
Analysis of Impediments to Fair Housing

City of Evansville

Indiana Association for Community
Economic Development

Table of Contents

Executive Summary.....	2
Introduction	4
City History.....	1
Background Data.....	3
Evaluation of Current Fair Housing Legal Status.....	17
Impediments to Fair Housing Choice	20
Public.....	20
Private	26
Public and Private	27
Stakeholder and Public Input.....	27
Assessment of Fair Housing Activities	37
Conclusions and Recommendations	39
Appendix A: Census Tract Map	46
Appendix B: Key Stakeholder Interview Participants.....	47
Appendix C: Meeting Notices.....	48
Appendix D: Survey Instrument	49
Appendix E: Survey Results	50
Appendix F: Meeting notes	51
Appendix G: Sign in Sheets	52
Appendix H: Responses to Public Comment Not Addressed in Analysis of Impediments	53

Executive Summary

The Analysis of Impediments to Fair Housing the result of a process conducted by the City of Evansville every five years as a part of the city's Consolidated Plan. The Consolidated Plan is the way that the city plans its use of federal HOME Investment Partnership, Community Development Block Grant (CDBG), and Emergency Solutions Grant (ESG) entitlement funds.

The Analysis of Impediments is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.

Participants

Participation by a wide variety of people and organizations engaged in and affected by housing in Evansville was encouraged. The participation opportunities included:

- Stakeholder interviews
 - Evansville-Vanderburgh County Area Plan Commission
 - Evansville Metropolitan Planning Organization
 - Aurora
 - Memorial CDC
 - AIDS Resource Group
 - ECHO Housing Corporation
 - Department of Metropolitan Development
 - Economic Development Coalition of Southwest Indiana
 - HOPE of Evansville
 - Evansville Blind Association
 - Knight Township Trustee
 - Old National Bank
 - Carver Community Services
 - Hospitality and Outreach for Latin Americans
 - Evansville Christian Life Center
 - Advantix
 - Evansville Housing Authority
 - YWCA
 - United Caring Shelters
 - CAPE
 - Pigeon Township Trustee
 - Human Relations Commission
- Public forums
 - 1:00 PM January 22, 2014 at Central Library
 - 7:00 PM January 22, 2014 at Central Library
- Evansville Housing Authority tenant meeting
 - 1:30 PM February 21, 2014 at White Oak Manor
- Housing Choice Voucher recipient meeting
 - 3:00 PM February 21, 2014 at Kissel Community Center
- Online or paper survey
 - 319 responses
- Public comment period and hearing
 - Comment period March 16, 2014 to March 26, 2014

- Public hearing March 26, 2014

Methodology

The methodology for development of the AI had three primary components: 1) document review, 2) data collection and analysis, and 3) public participation.

Document review included the following documents:

- Zoning ordinance
- Comprehensive plan
- Consolidated plan
- Annual action plan
- CAPER
- Transportation plan
- Capital improvement plan
- Parks and recreation plan
- CHDO lease agreements
- CHDO tenant selection process
- EHA lease agreements
- EHA tenant selection process
- EHA plan
- Complaints and suits
- Plan Commission and BZA minutes
- Local building codes
- Fair housing information program materials
- Fair Housing and Equity Assessment
- 2010 Analysis of Impediments

The documents were reviewed specifically for their impact, or potential impact, on fair housing.

Census data from the 2012 American Communities Survey 2012 1-year Estimates was used to determine potential patterns of discrimination in the city. Other data including the Home Mortgage Disclosure Act (HMDA) 2012 and 2008 reports and Community Reinvestment Act (CRA) 2012 reports for the city, Census Tracts, and county were reviewed for potentially discriminatory practices or outcomes.

A survey was conducted to identify potential barriers to fair housing and housing discrimination in the city. The survey was available online and in hard copy from the Department of Metropolitan Development. All paper copies of the survey were entered into Survey Monkey to be consolidated with the online responses for analysis.

Meeting notes were taken from each of the group/public meetings and comments were integrated into the findings.

Conclusions

The following findings and recommended strategies are intended to consolidate the barriers to fair housing identified in data, document review, and public participation and suggest ways which the various players in the housing industry in Evansville may improve the access to safe, decent, affordable housing for all Evansville residents over the next five years.

Findings

Finding 1: Homeownership rates are low among African Americans.

- 11.1 percent of the population is African American, the largest minority population in the community.
- The Census Tracts with a significant African American population are: CT 10 (25% African American), CT 11 (38%), CT 12 (42%), CT 13 (54%), and CT 15 (69%).
- 70 percent of African Americans rent, compared to 42 percent of Caucasians.
- Few loans were originated in 2012 for Census Tracts with significant minority populations, but there were also few denials of loans.

Finding 2: The city's African American population is concentrated in several Census Tracts in the urban core.

- The Census Tracts with a significant African American population are: CT 10 (25% African American), CT 11 (38%), CT 12 (42%), CT 13 (54%), and CT 15 (69%).
- Interview: Heard stories of 100% African American housing complexes even though the city isn't that heavily African American.
- Interview: City is fairly segregated still, certain pockets of racism

Finding 3: People with disabilities may have difficulty finding safe, decent, affordable housing.

- Approximately 14 percent of the Evansville population has a disability.
- A larger share of the African American population is disabled than Caucasians, with more than 20 percent of the African American population having a disability compared to 13 percent of the Caucasian population.
- Memorial CDC's rental policies restrict pets and do not make exceptions for service animals. ECHO Housing has similar policies with no specific exception for service animals. This could be a barrier to fair housing for people with visual disabilities.
- Interview: A lot of the low income housing was built in the 1960s and not accommodating.
- Interview: Older apartment complexes are not ADA compliant, few are accessible because few are new.
- Interview: People with disabilities that are too young to qualify for the accessible housing (age restricted)

Finding 4: Low-income large families may have difficulty finding affordable housing.

- Only 65 units with five or more bedrooms are available to renters.
- Family units are only available in two of the Evansville Housing Authority complexes. The largest family units have four bedrooms.

Finding 5: There is a significant income disparity between the city population as a whole and the city's African American population. While discrimination has been identified locally as being economic, there is a disproportionate impact to the African American community.

Finding 6: Loss of affordable housing in the urban core limits access to transportation, services, and employment opportunities for low income households.

- Those below 100 percent of poverty level tend to carpool, take public transportation, or walk to work at higher rates than those above the poverty level.
- EHA tenant meeting: Downtown new apartment construction is not affordable, but that's where the services are – density, transportation, businesses.

Finding 7: People are generally unaware of fair housing and how to file housing discrimination cases.

- The survey conducted as part of the AI indicates that at least 82 percent of the respondents are not sure where to report housing discrimination and another third of respondents who believed they knew where to file were incorrect.
- The barrier of "lack of awareness/knowledge of fair housing" was identified in the 2010 Analysis of Impediments and was identified by 11 of 15 people submitting a worksheet on continuing barriers as still being a barrier to fair housing in Evansville.
- Interview: Landlords (accidental landlords) don't know what fair housing or protected classes are.

Finding 8: While not a protected class, ex-offenders are difficult to house in Evansville.

- Discrimination that has been identified by stakeholder groups is largely against people who are not in protected classes, such as ex-offenders with felony convictions.
- The Housing Authority does not allow tenants who have convictions for the manufacture of meth on federal property or those who have convictions for sex offenses (subject to lifetime registration).
- Interview: Worst [barrier] is criminal history, more landlords doing background and credit checks.
- Public meeting: Offender status – ex-offenders are likely to be members of a protected class.

Finding 9: There is not enough affordable housing available in Evansville.

- The National Low Income Housing Coalition conducted a gap analysis of affordable housing in Indiana communities using data from 2006 through 2010. In their analysis, Evansville 21,845 rental households, 6,365 of which were extremely low income (below 30 percent of area median income) but only 3,005 units at a rate that would be affordable to that population.
- Evansville Housing Authority has authorization for 1,906 Housing Choice Vouchers (HCVs), but budget authority for only 1,700. Currently 90 vouchers have been issued for people who are still seeking a place to live. There are 800 people on the waiting list for Housing Choice Vouchers.
- EHA tenant meeting: Total lack of decent affordable housing.

- Maintaining affordable homeownership has also been a challenge since job losses in the recession of 2008. Many homeowners are cost-burdened, spending more than 30 percent of their household income on housing.

Finding 10: Utility costs contribute to housing affordability issues in Evansville.

- Interview: Have a home, not insulated...their utility bills make their housing unaffordable.
- Interview: Fixed income doesn't make it easy to pay variable utility bills; assistance funds are limited; need to do weatherization.

Recommended Actions/Strategies

The following recommended actions or strategies should be implanted by the City of Evansville and its partners in the next five years to improve fair housing in the city.

- Invest in additional weatherization programs for low income homeowners.
- Provide incentives to landlords of affordable housing units to weatherize their buildings.
- Encourage CHDOs to focus development on extremely low income affordability.
- Ensure new subsidized housing meets Americans with Disabilities Act (ADA) standards and can be modified for aging in place.
- Convene a local consortium to discuss housing for ex-offenders, best practices, and develop a strategy for Evansville.
- Engage in an intensive information campaign affirmatively furthering fair housing. Use social media and traditional media to reach a large part of the population.
- Establish a local policy that a minimum of 10 percent of new housing developed downtown will be affordable to low income households.
- Increase Evansville Housing Authority ability to accommodate larger families through purchase of scattered site homes with four or more bedrooms or reservation of Housing Choice Vouchers for large families who would qualify for public housing but large enough accommodations are not available.
- Require CHDOs to revise policies and leases to allow pet exceptions for service animals. Criteria may be established to guarantee the animal is a trained service animal and needed to accommodate a disability.
- Convene roundtable discussions with residents and leaders from the African American community and lenders and real estate professionals to identify solutions to low homeownership among African Americans.
- CDCs and CHDOs should partner with financial institutions to offer financial literacy programs in neighborhoods with low incomes and low rates of homeownership.
- Work with financial institutions to provide programs to escrow utility costs into mortgage payments for homeowners below 80 percent of area median income.
- Engage Vectren to ensure the emergency utility assistance program funds are reaching those who most need the funds.

Introduction

The Analysis of Impediments to Fair Housing is the result of a process conducted by the City of Evansville every five years as a part of the city's Consolidated Plan. The Consolidated Plan is the way that the city plans its use of federal HOME Investment Partnership, Community Development Block Grant (CDBG), and Emergency Solutions Grant (ESG) entitlement funds.

The Analysis of Impediments is a review of impediments or barriers that affect the rights of fair housing choice. It covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.

Conducting an analysis of impediments is a required component of certification and involves the following:

- An extensive review of an entitlement jurisdiction's laws, regulations, and administrative policies, procedures, and practices;
- An assessment of how those laws affect the location, availability, and accessibility of housing;
- An evaluation of conditions, both public and private, affecting fair housing choice for all protected classes; and
- An assessment of the availability of affordable, accessible housing in a range of unit sizes.

In addition to Title VIII of the Civil Rights Act of 1968 (Fair Housing Act) there are several Executive Orders of the President of the United States that affect fair housing:

- Executive Order 11063 prohibits discrimination in the sale, leasing, rental, or other disposition of properties and facilities owned or operated by the federal government or provided with federal funds.
- Executive Order 11246, as amended, bars discrimination in federal employment because of race, color, religion, sex, or national origin.
- Executive Order 12892, as amended, requires federal agencies to affirmatively further fair housing in their programs and activities, and provides that the Secretary of HUD will be responsible for coordinating the effort. The Order also establishes the President's Fair Housing Council, which will be chaired by the Secretary of HUD.
- Executive Order 12898 requires that each federal agency conduct its program, policies, and activities that substantially affect human health or the environment in a manner that does not exclude persons based on race, color, or national origin.
- Executive Order 13166 eliminates, to the extent possible, limited English proficiency as a barrier to full and meaningful participation by beneficiaries in all federally-assisted and federally conducted programs and activities.
- Executive Order 13217 requires federal agencies to evaluate their policies and programs to determine if any can be revised or modified to improve the availability of community-based living arrangements for persons with disabilities.

To the extent possible the AI reviews policies and practices for compliance with Executive Orders as well as the Fair Housing Act.

Consultant

The Indiana Association for Community Economic Development (IACED) is a non-profit membership association for organizations engaged in the work of building vibrant communities and resilient families. IACED has more than 250 members from across the state and provides services including policy advocacy, a statewide conference on housing and community development, training for community economic development practitioners, convening communities of practice, and technical assistance consulting.

Participants

Participation by a wide variety of people and organizations engaged in and affected by housing in Evansville was encouraged. The full list of participant organizations in key stakeholder interviews is included in the public participation section of the AI and sign-in sheets from all meetings are provided in the appendices. The participation opportunities included:

- Stakeholder interviews
- Public forums
- Evansville Housing Authority tenant meeting
- Housing Choice Voucher recipient meeting
- Online or paper survey

Methodology

The methodology for development of the AI had three primary components: 1) document review, 2) data collection and analysis, and 3) public participation.

Document review included the following documents:

- | | |
|---------------------------------|--|
| • Zoning ordinance | • EHA lease agreements |
| • Comprehensive plan | • EHA tenant selection process |
| • Consolidated plan | • EHA plan |
| • Annual action plan | • Complaints and suits |
| • CAPER | • Plan Commission and BZA minutes |
| • Transportation plan | • Local building codes |
| • Capital improvement plan | • Fair housing information program materials |
| • Parks and recreation plan | • Fair Housing and Equity Assessment |
| • CHDO lease agreements | • 2010 Analysis of Impediments |
| • CHDO tenant selection process | |

The documents were reviewed specifically for their impact, or potential impact, on fair housing.

Census data from the 2012 American Communities Survey 2012 1-year Estimates was used to determine potential patterns of discrimination in the city. Other data including the Home Mortgage Disclosure Act (HMDA) 2012 and 2008 reports and Community Reinvestment Act (CRA) 2012 reports for the city, Census Tracts, and county were reviewed for potentially discriminatory practices or outcomes.

A survey was conducted to identify potential barriers to fair housing and housing discrimination in the city. The survey was available online and in hard copy from the Department of Metropolitan Development. All paper copies of the survey were entered into Survey Monkey to be consolidated with the online responses for analysis. The survey instrument is included in Appendix D and the results, including by ZIP code, are included in Appendix E.

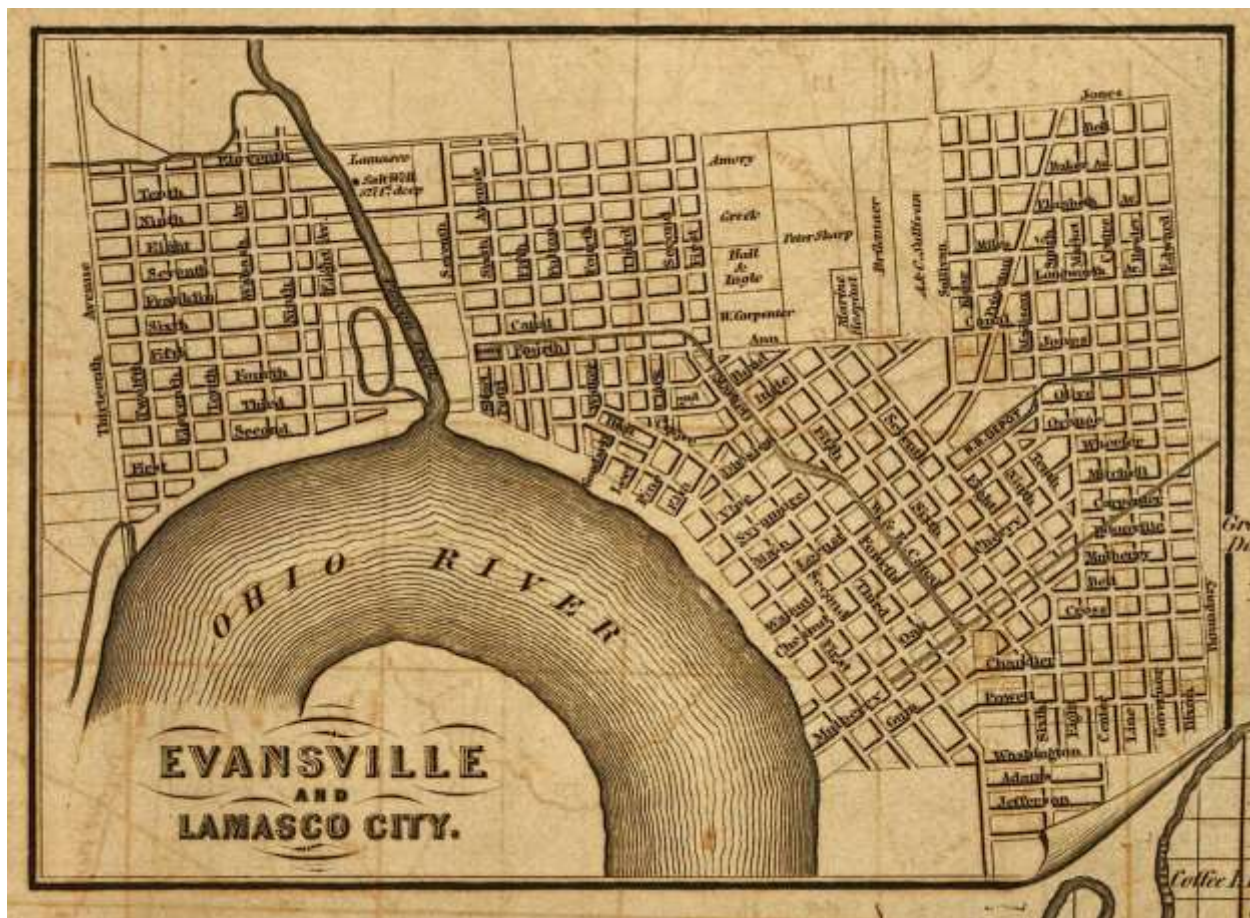
Meeting notes were taken from each of the group/public meetings and comments were integrated into the findings. Notes from each meeting are included in Appendix F. Key stakeholder interview notes will remain confidential.

City History

The history of Evansville explains how the city developed and some of the events and activities that shaped how different neighborhoods developed the way they did. Geography, early settlement patterns, and school development as well as institutional segregation shaped the current city.

In 1803 Hugh McGary Sr. and his family moved to an area near Princeton and would often make trips to what is now Evansville. On March 27, 1812, his son Hugh McGary Jr. purchased just shy of 441 acres for \$2 per acre, with four years to pay. McGary's tract lay at the "one o'clock" position of the horseshoe bend in the Ohio River. To attract more people, McGary ultimately renamed his village "Evansville" in honor of Col. Robert M. Evans, a Gibson County legislator and war hero who served as an officer under then General William Henry Harrison in the War of 1812. Robert Evans and his brother-in-law, James W. Jones, purchased a third interest in Evansville and a new plat was made on about 200 acres, with streets running parallel to the river from northwest to southeast. Soon after Evansville incorporated in 1817 and became a county seat on January 7, 1818. The county was named for Henry Vanderburgh, a deceased chief judge of the Indiana territorial Supreme Court.

The west side of Evansville was for many years cut off from the main part of the city by Pigeon Creek and the wide swath of factories that once made the creek an important industrial corridor. With a heavy influx of German immigrants in the late 1800s, the west side became further isolated and developed its own culture, sense of community, and self-sufficiency. The land comprising the former town of Lamasco was platted in 1837. In 1839 this area was incorporated as Lamasco, a name formed from the last names of the proprietors of the town, John and William Law, James B. MacCall, and Lucius H. Scott. For twenty years Lamasco and Evansville remained separate although their social and business interactions were as one community. In 1857 the area of Lamasco east of Pigeon Creek was annexed to Evansville while the part west of the creek remained independent and was thereafter known as Independence.



