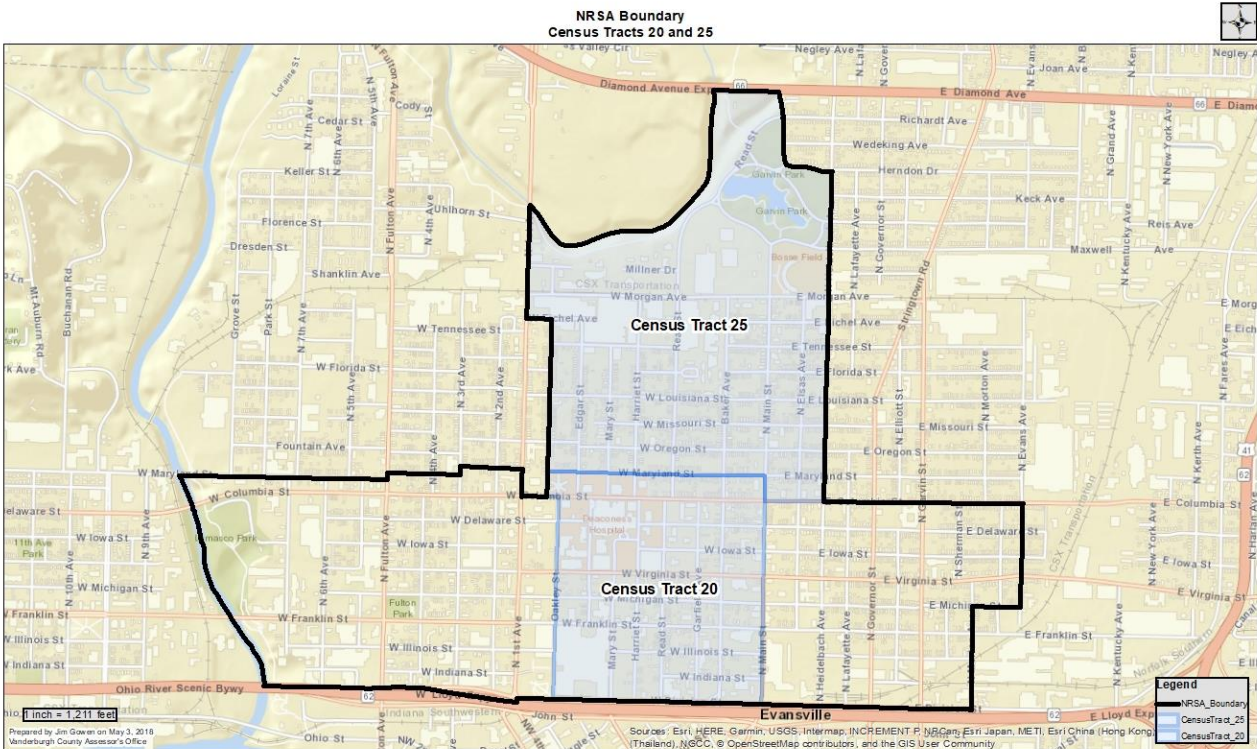
(Census Tract 20 & 25)

This portion of the area includes Census Tracts 20 and 25, which harbors the N. Main Business District and Deaconess Hospital. Census Tract 20 is adjacent to the Lloyd Expressway located just north of downtown and has a total population of 1,094 people with 32.43% that live below poverty. According to the 2016 Bowen National Research Study, Census Tract 20 contains some



2018-NRSA

of the highest poverty rates in all of Evansville. It is also one of two Census Tracts that have experienced the greatest increase in poverty rates with a 7.09% increase within a three-year time frame. Census Tract 25 encompasses the majority of the historic neighborhood known as Jacobsville. On the northern border of Census Tract 25 is Pigeon Creek and Garvin Park. Census Tract 25 has a total population of 2,035 with 26.92% living below poverty level. Census Tracts 20 and 25 are entirely within the Evansville Promise Zone Boundary, which has identified a community needs assessment for more funding, better access to health care, and high crime levels.



West Portion of NRSA

(Census Tract 19)

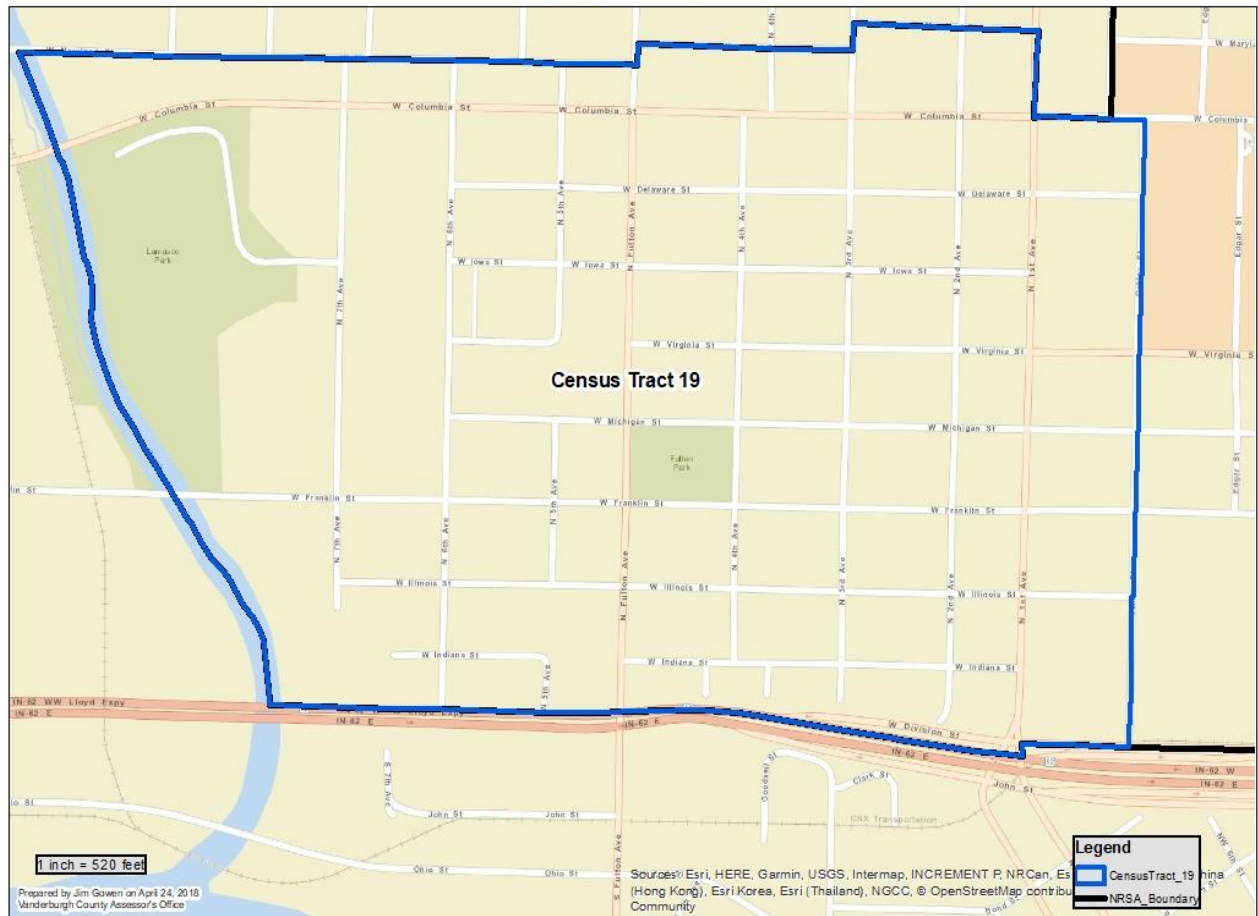
The West portion of the strategy area runs along Division St. parallel to the Lloyd Expressway, bordering Pigeon Creek on the west, Oakley St. to the east and Maryland St. on the north. Area assets include two parks known as Lamasco and Willard Park. The neighborhood associations in this area are known as STAR and part of the CHAIN neighborhood. Census Tract 19 has a population of 1,094 and 30.42% are estimated to live below the poverty level. This Census Tract is the second highest area to experience a great increase in poverty, which can be an indication of