Map 1: Evansville and Lamasco City Historic Map

Unlike the downtown portions of Evansville, Lamasco's streets were laid out on the cardinal points, due north-south and east-west. Thus, anyone entering or leaving downtown finds that the street makes a confusing oblique-angle turn in one direction or another.

As the 20th century began, residential growth in the city continued to move eastward, particularly with the development of the Bayard Park Neighborhood, Washington Avenue and Lincolnshire. Around this time Evansville also served as the birthplace of the Indiana Klan, a branch of the Ku Klux Klan.

Growing housing demand also caused residential development to leap north across Pigeon Creek and east across Weinbach Avenue. By the late 1950s this new population, far removed from the traditional downtown commercial area, would encourage the growth of large shopping centers such as North Park on First Avenue, Lawndale on Green River Road and, in 1963; Indiana's first covered shopping mall, Washington Square. In the decades that followed Green River Road on the city's east side, including its anchor Eastland Mall became the area's primary commercial district.

(Wikipedia)

In a bygone era, the schools in Evansville used to be segregated. The word "colored" was term of the times and was eliminated when desegregation occurred in the 1970s. Many recall Lincoln Elementary used to be the former colored school, but there were many other smaller schools that served Evansville's black community. The Lincoln School was built at Lincoln and Governor in 1928. It consolidated Governor St, Oakdale and Douglass schools (below). The new building was a state-of-the-art K-12 school, and it served Evansville and even beyond as it was the only colored high school in the area. In 1962 the high school closed and the EVSC schools were soon desegregated.

The first colored school in Evansville was built in 1867 at 5th and Chestnut. It was called "Upper Colored School" once Clark St School was built. The Clark Street School was built in the early 1860s on Clark St. Commonly called "Lower Colored School", several additions were made to the building as Evansville grew. It was renamed Frederick Douglass High School in 1913. The school was closed when Lincoln School was built in 1928, though the yearbook kept the name Dougite.

Governor Street School was built in 1874 to handle the growing black population. Third Avenue Colored School was built in 1897 at the end of Third Ave, just north of Tennessee St. It was closed, sold, and torn down in 1957. Oakdale School was located at the corner of Governor and Sweetser to serve children in the Oakdale area. It was built in 1911 and torn down sometime around 1970.

Wabash Avenue Colored School was located on Wabash Ave just a block north of St Boniface Church, and was the first school in the Independence area. When Centennial School was built in 1876, the school became a colored school until it was torn down in 1903 when new houses were built on Wabash Avenue. The Twelfth Avenue Colored School replaced the Wabash Ave Colored School in the early 1900s. It was on the corner of 12th Ave and Delaware.

(Joe Engler, December 13, 2010)

Background Data

Data collected for the Analysis of Impediments to Fair Housing is limited in scope to that which would reveal fair housing concerns. The Analysis of Impediments is not the same as a Housing Needs Assessment and is not intended to replace the identification of housing needs in the community.

The City of Evansville is the only community in Vanderburgh County affected by the Analysis of Impediments to Fair Housing because it is the only Participating Jurisdiction designated by the US Department of Housing and Urban Development (HUD). Other incorporated communities and the unincorporated areas of Vanderburgh County are under the Indiana Statewide Analysis of Impediments as they compete for HUD funds through the Indiana Office of Rural and Community Affairs (OCRA) and the Indiana Housing and Community Development Authority (IHCD).

The primary data source is the 2012 American Community Survey 1-Year Estimates for the City of Evansville.

Demographic

The population of Evansville is 120,059. There is a female majority of 53.3 percent of the population. The median age is 35 years old, and 15.1 percent of the population is over age 65. Chart 1 illustrates the age distribution in the community.

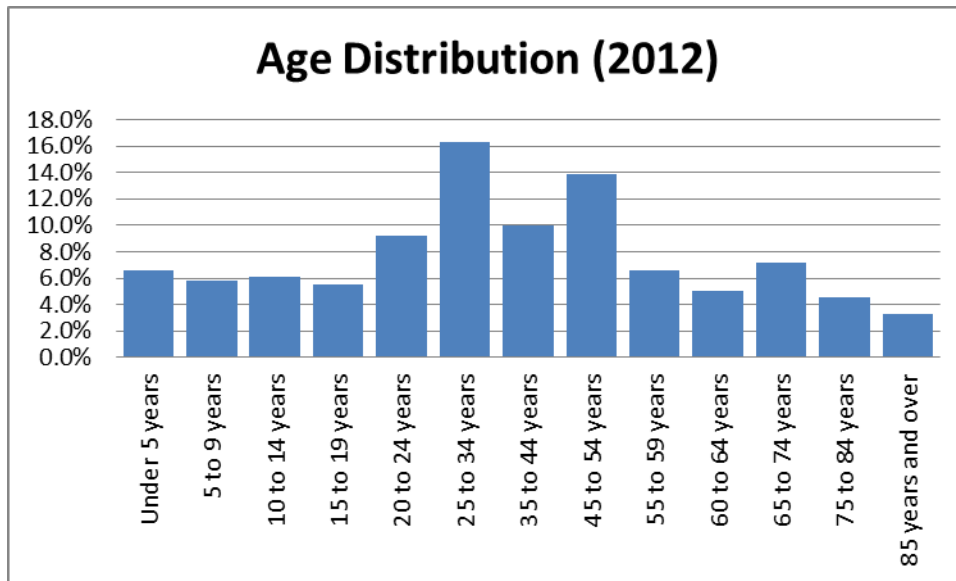


Chart 1: Evansville Age Distribution 2012

Evansville is a majority Caucasian community, with 83 percent of the population identifying as white. 11.1 percent of the population is African American, the largest minority population in the community. Hispanics of any race account for 3.4 percent of the population. Chart 2 identifies the racial distribution in the city.

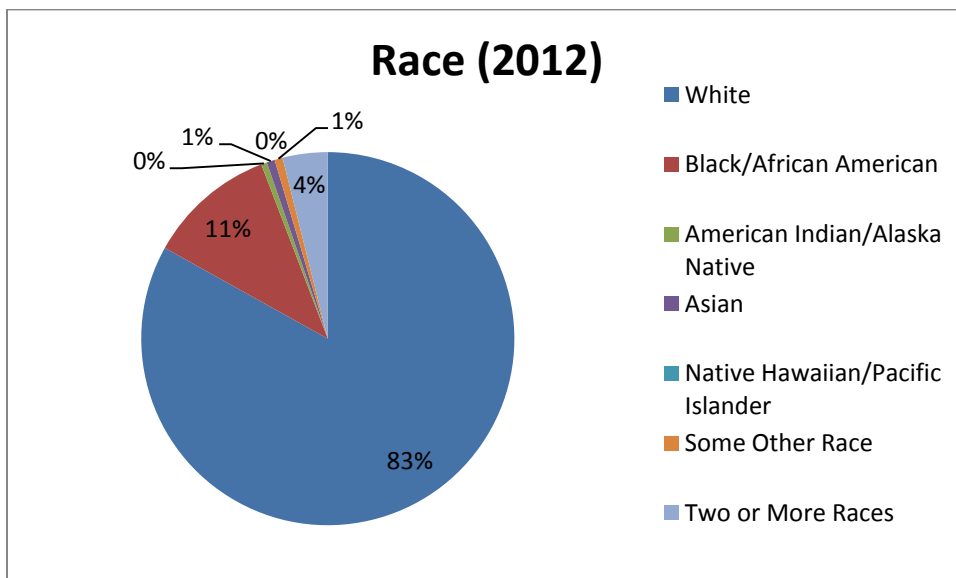


Chart 2: Evansville Racial Composition 2012

The Census Tracts with a significant African American population are:

- CT 10 (25% African American)
- CT 11 (38%)
- CT 12 (42%)
- CT 13 (54%)
- CT 15 (69%)

These Census Tracts represent the urban core of Evansville. The African American population of the city tends to be concentrated in this area of the city.



Map 2: Census Tract with significant African American population

There are 51,135 households in Evansville, with an average household size of 2.25. Nearly 30 percent of households have people under 18, and more than a quarter of households have people over age 65.

Single female headed households with children under 18 account for 11.4 percent of Evansville households. 13 percent of households are people over age 65 living alone.

Approximately 14 percent of the Evansville population has a disability. The largest age group for people with disabilities in the city is 35 to 64 years old (both as a number and a percent of the population). That age group is also the largest group of disabled people living below the poverty level at 2.6 percent. These are in the non-institutionalized population, so they are living in typical housing.

Nearly 12 percent of people aged 18 to 64 in Evansville have a disability. The type of disability is documented in Chart 3. Nearly 40 percent of people over age 65 in Evansville have a disability, the type of which is documented in Chart 4.

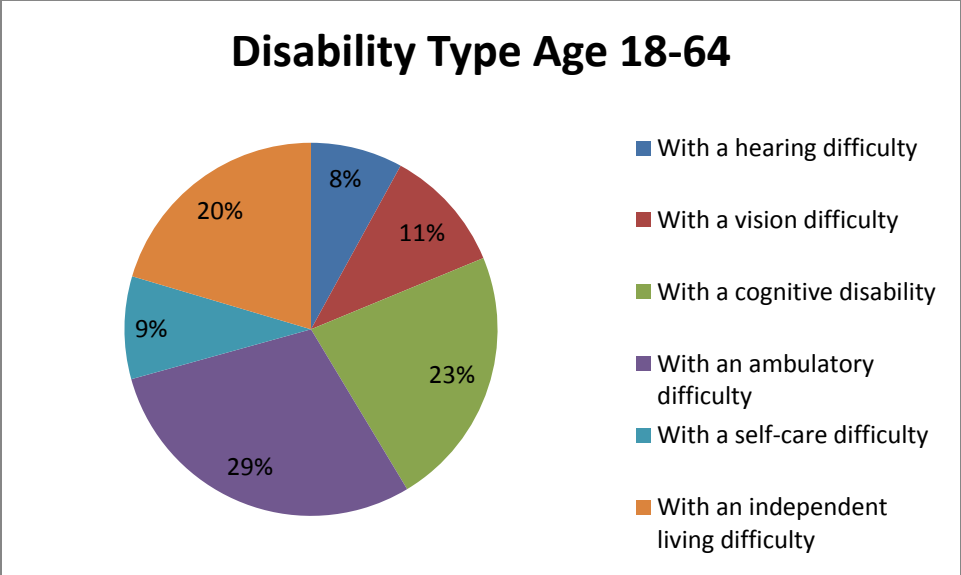


Chart 3: Disability Type Ages 18-64

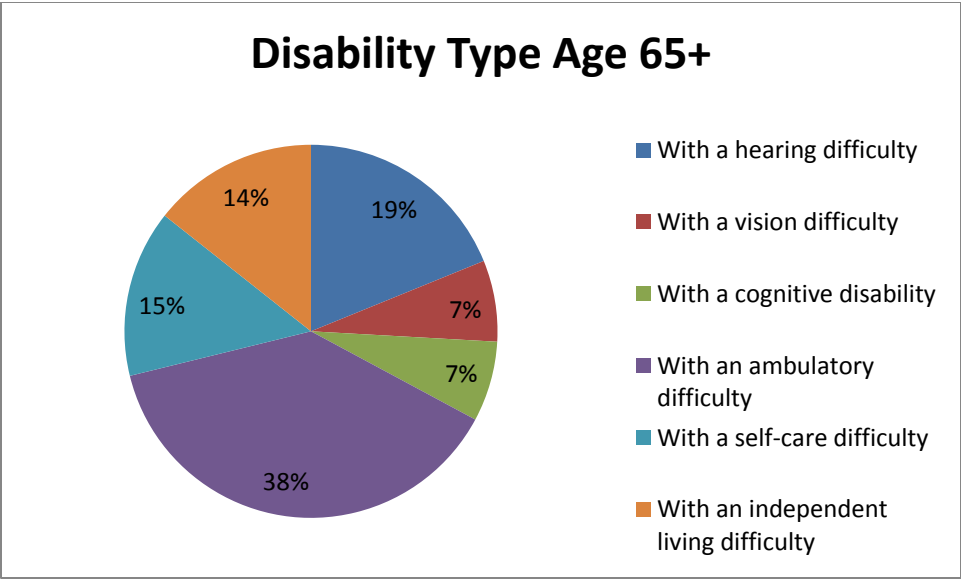


Chart 4: Disability Type Over Age 65

A larger share of the African American population is disabled than Caucasians, with more than 20 percent of the African American population having a disability compared to 13 percent of the Caucasian population. The Hispanic population has a relatively low disability rate of 6.6 percent.

17 percent of the Evansville civilian population over age 18 is a disabled Veteran. Similarly 16 percent of the population is a Veteran living in poverty. The Veteran population in Evansville is relatively young, with 65 percent of Veterans being between age 18 and 64.

Income and Poverty

The median household income in Evansville is \$34,104. Median earnings for workers are \$23,700. Full time male workers earn \$35,494 per year and full time female workers earn \$27,976 per year. There is an income gap for women of \$7,518 or 21 percent.

Nearly 18 percent of people in Evansville live below the poverty line. 23 percent of the population under age 18 lives in poverty, while 7.9 percent of the population over age 65 lives in poverty.

Nearly 10 percent of the population lives on less than 50 percent of the poverty threshold of \$11,490 for a single person to \$31,590 for a household of six. One quarter live below 125 percent of the poverty level.

More than 25 percent of African Americans in Evansville have a household income below \$10,000 per year. Income for the total population in Evansville is in Chart 5 and for the African American population in Evansville is in Chart 6.

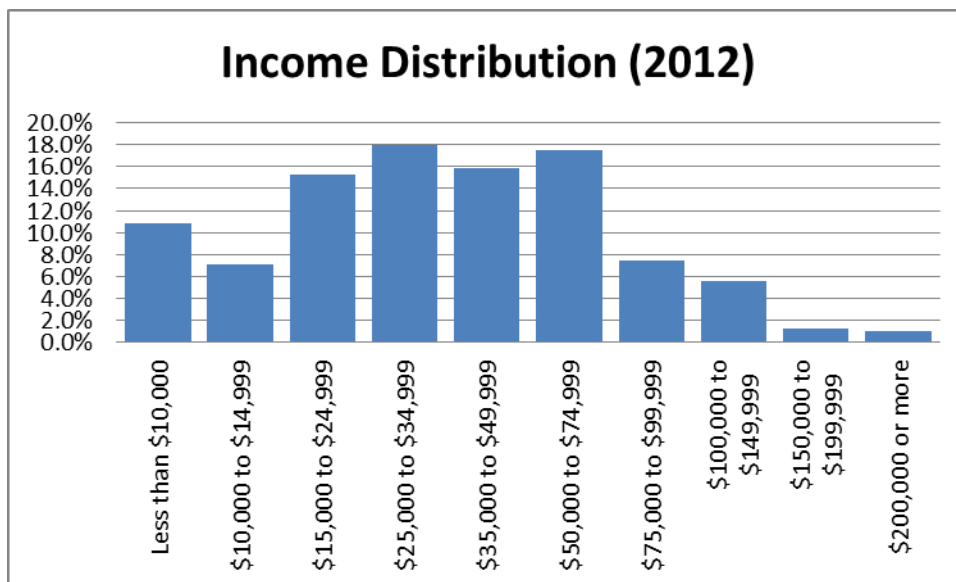


Chart 5: Evansville Income Distribution 2012

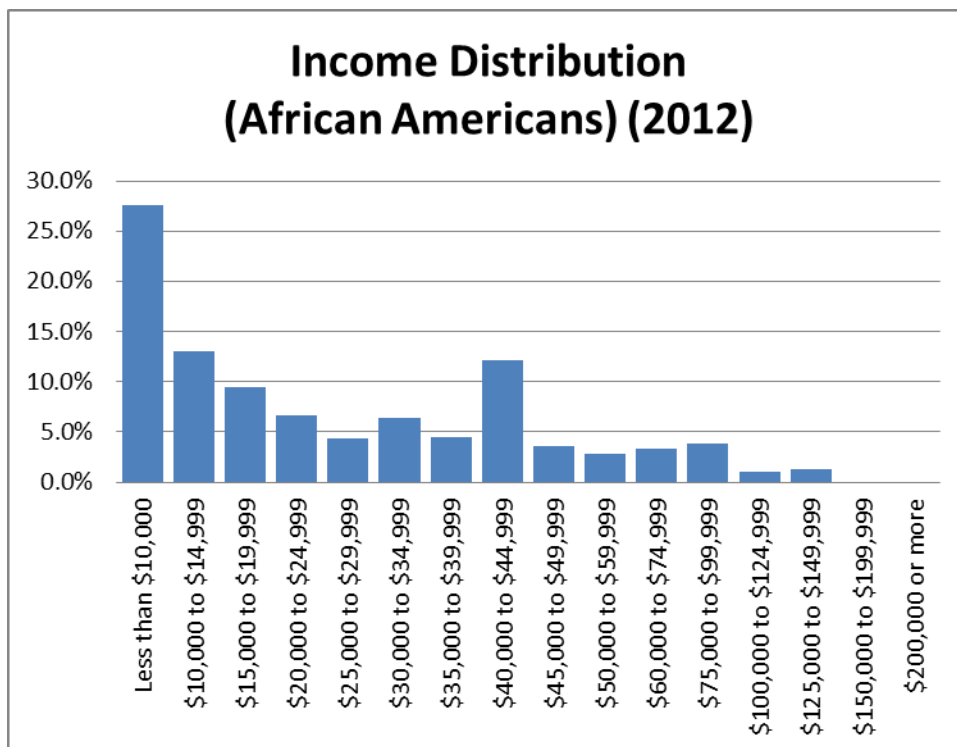


Chart 6: Evansville Income Distribution 2012 African Americans Only

Housing

There are 59,134 housing units in Evansville. 86.5 percent are occupied, while 13.5 percent or 7,983 units are vacant. Vacant units include those vacant for sale or rent, those that are rented or sold but not occupied, and seasonal homes as well as those that are vacant due to foreclosure or abandonment.

More than 63 percent of the occupied homes are single-family detached housing units (see Chart 7), and nearly 40 percent have two bedrooms (see Chart 8). Owner occupied units tend to have 2-3 bedrooms, while renter units tend to have 1-2 bedrooms. Only 65 units with five or more bedrooms are available to renters.

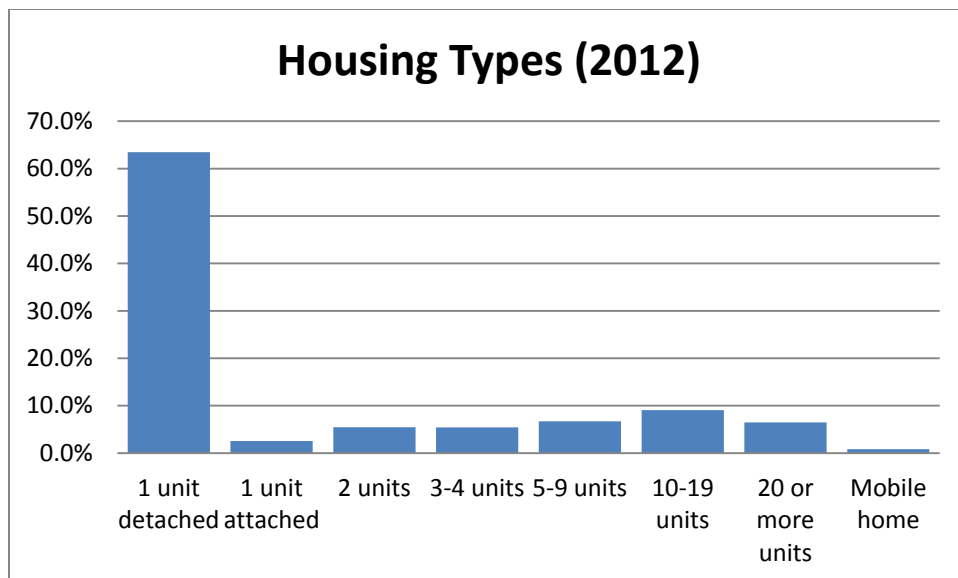


Chart 7: Housing Type 2012

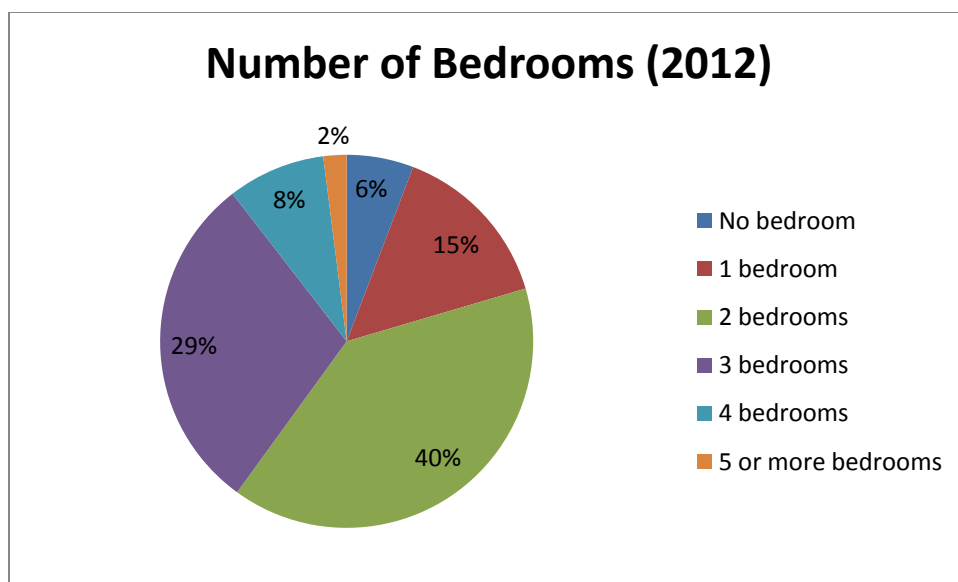


Chart 8: Number of Bedrooms in Occupied Housing Units 2012

54 percent of housing units are owner occupied, while 46 percent are renter occupied. 67 percent of homeowners have mortgages.

The median home value is \$89,200 (Chart 9). Home values tend to decrease with the age of the homes, but the highest value homes in Evansville were built in the 1980s. The largest percentage of homes was built prior to 1940, which are the homes with the lowest values (Chart 10). Median year built for owner occupied units is 1952.

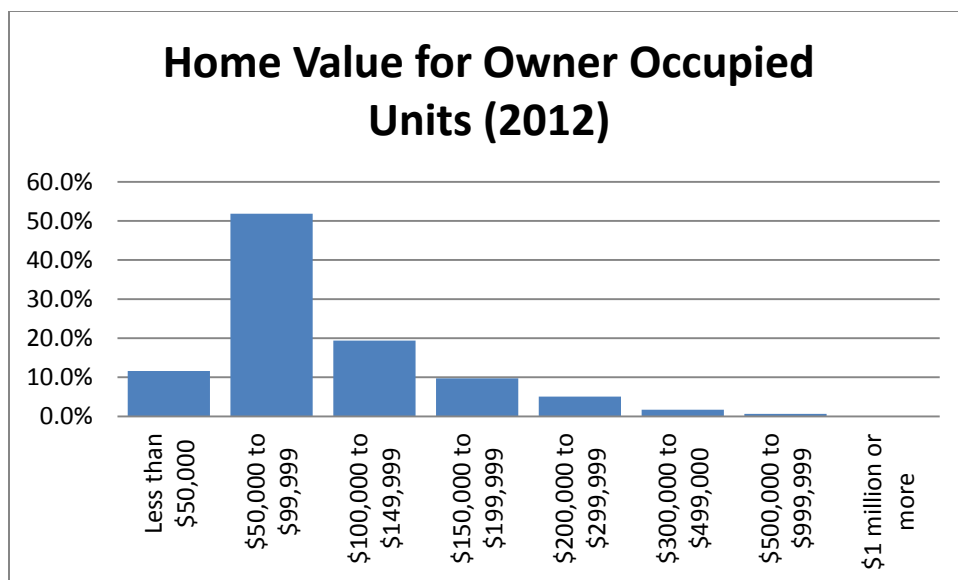


Chart 9: Home Value for Owner Occupied Units 2012

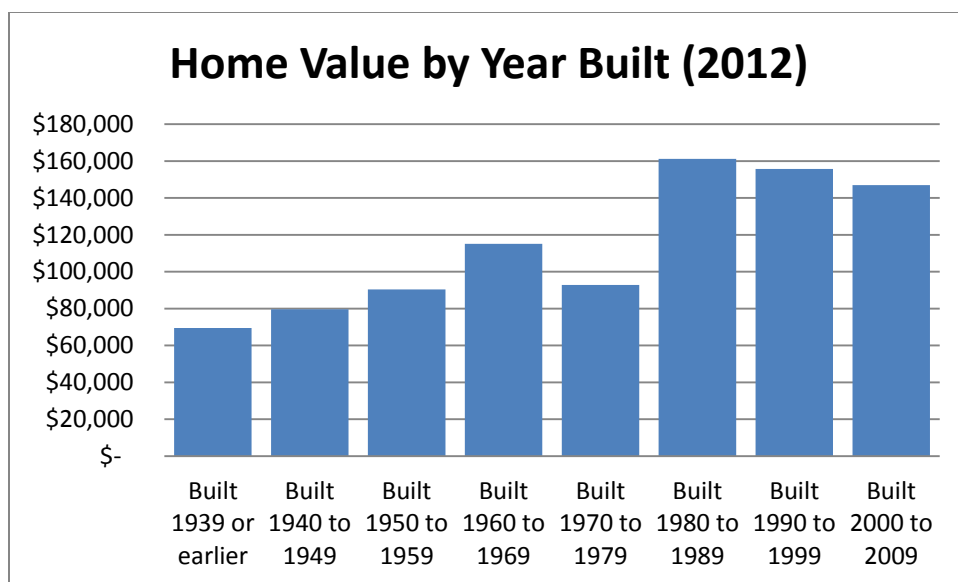


Chart 10: Home Value by Year Structure Built 2012

22.6 percent of homeowners with mortgages spend more than 35 percent of their household income on housing, and are cost burdened by housing. Only 10.6 percent of homeowners without a mortgage are cost burdened (Chart 11).

Selected Monthly Owner Costs as a % of HH Income (2012)

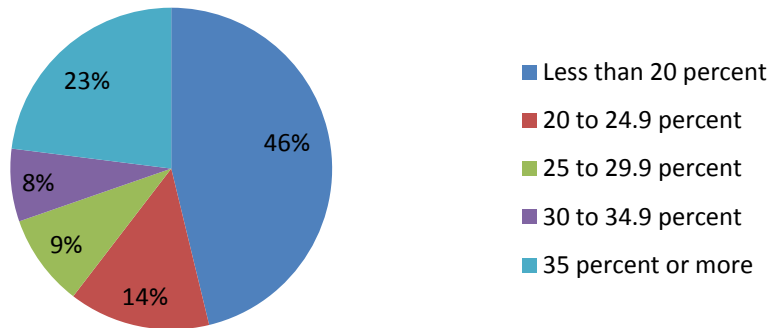


Chart 11: Selected Monthly Owner Costs as a Percentage of Household Income (SMOCAPI) 2012

The median rent is \$663 per month (Chart 12). Only 11 percent of renters have their utilities included in their rent. The median year built for rental units is 1963, so the rental housing stock is newer, on average, than the owner occupied housing stock.

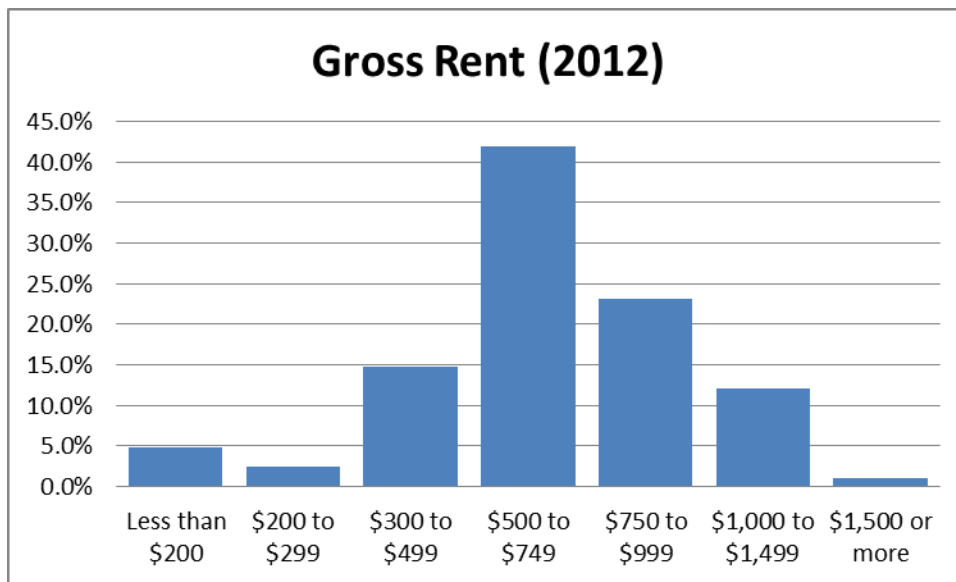


Chart 12: Gross Rent 2012

38.6 percent of renters spend more than 35 percent of their household income for rent, meaning they are cost burdened or their housing is unaffordable to them (Chart 13).

Gross Rent as a % of HH Income (2012)

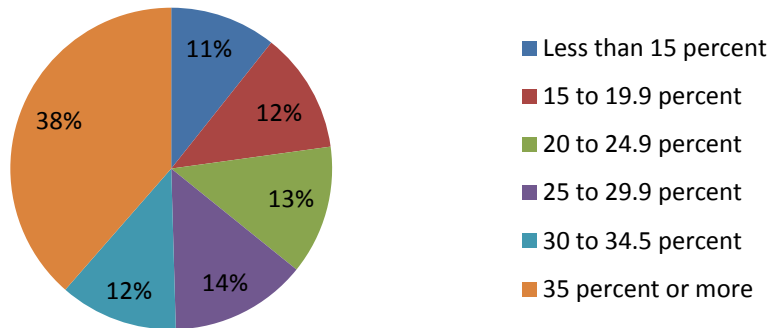


Chart 13: Gross Rent as a Percentage of Household Income (GRPI) 2012

Single person households tend to rent, as do three-person households. All other household sizes in Evansville tend to own their homes. 70 percent of African Americans rent, compared to 42 percent of Caucasians.

The National Low Income Housing Coalition conducted a gap analysis of affordable housing in Indiana communities using data from 2006 through 2010. In their analysis, Evansville 21,845 rental households, 6,365 of which were extremely low income (below 30 percent of area median income) but only 3,005 units at a rate that would be affordable to that population. The gap was less significant for low income households (between 30 and 50 percent of area median income) and there was a surplus of units for households with incomes between 50 and 80 percent of area median income.

Few loans were originated in 2012 for Census Tracts with significant minority populations, but there were also few denials of loans. Census Tract 10 seems to be the exception with a modest number of both FHA/VA and conventional loans originated. More loans are originated in Census Tracts outside the city limits than inside.

The Home Mortgage Disclosure Act (HMDA) was enacted by Congress in 1975 and was implemented by the Federal Reserve Board's Regulation C. On July 21, 2011, the rule-writing authority of Regulation C was transferred to the Consumer Financial Protection Bureau (CFPB). Regulation requires lending institutions to report public loan data.

In reviewing Home Mortgage Disclosure Act (HMDA) data for 2012 residential loan denials, there does not seem to be a pattern of discrimination. 176 loans (FHA/VA) were denied to Caucasians in 2012, and only 12 to African Americans. Credit history seems to be the largest factor in denial. Three loans were denied to Hispanics, largely due to insufficient collateral. Nearly four times as many loans were denied (FHA/VA) to men as to women, and there is no discernable pattern to the reasons for denial. 168

FHA/VA loans were denied to people below 100 percent of the area median income, usually for debt-to-income ratio and credit history.

In terms of conventional mortgages only 12 loans were denied to African Americans in 2012, while 465 were denied for Caucasians. Reasons for denial for African Americans include lack of collateral and unverifiable information. There were three denials to Hispanics, with no pattern to the reason. 371 people under 100 percent of area median income were denied conventional loans based primarily on credit history.

2008 HMDA data was also reviewed and the data is not significantly different from 2012.

Completed projects listed in the City of Evansville CAPER between 2010 and 2012 (2013 CAPER is pending) are:

Table 1: Evansville Housing Projects 2010-2012

Census Tract	Year	Developer	Project Type
Census Tract 11*	2010	Memorial CDC	New Construction
	2010	Memorial CDC	New Construction
	2011	Memorial CDC	New Construction
Census Tract 12*	2010	HOPE	New Construction
	2010	HOPE	New Construction
	2010	HOPE	New Construction
	2010	CAPE	Rehab Historic Structure
	2010	ECHO	New Construction
	2010	Southwestern Mental Health	Rehab (Historic Apts.)
	2010	NRP Group/ HOPE	New Construction (40 Homes)
Census Tract 13*	2010	DMD	Acquisition, Rehab Historic Home
Census Tract 15*	2010	HOPE	Rehab Historic Structure
	2010	HOPE	Rehab Historic Structure
Census Tract 8	2010	Memorial CDC	New Construction
	2010	Memorial CDC	New Construction
	2010	Memorial CDC	4 Rehabs (1 Rehab of Historic Structure)
	2010	Memorial CDC	4 Rehabs (1 Rehab of Historic Structure)
	2010	Memorial CDC	4 Rehabs (1 Rehab of Historic Structure)
	2010	Memorial CDC	4 Rehabs (1 Rehab of Historic Structure)
Census Tract 18	2010	Architectural Renovators	Rehab
Census Tract 20	2010	ECHO	New Construction

	2010	ECHO	New Construction
	2010	ECHO	New Construction
	2010	ECHO	27 Units of PSH, New Construction
	2011	ECHO	27 Units of PSH, Type not indicated in CAPER
Census Tract 26	2010	Pioneer Development	35 Units, Rehab of Historic Structure
	2011	Evansville Housing Authority/Aurora Inc.	32 Units Supportive Housing for Homeless, Demo/Rehab

* Census Tracts with significant minority populations

There are nearly 1,500 housing units in Evansville that were developed using Low Income Housing Tax Credits (LIHTC) that are still in their compliance period and must retain affordability thresholds. The largest share of those units are in the 47714 ZIP code (31.2%), followed by 47715 (18.4%).

Table 2: Evansville Low Income Housing Tax Credit (LIHTC) Projects

Project Name:	Project Address:	Project ZIP Code:	Total Low-Income Units:
Martin Horizon Homes			
Buena Vista Apartments	1210 Vista Ct	47710	50
Jefferson Project	103 Jefferson Ave	47713	2
1224 S. Linwood	1224 S Linwood Ave	47713	1
772 Washington Ave	772 Washington Ave	47713	4
Horizon Homes	1450 Luther Square	47714	148
Vann Park Apartments	3305 Pollack Ave	47714	40
Vann Park Apartments, Phase II	3305 Pollack Ave	47714	48
Vann Park Apartments III	3305 Pollack Ave	47714	32
Bradford Pointe Apartments	1680 E Franklin St	47711	204

Vann Park Apartments, Phase IV	3305 Pollack Ave	47714	40
Washington Court Apartments	111 Washington Ave	47713	22
Memorial Pointe	428 S Morton Ave	47713	10
Lucas Place	414 Baker Ave	47710	20
Memorial Place Apartments	920 Oak St	47713	16
Lincoln Estates Apartments	401 Jeanette Benton Dr	47713	112
Memorial Pointe Phase II	658 E Cherry St	47713	10
Arbors At Eastland	6649 Old Boonville Hwy	47715	176
Jacobsville Apartments	240 W Florida St	47710	35
Delhaven Estates Apartments	3701 Justus Ct	47714	119
Jacobsville Apartments II	1212 Baker Ave	47710	35
Delaware Trace Apartments	4901 Lenape Ln	47715	95
Memorial Townhouses II	920 Oak St	47713	35
Cedar Trace Apartments II	7th Avenue And Cedar Street	47710	35

The Community Reinvestment Act of 1977 (CRA) is implemented by regulations of the Office of the Comptroller of the Currency (OCC), the Board of Governors of the Federal Reserve System (Board), and the Federal Deposit Insurance Corporation (FDIC) (collectively, the agencies) in 12 CFR parts 25, 228, 345, and 195. The CRA regulations require that information on business, farm, and community development lending by insured depository institutions that meet certain asset thresholds, determined annually, be made available to the public. Institutions subject to CRA data reporting requirements must report the aggregate number and amount of community development loans originated or purchased during the prior calendar year.

In the CRA data by Census Tract, the following Census Tracts are identified as low income: 11, 12, 13, 14, 19, 20, and 25. Census Tracts 11, 12, 13, and 14 also have minority populations over 25 percent.

Low income Census tracts had disproportionately lower business loan investments by banks in Evansville that moderate, middle, or upper income Census Tracts.

Table 3: Community Reinvestment Act Loans

	Loan Amount at Origination						Loans to Businesses with Gross Revenue Over \$1M	
	< \$100,000		\$100,000 - \$250,000		>\$250,000			
	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)
Low income Census Tracts	6%	8%	9%	9%	8%	8%	5%	3%
Moderate income Census Tracts	30%	32%	34%	34%	30%	31%	30%	34%
Middle income Census Tracts	33%	31%	41%	42%	34%	34%	35%	28%
Upper income Census Tracts	28%	28%	15%	15%	27%	26%	30%	34%

As a percent of the total for the county, the low income Census Tracts that have significant minority populations have very low levels of business loan investment.

Table 4: Community Reinvestment Act Loans in Low Income Significant Minority Population Census Tracts

	Loan Amount at Origination						Loans to Businesses with Gross Revenue Over \$1M	
Census Tract	< \$100,000		\$100,000 - \$250,000		>\$250,000			
	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)	Number	Amount (000s)
11	1%	1%	0%	0%	1%	1%	1%	0%
12	0%	1%	1%	1%	0%	0%	1%	1%
13	0%	0%	0%	0%	0%	0%	0%	0%
14	1%	2%	2%	2%	2%	1%	1%	0%

Transportation

More than 83 percent of Evansville residents commute to work driving a car alone. Another 6.6 percent carpool with one or more other workers. Fewer than four percent use public transportation to get to work. Those below 100 percent of poverty level tend to carpool, take public transportation, or walk to work at higher rates than those above the poverty level. Bus service is provided throughout Evansville by the Metropolitan Evansville Transportation Systems (METS). Current METS routes are included in Map 3.



Map 3: Metropolitan Evansville Transportation System (METS) Bus Routes

Evaluation of Current Fair Housing Legal Status

The Human Relations Commission is charged with receiving, investigating, and ruling on complaints related to fair housing in Evansville and Vanderburgh County. They are also charged with the dissemination of information about fair housing rights.

Complaints can be filed at the Human Relations Commission:

209 Civic Center Complex
1 N.W. Martin Luther King, Jr. Blvd.
Evansville, Indiana 47708

Charges must be filed within 90 days of an alleged discriminatory act occurring. The Commission is comprised of an 11 member board, who are appointed for a two year term by government officials. There are five staff members consisting of three investigators, a secretary and the executive director. The Commission is responsible for investigating employment and education discrimination in addition to housing and lending discrimination.

Complaints and findings

Human Relations Commission housing-related complaints from 2012 and 2013 were reviewed. In 2012 there were 17 complaints. Of those, 47 percent were by African Americans and 76 percent by women. The complaints were related primarily to disability (41%) and race (24%). 41 percent of the cases were settled. 18 percent failed to cooperate with the investigation after filing the complaint and 12 percent withdrew their complaints. 18 percent were found to have no probable cause and an additional 6 percent to have no cause.