2018-NRSA

a troubled or declining neighborhood. The entire west portion of the strategy area is also within the Evansville Promise Zone designation area.

NRSA Boundary Census Tract 19



Area Assets & Economic Development

Two important “big ideas” generated from the 2013 Jacobsville Area Redevelopment Plan were to expand the TIF district and to promote multi-use streetscape enhancements.

Known as an important economic redevelopment tool, Tax Increment Financing (TIF) is used as a means to finance certain public redevelopment costs when there are limited funds in Federal, State or local funding. This funding source can be used to finance cost of developments, such as



2018-NRSA

land acquisition, site preparation, and public infrastructure improvements (streets, sewer, water, or parking facilities).

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

Additional Area Assets

Additional assets other than TIF and the infrastructure improvements include the mentioned Pigeon Creek Greenway, various historical parks, business commercial corridors, and historical buildings. Additionally, some of the area is also zoned as an Enterprise Zone and service area. The Enterprise Zone was created in 1986 to improve the business climate by providing tax deductions for qualified investments in a business within the area.

Garvin Park, which is located on the north side of Jacobsville, is one of Evansville's oldest parks. Jacobsville is also home to Indiana's oldest library, the Willard Library, which originated in 1885. Commercial assets include small family restaurants and shops, Vectren, Berry Plastics, and Deaconess Hospital.



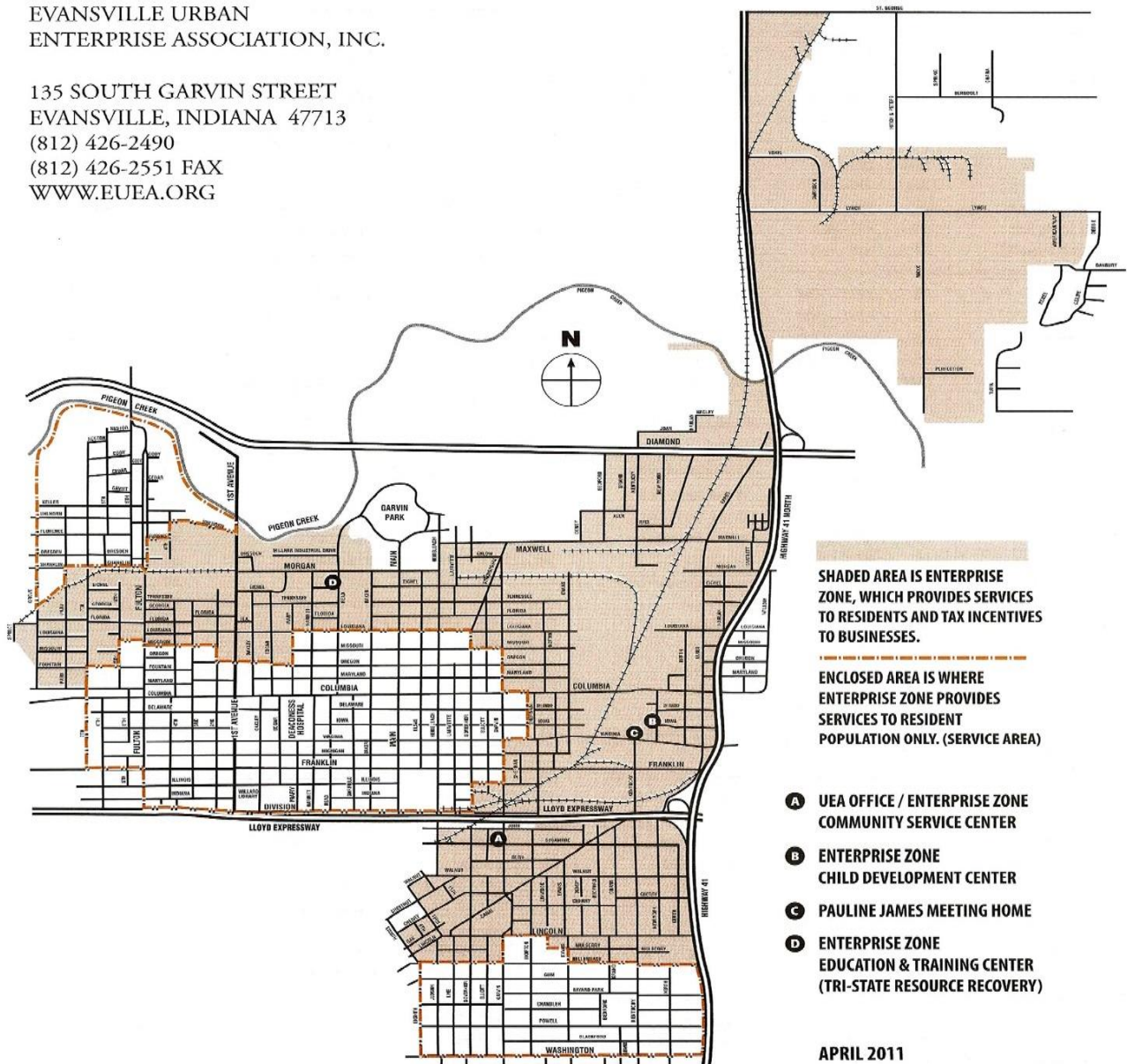
2018-NRSA



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2018-NRSA

Evansville remains the third largest city in the state of Indiana despite continuous decline in population since 2000. As people left the city, they often left behind homes that became rental properties or ended up vacant and neglected. The demographic area within this proposed NRSA is considered to have frequent or a high degree of issues associated to declining populations, decreasing home values, high crime rates, high income tax delinquency, and high housing vacancy. These characteristics and trends are often indicators of neighborhoods with homes that are in disrepair with deferred maintenance or suffer from blight.