In 2013 only 7 complaints were filed. 71 percent were by African Americans, and 71 percent by women. 43 percent of the complaints related to racial discrimination and 29 percent refusal to rent. 43 percent of the cases are pending, 29 percent of the people who filed complaints have refused to cooperate with the investigation, and 14 percent have resulted in conciliation.

Complaints may be filed online as well as by phone and in person at the Human Relations Commission office.

In a survey conducted as part of the Analysis of Impediments to Fair Housing, 82 percent of respondents indicated that they did not know who investigates housing discrimination in Evansville. Of the respondents who indicated that they did know and provide a response as to whom, only 67 percent correctly identified the Human Relations Commission. Other responses included human resources, the Evansville Housing Authority, and Legal Aid.

In a meeting with tenants of the Evansville Housing Authority (EHA), many believed that housing discrimination complaints needed to be filed with the EHA.

The Human Relations Commission hosts training during Fair Housing Month, and brought in Marilyn Brown to speak in April 2012. They also hosted a homeownership workshop in October 2013.

Even with training regarding fair housing laws, the protected classes of individuals, and forms of housing discrimination at the beginning of each public session held in developing the Analysis of Impediments, many participants failed to recognize what was likely to be housing discrimination. For more specific information, please see the summary of public input.

Lenders do offer training on, and have trained staff on, their obligations and fair housing practices.

Participation by the Realtor community in stakeholder interviews was declined and there is little evidence that the local real estate industry has engaged in fair housing awareness activities.

Suits filed by Department of Justice or private plaintiffs

In 2010, the National Fair Housing Alliance filed a lawsuit in federal court in Indianapolis, targeting a developer for designing apartment complexes — including Brooklyn Place Apartments on Evansville's East Side at 6830 Brooklyn Court. The lawsuit claims that 16 Bodner properties in eight states, including Indiana, violate the Americans With Disabilities Act and Fair Housing Act by providing inaccessible building entrances, high thresholds that make it difficult to pass between rooms, environmental controls beyond the reach range of wheelchair users, and insufficient space in kitchens and bathrooms for use by people in wheelchairs. In early 2014 a motion to dismiss the case was denied.

Reasons for trends/patterns

While the Human Relations Commission has recently had a consultant doing presentations regarding fair housing through a demonstration grant, there is limited staff time and financial resources available for promoting fair housing and encouraging people to report housing discrimination. With housing people tend to move on to another housing unit rather than pursue a complaint when they have a problem, it is not the same situation as with employment discrimination. Further, many people do not know when they are facing housing discrimination or that it is illegal.

On the lending side it can be difficult to prove discrimination. The Indiana Civil Rights Commission does do some testing, but more would be beneficial.

Some people are unaware that the fair housing laws apply to both public and private actions, believing that the laws only apply to government agencies.

Much of the housing in Evansville was developed prior to the Americans with Disabilities Act and is not in compliance with the Act in the same way that much of the older government infrastructure and buildings have not yet been brought into compliance. Retrofitting is expensive and can be difficult so it is not generally undertaken by property owners; however the lack of available housing stock for people with disabilities is an issue that has been identified.

In interviews with key stakeholders it seems the most significant type of housing discrimination in Evansville is on an income or economic basis, rather than discrimination against protected classes. Even if this is the case, the result is concentrations of minority populations in specific areas and low rates of homeownership among minority populations.

Discussion of concerns

Three basic concerns arise regarding fair housing: 1) the population is not well informed about fair housing laws, discriminatory practices, and how to file a complaint; 2) proactive efforts to engage residents, landlords, lenders, and real estate professionals in fair housing have been limited; and, 3) while practices may not be discriminatory on their face the outcomes disproportionately affect the African American community in Evansville.

The survey conducted as part of the AI indicates that at least 82 percent of the respondents are not sure where to report housing discrimination and another third of respondents who believed they knew where to file were incorrect. During the public meetings held as a part of development of the AI similar sentiments were expressed. The barrier of “lack of awareness/knowledge of fair housing” was identified in the 2010 Analysis of Impediments and was identified by 11 of 15 people submitting a worksheet on continuing barriers as still being a barrier to fair housing in Evansville. While the Human Relations Commission has a consultant conducting information sessions through grant funding, there is still substantial work to do to reach the general population.

Anecdotal evidence suggests that a number of the small landlords in Evansville became landlords when they could not sell a local home after losing a job or needing to downsize during the recession. These are not professional landlords who understand fair housing laws and how they apply to them. Combined with a resident population that has limited understanding of fair housing there is likely a substantial amount of unreported housing discrimination occurring. The real estate community does not appear to be proactive in addressing fair housing through seminars or other means. While the lending community is likely in compliance with requirements regarding fair housing, there does not seem to be much of a proactive approach to addressing low rates of homeownership among African Americans.

None of the practices identified in the document review, stakeholder interviews, survey, or public meetings suggest that there is substantial intentional housing discrimination occurring in Evansville. Even the stakeholders that are African American or serve primarily African American people say that discrimination that is encountered is based on income or economic status. Discrimination that has been identified by stakeholder groups is largely against people who are not in protected classes, such as ex-offenders with felony convictions. However, the pattern of concentrated neighborhoods (Census Tracts) with minority populations, low rates of minority homeownership, and difficulty in finding safe, decent, affordable housing for people with disabilities suggests that there are underlying issues. There is substantial income disparity between African Americans and Caucasians in Evansville, which does explain location in neighborhoods where housing is older and less expensive and the need to rent over purchasing a home. Reasons for the income disparity are not clear in the analysis conducted as part of the AI.

Impediments to Fair Housing Choice

Impediments to fair housing can be public or private. Public barriers may be adopted ordinances, policies, procedures, or programs that have largely unintended consequences of limiting housing choice to certain classes of people. Private barriers include policies and procedures in housing transactions on the lending side as well as the transactional side.

Public

Zoning ordinances and actions of the Area Plan Commission, policies and actions of the Department of Metropolitan Development, policies and the investment decisions of the Metropolitan Planning Organization, and the Evansville Housing Authority may impact the availability and accessibility of safe,

decent, and affordable housing in the city. Documents from each organization were reviewed in addition to the stakeholder interviews to identify potential barriers to fair housing.

Comprehensive Plan

The comprehensive plan was updated in 2004, building on the 1996 plan and 2000 plan amendments. While the plan recognizes a need for infill development most of the projected future growth is in the unincorporated areas of Vanderburgh County. Pigeon Township is projected to continue to lose population and housing units, although at a slower rate than in the past. The plan recognizes need for demolition of unsafe structures and the need to preserve existing buildings, including housing units, which continue to have useful life. It stresses using the tools of revitalization in all neighborhoods, not only areas that have suffered decline and disinvestment.

Zoning

The Area Plan Commission staff indicated that the zoning ordinance does not prohibit development in a way that would pose a barrier to housing choice or the development of affordable housing. Another department did identify the zoning ordinance as a barrier because the existing older standards, although allowing for some mixed use development, do not encourage or require mixed use or walkable development patterns.

Review of the zoning ordinance revealed the following concerns related to housing:

- Current home occupation uses limits the flexibility for modern work at home practices. While home occupations are intended to blend into residential areas, protecting the neighborhood from the potential negative effects of a business use, there are many occupations that are not specifically included.
- Use lists are too specific, should be typology, not specific activity. Many ordinances list specific uses but these use lists can become difficult to administer as new uses come into existence. Some communities are moving toward a more flexible ordinance to minimize barriers to development.
- A concern was expressed that there is limited ability for mixed use development given the existing ordinance structure. The Area Plan Commission staff believes that there is ample consideration for mixed use development in the ordinance.
- Planned Unit Development (PUD) requires open space but does not designate how much. With only one type of PUD this could result in too much open space being required for urban development and too little for suburban development. Since PUDs are approved on an individual basis, the Area Plan Commission staff does not consider the open space requirement or a single PUD type a barrier to development.
- During the 1950s a blanket rezoning was done in the city classifying some areas that were developed for residential use in commercial or industrial zoning districts. These areas have largely not been redeveloped for commercial or industrial uses but the zoning remains as such. However, the city's definition of abandonment (as demolished) may prevent problems associated with long-term legal non-conforming status.

The ordinance does allow for fee waivers for affordable housing development. It is also the practice of the department to waive fees for rezoning for homes that were developed in non-residential zones.

Nothing in the zoning ordinance restricts home modifications for accommodation of physical disabilities. The definition of family in the zoning ordinance is "'Family' means one or more persons occupying a single dwelling unit; provided, that, unless all members are related by blood, adoption, or marriage, no such family shall contain over five persons. However, any such unrelated family must provide off-street parking for all 'family' vehicles." These definitions of family and restrictions on unrelated householders are not discriminatory in nature.

Planning and zoning boards

The Area Plan Commission is the local agency designated to carry out land use planning for the City of Evansville, Vanderburgh County, and the Town of Darmstadt. This body is an appointed 13-member board that meets once a month to make decisions on zonings and subdivisions within these jurisdictions. The Area Plan Commission and its staff are also responsible for long range planning to shape the future development and growth of the community, which involves updating the City/County Comprehensive Plan and on-going efforts to implement the Plan. This office also serves as the staff for the Board of Zoning Appeals, who rules on petitions for variance from the Zoning ordinance requirements and Special Uses.

Another function of the Area Plan Commission, referred to as current planning, is the administration/enforcement of the Zoning and Subdivision ordinances. In this role, the Area Plan Commission professional and support staff process applications for new development, review site development plans, prepare reports for the Plan Commission and the public on these proposals, and issue permits. Improvement Location Permits are issued for all new buildings, additions to existing buildings, homes, accessory structures, pools, and business signage.

Building codes

Building codes in Indiana are adopted at a state level and are the same across the state. As a general rule, local forms of government in Indiana cannot adopt codes that are more restrictive than the state codes. Indiana traditionally utilizes national model codes from a recognized agency. The model code is then reviewed and amended. The approved model code and amendments are then adopted as part of state law.

The Building Commission is responsible for issuing building permits and ensuring compliance with building codes in Evansville.

When is a Permit Required?

- A building permit is required for all new buildings, additions, or structural alterations to existing buildings; including accessory buildings, swimming pools, windows, siding, and re-roofing.

- A building wrecking permit is required for the demolition of all buildings, including accessory buildings.
- A building moving permit is required any time a building is moved to a new location.
- A fire alarm permit is required when adding a new system or improving an existing system.
- A fire suppression permit is required when adding a new system or improving an existing system.
- An HVAC permit is required if installing or replacing a furnace, wood burning stove, fireplace, central air conditioning unit or making alterations to the distribution or fuel supply system.
- An electrical permit is required if installing a new service, new wiring or rewiring.

Since codes are adopted statewide and there is little local control over them, they are not particularly a barrier to fair housing in Evansville.

Revitalization, services, housing, parks, and transportation

The Department of Metropolitan Development is largely charged with redevelopment and revitalization activities in Evansville, working in partnership with non-profit organizations that build and manage affordable housing. Demolition work has been done to address some of the abandoned building issues and unsafe building issues, including housing demolition. There has been concern addressed that when affordable housing is demolished it is generally not replaced, reducing the available supply, even if the available supply before was not particularly safe, decent, or affordable due to lack of weatherization. Another, related, concern expressed is that the development occurring in the downtown core, where services are available, has been for market rate renters and homebuyers who are more affluent. It is important to many populations served by affordable housing to be near public transportation and services. These services are also attractive to market rate renters and buyers.

The units of government follow regulations regarding accommodation of people with disabilities and people who speak a language other than English. The city does not have a large enough Spanish-speaking population that a Language Access Plan is required. Representatives from the local Hispanic service agency agree that most people who speak only Spanish bring translators with them when they are needed to engage with units of government. In cases where an American Sign Language (ASL) translator is needed, the local units have been able to contract for such services. Public buildings tend to be accessible, though the accessibility was retrofitted into most buildings, which were built prior to 1970. As such, the accessibility may not be direct or convenient though available.

The Department of Metropolitan Development and the Evansville Housing Authority are the primary public sector providers of affordable housing in Evansville. The DMD develops affordable housing though providing funding for affordable housing projects developed by partners. An annual process of training, application, review and award takes place for use of HOME funds (as well as CDBG and ESG). The process is transparent and includes opportunities for organizations serving a variety of populations to compete for funding. The Evansville Housing Authority develops housing for project-based assistance recipients and oversees the Housing Choice Voucher program.

Evansville Housing Authority housing complexes are:

Table 5: Evansville Housing Authority (EHA) Housing

Name	Address	Efficiency	1 bedroom	2 bedroom	Family Units
Buckner Towers	717 Cherry	54	48	6	
Fulton Square Apartments	1328 Dresden	82		110	
John Cable Apartments	1111 Cherry		20	4	
John M Caldwell Homes	736 Cross	6	180		
Kennedy Towers	315 SE Martin Luther King Jr. Blvd	50	43	7	
Schnute Apartments	1030 W Franklin Street	91	23	1	
White Oak Manor	509 N St. Joseph	91	23	1	

The EHA also maintains scattered site properties.

Evansville Housing Authority has authorization for 1,906 Housing Choice Vouchers (HCVs), but budget authority for only 1,700. Currently 90 vouchers have been issued for people who are still seeking a place to live. There are 800 people on the waiting list for Housing Choice Vouchers.

The EHA current lease document offers reduced deposits to disabled and elderly populations. Pet fees are waived for service animals in the lease document. The lease has breed specific language regarding pets (in addition to height and weight limits) but these limits do not apply to service animals. The Fair Housing provisions in the lease provide information about reporting discrimination to the US Department of Housing and Urban Development Assistant Secretary for Fair Housing and Equal Opportunity, but do not refer to the local Human Relations Commission.

Parks and recreation opportunities affect the quality of life in neighborhoods. The Parks and Recreation Department is responsible for development, operation, and maintenance of parks and recreation facilities in Evansville. There are three regional parks, eight community parks, and 21 neighborhood parks in the system in addition to two nature preserves, seven golf courses, and eight special facilities. The Parks and Recreation Department is also responsible for the Pigeon Creek Passageway trail system.

The Metropolitan Planning Organization (MPO) incorporates accommodation of people with disabilities and people with limited English proficiency into their planning process. They are aware of the limitations of their activities and are continually working to improve their inclusivity. The Metropolitan Evansville Transportation Authority operates the bus system in Evansville, and is separate from the MPO. The bus routes are concentrated in the urban core and serve the neighborhoods with the highest concentration of minority population.

PHA and other assisted housing tenant selection procedures

The Admissions and Continued Occupancy Policy (ACOP) of the Evansville Housing Authority governs the tenant selection process. Accommodations for tenants with disabilities are permitted in the ACOP and a process for requesting accommodation is established in the ACOP.

The Housing Authority does not allow tenants who have convictions for the manufacture of meth on federal property or those who have convictions for sex offenses (subject to lifetime registration). While convicted felons are not a protected class they pose a significant housing challenge in the Evansville community because there are few places where they can be housed.

The ACOP establishes the policies for maintain waiting lists and assigning units. The policies are intended to avoid concentrations of low income and promote integration based on race.

Occupancy standards are established based on bedrooms in the unit. Households may need to move if the birth or adoption of a child changes the size of unit needed to meet the occupancy standards. This has been perceived as discrimination based on family status, but it is based on health, safety, and welfare standards rather than discrimination.

HOPE of Evansville considers criminal history for participation in their Lease-to-Own (LTO) Program, but does not have any absolute restrictions. Guidelines are established for the length of time that needs to have passed since various convictions. Selection policies are based on financial suitability for home ownership in the near future as that is the goal of the program. The tenant selection guidelines restrict pet ownership and limit breeds based on perceived aggression threat.

Memorial CDC's rental policies restrict pets and do not make exceptions for service animals. ECHO Housing has similar policies with no specific exception for service animals. This could be a barrier to fair housing for people with visual disabilities.

No other policies or lease agreements reviewed posed any potential risk for discrimination.

Sale of subsidized housing/possible displacement

The Evansville Housing Authority is participating in the Rental Assistance Demonstration (RAD) Project of the US Department of Housing and Urban Development (HUD). RAD is a central part of the Department's rental housing preservation strategy, which works to preserve the nation's stock of deeply affordable rental housing, promote efficiency within and among HUD programs, and build strong, stable communities.

The Rental Assistance Demonstration (RAD) allows proven financing tools to be applied to at-risk public and assisted housing and has two components:

- 1st Component - Allows Public Housing and Moderate Rehabilitation (Mod Rehab) properties to convert, under a competition limited to 60,000 units, to long-term Section 8 rental assistance contracts; and

- 2nd Component - Allows Rent Supplement (Rent Supp), Rental Assistance Payment (RAP), and Mod Rehab properties to convert tenant-based vouchers issued upon contract expiration or termination to project-based assistance.

Caldwell Homes, Buckner Towers, and White Oak Apartments in Evansville have been reserved for the PBRA (Project Based Rental Assistance) conversion program under RAD. This includes nearly 560 units. A number of information sessions have been held by the Evansville Housing Authority concerning RAD, but there are still rumors and concerns circulating in the affordable housing and human services communities in Evansville. Tenants will suffer no injury in rent rates and will have the right of return and relocation assistance during displacement.

Private

Private actions are also subject to fair housing laws, including lending, real estate transactions, and leasing.

Lending policies and procedures

Home Mortgage Disclosure Data (HMDA) data from 2012 and 2008 were reviewed for the Evansville region. While there are low loan origination numbers in Census Tracts with significant African American populations, there are also few denials in those Census Tracts. Overall, there are just few applications for either FHA/VA or conventional loans in those Census Tracts. Primary reasons for denial were debt-to-income ratios and credit scores. Nothing in the data suggested a pattern of discrimination against applicants based on race, gender, or national origin.

Old National Bank has a Home Manager Product that includes utilities in the mortgage payment along with the principal, interest, taxes, and insurance. There is also a downpayment assistance component of the product. This type of program is specifically designed to address the needs of first time homeowners and encourage homeownership. The bank also has a Community Development department and is engaging senior managers in being proactive in the community.

Banks offer training to employees on the Community Reinvestment Act, fair lending, and discrimination. Banks are also able to offer financial literacy training in the community and are looking for more opportunities to partner with neighborhood organizations to bring financial literacy training to underserved areas.

Real estate activities

Without participation in the stakeholder interviews by the Realtors there is limited information available about how the real estate community works to further fair housing. The Southwest Indiana Association of REALTORS web page does provide information on training for real estate professionals regarding fair housing or housing discrimination.

None of the stakeholders interviewed indicated that there was overt discrimination in real estate transactions involving home purchase. Similarly, there was no public comment regarding discrimination in home purchase transactions.

Rental activities

The CHDO leases and policies have already been discussed. Other rental companies, and individual property landlords that don't receive federal funds or generally participate in Fair Housing programs did not directly participate in the AI process and were not asked to submit sample lease agreements. However, fair housing regulations do apply to all types of landlords.

In the survey and in public meetings some general references were made to landlords or management companies who would not show apartments, indicated apartments were not available, or changed prices or policies for some people based on protected status. Few cases are reported to the Human Relations Commission.

One court case pending suggests that one or more large apartment company is discriminating against disabled people because their units are not in compliance with the Americans with Disabilities Act (ADA) of 1990.

Public and Private

Fair housing enforcement

The Evansville Human Relations Commission receives complaints on fair housing issues and investigates them. They maintain an accounting of cases and their status, cases are closed in a timely manner.

The affordable housing and human services providers all reported that they refer cases of discrimination to the Human Relations Commission. However, several noted that people are generally not willing to final formal complaints, which is consistent with feedback from the Human Relations Commission.

Informational programs

Information about fair housing is distributed to people at a number of contact points. The Human Relations Commission has a consultant presenting fair housing information at meetings across the city. Many of the housing service providers also have fair housing information available at their offices or properties.

The Human Relations Commission uses radio spots, fair housing workshops, and public speakers on topics like predatory lending to disseminate information about fair housing in the community.

The Human Relations Commission notes that people are often afraid to file a complaint, but they need to test the law to achieve positive outcomes.

Stakeholder and Public Input

Residents and stakeholders were provided a number of different ways to engage in the AI process. A short survey designed for resident input was made available online and circulated among stakeholder groups as well as being available as a link on the city's web page. The survey was available from January 10, 2014 through February 14, 2014. Paper copies of the survey were made available through the Department of Metropolitan Development and United Caring Shelters. The Department of Metropolitan

Development circulated surveys at a variety of local meetings during the survey period. All results were entered into Survey Monkey (the online survey tool) for analysis.

Interviews were conducted with more than 20 key stakeholders including government departments related to housing and transportation, Community Housing Development Organizations (CHDOs), and human services providers.

Two public forums were held to solicit input from residents and stakeholders. Additionally a meeting was held with Evansville Housing Authority tenants and was offered to recipients of Housing Choice Vouchers.

Survey Results

More than 300 survey responses were collected including online participants and those who submitted paper versions of the survey. Of the respondents, 20.8 percent were from the 47714 ZIP code, 15.7 percent from 47711, 12.3 percent from 47713 and 47715 each, and 11 percent from 47712.

75 percent of respondents live in a single-family home and more than 56 percent own their home with a mortgage. 25 percent were single people, 22.9 percent married couples, and 23.2 percent married couples with children under age 18 living at home.

28.5 percent indicated that they spend more than 35 percent of their income on housing (including insurance and utilities). Another 15.6 percent spend 30-34 percent of their household income on housing.

Nearly 29 percent reported a household income over \$75,000, which is higher than the median income for the city.

26 percent of respondents were between age 45 and 54. 22.7 percent were between age 55 and 64, and 21.1 percent were between 35 and 44. 83 percent of respondents were Caucasian.

78 percent of respondents have lived in Evansville for more than ten years.

Responses to “Have you experienced any of the following in the past two years (check all that apply)?” were:

Table 6: Survey Response: Have you experienced any of the following in the past two years?

Difficulty paying rent/mortgage	39%
Difficulty paying utilities	47%
Dissatisfaction with local services	28%
Inability to make needed repairs/improvements to your home	37%
Overcrowding	4%
Signs of disinvestment	20%
Unkempt houses in your neighborhood	41%

Vandalism	24%
-----------	-----

Responses related to difficulty paying utilities are consistent with the feedback from stakeholders that the lack of insulation and winterization in homes causes seasonally high utility bills that can make housing costs unaffordable.

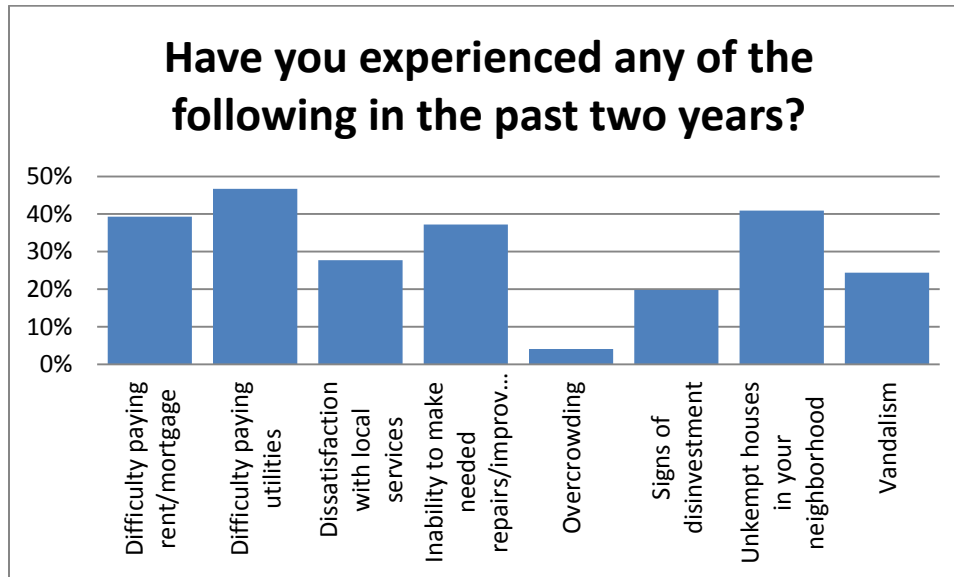


Chart 14: Survey Response: Have you experienced any of the following in the past two years?

When asked “What are the barriers to housing choice in Evansville (choose all that apply)?” the responses were:

Table 7: Survey Response: What are the barriers to housing choice in Evansville?

Accessibility for people with disabilities	21.6%
Age-restricted units	8.2%
Condition of housing units	46.5%
Cost of housing	69.4%
Distance to employment	24.5%
Diversity of housing stock	15.5%
Transportation/access to public transportation	27.8%
Utility costs	55.9%

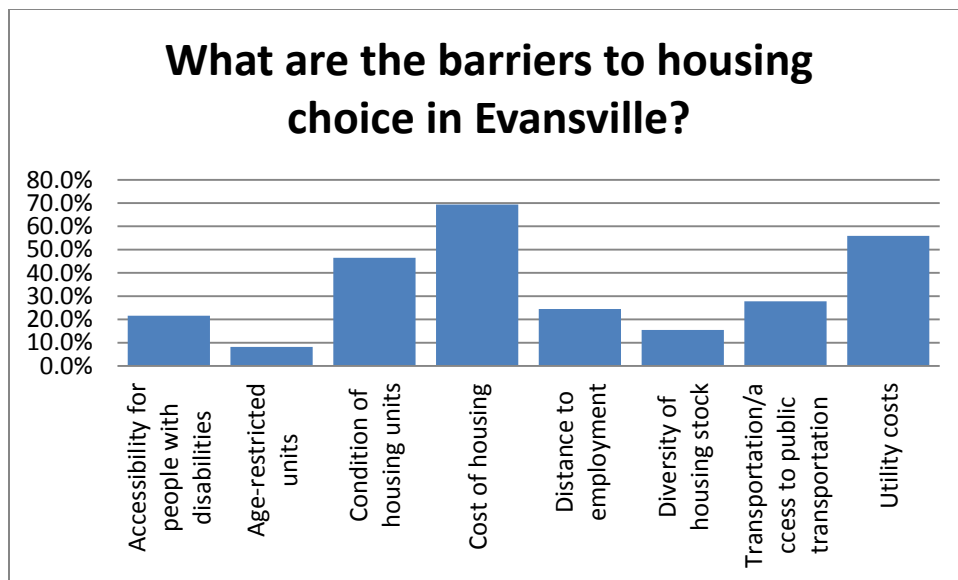


Chart 15: Survey Response: What are the barriers to housing choice in Evansville?

More than 95 percent of respondents have not experienced housing discrimination in the past two years. 82 percent did not know where to file a housing discrimination complaint.

Of the people who specified that they had faced discrimination the reasons were criminal background, weight, gender identity, and sexual identity.

Interviews

Interviews were conducted with key stakeholders during the week of January 20, 2014. Each participant was scheduled for a one hour interview. The contents of the interviews were to provide information and context for use in development of the Analysis of Impediments, but individual responses to questions asked will not be disclosed. Interview participants represented:

- Evansville-Vanderburgh County Area Plan Commission
- Evansville Metropolitan Planning Organization
- Aurora
- Memorial CDC
- AIDS Resource Group
- ECHO Housing Corporation
- Department of Metropolitan Development
- Economic Development Coalition of Southwest Indiana
- HOPE of Evansville
- Evansville Blind Association
- Knight Township Trustee
- Old National Bank
- Carver Community Services
- Hospitality and Outreach for Latin Americans
- Evansville Christian Life Center
- Advantix
- Evansville Housing Authority
- YWCA
- United Caring Shelters
- CAPE
- Pigeon Township Trustee

- Human Relations Commission

Questions asked were particular to each organization, but a summary of common questions and responses is provided.

- What do you see as barriers to fair housing in Evansville?
 - Low wage jobs, don't support housing choice
 - Availability of affordable housing remains a challenge, people are still spending more than 30% on housing
 - Not enough availability
 - Credit
 - Criminal history
 - Not enough affordable housing, big gap
 - Landlords are getting pickier, want co-signers
 - Landlords feel "those people" tear stuff up
 - Income – income is not growing
 - Heard stories of 100% African American housing complexes even though the city isn't that heavily AA
 - Hearing that some renting agencies are steering people
 - Racism – embedded, subtle sometimes, sometimes not subtle
 - Older apartments complexes are not ADA compliant, few are accessible because few are new
 - A lot of the low income housing was built in the 1960s and not accommodating
 - Barrier is socio-economic – income
 - Some households have burned bridges, have a poor housing history and no one knows what to do with those households
 - Substandard housing, inadequate housing
 - Have a home, not insulated...their utility bills make their housing unaffordable
 - Fixed income doesn't make it easy to pay variable utility bills; assistance funds are limited; need to do weatherization
 - Availability is the biggest barrier – decent, affordable housing
 - People are just trying to survive, could be in better housing but may not have the time or information to find better housing
 - Landlords (accidental landlords) don't know what fair housing or protected classes are
 - People left when jobs left, but houses didn't sell and they ended up as landlords
 - Criminal history
 - Affordable housing – not enough
 - Financial barriers – credit, deposits, utilities
 - Transportation – access to bus line
 - Safety – some environments are unsafe for children
 - Weatherization – utility costs

- Disability – housing is for people with disabilities and non-disabled can't be housed
- Homes are not energy efficient
- What discriminatory housing practices have your clients experienced in the community?
 - Class driven more than race
 - City is fairly segregated still, certain pockets of racism
 - Subtle racism
 - Worst is criminal history, more landlords doing background and credit checks
 - Discrimination is not as much based on race as on income – social and economic bias
 - “Section 8 people”
 - Landlords (accidental landlords) don't know what fair housing or protected classes are
 - Not enough housing for larger families – 4-5 bedroom units
 - People under age 25
 - People with disabilities that are too young to qualify for the accessible housing (age restricted)
 - Many in the disability area – failure to provide a reasonable accommodation
 - Race by association – white female with black boyfriend facing discrimination; biracial children
 - Landlord not offering all units to a person
 - Terms and conditions were different for someone from another country, race
 - Sexual harassment
 - Maintenance delays, lack of lease renewal – stated reason doesn't hold up

Public meetings

Two public forums were held in at the Evansville Central Library on January 22, 2014. The first forum was held in the afternoon and well attended by staff from affordable housing providers and service providers in the city. The evening meeting was less well attended, but has a robust discussion.

As a part of the forum, participants were asked to complete a worksheet identifying barriers from the 2010 Analysis of Impediments to Fair Housing, indicating if those barriers identified in 2010 were still barriers today. The results are in Table 8.

Table 8: Barriers to Housing Choice from 2010 with 2014 participant responses

Barrier (from 2010)	Yes, still a barrier	No, not a barrier anymore
Lack of affordable housing	14	1
Substandard (poor quality) housing	15	0
High rate of denial for credit seekers/lack of available credit	13	1
Minority access to credit is poor	7	2
Lack of affordable, accessible housing	13	1
Concentration of minority and low income housing in certain areas	14	1

Lack of code enforcement	6	3
Lower homeownership among African Americans	11	0
Lack of awareness/knowledge of fair housing	11	2
Transition from shelters is uncoordinated	4	5
Community Reinvestment Act effectiveness should be revisited	9	2
No low-cost housing id developed when older stock low-cost housing is eliminated	13	0
Lack of affordable housing for people at the 30% of Area Median Income level	13	0
Lack of financial literacy	11	1

Each forum began with a brief presentation regarding fair housing, protected classes, and discriminatory housing practices. The following questions and responses were discussed in a small groups setting and reported to the larger group at the afternoon session and discussed as a group at the evening session.

New Impediments to Fair Housing Since 2010

- Loss of subsidies
- Offender status – ex-offenders are likely to be members of a protected class
- Information about housing programs isn't getting to everyone – outreach
- Aging in place/cost issues
- Accessible housing – don't know what's available
- Knowledge of reporting process – offer training for property managers
- Lack of prioritization of homelessness
- Total housing affordability (rent/mortgage+utilities+insurance+transporation)
- HMDA data is not user-friendly
- Aging housing stock
- Older affordable housing – accessibility, limited funds to fix, utilities
- Lack of general case management
- Lack of shelter for persons with disabilities
- Differences in terms and conditions – deposits
- Low wages, ability to pay – limits housing choice
- Real wages not growing
- Refusal to show properties
- Funding – legislative priorities in DC and Indianapolis
- Age of members – legislators: who they represent, old school vs. new school
- Lack of jobs – living wage; wage growth – need work long enough to qualify got credit/establish credit or establish a rental history
- Local decisions made without contacting/involving those affected
- Jobs – economic incentives – need to provide transportation to jobs
- HUD assistances focuses LMI people in the city – schools/rent etc. – no option to be outside the city limits

- Homeownership benefits over renting – stability
- Landlord scrutiny – criminal records/evictions – may not be own fault, different circumstances
- Source of income
- Lots of red tape in central city

What is Being Done to Address Barriers?

- CAJE: pick a topic to work through each year – affordable housing
- POMA providing tenant rights workshops
- More PSAs coming out of DC about fair housing
- Homeless Services Council
- Human Relations Commission – grant for education and awareness
- Case management for PHA – Aurora working with EHA
- Destination Home – homeless prevention, re-entry, bridges out of poverty
- Vectren Universal service and assistance program
- ARC – disability related organizations assist with finding housing
- Code enforcement does 12-14K inspections annually
- Neighborhood-based efforts
- Public-private partnerships
- Organizations collaborate well together
- Veteran's housing
- Transitional housing for people with disabilities
- Disinvestment has occurred
- Leadership Evansville VOICE sessions
- Federal support prioritizing homelessness
- Privatization of public housing: not sure of impact
- DMD staff out in the neighborhoods
- Habitat builds homes – asking people/talking to people
- HOPE and CAPE have foreclosure programs (editorial note: HOPE and CAPE use IN Hardest Hit Funds)
- Housing needs subsidy for a lot of people to be affordable
- Assistance programs – change qualification thresholds? Increases in income just about eliminate subsidy

What would you (your organization) do to further fair housing if money was no object?

- BUILD!
- A lot of housing development in central area was not residential – no displacement for new housing development; adding to tax base; adding to housing choice; need to celebrate and continue
- YMCA upper stories no longer used, could be developed/reused for original purpose of housing homeless

- Code enforcement; more staff, more money
- Government financing for unbankable
- Criteria for property owners to allow criminal history – could the government insure/secure? Risk management.
- EHA has done remodeling – but renovate/replace rest – quality issue
- 24/7 accessible transportation
- Liveable wages and jobs to make housing affordable
- One stop location for services
- Voucher program based on city size
- Funding for agencies helping meet basic needs
- Education in schools on diversity/civics and acceptance
- More transitional housing for domestic violence and families
- Free child care for working poor, students, job seekers
- Need more green space – gardening, healthy living, availability/affordability of fresh food
- Rehab programs
- Demolition or rehab
- Teach financial literacy – move from rental to homeownership (HOPE does some)
- Continuing education/support for first time homebuyers
- Know what you can afford
- Maintenance reserve/set aside funds – setting aside for moving to homeownership (talked about IDAs – need more information out in community)
- Downpayment assistance
- Tear down substandard housing and redevelop for working people
- Barrier: potential income used as a basis for assistance (FHLBI underwriting policies)

Attendance sheets from each forum are available in Appendix 1.

Evansville Housing Authority tenant meeting

A meeting with Evansville Housing Authority tenants was scheduled in conjunction with the City-Wide Public Housing Tenant Council meeting at 1:00 PM on February 21, 2014. The attendance sheet is provided in Appendix G.

After a brief presentation regarding fair housing, protected classes, and discriminatory housing practices participants were asked the following questions:

1. What housing discrimination have you (or others you know) experienced in Evansville?
 - Not able to move somewhere because a public housing tenant
 - Relocation charges
 - Discrimination because of being a PHA tenant
 - Pet policies
2. Do you know how/where to file a housing discrimination complaint?

- Doesn't do any good if filed verbally, there's no follow up
 - Chain of command within the PHA
 - People don't file formal complaints on paper
3. What do you see as barriers to housing choice in Evansville?
- Aren't choices – lack of affordable housing/lack of availability
 - Finances
 - Single parents/pregnant (adding dependents) told to move [later clarified that this was because they needed a larger unit to meet the occupancy regulations, not discrimination based on family status]
 - Owe money to Vectren, can't move where utilities aren't included or where utilities need to go in your name
 - High utility bills
 - Prior tenant utility bills
 - Criminal history
 - Complaints are not investigated (within EHA)
 - Lack of landlords – not many, absentee
 - Landlords burned by prior tenants and have lots of conditions
 - Having to call board of health in order to have major maintenance issues addressed
 - Landlords don't want to be bothered with the paperwork and regulations for public assistance
 - Total lack of decent affordable housing
 - Lock out fees – especially accidental
 - Transportation – need to be able to get to doctor, etc. Limited enough.
 - Downtown new apartment construction is not affordable, but that's where the services are – density, transportation, businesses
 - ADA compliance/accessibility
 - Security – cameras, etc. Used to be monitored. Strangers coming in.

Housing Choice Voucher recipient meeting

A meeting with Housing Choice Voucher (HCV) recipients was scheduled for 3:00 PM on February 21, 2014 at the Kissel Community Center. No one chose to participate in the meeting. The meeting notice is provided in Appendix C.

Assessment of Fair Housing Activities

Fair housing is a priority for the organizations that are engaged in the development of affordable housing and the government departments and agencies charged with furthering fair housing. It is not a priority in other agencies/departments or for the general housing industry, let alone the community at large. The general population has a limited understanding of protected classes and fair housing laws.

Strengths

There are a number of positive actions and outcomes related to fair housing in Evansville.

- Complaints to the Human Relations Commission are investigated and resolved in a timely manner.
- The Human Relations Commission has a consultant working on raising awareness of Fair Housing.
- Home Mortgage Disclosure Act (HMDA) data does not suggest discriminatory practices in lending.
- The HOLA organization is well-engaged in the community for reaching the Spanish speaking population.
- Representatives from low-income minority areas feel that most of the discrimination is economic, rather than racial.
- Investment is being made in affordable housing in neighborhoods that have concentrations of low income minority populations by a number of housing organizations.
- Partners in the human/social services, affordable housing, homeless prevention, and public sector know each other well and work well together. There is collaboration with people who work with specific populations including the disabled and people with limited English proficiency.
- There is widespread understanding of the challenges with housing people with felony convictions (particularly drug and sex offense convictions).

Opportunities for improvement

While there are no clear barriers to fair housing that are easily correctable through enforcement, there are a number of opportunities to improve access to safe, decent, affordable housing in Evansville.

- Increasing homeownership among African Americans will take a concerted effort by a variety of partners, including financial institutions, to increase financial literacy, increase the affordability of homes through weatherization efforts, and find mortgage products that meet bank underwriting standards while making loans available.
- Large scale weatherization programs for low and moderate income households could make the costs of renting and homeownership more predictable and more sustainable. Utility costs are one of the key drivers of unaffordable housing in the urban core and one of the key barriers to safe, decent housing for many low income households.