The City of Evansville remains committed to reversing these trends and has implemented a number of initiatives in efforts to revitalize the City. The City of Evansville also wants to continue with putting a strong effort in stabilization of the area for reinvestment, and the creation of the Neighborhood Revitalization Strategy Area will be a big part of this effort.

The chart below is a representation to a general description of each area selected within the NRSA and its overall primary issues. This data is illustrated and taken from the 2016 Bowen National Research Study.

Census Tract	General Area Description	Primary Issues
19	Near North of W. Lloyd Expressway & West Oakley St.	High vacancy rate, low homeownership rate, high home tax delinquency rate & high poverty rate.
20	Near North of W. Division St. & West of N. Main St.	Population decline, high vacancy rate, significant increase in vacancy rate, low homeownership rate, high home tax delinquency rate, high poverty rate & significant increase in poverty rate.
21	Near northeast (North of E. Division St. & East of N. Main St.	Low home purchase mortgage rates, significant decline in median home sales prices & high home tax delinquency.
25	North Central (North of W. Maryland St. & West of N. Heidelberg Ave.)	Low Median Home Sales Prices & high home tax delinquency rate.



2018-NRSA

Demographic Criteria:

A. Population Decline and Change

Population Change Analysis by Census Tract

Census Tract	2000 Total Pop	2010 Total Pop	Pop Change 2000-2010	Population Annual % Change 2000-2010	2015 Total Pop	Pop change 2010-2015	Population Annual % change 2010-2015	Period Comparison Population
19	1,521	1,323	-198	-1.30%	1,276	-47	-0.71%	0.59%
20	1,511	1,177	-334	-2.21%	1,087	-90	-1.53%	0.68%
21	2,565	2,303	-262	-1.02%	2,311	8	0.07%	1.09%
25	2,224	2,014	-210	-0.94%	2,064	50	0.50%	1.44%

According to a 2016 Bowen National Research Study, from 2000 to 2010 Evansville's overall population decreased by 4,111. A total of 18 of the City's 41 census tracts experienced declines between 2010 and 2015, with most of the declines representing losses of less than 50 people per tract. Of which, the largest decline in population was in census tract 20 with 90 less people representing a 1.53% annual decline.

As people left the city, they left behind homes that became rental properties or ended up vacant and neglected. This remains especially true in the neighborhoods included in the four proposed Census Tracts within the NRSA boundary. In many cases, the people remaining in the city did not have the means to maintain their homes, which contributed to deterioration.



2018-NRSA

B. Income & Poverty

2018 HUD INCOME GUIDELINES

For the Evansville Metropolitan Statistical Area

Median Income - \$65,100

As of April 1, 2018

Number in Household	30 % of Median (Extremely Low Income)	50% of Median (Very Low Income)	80% of Median (Low Income)
1 Person	13,700	22,800	36,500
2 Persons	16,460	26,050	41,700
3 Persons	20,780	29,300	46,900
4 Persons	25,100	32,550	52,100
5 Persons	29,420	35,200	56,300
6 Persons	33,740	37,800	60,450
7 Persons	38,060	40,400	64,650
8 Persons	42,380	43,000	68,800

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The HUD Income Guidelines are issued by the U.S. Department of Housing and Urban Development (HUD). HUD issues their median household income requirements for the Metropolitan Statistical Area (MSA). While this gives HUD a regional standard on which to base their computations of extremely low, low, and moderate incomes, it also gives an understanding



2018-NRSA

to the next series of data compiled to show demographics of each census tract of this proposed area.

The following chart highlights demographic factors and statistics regarding income for residents within the proposed NRSA. The highlights of this section also indicate a comparison to income statistics by Census Tract to the 2018 HUD Income Guidelines for the Evansville Metropolitan Statistical Area.

Income by Census Tract 19 (West NRSA)

Subject	Estimate	Median Income(Dollars)
HOUSEHOLDS	485	\$21,987
Race-White	65.2%	\$21,912
Black or African American	23.3%	-
American Indian and Alaskan Native	0.0%	-
Asian	0.0%	-
Two or more Races	9.1%	-
HOUSEHOLD INCOME BY AGE		
15-24 years	5.4%	\$16,875
25-44 years	28.9%	\$30,313
45-64 years	54.2%	\$30,938
65 Years and Older	11.5%	-
FAMILY HOUSEHOLDS	229	\$22,054
2 Person Households	89	\$21,150
3 Person Households	61	\$10,601
NONFAMILY HOUSEHOLDS	323	\$29,336
Female Householder	47.3%	\$14,848
Male Householder	52.7%	\$30,575

As the above chart shows, Census Tract 19 has a predominant population of 65.2% white residents with 52.7% of the population being male between the ages of 45-64 years. The median



2018-NRSA

income is \$21,987. As a whole, the median income was indicated to be very low when comparing it to the HUD guidelines. It is also evident that the median income is extremely low to very low income of the national average.

Income by Census Tract 20 & 25 (Central NRSA)

Census Tract 20

Subject	Estimate	Median Income(Dollars)
HOUSEHOLDS	431	\$18,924
Race-White	89.6%	\$20,385
Black or African American	6.3%	\$17,589
American Indian and Alaskan Native	2.3%	-
Asian	1.9%	-
Two or more Races	0%	-
HOUSEHOLD INCOME BY AGE		
15-24 years	2.1%	-
25-44 years	25.3%	\$24,728
45-64 years	39.7%	\$18,229
65 Years and Older	32.9%	\$14,100
FAMILY HOUSEHOLDS	163	\$45,118
2 Person Households	68	\$21,150
3 Person Households	32	\$10,601
NONFAMILY HOUSEHOLDS	288	\$16,538
Female Householder	56.3%	\$16,210
Male Householder	43.8%	\$20,125

As this chart shows, Census tract 20 has predominantly 89.6% white residents with only a small percentage as minority classified. 56.3% of the population being female householders with a majority between the ages of 45-64 years. The median income is \$18,924. As a whole, the median income was indicated to be very low. Under the income guidelines for a 2-person



2018-NRSA

household, \$21,150 in Census Tract 20 falls between 30% and 50% of Median, which is extremely to very low-income.

Income by Census Tract 25 (Central NRSA)

Subject	Estimate	Median Income(Dollars)
HOUSEHOLDS	751	\$26,519
Race-White	87.1%	\$27,300
Black or African American	12.1%	\$26,219
American Indian and Alaskan Native	0.0%	-
Asian	0.0%	-
Two or more Races	0.0%	-
HOUSEHOLD INCOME BY AGE		
15-24 years	1.3%	-
25-44 years	39.5%	\$27,169
45-64 years	44.9%	\$26,726
65 Years and Older	14.2%	\$21,750
FAMILY HOUSEHOLDS		
NONFAMILY HOUSEHOLDS	253	\$17,042
Female Householder	52.2%	\$16,771
Male Householder	35.6%	\$13,000

As this chart shows, Census Tract 25 has predominantly 87.1% white residents with only a small percentage as minority classified. 52.2% of the population being female householders with a majority between the ages of 45-64 years. The median income is \$26,519. As a whole, the median income was indicated to be between low to very low income.