- Testing activities for discrimination in lending and leasing would help further identify if there are systemic issues in the community that need to be addressed related to fair housing. Funding is needed to support this type of testing.
- Business lending, particularly small business lending, practices should be monitored by race in the low income Census Tracts with significant minority populations to determine if intervention is needed. There is a substantial income gap between the African American population in Evansville and the general population, and it is particularly concentrated in a few Census Tracts in the urban core. Creating opportunities for small business development and entrepreneurship in these areas could support incomes, which improves housing affordability.
- A city-lead rezoning of areas of the city that are in residential use and inappropriately zoned for commercial and industrial uses should be a priority to reduce barriers to investment and housing affordability. An alternative approach, since large-scale rezoning is complex and some consuming, would be working with lenders and real estate professionals to address the issues at the time of real estate transactions. This may be possible with local lenders, but will not be possible with all lenders and underwriting practices as many mortgages are not originated locally.
- A wholesale revision of the zoning ordinance to incorporate current best practices would improve the development and redevelopment opportunities in the city. The zoning ordinance should be written through the lens of redevelopment and infill development, rather than focus on suburban greenfield development. This may require a comprehensive plan update. The Area Plan Commission is currently working on, and has recently completed, a series of revisions to the zoning ordinance.
- Urban redevelopment and infill development in the city core should balance the need for affordable housing for the people who need access to the public transportation and services with the desire to attract market rate professional tenants and homeowners to the downtown.
- Improvements to accessibility of older homes would encourage aging in place and provide greater housing choices for those with physical disabilities.
- Property managers, particularly for affordable housing developments, need to be careful to make exceptions to no pet policies for service animals. Failure to do so could result in discrimination based on disability.

Conclusions and Recommendations

The following findings and recommended strategies are intended to consolidate the barriers to fair housing identified in data, document review, and public participation and suggest ways which the various players in the housing industry in Evansville may improve the access to safe, decent, affordable housing for all Evansville residents over the next five years.

Findings

Finding 1: Homeownership rates are low among African Americans.

- 11.1 percent of the population is African American, the largest minority population in the community.
- The Census Tracts with a significant African American population are: CT 10 (25% African American), CT 11 (38%), CT 12 (42%), CT 13 (54%), and CT 15 (69%).
- 70 percent of African Americans rent, compared to 42 percent of Caucasians.
- Few loans were originated in 2012 for Census Tracts with significant minority populations, but there were also few denials of loans.

Finding 2: The city's African American population is concentrated in several Census Tracts in the urban core.

- The Census Tracts with a significant African American population are: CT 10 (25% African American), CT 11 (38%), CT 12 (42%), CT 13 (54%), and CT 15 (69%).
- Interview: Heard stories of 100% African American housing complexes even though the city isn't that heavily African American.
- Interview: City is fairly segregated still, certain pockets of racism

Finding 3: People with disabilities may have difficulty finding safe, decent, affordable housing.

- Approximately 14 percent of the Evansville population has a disability.
- A larger share of the African American population is disabled than Caucasians, with more than 20 percent of the African American population having a disability compared to 13 percent of the Caucasian population.
- Memorial CDC's rental policies restrict pets and do not make exceptions for service animals. ECHO Housing has similar policies with no specific exception for service animals. This could be a barrier to fair housing for people with visual disabilities.
- Interview: A lot of the low income housing was built in the 1960s and not accommodating.
- Interview: Older apartments complexes are not ADA compliant, few are accessible because few are new.
- Interview: People with disabilities that are too young to qualify for the accessible housing (age restricted)

Finding 4: Low-income large families may have difficulty finding affordable housing.

- Only 65 units with five or more bedrooms are available to renters.
- Family units are only available in two of the Evansville Housing Authority complexes. The largest family units have four bedrooms.

Finding 5: There is a significant income disparity between the city population as a whole and the city's African American population. While discrimination has been identified locally as being economic, there is a disproportionate impact to the African American community.

Finding 6: Loss of affordable housing in the urban core limits access to transportation, services, and employment opportunities for low income households.

- Those below 100 percent of poverty level tend to carpool, take public transportation, or walk to work at higher rates than those above the poverty level.
- EHA tenant meeting: Downtown new apartment construction is not affordable, but that's where the services are – density, transportation, businesses.

Finding 7: People are generally unaware of fair housing and how to file housing discrimination cases.

- The survey conducted as part of the AI indicates that at least 82 percent of the respondents are not sure where to report housing discrimination and another third of respondents who believed they knew where to file were incorrect.
- The barrier of "lack of awareness/knowledge of fair housing" was identified in the 2010 Analysis of Impediments and was identified by 11 of 15 people submitting a worksheet on continuing barriers as still being a barrier to fair housing in Evansville.
- Interview: Landlords (accidental landlords) don't know what fair housing or protected classes are.
- Public hearing: The Human Relations Commission is concerned with the finding that many residents do not know where to file a discrimination complaint.

Finding 8: While not a protected class, ex-offenders are difficult to house in Evansville.

- Discrimination that has been identified by stakeholder groups is largely against people who are not in protected classes, such as ex-offenders with felony convictions.
- The Housing Authority does not allow tenants who have convictions for the manufacture of meth on federal property or those who have convictions for sex offenses (subject to lifetime registration).
- Interview: Worst [barrier] is criminal history, more landlords doing background and credit checks.
- Public meeting: Offender status – ex-offenders are likely to be members of a protected class.

Finding 9: There is not enough affordable housing available in Evansville.

- The National Low Income Housing Coalition conducted a gap analysis of affordable housing in Indiana communities using data from 2006 through 2010. In their analysis, Evansville 21,845 rental households, 6,365 of which were extremely low income (below 30 percent of area median income) but only 3,005 units at a rate that would be affordable to that population.
- Evansville Housing Authority has authorization for 1,906 Housing Choice Vouchers (HCVs), but budget authority for only 1,700. Currently 90 vouchers have been issued for people who are still seeking a place to live. There are 800 people on the waiting list for Housing Choice Vouchers.
- EHA tenant meeting: Total lack of decent affordable housing.
- Maintaining affordable homeownership has also been a challenge since job losses in the recession of 2008. Many homeowners are cost-burdened, spending more than 30 percent of their household income on housing.

Finding 10: Utility costs contribute to housing affordability issues in Evansville.

- Interview: Have a home, not insulated...their utility bills make their housing unaffordable.
- Interview: Fixed income doesn't make it easy to pay variable utility bills; assistance funds are limited; need to do weatherization.

Recommended Actions/Strategies

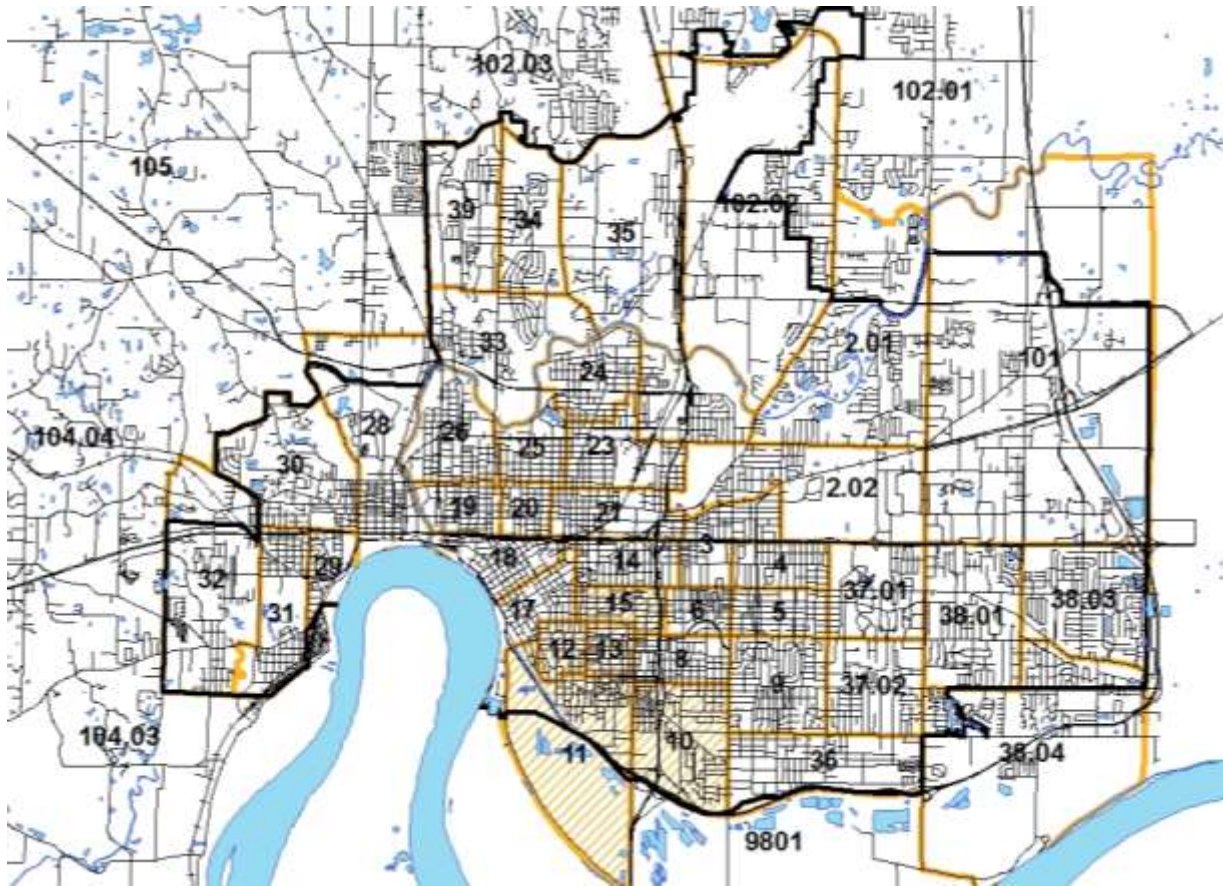
The following recommended actions or strategies should be implanted by the City of Evansville and its partners in the next five years to improve fair housing in the city.

Action	Priority	Responsible Party	Timeline	Performance Measure
Invest more funds in weatherization programs for low income homeowners.	High	Department of Metropolitan Development	2016, 2017, 2018, 2019	5% of the units affordable to households below 50% AMI have been weatherized.
Provide incentives to landlords of affordable housing units to weatherize their buildings.	High	Department of Metropolitan Development	2017, 2018, 2019	Incentive program is established 5 private landlords participate each year
Encourage CHDOs to focus development on extremely low income affordability.	High	Department of Metropolitan Development	2016, 2017, 2018, 2019	At least 20% of the units developed by CHDOs are for households under 30% AMI
Ensure new subsidized housing meets Americans with Disabilities Act (ADA) standards and can be modified for aging in place.	High	Department of Metropolitan Development	2016, 2017, 2018, 2019	100% of new subsidized units meet ADA standards and are able to be modified to accommodate aging and disabilities
Convene a local consortium to discuss housing for ex-offenders, best practices, and develop a strategy for Evansville.	High	Department of Metropolitan Development	2015	A roundtable discussion has been held and findings distributed
Engage in an intensive information campaign affirmatively furthering fair housing. Use social media and traditional media to reach a large part of the population.	Medium	Human Relations Commission	2015, 2016, 2017, 2018, 2019	A media campaign/plan has been designed and funded Next AI survey improvement of 20% in number of participants who know how to report discrimination
Establish a local policy that a minimum of 10 percent of new housing developed downtown will be affordable to low income households.	Low	Department of Metropolitan Development, City Council	2018	Policy adopted

Increase Evansville Housing Authority ability to accommodate larger families through purchase of scattered site homes with four or more bedrooms or reservation of Housing Choice Vouchers for large families who would qualify for public housing but large enough accommodations are not available.	Medium	Evansville Housing Authority	2018, 2019	5% of vouchers are reserved for large families
Require CHDOs to revise policies and leases to allow pet exceptions for service animals. Criteria may be established to guarantee the animal is a trained service animal and needed to accommodate a disability.	Medium	Department of Metropolitan Development	2016	All CHDO leases have a pet exception for qualified service animals
Convene roundtable discussions with residents and leaders from the African American community and lenders and real estate professionals to identify solutions to low homeownership among African Americans.	Medium	Department of Metropolitan Development, Human Relations Commission	2015	Roundtable discussion has been held and report distributed
CDCs and CHDOs should partner with financial institutions to offer financial literacy programs in neighborhoods with low incomes and low rates of homeownership.	Medium	CDCs, CHDOs, financial institutions	2015, 2016, 2017, 2018, 2019	At least one financial literacy program is held in each low income ZIP Code per quarter
Work with financial institutions to provide programs to escrow utility costs into mortgage payments for homeowners below 80 percent of area median income.	High	Department of Metropolitan Development	2016, 2017, 2018, 2019	At least 1 additional financial institution offers a utility escrow program

Engage Vectren to ensure the emergency utility assistance program funds are reaching those who most need the funds.	High	Department of Metropolitan Development	2015, 2016, 2017, 2018, 2019	Upper level management meeting has occurred between DMD and Vectren regarding selection criteria and process
Convene an annual roundtable discussion with partners regarding progress on affirmatively further fair housing.	High	Department of Metropolitan Development	2015, 2016, 2017, 2018, 2019	Roundtable discussion held and report for HUD is generated from discussion

Appendix A: Census Tract Map



Appendix B: Key Stakeholder Interview Participants

Evansville AI Key Stakeholder Interview Participants

Ron London, Area Plan Commission (Blaine Oliver)

Seyed Shokouhzadeh, MPO (Vishu Lingala)

Luzada Hayes, Aurora

Rev. Adrian Brooks, Sertia Cabel, Memorial

Tracy Huck, AIDS Resource Group

Stephanie TenBarge, ECHO Housing

Philip Hooper and Kelley Coures, DMD Community Development

Greg Wathan and Debbie Bennett-Stearsman, Economic Development Coalition of Southwest Indiana

Tom Coe, HOPE

Carla Horrell and Julie Welch, Evansville Blind Association

Katheryn Martin, Knight Township Trustee

Karen Carter, Old National Bank

David Wagner, Carver Community Services

Monica Landaeta, HOLA (Hospitality and Outreach for Latin Americans)

Gina Gibson and Sharon Taylor, Evansville Christian Life Center

Tim Martin, Advantix

Tim Martin, Evansville Housing Authority

Erika Taylor, YWCA

Rev. Kimron Reising, United Caring Shelters

Tehiji Crenshaw, CAPE

Mary Hart, Pigeon Township Trustee

Diane Clements-Boyd, Human Relations Commission

Appendix C: Meeting Notices

Notice of Public Forum
Analysis of Impediments to Fair Housing Choice

Notice is hereby given that the City of Evansville will hold two Public Forums concerning the 2015-2019 Analysis of Impediments to Fair Housing Choice, on Wednesday, January 22, 2014. The meetings will be held at Central Library, 200 SE Martin Luther King Dr. at the following times: 1:00-3:00 p.m., in Browning Room B and 7:00-8:00 p.m., in Browning Room A.

All interested parties are encouraged to attend one of the meetings to address community concerns involving fair housing choice. Surveys will be available at the meetings or online at <https://www.surveymonkey.com/s/LFYJPK> to confidentially identify some of the concerns.

The City of Evansville does not discriminate on the basis of race, color, religion, sex, national origin, age, and disability. If a reasonable accommodation is needed, please contact the Department at 436-7823 (TDD: 436-4928 for Deaf and Hearing Impaired) at least three business days before each meeting.

01/08/2014



AVISO DE FORO PÚBLICO

Análisis de los Impedimentos a Elección de Vivienda Justa

Se hace saber que la ciudad de Evansville llevará a cabo dos foros

públicos relativos al Análisis de los Impedimentos a Elección de Vivienda Justa del 2015-2019, el miércoles 22 de enero de 2014. Las reuniones tendrán lugar en la Biblioteca Central, 200 SE Dr. Martin Luther King en los siguientes horarios: 1:00-3:00, en la Sala B del salón Browning y 7:00-8:00, en la Sala A. Browning

Se anima a todos los interesados a asistir a una de las reuniones para abordar

las preocupaciones de la comunidad relacionados con la elección de vivienda justa. Las encuestas estarán disponibles en las reuniones o en línea en <https://www.surveymonkey.com/s/LFYsJPK> para identificar de forma confidencial algunas de las preocupaciones.

La ciudad de Evansville no discrimina en base a raza, color, religión, sexo, origen nacional, edad, e incapacidad. Si se necesita un ajuste razonable, por favor comuníquese con el Departamento al 436-7823 (TDD: 436-4928 para personas sordas y con discapacidad auditiva) al menos tres días hábiles antes de cada reunión. 01/08/2014

¡ENERGICE SU HOGAR Y OBTENGA MÁS AHORROS Y COMODIDAD!



La evaluación de acondicionamiento contra las inclemencias del tiempo de su hogar, realizada por asesores de energía capacitados, es una manera sencilla de hacer mejoras que pueden marcar una gran diferencia en el uso energético y en su comodidad.

Durante la evaluación de acondicionamiento contra las inclemencias del tiempo, el asesor de energía tomará las siguientes medidas:

- Reemplazará las bombillas incandescentes tradicionales por lámparas fluorescentes compactas (CFL) de bajo consumo energético.
- Aislará las tuberías de agua caliente.
- Cubrirá/aislará los tanques calentadores de agua (calentadores eléctricos únicamente).
- Instalará aireadores de llaves y regaderas de ducha debajo flujo.
- Sellará las fugas de aire que identifique el equipo de diagnóstico en redes de conductos, paredes y ventanas.
- Mejorará los niveles de aislamiento según lo que indiquen las pruebas (en hogares calefaccionados con electricidad únicamente).

Contacte hoy mismo con HOLA al **812.476.7704** para averiguar si califica para nuestro Programa de Evaluación de Climatización.



La casa debe estar ubicada en Indiana y servido por una utilidad de participar.

¿Tienes algo importante que quieras compartir sobre la comunidad Hispana de la región?

El Equipo de El Informador Latino está interesado en publicar noticias, eventos, acontecimientos, avisos y sucesos que ayuden a nuestra comunidad a estar bien informada de todo LO BUENO y POSITIVO que acontece. Envíanos la información a:

elinformadorlatino@gmail.com

Appendix D: Survey Instrument

City of Evansville Analysis of Impediments to Fair Housing Survey

Greetings! The City of Evansville is preparing the 2015-2019 Analysis of Impediments to Fair Housing Choice and is seeking input from residents of Evansville to identify the barriers to fair housing choice. Survey results will be utilized by the City in the future planning and spending of federal funds. Individual responses from the survey will be confidential. Please complete the survey and return it to the Evansville Department of Metropolitan Development at 1 NW Martin Luther King Jr. Blvd, 306 Civic Center, Evansville, IN 47708 or the address below by February 15, 2014. If you would prefer to take the survey online, please visit <https://www.surveymonkey.com/s/LFYSJPK>.

Rose Scovel, AICP

c/o Indiana Association for Community Economic Development (IACED)

202 East Market

Indianapolis, IN 46204

1. What is your ZIP Code? _____
2. What type of home do you live in? (circle one)
 - A. Single family house
 - B. Duplex
 - C. 3-4 unit building
 - D. 5+ unit building (apartment)
 - E. Mobile home
 - F. Other _____
3. How close is your home to public transportation (a bus stop)? (circle one)
 - A. Less than $\frac{1}{4}$ mile
 - B. $\frac{1}{4}$ to $\frac{1}{2}$ mile
 - C. $\frac{1}{2}$ mile to 1 mile
 - D. More than a mile
 - E. I don't know
4. Do you own or rent your home? (circle one)
 - A. Own, with mortgage
 - B. Own, no mortgage
 - C. Rent from a private landlord (no assistance)
 - D. Rent in a public housing complex
 - E. Rent in an income-qualified complex (low income housing)
 - F. Rent with public assistance (Section 8 or other) from a private landlord
 - G. Living with others
 - H. Living in shelter or homeless
5. Which best describes your household? (circle one)
 - A. Single person
 - B. Single person over age 65
 - C. Single parent with children under 18 at home
 - D. Married couple (no children)
 - E. Married couple over age 65
 - F. Married couple with children under 18 at home
 - G. Unmarried couple (no children)
 - H. Unmarried couple over age 65
 - I. Unmarried couple with children under 18 at home
 - J. Intergenerational (3 or more generations living together)
6. How many people live in your household? _____

7. How much of your household income do you spend on housing (including insurance and utilities)? (circle one)

- | | |
|------------------|------------------|
| A. Less than 10% | D. 25-29% |
| B. 10-19% | E. 30-34% |
| C. 20-24% | F. More than 35% |

8. What is your annual household income (before taxes)? (circle one)

- | | |
|-------------------------|-------------------------|
| A. Less than \$20,000 | E. \$45,000 to \$59,999 |
| B. \$20,000 - \$24,999 | F. \$60,000 to \$74,999 |
| C. \$25,000 to \$29,999 | G. \$75,000 or above |
| D. \$30,000 to \$44,999 | |

9. Which age group represents the age of the head of household? (circle one)

- | | |
|-----------------------|-----------------------|
| A. 18-24 years old | D. 45 to 54 years old |
| B. 25 to 34 years old | E. 55 to 64 years old |
| C. 35 to 44 years old | F. Over age 65 |

10. What gender is the head of household? (circle one)

- A. Male
- B. Female

11. What race/ethnicity best describes the head of household? (circle one)

- | | |
|---|--------------------------------------|
| A. Caucasian (White), non-Hispanic | E. Asian |
| B. Caucasian (White), Hispanic | F. American Native (American Indian) |
| C. African American (Black), non-Hispanic | G. More than one (Multi-racial) |
| D. African American (Black), Hispanic | H. Some other |

12. What is the primary language spoken at home? (circle one)

- A. English (American)
- B. Spanish
- C. Other: _____

13. What is the disability status of household members? (circle all that apply)

- A. No disability
- B. Disabled non-Veteran under 65
- C. Disabled Veteran, under 65
- D. Disabled non-Veteran over 65
- E. Disabled Veteran over 65

14. How long have you lived in Evansville? (circle one)

- A. Less than one year
- B. 2-4 years
- C. 5-9 years
- D. 10+ years

15. Have you experienced any of the following in the past two years? (circle all that apply)

- | | |
|---|---|
| A. Difficulty paying rent/mortgage | E. Overcrowding |
| B. Difficulty paying utilities | F. Signs of disinvestment |
| C. Dissatisfaction with local services
(trash pick-up, street maintenance) | G. Unkempt houses in your
neighborhood |
| D. Inability to make needed
repairs/improvements to your
home | H. Vandalism |
| | I. Other: _____ |

16. Have you experienced housing discrimination in the past two years? (circle one)

- | | |
|---|---|
| A. No | D. Yes, I filed a complaint and I am still
waiting for resolution |
| B. Yes, I filed a complaint and the issue
was resolved | E. Yes, I didn't know where or how to
file a complaint so I didn't |
| C. Yes, I filed a complaint but nothing
happened | F. Yes, but I chose not to file a
complaint |

17. If you faced housing discrimination do you feel it was on the basis of (circle all that apply):

- | | |
|--------------------|----------------------|
| A. Race/Color | G. Citizenship |
| B. Gender | H. Family status |
| C. Religion | I. Disability status |
| D. National origin | J. Veteran status |
| E. Age | K. Other: _____ |
| F. Pregnancy | |

18. What are the barriers to housing choice in Evansville? (circle all that apply)

- | | |
|--|--|
| A. Accessibility for people with
disabilities | G. Transportation/access to public
transportation |
| B. Age-restricted housing | H. Utility costs |
| C. Condition of housing units | I. Other: _____ |
| D. Cost of housing | |
| E. Distance to employment | |
| F. Diversity of housing stock | |

19. Do you know who investigates housing discrimination complaints in Evansville? (circle one)

- A. No
- C. Yes, Specify Who _____

Thank you for your participation!

Appendix E: Survey Results

1. What is your ZIP code?

Response
Count

319

answered question

319

skipped question

0

2. What type of home do you live in? (select one)

Response
PercentResponse
Count

Single family home



75.6%

239

Duplex



3.2%

10

3-4 unit building



3.5%

11

5+ unit building (apartment)



11.7%

37

Mobile home



0.3%

1

Other (please specify)



5.7%

18

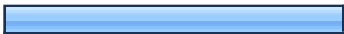




answered question

316









skipped question

3

3. How close is your home to public transportation (a bus stop)? (select one)

		Response Percent	Response Count
Less than 1/4 mile		50.6%	159
1/4 to 1/2 mile		11.5%	36
1/2 mile to 1 mile		5.4%	17
More than a mile		23.2%	73
I don't know		9.2%	29
answered question			314
skipped question			5

4. Do you own or rent your home? (select one)

		Response Percent	Response Count
Own, with a mortgage		56.5%	178
Own, no mortgage		11.1%	35
Rent from a private landlord (no assistance)		17.8%	56
Rent in a public housing complex		4.1%	13
Rent in an income-qualified complex (low income housing)		3.2%	10
Rent with public assistance (Section 8 or other) from a private landlord		1.9%	6
Living with others		1.3%	4
Living in a shelter or homeless		4.1%	13
answered question			315
skipped question			4







5. Which best describes your household? (select one)

		Response Percent	Response Count
Single person		25.5%	79
Single person over age 65		3.5%	11
Single parent with children under 18 at home		10.0%	31
Married couple (no children)		22.9%	71
Married couple over age 65		2.6%	8
Married couple with children under 18 at home		23.2%	72
Unmarried couple (no children)		3.2%	10
Unmarried couple over age 65		0.6%	2
Unmarried couple with children under 18 at home		4.5%	14
Intergenerational (3 or more generations living together)		3.9%	12
answered question			310
skipped question			9

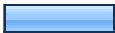






6. How many people live in your household?

	Response Count
	305
answered question	305
skipped question	14







7. How much of your household income do you spend on housing (including insurance and utilities)? (select one)

		Response Percent	Response Count
Less than 10%		7.3%	22
10-19%		17.9%	54
20-24%		16.2%	49
25-29%		14.6%	44
30-34%		15.6%	47
More than 35%		28.5%	86
answered question			302
skipped question			17



8. What is your annual household income (before taxes)? (select one)

		Response Percent	Response Count
Less than \$20,000		16.3%	49
\$20,000 to \$24,999		5.6%	17
\$25,000 to \$29,999		6.6%	20
\$30,000 to \$44,999		15.6%	47
\$45,000 to 59,999		14.6%	44
\$60,000 to \$74,999		12.3%	37
\$75,000 or above		28.9%	87
answered question			301
skipped question			18

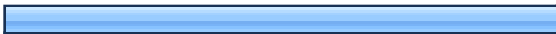







9. Which age group represents the age of the head of household? (select one)

		Response Percent	Response Count
18-24 years old		3.9%	12
25 to 34 years old		17.1%	52
35 to 44 years old		21.1%	64
45 to 54 years old		26.0%	79
55 to 64 years old		22.7%	69
Over age 65		9.2%	28
answered question			304
skipped question			15


10. What gender is the head of household? (select one)

		Response Percent	Response Count
Male		60.3%	184
Female		39.7%	121
answered question			305
skipped question			14






11. What race/ethnicity best describes the head of household? (select one)

		Response Percent	Response Count
Caucasian (White), non-Hispanic		83.1%	256
Caucasian (White), Hispanic		1.3%	4
African American (Black), non-Hispanic		11.7%	36
African American (Black), Hispanic		1.6%	5
Asian		0.3%	1
American Native (American Indian)		1.0%	3
More than one (Multi-racial)		0.6%	2
Some other		0.3%	1
answered question			308
skipped question			11





12. What is the primary language spoken at home? (select one)

		Response Percent	Response Count
English (American)		100.0%	309
Spanish		0.0%	0
Other (please specify)			0
answered question			309
skipped question			10









13. What is the disability status of household members? (select all that apply)

		Response Percent	Response Count
No disability		85.9%	261
Disabled non-Veteran under 65		10.5%	32
Disabled Veteran under 65		2.0%	6
Disabled non-Veteran over 65		0.7%	2
Disabled Veteran over 65		2.3%	7
answered question			304
skipped question			15






14. How long have you lived in Evansville? (select one)

		Response Percent	Response Count
Less than one year		4.8%	15
2-4 years		4.5%	14
5-9 years		12.6%	39
10+ years		78.1%	242
answered question			310
skipped question			9

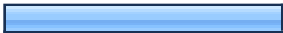





15. Have you experienced any of the following in the past two years? (select all that apply)

		Response Percent	Response Count
Difficulty paying rent/mortgage		39.3%	95
Difficulty paying utilities		46.7%	113
Dissatisfaction with local services (trash pick-up, street maintenance)		27.7%	67
Inability to make needed repairs/improvements to your home		37.2%	90
Overcrowding		4.1%	10
Signs of disinvestment		19.8%	48
Unkempt houses in your neighborhood		40.9%	99
Vandalism		24.4%	59
Other (please specify)			27
answered question			242
skipped question			77








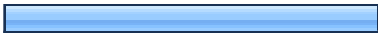
16. Have you experienced housing discrimination in the past two years? (select one)

		Response Percent	Response Count
No		95.5%	295
Yes, I filed a complaint and the issue was resolved		0.3%	1
Yes, I filed a complaint but nothing happened		0.3%	1
Yes, I filed a complaint and I am still waiting for resolution		0.0%	0
Yes, I didn't know where or how to file a complaint so I didn't		2.3%	7
Yes, but I chose not to file a complaint		1.6%	5
answered question			309
skipped question			10



17. If you faced housing discrimination do you feel it was on the basis of: (select all that apply)

		Response Percent	Response Count
Race/Color		41.7%	10
Gender		16.7%	4
Religion		0.0%	0
National origin		4.2%	1
Age		29.2%	7
Pregnancy		0.0%	0
Citizenship		0.0%	0
Family status		45.8%	11
Disability status		8.3%	2
Veteran status		0.0%	0
Other (please specify)			18
		answered question	24
		skipped question	295

18. What are the barriers to housing choice in Evansville? (select all that apply)

		Response Percent	Response Count
Accessibility for people with disabilities		21.6%	53
Age-restricted units		8.2%	20
Condition of housing units		46.5%	114
Cost of housing		69.4%	170
Distance to employment		24.5%	60
Diversity of housing stock		15.5%	38
Transportation/access to public transportation		27.8%	68
Utility costs		55.9%	137
Other (please specify)			25
answered question			245
skipped question			74

19. Do you know who investigates housing discrimination in Evansville?

		Response Percent	Response Count
No		82.1%	256
Yes		17.9%	56
If yes, specify who			46
answered question			312
skipped question			7

Q1. What is your ZIP code?

1	47711	Feb 26, 2014 4:53 PM
2	47713	Feb 26, 2014 4:52 PM
3	47710	Feb 26, 2014 4:51 PM
4	47713	Feb 26, 2014 4:50 PM
5	47713	Feb 26, 2014 4:48 PM
6	47708	Feb 26, 2014 4:47 PM
7	47710	Feb 26, 2014 4:47 PM
8	47713	Feb 26, 2014 4:46 PM
9	None	Feb 26, 2014 4:45 PM
10	47715	Feb 26, 2014 4:30 PM
11	47710	Feb 26, 2014 4:30 PM
12	47715	Feb 26, 2014 4:29 PM
13	47710	Feb 26, 2014 4:28 PM
14	47711	Feb 26, 2014 4:28 PM
15	47711	Feb 26, 2014 4:28 PM
16	47720	Feb 26, 2014 4:27 PM
17	47725	Feb 26, 2014 4:26 PM
18	47711	Feb 26, 2014 4:25 PM
19	47630	Feb 26, 2014 4:24 PM
20	47725	Feb 26, 2014 4:24 PM
21	47715	Feb 26, 2014 4:23 PM
22	47710	Feb 26, 2014 4:22 PM
23	47630	Feb 26, 2014 4:21 PM
24	47714	Feb 26, 2014 4:21 PM
25	47713	Feb 26, 2014 4:20 PM
26	47714	Feb 26, 2014 4:19 PM
27	47714	Feb 26, 2014 4:18 PM

Q1. What is your ZIP code?

28	47715	Feb 26, 2014 4:17 PM
29	47725	Feb 26, 2014 4:16 PM
30	47714	Feb 26, 2014 4:16 PM
31	47714	Feb 26, 2014 4:15 PM
32	47711	Feb 26, 2014 4:14 PM
33	47710	Feb 26, 2014 4:13 PM
34	47714	Feb 26, 2014 4:12 PM
35	47714	Feb 26, 2014 3:23 PM
36	47713	Feb 26, 2014 3:22 PM
37	47714	Feb 26, 2014 3:20 PM
38	47712	Feb 26, 2014 3:19 PM
39	47714	Feb 26, 2014 3:18 PM
40	47713	Feb 26, 2014 3:16 PM
41	47714	Feb 26, 2014 3:16 PM
42	47715	Feb 26, 2014 3:15 PM
43	47710	Feb 26, 2014 3:14 PM
44	47711	Feb 25, 2014 9:05 PM
45	47710	Feb 25, 2014 9:04 PM
46	47713	Feb 25, 2014 9:03 PM
47	47713	Feb 25, 2014 9:02 PM
48	47715	Feb 25, 2014 9:01 PM
49	47713	Feb 25, 2014 9:00 PM
50	47717	Feb 25, 2014 8:59 PM
51	47714	Feb 25, 2014 8:58 PM
52	47714	Feb 25, 2014 8:57 PM
53	47714	Feb 25, 2014 8:57 PM
54	47711	Feb 25, 2014 8:56 PM

Q1. What is your ZIP code?

55	47613	Feb 25, 2014 8:56 PM
56	47713	Feb 25, 2014 8:55 PM
57	homeless	Feb 25, 2014 8:54 PM
58	homeless	Feb 25, 2014 8:53 PM
59	homeless	Feb 25, 2014 8:52 PM
60	47713	Feb 25, 2014 8:51 PM
61	47708	Feb 25, 2014 8:50 PM
62	47708	Feb 25, 2014 8:49 PM
63	47630	Feb 25, 2014 8:49 PM
64	47712	Feb 25, 2014 8:48 PM
65	47713	Feb 25, 2014 8:47 PM
66	47711	Feb 25, 2014 8:46 PM
67	47714	Feb 25, 2014 8:45 PM
68	47715	Feb 25, 2014 8:45 PM
69	47711	Feb 25, 2014 8:44 PM
70	47711	Feb 25, 2014 8:43 PM
71	47714	Feb 25, 2014 8:43 PM
72	47714	Feb 25, 2014 8:42 PM
73	47712	Feb 25, 2014 8:41 PM
74	47714	Feb 25, 2014 8:40 PM
75	47715	Feb 25, 2014 8:39 PM
76	47710	Feb 25, 2014 8:39 PM
77	47714	Feb 25, 2014 8:38 PM
78	47714	Feb 25, 2014 8:37 PM
79	47714	Feb 25, 2014 8:36 PM
80	47712	Feb 25, 2014 8:35 PM
81	47713	Feb 25, 2014 8:34 PM

Q1. What is your ZIP code?

82	47710	Feb 25, 2014 8:33 PM
83	47713	Feb 25, 2014 8:32 PM
84	47713	Feb 25, 2014 8:31 PM
85	47711	Feb 25, 2014 8:30 PM
86	47715	Feb 25, 2014 8:29 PM
87	47713	Feb 24, 2014 7:58 PM
88	47713	Feb 24, 2014 7:56 PM
89	47713	Feb 24, 2014 7:55 PM
90	47714	Feb 24, 2014 7:53 PM
91	47710	Feb 24, 2014 7:52 PM
92	47712	Feb 24, 2014 7:51 PM
93	47711	Feb 24, 2014 7:50 PM
94	47713	Feb 24, 2014 7:49 PM
95	47712	Feb 24, 2014 7:35 PM
96	47713	Feb 24, 2014 7:34 PM
97	47715	Feb 24, 2014 7:33 PM
98	47713	Feb 24, 2014 7:32 PM
99	47713	Feb 24, 2014 6:28 PM
100	47711	Feb 13, 2014 11:46 AM
101	47714	Feb 13, 2014 9:57 AM
102	47711	Feb 13, 2014 9:47 AM
103	47712	Feb 12, 2014 3:55 PM
104	47712	Feb 12, 2014 3:55 PM
105	47710	Feb 12, 2014 3:45 PM
106	47725	Feb 12, 2014 9:04 AM
107	47630	Feb 12, 2014 8:43 AM
108	47711	Feb 12, 2014 3:36 AM

Q1. What is your ZIP code?

109	47712	Feb 11, 2014 3:44 PM
110	47712	Feb 11, 2014 3:42 PM
111	47713	Feb 11, 2014 11:57 AM
112	47725	Feb 11, 2014 11:27 AM
113	47715	Feb 11, 2014 11:20 AM
114	47714	Feb 11, 2014 11:09 AM
115	47630	Feb 10, 2014 11:15 PM
116	47728	Feb 10, 2014 9:39 PM
117	47712	Feb 10, 2014 8:24 PM
118	47710	Feb 10, 2014 5:46 PM
119	47713	Feb 10, 2014 5:16 PM
120	47712	Feb 10, 2014 5:05 PM
121	47711	Feb 10, 2014 5:05 PM
122	47725	Feb 10, 2014 3:15 PM
123	47714	Feb 10, 2014 2:34 PM
124	47713	Feb 10, 2014 2:08 PM
125	47711	Feb 10, 2014 1:58 PM
126	47725	Feb 10, 2014 12:15 PM
127	47711	Feb 10, 2014 12:12 PM
128	47712	Feb 10, 2014 12:07 PM
129	47720	Feb 10, 2014 11:48 AM
130	47720	Feb 10, 2014 11:07 AM
131	47710	Feb 10, 2014 10:57 AM
132	47720	Feb 10, 2014 10:55 AM
133	47725	Feb 10, 2014 10:14 AM
134	47715	Feb 10, 2014 10:14 AM
135	47713	Feb 10, 2014 10:10 AM

Q1. What is your ZIP code?

136	47712	Feb 10, 2014 10:09 AM
137	47715	Feb 10, 2014 10:08 AM
138	47620	Feb 10, 2014 10:02 AM
139	47708	Feb 10, 2014 9:59 AM
140	47715	Feb 10, 2014 9:59 AM
141	47711	Feb 10, 2014 9:55 AM
142	47711	Feb 10, 2014 9:48 AM
143	47720	Feb 10, 2014 9:48 AM
144	47714	Feb 10, 2014 9:34 AM
145	47715	Feb 10, 2014 9:30 AM
146	47715	Feb 10, 2014 9:24 AM
147	47714	Feb 10, 2014 9:02 AM
148	47711	Feb 10, 2014 8:47 AM
149	47710	Feb 10, 2014 8:43 AM
150	47714	Feb 10, 2014 8:39 AM
151	47711	Feb 10, 2014 8:33 AM
152	47712	Feb 10, 2014 8:06 AM
153	47711	Feb 10, 2014 7:27 AM
154	47715	Feb 10, 2014 6:15 AM
155	47712	Feb 9, 2014 7:25 PM
156	47620	Feb 9, 2014 4:58 PM
157	47714	Feb 9, 2014 2:43 PM
158	47715	Feb 9, 2014 12:56 PM
159	47715	Feb 9, 2014 12:55 PM
160	47720	Feb 9, 2014 9:38 AM
161	47713	Feb 9, 2014 8:47 AM
162	47713	Feb 8, 2014 12:54 PM

Q1. What is your ZIP code?