2018-NRSA

Income by Census Tract 21 (East NRSA)

Subject	Estimate	Median Income(Dollars)
HOUSEHOLDS	866	\$29,178
Race-White	90.0%	\$29,145
Black or African American	6.9%	\$27,500
American Indian and Alaskan Native	0.0%	-
Asian	0.0%	-
Two or more Races	0.0%	-
HOUSEHOLD INCOME BY AGE		
15-24 years	0.7%	-
25-44 years	40.4%	\$26,250
45-64 years	44.9%	\$31,696
65 Years and Older	14.0%	\$35,865
FAMILY HOUSEHOLDS	546	\$29,788
NONFAMILY HOUSEHOLDS	320	\$26,286
Female Householder	33.1%	\$22,115
Male Householder	66.9%	\$26,429

As this chart shows, Census Tract 21 has predominantly 90.0% white residents with only a small percentage as minority classified. 66.9% of the population being male householders with the largest percentage between the ages of 45-64 years. The median income is \$29,178. As a whole, the median income was indicated to be between low to very low income.

According to the U.S. Census Bureau's American Fact Finder, the East portion of the NRSA has a total population of 1,498, Central portion of the NRSA has total population of 3,129 and West portion of the NRSA has a population of 1,094. Therefore, the total population of the proposed NRSA is 5,721.



2018-NRSA

Percentage Low-Moderate Income Persons	East NRSA (Census 21)	Central NRSA (Census 20) (Census 25)		West NRSA (Census 19)
Total LMI Persons	1,255	750	1,785	1,175
LMI Percent	85.67	72.82%	79.84%	83.33%
Designated Area Eligible for NRSA based on LMI%	YES	YES	YES	YES

FY 2017 LMISD by Grantee-Summarized Block Group Data, Based on 2006-2010 American Community Survey

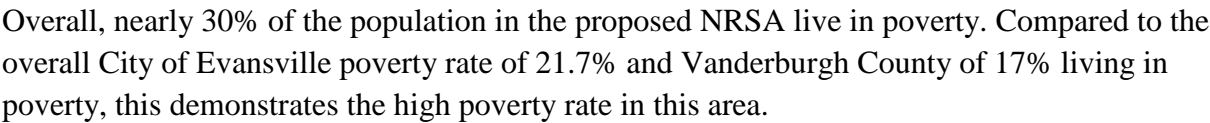
As required by HUD regulations, the proposed NRSA is primarily residential and contains a large percentage of low and moderate-income residents that is equal to the community's "highest quartile percentage" (as computed by HUD pursuant to 24 CFR 570.208(a)(1)(ii) or 70 percent, whichever is less, but,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

C. Poverty Rates

Poverty rate data was provided by American Community Survey and was presented and evaluated for 2012 and 2015 for each of the City's census tracts below. The following summary is populated on behalf of the 2016 Bowen National Research Study.

Poverty by Census

Census Tract	2012 Estimate Percent Below Poverty	2015 Estimated Percent Below Poverty	Period Change: Above Poverty Level
19	31.36%	30.42%	0.94%
20	25.33%	32.43%	-7.09%
21	25.38%	27.32%	-1.94%
25	23.68%	26.92%	-3.24%





2018-NRSA

The Following Chart Highlights a variety of demographic factors and statistics regarding income, poverty, and unemployment for residents within the proposed portions of the NRSA areas for data from 2016.

Demographic Data	West Portion (Census 19)	Central Portion (Census 20 & 25)		East Portion (Census 21)
Population	1,094	1,094	2,035	2,241
Low-Moderate Income Persons	1,255	750	1,785	1,175
Female Headed Households	47.3%	56.3%	52.2%	33.1%
Male Headed Households	52.7%	43.8%	35.6%	66.9%
Median Household Income	\$21,987	\$18,924	\$26,514	\$27.32%
Poverty Rate- Households	30.42%	32.43%	26.92%	27.32%
Adults without High School Diploma	16 Households(H) or 10.1%	41 H or 56.9%	29 H 20.4%	62 Households or 36.3%
Unemployment Rate	18.1%	10.4%	9.1%	8.3%
Households Receiving Public Assistance	31 or 6.4%	54 or 12.5%	34 or 4.5%	59 or 6.8%
Households Receiving Food Stamps/SNAP benefits	25.4%	44.8%	32.0%	22.5%
Percentage of Households with Income Below Poverty Level	36.9%	42.6%	34.6%	28.5%

This chart shows that the four proposed NRSA Census Tracts contain a majority of residents that are low-to moderate income (LMI) and many live below the poverty line. Generally, these indicators present more barriers to economic empowerment for individuals and households.



2018-NRSA

Areas that experience high or increasing poverty rates often suffer from other deficiencies and can be reflective of a troubled or declining neighborhood.

Poverty and environmental degradation are linked in a vicious cycle that forces poor people to engage in practices that have an adverse impact on the environment as they seek basic provisions to improve their livelihood. Also, poverty and education seem to be closely linked and a lack of high school diploma can make it difficult to find work.

D. Housing Vacancy/Occupancy Rates

The vacancy/occupancy rates and their trends among existing housing supply were studied, as high vacancy rates can indicate undesirable and unstable areas. The Following Chart serves as a summation provided by the Bowen National Research Study.

Vacancy by Census

Census Tract	2000 Vacancy Rate	2000 Occup. Rate	2010 Vacancy Rate	2010 Occup. Rate	Occup. Annual % Change 2000-2010	2015 Vacancy Rate	2015 Occup. Rate	Occup. Annual% change 2010-2015	Period Comparison Occup. Rate
19	19.6%	80.4%	21.81%	78.19%	-0.22%	24.93%	75.07%	-0.62%	-0.40%
20	18.7%	81.3%	23.97%	76.03%	-0.53%	30.44%	69.56%	-1.29%	-0.76%
21	15.3%	84.7%	21.09%	78.91%	-0.58%	21.98%	78.02%	-0.18%	0.40%
25	14.3%	85.7%	21.67%	78.33%	-0.74%	20.45%	79.55%	0.24%	0.98%

Based on the above table, two Census Tracts had vacancy rates near or above 25%, which is significant. These Census Tracts include Tract 19 (24.93% vacant) and Tract 20 (30.44% vacant). The Census Tract that experienced the greatest annual increase in vacancy rate was Tract 20 (1.29% annual change) in a five-year time frame. As such, these particular Census Tracts not only have the highest vacancy rates but are also experiencing the greatest increases in their respective vacancy rates.



2018-NRSA

E. Crime

Crime by Census

Census Tract	2004 Total Crime Risk	2014 Total Crime Risk	2004-2014 Crime Risk Change	2004-2014 Crime Risk % Change
19	99	98	-1	-1.01%
20	97	105	8	8.25%
21	99	95	-4	-4.04%
25	108	116	8	7.41%

Areas with high crime rates and/or increasing crime rates are often indicators of troubled neighborhoods. The national average crime statistics for each census tract, using the FBI Uniform Crime Report (UCR) as its primary source of data indicates the national average crime risk to be 100. Therefore, a crime risk above 100 represents an area that has high crime activity. Crime in general wreaks a terrible impact not only on individual victims and their families, but also on nearby residents in the neighborhood. Exposure to crime can damage people's health and development and can cause communities to decline. An array of studies suggest that violent crime reduces neighborhood property values, and decisions on where to move often reflect concerns about safety.

Neighborhoods that are safe, well maintained and well connected will provide stability, appeal to new residents and encourage greater investment. If a neighborhood is appealing, it can use that appeal as a part of the fundamental strategy to strengthen neighborhoods and business districts.

F. Homeownership

Homeownership by Census

Census Tract	2000 Owner Occup. Rate	2010 Owner Occup. Rate	2000-2010 Owner Occ. Annual Change	2015 Owner Occup. Rate	2010-2015 Owner Occ. Change	Period Comparison Occup. Rate
19	32.05%	29.53%	-.25%	28.87%	-.13%	.12%
20	27.66%	23.44%	-.42%	22.45%	-.20%	.22%
21	52.10%	48.48%	-.36%	47.24%	-.25%	.11%
25	54.34%	41.51%	-1.28%	39.98%	-.31%	.98%



2018-NRSA

Low numbers of homeownership indicate economic factors of higher tenant turnover and instability due to higher concentration of rental housing. According to the National Council of Housing Market Analysis, occupancy levels in rental houses indicate a more stable market trend at an occupancy rate of 97.6%. Affordable rental properties reported affordable rental housing to have an occupancy level of 98.0 %. With such occupancy percentages concerning the rental markets, one can conclude this data in support of the area statement containing more rentals than home ownership. The data in these areas can also be a result of homes that are in despair or suffer from deferred maintenance. Declining median home sales prices over a period of time could also be an indicator of a declining area, while relatively low median home sales prices are often indicative of markets with older, lower quality of housing. It is noted that the census tracts selected for this NRSA plan are those that have the lowest priced homes and trends of the median sales prices. Census tract 25, also known as the Central portion of the NRSA, was ranked to have the lowest median sales prices averaging \$10,500 and tract 19 averaging \$10,800. The Tract showing the greatest decline in sales prices was Tract 21 with a 39.76% decline. This data shows a correlation between homeownership and median sales, which show indicators of a declining area where there are lower home value assessments and lower quality housing. With the demographics disclosed, one can see this area faces high population losses, high vacancy rates, and low home values. The City wants to continue working with stakeholders to provide the funding assistance and programs needed to address these issues.

Despite the efforts of the local police department, JACC, SWIRCA, housing agencies, and other stakeholders, these NRSA neighborhoods continue to struggle with abandoned or ill-maintained properties. While efforts have been made to maintain and rehab old houses, as well as build new ones, the existing housing stock continues to age and deteriorate. Current land use patterns evolved from traditional single-family neighborhood to retail and commercial diverse mix including medical and industrial campuses. Most of the residential housing units being 50 or more years old have narrow lots with alleys. Other structures such as multiple family residential units consist of apartment buildings, which are mostly located on corners, and generally busier streets in the neighborhood have been renovated to accommodate much larger use, but some of the remaining residential structures have eroded. One study in particular within the Jacobsville area, suggests that pockets of houses remain next to less desirable commercial and industrial neighbors. The housing problems identified in these proposed NRSA areas can be linked to problems of not only crime, but neighborhood tensions, decreased value, and lack of business investment. The City has been successful in initiating housing programs in the Art's District and Downtown, promoting those areas to artists and young professionals. However, more needs to be done to improve existing conditions for current residents, homeowners as well as renters in this proposed targeted area. This NRSA area also needs to be upgraded to attract private housing



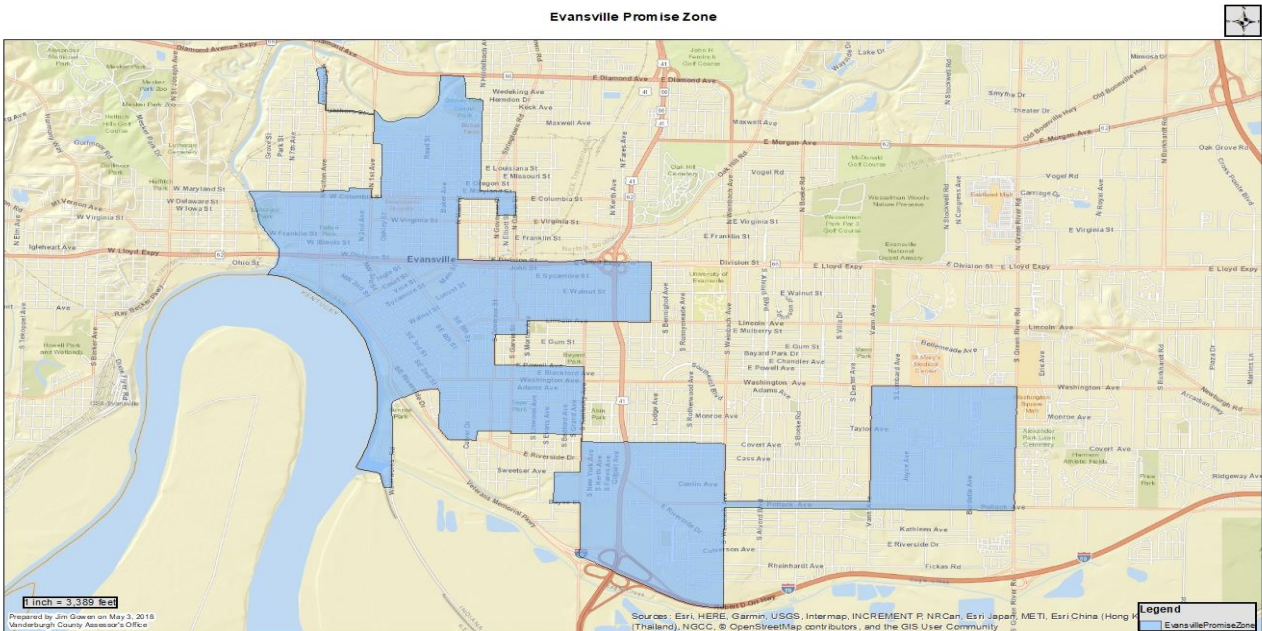
2018-NRSA

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

Evansville Promise Zone

The boundary chosen as the proposed NRSA is also a part of the Evansville Promise Zone. Promise Zones are specifically defined high poverty urban, rural and tribal areas that are eligible for Federal Government investments for job creation, economic activity, education, leverage private investment and violent crime reduction. This Evansville Promise Zone designation covers a much larger area, but the proposed boundary of the NRSA falls within this designation. The entire Evansville Promise Zone encompasses a population of 22,245 residents. The demographics of this designation have poverty levels of more than 39% with major connectivity to high crime rate. The mission of the Promise Zone is to obtain higher-wage employment, workforce development, improve housing, better access to health and overall crime prevention. Overall, the driver for the chosen census tracts concerning the Promise Zone designation was an area focus of 39.04% poverty rates, 12.86% unemployment rates with roughly an estimated 4,000 vacant residential structures, of which 2,000 are decayed beyond rehab and are slated for demolition and land banking. The Boundary selection criteria includes some of the city's highest poverty and crime census tracts with a high need and emerging challenges.

Promise Zone Community

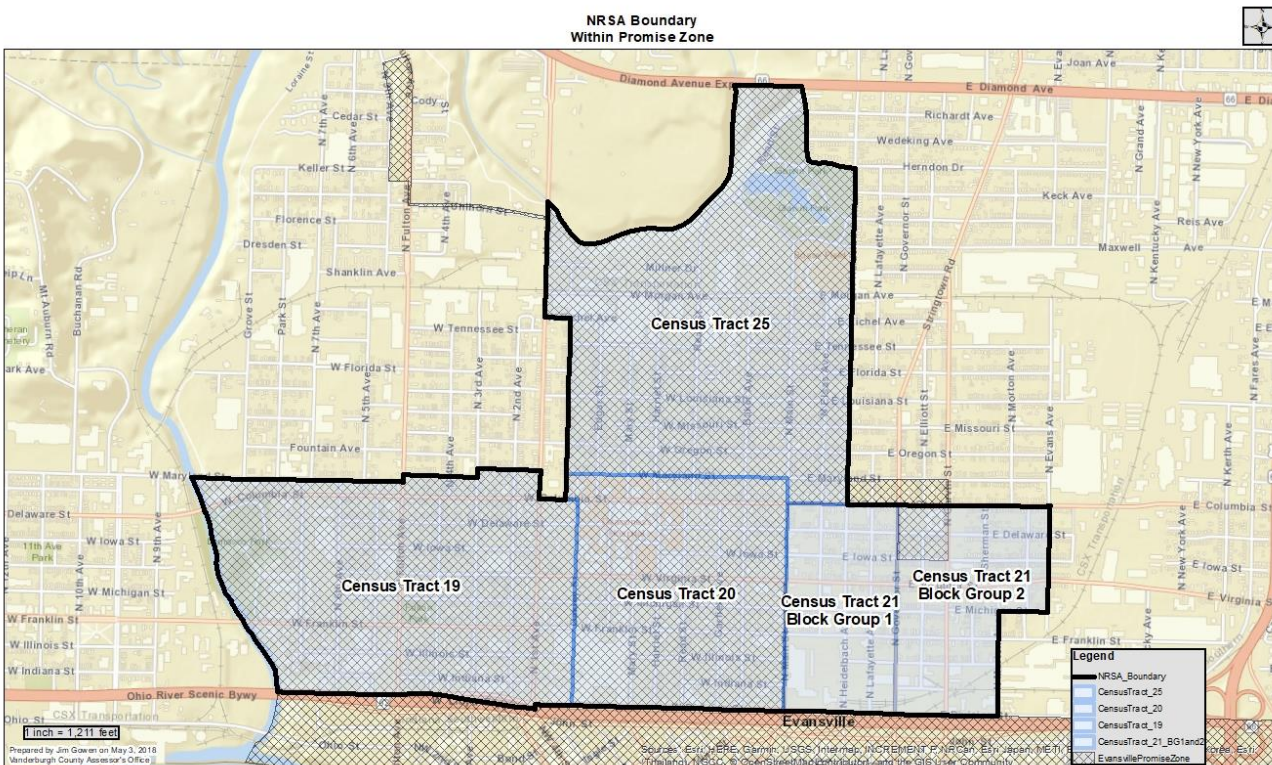




2018-NRSA

NRSA Boundary within the Promise Zone

The below Map indicates a cross pattern of the areas within the NRSA boundaries that are also a part of the Promise Zone.



Community Consultation

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

The designated area within this plan will be created as part of Evansville's Program Year 2018 Action Plan. The 2018 Action Plan represents the fifth year of the current five-year Consolidated Plan, under which the city has been operating since 2015. In the upcoming year, the City of Evansville will be initiating efforts to prepare a new five year (2020-2024) Consolidated Plan. The City strongly desires to have its NRSA program in place and underway as it prepares its next



2018-NRSA

Consolidated Plan, and for this reason, the City is proposing to establish the designated area as a part of its 2018 Action Plan.

As the City of Evansville begins the phases of implementation of its NRSA strategies, the City will continue to consult with community groups, housing agencies, and other relevant stakeholders. These Groups may include:

- Jacobsville Area Community Corporation (JACC) (includes business and banking representatives)
- Aurora
- ECHO Housing Corporation
- ECHO Community Health Corporation
- Jacobsville Neighborhood Improvement Association (JNIA)
- STAR Neighborhood Association
- CHAIN Neighborhood Association
- Community Action Program of Evansville (CAPE)
- HOPE of Evansville
- Memorial Community Development Corporation
- Habitat for Humanity of Evansville
- United Caring Services
- YWCA
- Evansville Association for the Blind (EAB)
- Tri-State Food Bank
- YMCA
- Evansville Housing Authority
- Evansville Land Bank Corporation
- Ozanam Family Shelter
- Jacobsville Join In (JJI)
- Northside Business Association
- Evansville Redevelopment Commission (ERC)
- Evansville Department of Parks and Recreation
- United Neighborhoods of Evansville (UNOE)
- Evansville Promise Zone
- Evansville Urban Enterprise Association



2018-NRSA

Assessment and Empowerment Strategies

(Housing)

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

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

The City of Evansville continues to work with Evansville Housing Authority and with local nonprofit housing developers, such as Habitat for Humanity of Evansville, Memorial Community Development Corporation and ECHO Housing Corporation in the planning and development of housing projects serving low and moderate income households. The City has an active relationship with several neighborhood associations working to improve their specific neighborhood areas. In other efforts, the City continues to work to deliver housing assistance programs through Core Neighborhood Rehab and Emergency Home Repair programs, as well as neighborhood revitalization efforts, both in terms of developing quality and affordable housing, along with stabilizing and even growing the assessment values of a given area to increase its overall quality of life.

NRSA Housing Goals and Objectives:

- **Preserve:** revive and restore the aging housing stock through repair, improvement and rehab of existing structures
- **Build:** enhance diverse and innovative urban design for housing through rehabilitation of existing housing as well as new construction
- **Assist Households:** encourage residents to invest in and maintain their homes
- **Improve overall image:** through streetscapes, curb appeal, parks, crime reduction, employment opportunities, improved infrastructure and demolition of blighted structures.

These overall principal objectives are applicable especially to the NRSA neighborhoods, and to meet these goals and objectives, the City is working towards establishing programs and benchmarks. Also, the City is working toward ensuring adequate supply of good quality affordable housing, managing the growing number of vacant properties, and reducing blight.

Below is a description of the housing programs and incentives for residents that the City has implemented or will implement in the NRSA to meet the objectives.



2018-NRSA

The City of Evansville has implemented a Core Neighborhood Rehabilitation Program, which assists qualified homeowners with housing repairs. In addition, the City works with various agencies such as Memorial Community Development Corporation and the Community Action Program of Evansville to provide owner-occupied rehab/repairs to eligible homeowners. These repair programs operate with Community Development Block Grant funds and HOME Investment Partnerships funds and address emergencies and other repairs needed to keep homes safe and livable. Many times these improvements allow homeowners the ability to age-in-place and without them, they may not be able to stay in their homes safely.

Barrett Law Sidewalk Repair Program

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

Homebuyer Assistance Program

The City of Evansville recognizes the need and benefits of promoting home ownership in the community, because it will help to stabilize residential neighborhoods, as well as improve the economic well-being of families. For this reason, the City offers homebuyer assistance programs for low and moderate-income households who wish to become homeowners, but who lack the resources to cover cost and down payment. This program is structured through HOPE of Evansville, Inc. and includes a housing counseling requirement.

Homebuyer Education and Foreclosure Prevention Counseling

HOPE of Evansville provides this program by continuous service to the community as a resource in the areas of housing counseling, including foreclosure prevention counseling, pre-purchase counseling, homebuyer education, and financial literacy, as well as housing development. The Community Action Program of Evansville (CAPE) also provides housing counseling services.

Rental Housing Rehab & Development

The housing problems identified in this plan can be linked to additional problems, such as increased crime, neighborhood tensions, and lack of business investment. The City has been successful in assisting housing programs with CDBG and HOME funding, but more needs to be



2018-NRSA

done to improve existing housing conditions for current residents, homeowners, and current renters - the majority of whom are low income with limited resources. With renter occupancy rates of 98.0 % and older multi-unit buildings, the City of Evansville will consider strategies and/or programs to deal with this type of housing. Some of these efforts would include:

- Rental rehab deferred payment loan program, offering matching funds to property owners as an incentive to help upgrade rental units in the NRSA neighborhoods.
- Exterior façade renovation program to preserve and restore the exterior appearance of multi-unit structures, some of which may be considered historic.
- Partnership with housing non-profits, neighborhood associations, and business associations on providing innovative approach in creating quality, affordable rental housing within the NRSA areas.

One such example approach is Garvin Lofts. In combined efforts with the City and ECHO Housing, a proposed rental development of Garvin Lofts will serve as adaptive reuse of an existing three-story manufacturing building built in 1894 located on North Garvin Street within Census Tract 21. The building was first constructed as a wholesale grocery store but converted to a McCormick Harvesting manufacturing facility in 1904. The site is a transition from commercial/light industrial lots to the south to residential areas to the north. The surrounding land uses are primarily residential consisting of single family homes and rentals. These three stories will be renovated and augmented with an addition to provide affordable housing for single individuals in need of a supportive housing environment, targeting those that are homeless or are in danger of homelessness. The proposal will consist of 27 one-bedroom units and will also contain community space for the target market segment and areas for supportive services specifically targeted for residents. Presumed utilization of rental housing tax credits will be used to construct proposed rental units, along with the associated rent/income restrictions obtained from the Indiana Housing and Community Development Authority (IHCDA). The proposed development will not only rehabilitate the vacant manufacturing building, but will also feature units restricted to 30% of Area Median Income (AMI). Project based subsidies will also be provided for each unit.

Blight Removal

Vacant, abandoned, and dilapidated structures destabilize neighborhoods, destroy property values, and become a breeding ground for criminal activities. Listed below are programs that the City utilizes to reduce the blight.



2018-NRSA

Blight Elimination Program

The State of Indiana through the Indiana Housing and Community Development Authority (IHCDA), is using a portion of Indiana's Hardest Hit Funds to demolish blighted and abandoned homes that are beyond repair. The overall goal of this program is not only to demolish homes, but to stabilize property values in Indiana Communities, and it has overall helped demolish dilapidated structures throughout the community. The City will continue to work with IHCDA in demolishing abandoned homes or dilapidated residential structures that are beyond repair.

Evansville Land Bank

In 2016 Evansville formed the Evansville Land Bank Corporation to demolish or rehabilitate dilapidated residential structures acquired through tax foreclosure or other methods. The City will continue to utilize this effort as a tool in addressing various problems associated with blighted, neglected residential properties as a means to trouble shooting and taking on problem properties either to demolish or rehab making them available for sale to other owners to put back into productive use. Although demolition removes blight by razing structures, efforts are also made where possible toward economic development programs for urban design to attract private investment to develop, rehab, restore, or construct quality projects to promote business use.

Infrastructure Assessment

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

Adequate street lighting can also be added to the safety and security of neighborhoods. Street lighting and maintenance is also an issue needing review and consideration.

The Evansville Water & Sewer Utility

The Evansville Water and Sewer Utility (EWSU) has reached an agreement with the U.S. Environmental Protection Agency (EPA), Department of Justice and Indiana Department of Environmental Management (IDEM) for Evansville's Federally mandated integrated overflow control plan (IOCP), AKA "Renew Evansville Plan". Under this plan, Evansville will spend \$729 million over 24 years to upgrade the City's sewer system infrastructure, improve operations and dramatically reduce water pollution. The goal is to reduce wastewater overflows which end



2018-NRSA

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

Empowerment Strategies

Objective: Align City’s capital improvement projects with neighborhood planning efforts to leverage planned investment.

The 2013 Jacobsville Redevelopment Master Plan addresses the worn-out physical conditions of the area and appearances in efforts to improve economic vitality and quality of life in the area.

The Redevelopment Plan addresses the need for comprehensive street corridor capital improvements along the entire length of the project. The intended outcome is to create a progressive location for business culture and livable mixed-use neighborhoods by creating an inviting, walkable, and sustainable place to work and live. Some of the overall project encompasses the following elements:

- Infrastructure Replacement
 - Street, sidewalk, and crosswalk pavements
 - Curbs, gutters, drive aprons, handicap accessibility
 - Traffic signals
 - Storm drainage and utility modifications
 - Street pavements and traffic signage
- Street Lighting
 - Decorative historic style street lights
 - Landscape plantings
 - Street furnishings
 - Gateway welcome signage
 - Commercial/Business signage



2018-NRSA

The overall objective is to have economic impact and increase retention of existing business, attract new business, invite new private sector investment, increase property values, strengthen sense of neighborhood, and improve neighborhood safety and quality of life.

Working with the Evansville Water & Sewer Utility, Parks Department, City Engineer's Office, Street Maintenance Department and other public works departments, the Department of Metropolitan Development will strive to make sure capital investment projects complement CDBG and other HUD-funded investment on a commercial and residential level.

Objectives

Objective: Coordinate Code Enforcement efforts with revitalization strategies.

Increase communication between Metropolitan Development and Code Enforcement to ensure that code compliance issues reinforce revitalization goals, so that vacant, abandoned, and dilapidated structures within the NRSA neighborhoods can be targeted for demolition and clearance. Issue and enforce repair orders as needed, and encourage maintenance and repairs.

Objective: Decrease crime rates and increase quality of life within the NRSA.

The City will continue to work closely with the network of neighborhood associations as well as engage residents to assist in tracking and reporting crimes. Vacant structures are toxic breeding grounds for illegal and violent criminal activities. The demolition of such structures will help improve public safety within the NRSA neighborhoods.

Objective: Coordinate demolition and clearance activities with neighborhood plans.

The City will develop further strategies for the inventory and evaluation of all vacant properties and partner with local organizations to coordinate with neighborhood plans.

Objective: Allow for creative reuse of buildings and land.



2018-NRSA

The City will continue to encourage and develop projects that encourage mixed use, walkable neighborhoods, and encourage the reuse of existing buildings. There will be a variety of alternative uses as examples are disclosed in Appendix A listing NRSA project highlights showing alternative uses such as residential and commercial rehab and infrastructure improvements.

Objective: Enhance commercial corridors and business districts within the NRSA.

To assist the neighborhood's commercial corridors, a program or projects to revitalize will be necessary in order to fund façade rehabilitation/restoration and streetscape improvements to make these areas more attractive for investment. This will also help support the small businesses that are already there and increase the numbers for business expansion. To fulfill this objective, the City recognizes that its investment in housing and neighborhood revitalization must include incentives to rehabilitate and reoccupy vacant, underused, and abandoned commercial buildings.

Objective: Promote job skills training and continuing education programs for the NRSA residents.

In efforts to promote this objective, the Evansville Promise Zone has partnered with WorkOne Southwest, a center for workforce development systems that provides a comprehensive set of services designed to improve employment skills including:

- Vocational evaluation-providing resources from various technical and community colleges to individuals seeking to identify their skills and interest.
- Career Counseling-Assist individuals taking information from vocational evaluation and narrows down his/her selection based on labor and market information.
- Work adjustments- Assist individuals in enhancing potential to maintain employment and live independently by providing instructions in work skills. The program is completed in a temporary community college or facility-based site.
- Transitional work service program-Provides time limited work experience for an individual and focuses on work-related skills such as attendance, punctuality, and cooperation in a work setting.
- Job Seeking Skills Training -Includes classroom instruction, resume preparation, interviewing techniques and application completion, along with basic methods of job seeking.



2018-NRSA

- High school equivalency assistance- works with GED prep classes, adult education classes for certification programs.

It is the intent to further collaborate and promote educational programs to help NRSA residents in achieving job skills training and continuing education.

NRSA Performance Measures

Housing

Objective:	Ensure adequate supply of affordable housing options for homeowners and remove any unnecessary barriers to homeownership in general
Benchmark:	Provide housing & rehab programs within the NRSA
Benchmark:	Work with existing community agencies in providing homebuyer education and foreclosure prevention counseling services that are available to the NRSA.
Objective:	Ensure adequate supply of decent affordable housing options for renters
Benchmark:	Develop programs to promote decent affordable housing for renters in NRSA areas
Benchmark:	Development of 27-one bedroom units of rental housing with project-based subsidies. Also, assist in developing a 44-unit apartment complex and 3 single-family homes.
Objective:	Reduce victimization of households experiencing homelessness.
Benchmark:	Work with Aurora Outreach team & ECHO Housing for outreach programs
Benchmark:	Increase supply of 1-2-bedroom rental units for elderly persons with disabilities, and others that are special needs through rehab and new construction projects
Benchmark:	Provide Down payment assistance to homebuyers in the NRSA area

Repair & Reduce Blight

Objective:	Manage the growing vacant properties to reduce blight throughout the City of Evansville
Benchmark:	Collaborate with the Blight Elimination Program for demolition program
Benchmark:	Work with Land Bank Corporation for an affective Land bank program to manage vacant, abandoned properties and return them to productive reuse.
Benchmark:	Conserve and rehab the existing housing stock through emergency home repair and owner occupied rehab programs.



2018-NRSA

Infrastructure

Objective:	Align City's CIP budget with neighborhood planning objectives
Benchmark:	Continue efforts in urban design, and complete economic development projects
Benchmark:	Complete revitalization efforts of Jacobsville to promote and provide community signage.
Benchmark:	Consult with City Departments responsible for streets, sidewalks, public water/sewer to increase improvements

Public Safety

Objective:	Improve Safety and accessibility of streets and sidewalks to promote ease of pedestrian movement through the NRSA.
Benchmark:	Develop Systematic program for street lighting throughout neighborhoods of NRSA
Benchmark:	Work with neighborhood associations to organize neighborhood meetings to improve communication between police and NRSA residents.
Benchmark:	Secure/ demolish abandoned or vacant homes and clean up vacant lots
Benchmark:	Work with façade-based grant funding to provide assistance for exterior cleanup of commercial businesses.

Economic Development

Objective:	Allow creative reuse of buildings and land
Benchmark:	Assist small business startups by collaborating with local ISBDC for development and technical assistance
Benchmark:	Develop economic development assistance program to promote successful entrepreneurship, assisting business startups and have workshops to promote resources
Benchmark:	Support local business and commercial growth through business attraction, business retention, and expansion
Benchmark:	Promote redevelopment of vacant commercial and industrial sites
Objective:	Support and encourage new job creation, job retention, and job training opportunities
Benchmark:	Pair with local Community agencies such as HOPE of Evansville, WorkOne, and youth build programs



2018-NRSA

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2018-NRSA

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City of Evansville
Department of Metropolitan
Development



Jacobsville NRSA Proposed
Projects
(Appendix A)

1. **Residential Façade-01** Acquisition of Real Property/16A Residential Historic Preservation
 - a. NRSA Vacant Properties goal-Historic Renovation
 - b. Acquisition for renovation, Low Mod Residential, Low Mod Benefit



2. **Commercial Building Potential New Project: Old IGA Building** – 14E Rehab: Publicly or Privately Owned Commercial/Industrial (CI)

- a. NRSA Vacant Properties Goal & Increase Quality of life, Vacant Grocery Store and Food Dessert on North Main St.
- b. Assist with stabilization and /renovation of commercial structure to bring in grocery store in the area.



3. **Jerracos-Commercial/Industrial-** 14E Rehab: Publicly or Privately Owned Commercial/Industrial (CI)

a. Commercial Blighted Property: Reduce Blight Goal



4. **1920 Gas Station-** 03 Other Public Facilities/Improvements

a. Historic preservation-Industrial/Commercial Façade infrastructure improvements



5. North Main Potential Banners and Street lighting- 03K Street Improvements

a. Public Safety goal

b. Assist with installation of street lighting project with local North Main St. Branding Banner that would provide both better quality lighting and attraction to the area.