163	47711	Feb 8, 2014 12:43 PM
164	47711	Feb 8, 2014 11:37 AM
165	47711	Feb 8, 2014 11:36 AM
166	47715	Feb 8, 2014 9:26 AM
167	47714	Feb 8, 2014 12:25 AM
168	47713	Feb 7, 2014 10:28 PM
169	47715	Feb 7, 2014 7:41 PM
170	47714	Feb 7, 2014 7:16 PM
171	47725	Feb 7, 2014 5:24 PM
172	47712	Feb 7, 2014 5:22 PM
173	47715	Feb 7, 2014 5:14 PM
174	47714	Feb 7, 2014 5:10 PM
175	47715	Feb 7, 2014 5:04 PM
176	47712	Feb 7, 2014 5:02 PM
177	47713	Feb 7, 2014 5:00 PM
178	47714	Feb 7, 2014 4:54 PM
179	47725	Feb 7, 2014 4:40 PM
180	47720	Feb 7, 2014 4:40 PM
181	47714	Feb 7, 2014 4:33 PM
182	47715	Feb 7, 2014 4:24 PM
183	47714	Feb 7, 2014 4:23 PM
184	47711	Feb 7, 2014 4:22 PM
185	47714	Feb 7, 2014 4:21 PM
186	47714	Feb 7, 2014 4:21 PM
187	47711	Feb 7, 2014 4:21 PM
188	47715	Feb 7, 2014 4:17 PM
189	47714	Feb 7, 2014 4:15 PM

Q1. What is your ZIP code?

190	47714	Feb 7, 2014 4:13 PM
191	47720	Feb 7, 2014 4:06 PM
192	47715	Feb 7, 2014 4:06 PM
193	47712	Feb 7, 2014 3:59 PM
194	47712	Feb 7, 2014 3:58 PM
195	47715	Feb 7, 2014 3:57 PM
196	47711	Feb 7, 2014 3:57 PM
197	47715	Feb 7, 2014 3:57 PM
198	47725	Feb 7, 2014 3:55 PM
199	47711	Feb 7, 2014 3:49 PM
200	47714	Feb 7, 2014 3:47 PM
201	47711	Feb 7, 2014 3:46 PM
202	47711	Feb 7, 2014 3:45 PM
203	47711	Feb 7, 2014 3:43 PM
204	47712	Feb 7, 2014 3:41 PM
205	47715	Feb 7, 2014 3:40 PM
206	47714	Feb 7, 2014 3:39 PM
207	47715	Feb 7, 2014 3:36 PM
208	47720	Feb 7, 2014 3:35 PM
209	47714	Feb 7, 2014 3:34 PM
210	47720	Feb 7, 2014 3:34 PM
211	47714	Feb 7, 2014 3:33 PM
212	47710	Feb 7, 2014 3:33 PM
213	47725	Feb 7, 2014 3:24 PM
214	47714	Feb 7, 2014 3:21 PM
215	47715	Feb 7, 2014 3:16 PM
216	47720	Feb 7, 2014 3:16 PM

Q1. What is your ZIP code?

217	47725	Feb 7, 2014 3:14 PM
218	47714	Feb 7, 2014 3:14 PM
219	47711	Feb 7, 2014 3:14 PM
220	47720	Feb 7, 2014 3:13 PM
221	47714	Feb 7, 2014 3:12 PM
222	47711	Feb 7, 2014 3:12 PM
223	47712	Feb 7, 2014 3:10 PM
224	47720	Feb 7, 2014 3:10 PM
225	47711	Feb 7, 2014 3:09 PM
226	47714	Feb 7, 2014 3:08 PM
227	47713	Feb 7, 2014 3:06 PM
228	47725	Feb 7, 2014 3:06 PM
229	47711	Feb 7, 2014 3:04 PM
230	47711	Feb 7, 2014 3:04 PM
231	47710	Feb 7, 2014 3:03 PM
232	47711	Feb 7, 2014 3:03 PM
233	47710	Feb 7, 2014 3:02 PM
234	47725	Feb 7, 2014 3:01 PM
235	47714	Feb 7, 2014 3:00 PM
236	47715	Feb 7, 2014 3:00 PM
237	47712	Feb 7, 2014 2:59 PM
238	47710	Feb 7, 2014 2:59 PM
239	47714	Feb 7, 2014 2:59 PM
240	47712	Feb 7, 2014 2:58 PM
241	47712	Feb 7, 2014 2:58 PM
242	47711	Feb 7, 2014 2:57 PM
243	47714	Feb 7, 2014 2:57 PM

Q1. What is your ZIP code?

244	47720	Feb 7, 2014 2:56 PM
245	47715	Feb 7, 2014 2:56 PM
246	47712	Feb 7, 2014 2:56 PM
247	47711	Feb 7, 2014 2:56 PM
248	47712	Feb 7, 2014 2:56 PM
249	47711	Feb 7, 2014 2:55 PM
250	47720	Feb 7, 2014 2:55 PM
251	47714	Feb 7, 2014 2:55 PM
252	47714	Feb 7, 2014 2:54 PM
253	47714	Feb 7, 2014 2:53 PM
254	47720	Feb 7, 2014 2:53 PM
255	47710	Feb 7, 2014 2:53 PM
256	47711	Feb 7, 2014 2:53 PM
257	47710	Feb 7, 2014 2:52 PM
258	47725	Feb 7, 2014 2:52 PM
259	47710	Feb 7, 2014 2:52 PM
260	47715	Feb 7, 2014 2:51 PM
261	47725	Feb 7, 2014 2:51 PM
262	47713	Feb 7, 2014 2:51 PM
263	47711	Feb 7, 2014 2:51 PM
264	47712	Feb 7, 2014 2:50 PM
265	47711	Feb 7, 2014 2:50 PM
266	47714	Feb 7, 2014 2:50 PM
267	47725	Feb 7, 2014 2:50 PM
268	47725	Feb 7, 2014 2:49 PM
269	47710	Feb 7, 2014 2:49 PM
270	47714	Feb 7, 2014 2:49 PM

Q1. What is your ZIP code?

271	47714	Feb 7, 2014 2:49 PM
272	47714	Feb 7, 2014 2:48 PM
273	47720	Feb 7, 2014 2:48 PM
274	47714	Feb 7, 2014 2:48 PM
275	47715	Feb 7, 2014 2:48 PM
276	47630	Feb 7, 2014 2:48 PM
277	47714	Feb 7, 2014 2:47 PM
278	47710	Feb 7, 2014 2:46 PM
279	47714	Feb 7, 2014 2:46 PM
280	47715	Feb 7, 2014 2:46 PM
281	47720	Feb 7, 2014 2:46 PM
282	47711	Feb 7, 2014 2:46 PM
283	47710	Feb 7, 2014 2:45 PM
284	47711	Feb 7, 2014 2:45 PM
285	47712	Feb 7, 2014 2:45 PM
286	47711	Feb 7, 2014 2:45 PM
287	47712	Feb 7, 2014 2:45 PM
288	47710	Feb 7, 2014 2:44 PM
289	47713	Feb 7, 2014 2:43 PM
290	47711	Feb 5, 2014 12:23 PM
291	47714	Feb 4, 2014 9:22 AM
292	47710	Feb 3, 2014 3:20 PM
293	47711	Jan 31, 2014 11:34 AM
294	47710	Jan 30, 2014 9:21 PM
295	47714	Jan 27, 2014 6:26 PM
296	47712	Jan 27, 2014 11:23 AM
297	47715	Jan 23, 2014 10:57 AM

Q1. What is your ZIP code?

298	47714	Jan 16, 2014 2:17 PM
299	47713	Jan 15, 2014 11:13 AM
300	47713	Jan 13, 2014 1:07 PM
301	47712	Jan 12, 2014 1:22 PM
302	47712	Jan 12, 2014 1:22 PM
303	47720	Jan 12, 2014 7:43 AM
304	47714	Jan 11, 2014 10:54 AM
305	47710	Jan 10, 2014 4:31 PM
306	47714	Jan 10, 2014 1:46 PM
307	47713	Jan 10, 2014 11:46 AM
308	47725	Jan 10, 2014 11:17 AM
309	42420	Jan 10, 2014 10:47 AM
310	47714	Jan 10, 2014 10:28 AM
311	47720	Jan 10, 2014 9:51 AM
312	47712	Jan 10, 2014 9:50 AM
313	47715	Jan 10, 2014 9:41 AM
314	47714	Jan 10, 2014 9:33 AM
315	47725	Jan 10, 2014 8:20 AM
316	47713	Jan 8, 2014 12:05 PM
317	47712	Jan 7, 2014 3:43 PM
318	47713	Jan 7, 2014 3:29 PM
319	47715	Jan 7, 2014 3:28 PM

Q2. What type of home do you live in? (select one)

1	none written	Feb 26, 2014 4:52 PM
2	Mission	Feb 26, 2014 4:50 PM
3	Mission	Feb 26, 2014 4:46 PM
4	Rented single 1 bedroom unit	Feb 26, 2014 4:14 PM
5	missions	Feb 25, 2014 8:59 PM
6	homeless	Feb 25, 2014 8:54 PM
7	shelter	Feb 25, 2014 8:53 PM
8	homeless	Feb 25, 2014 8:52 PM
9	Condo	Feb 25, 2014 8:50 PM
10	Multi unit rental	Feb 25, 2014 8:39 PM
11	Shelter	Feb 24, 2014 7:58 PM
12	Shelter	Feb 24, 2014 7:56 PM
13	Shelter	Feb 24, 2014 7:52 PM
14	none given	Feb 24, 2014 7:50 PM
15	Shelter	Feb 24, 2014 7:49 PM
16	Townhome	Feb 7, 2014 2:59 PM
17	condo	Feb 7, 2014 2:48 PM
18	I rent space from a family in their house.	Jan 10, 2014 11:17 AM

Q6. How many people live in your household?

1	3	Feb 26, 2014 4:53 PM
2	1	Feb 26, 2014 4:52 PM
3	1	Feb 26, 2014 4:51 PM
4	1004	Feb 26, 2014 4:50 PM
5	1	Feb 26, 2014 4:48 PM
6	1	Feb 26, 2014 4:47 PM
7	4	Feb 26, 2014 4:47 PM
8	1	Feb 26, 2014 4:46 PM
9	2	Feb 26, 2014 4:45 PM
10	4	Feb 26, 2014 4:30 PM
11	1	Feb 26, 2014 4:29 PM
12	6	Feb 26, 2014 4:28 PM
13	2	Feb 26, 2014 4:27 PM
14	2	Feb 26, 2014 4:26 PM
15	4	Feb 26, 2014 4:25 PM
16	2	Feb 26, 2014 4:24 PM
17	4	Feb 26, 2014 4:24 PM
18	1	Feb 26, 2014 4:23 PM
19	1	Feb 26, 2014 4:22 PM
20	3	Feb 26, 2014 4:21 PM
21	5	Feb 26, 2014 4:21 PM
22	2	Feb 26, 2014 4:20 PM
23	3	Feb 26, 2014 4:19 PM
24	1	Feb 26, 2014 4:18 PM
25	3	Feb 26, 2014 4:17 PM
26	2	Feb 26, 2014 4:16 PM
27	3	Feb 26, 2014 4:16 PM

Q6. How many people live in your household?

28	4	Feb 26, 2014 4:15 PM
29	1	Feb 26, 2014 4:14 PM
30	1	Feb 26, 2014 4:13 PM
31	3	Feb 26, 2014 4:12 PM
32	5	Feb 26, 2014 3:23 PM
33	5	Feb 26, 2014 3:22 PM
34	1	Feb 26, 2014 3:20 PM
35	4	Feb 26, 2014 3:19 PM
36	1	Feb 26, 2014 3:18 PM
37	4	Feb 26, 2014 3:16 PM
38	3	Feb 26, 2014 3:16 PM
39	1	Feb 26, 2014 3:15 PM
40	4	Feb 26, 2014 3:14 PM
41	6	Feb 25, 2014 9:05 PM
42	5	Feb 25, 2014 9:04 PM
43	2	Feb 25, 2014 9:03 PM
44	6	Feb 25, 2014 9:02 PM
45	1	Feb 25, 2014 9:01 PM
46	5	Feb 25, 2014 9:00 PM
47	3	Feb 25, 2014 8:58 PM
48	3	Feb 25, 2014 8:57 PM
49	3	Feb 25, 2014 8:57 PM
50	4	Feb 25, 2014 8:56 PM
51	3	Feb 25, 2014 8:56 PM
52	1	Feb 25, 2014 8:55 PM
53	1	Feb 25, 2014 8:53 PM
54	2	Feb 25, 2014 8:52 PM

Q6. How many people live in your household?

55	1	Feb 25, 2014 8:51 PM
56	2	Feb 25, 2014 8:50 PM
57	2	Feb 25, 2014 8:49 PM
58	5	Feb 25, 2014 8:49 PM
59	4	Feb 25, 2014 8:48 PM
60	1	Feb 25, 2014 8:47 PM
61	6	Feb 25, 2014 8:46 PM
62	1	Feb 25, 2014 8:45 PM
63	1	Feb 25, 2014 8:45 PM
64	4	Feb 25, 2014 8:44 PM
65	3	Feb 25, 2014 8:43 PM
66	3	Feb 25, 2014 8:42 PM
67	6	Feb 25, 2014 8:41 PM
68	4	Feb 25, 2014 8:40 PM
69	1	Feb 25, 2014 8:39 PM
70	6	Feb 25, 2014 8:39 PM
71	1	Feb 25, 2014 8:38 PM
72	1	Feb 25, 2014 8:37 PM
73	2	Feb 25, 2014 8:36 PM
74	1	Feb 25, 2014 8:35 PM
75	3	Feb 25, 2014 8:34 PM
76	2	Feb 25, 2014 8:33 PM
77	4	Feb 25, 2014 8:32 PM
78	4	Feb 25, 2014 8:31 PM
79	3	Feb 25, 2014 8:30 PM
80	2	Feb 25, 2014 8:29 PM
81	1	Feb 24, 2014 7:56 PM

Q6. How many people live in your household?

82	1	Feb 24, 2014 7:55 PM
83	3	Feb 24, 2014 7:53 PM
84	3	Feb 24, 2014 7:52 PM
85	2	Feb 24, 2014 7:51 PM
86	3	Feb 24, 2014 7:50 PM
87	1	Feb 24, 2014 7:49 PM
88	1	Feb 24, 2014 7:35 PM
89	2	Feb 24, 2014 7:34 PM
90	2	Feb 24, 2014 7:33 PM
91	1	Feb 24, 2014 7:32 PM
92	1	Feb 24, 2014 6:28 PM
93	5	Feb 13, 2014 11:46 AM
94	2	Feb 13, 2014 9:57 AM
95	5	Feb 13, 2014 9:47 AM
96	2	Feb 12, 2014 3:55 PM
97	2	Feb 12, 2014 3:55 PM
98	3	Feb 12, 2014 3:45 PM
99	2	Feb 12, 2014 9:04 AM
100	4	Feb 12, 2014 8:43 AM
101	5	Feb 12, 2014 3:36 AM
102	4	Feb 11, 2014 3:44 PM
103	4	Feb 11, 2014 3:42 PM
104	4	Feb 11, 2014 11:57 AM
105	4	Feb 11, 2014 11:27 AM
106	2	Feb 11, 2014 11:20 AM
107	2	Feb 11, 2014 11:09 AM
108	5	Feb 10, 2014 11:15 PM

Q6. How many people live in your household?

109	1	Feb 10, 2014 9:39 PM
110	1	Feb 10, 2014 8:24 PM
111	2	Feb 10, 2014 5:46 PM
112	2	Feb 10, 2014 5:16 PM
113	1	Feb 10, 2014 5:05 PM
114	3	Feb 10, 2014 5:05 PM
115	4	Feb 10, 2014 3:15 PM
116	4	Feb 10, 2014 2:34 PM
117	3	Feb 10, 2014 2:08 PM
118	2	Feb 10, 2014 1:58 PM
119	4	Feb 10, 2014 12:15 PM
120	4	Feb 10, 2014 12:12 PM
121	1	Feb 10, 2014 12:07 PM
122	2	Feb 10, 2014 11:48 AM
123	3	Feb 10, 2014 11:07 AM
124	4	Feb 10, 2014 10:57 AM
125	4	Feb 10, 2014 10:55 AM
126	4	Feb 10, 2014 10:14 AM
127	1	Feb 10, 2014 10:14 AM
128	2	Feb 10, 2014 10:09 AM
129	3	Feb 10, 2014 10:08 AM
130	2	Feb 10, 2014 10:02 AM
131	2	Feb 10, 2014 9:59 AM
132	4	Feb 10, 2014 9:59 AM
133	2	Feb 10, 2014 9:55 AM
134	3	Feb 10, 2014 9:48 AM
135	2	Feb 10, 2014 9:48 AM

Q6. How many people live in your household?

136	1	Feb 10, 2014 9:34 AM
137	3	Feb 10, 2014 9:30 AM
138	2	Feb 10, 2014 9:24 AM
139	2	Feb 10, 2014 9:02 AM
140	2	Feb 10, 2014 8:47 AM
141	2	Feb 10, 2014 8:43 AM
142	5	Feb 10, 2014 8:39 AM
143	2	Feb 10, 2014 8:06 AM
144	2	Feb 10, 2014 7:27 AM
145	4	Feb 10, 2014 6:15 AM
146	2	Feb 9, 2014 7:25 PM
147	1	Feb 9, 2014 4:58 PM
148	6	Feb 9, 2014 2:43 PM
149	2	Feb 9, 2014 12:55 PM
150	5	Feb 9, 2014 9:38 AM
151	7	Feb 9, 2014 8:47 AM
152	1	Feb 8, 2014 12:54 PM
153	2	Feb 8, 2014 12:43 PM
154	1	Feb 8, 2014 11:36 AM
155	2	Feb 8, 2014 9:26 AM
156	2	Feb 8, 2014 12:25 AM
157	2	Feb 7, 2014 10:28 PM
158	3	Feb 7, 2014 7:41 PM
159	5	Feb 7, 2014 7:16 PM
160	7	Feb 7, 2014 5:24 PM
161	5	Feb 7, 2014 5:22 PM
162	2 now	Feb 7, 2014 5:14 PM

Q6. How many people live in your household?

163	2	Feb 7, 2014 5:10 PM
164	2	Feb 7, 2014 5:04 PM
165	2	Feb 7, 2014 5:02 PM
166	2	Feb 7, 2014 5:00 PM
167	4	Feb 7, 2014 4:54 PM
168	4	Feb 7, 2014 4:40 PM
169	5	Feb 7, 2014 4:40 PM
170	2	Feb 7, 2014 4:33 PM
171	1	Feb 7, 2014 4:24 PM
172	2	Feb 7, 2014 4:23 PM
173	3	Feb 7, 2014 4:22 PM
174	2	Feb 7, 2014 4:21 PM
175	3	Feb 7, 2014 4:21 PM
176	3	Feb 7, 2014 4:21 PM
177	1	Feb 7, 2014 4:17 PM
178	1	Feb 7, 2014 4:15 PM
179	1	Feb 7, 2014 4:13 PM
180	6	Feb 7, 2014 4:06 PM
181	2	Feb 7, 2014 4:06 PM
182	1	Feb 7, 2014 3:59 PM
183	1	Feb 7, 2014 3:58 PM
184	4	Feb 7, 2014 3:57 PM
185	3	Feb 7, 2014 3:57 PM
186	4	Feb 7, 2014 3:57 PM
187	3	Feb 7, 2014 3:55 PM
188	2	Feb 7, 2014 3:49 PM
189	4	Feb 7, 2014 3:47 PM

Q6. How many people live in your household?

190	4	Feb 7, 2014 3:46 PM
191	4	Feb 7, 2014 3:45 PM
192	3	Feb 7, 2014 3:43 PM
193	2	Feb 7, 2014 3:41 PM
194	1	Feb 7, 2014 3:40 PM
195	2	Feb 7, 2014 3:39 PM
196	2	Feb 7, 2014 3:36 PM
197	1	Feb 7, 2014 3:35 PM
198	3	Feb 7, 2014 3:34 PM
199	2	Feb 7, 2014 3:34 PM
200	3	Feb 7, 2014 3:33 PM
201	2	Feb 7, 2014 3:33 PM
202	1	Feb 7, 2014 3:24 PM
203	2	Feb 7, 2014 3:21 PM
204	4	Feb 7, 2014 3:16 PM
205	3	Feb 7, 2014 3:16 PM
206	2	Feb 7, 2014 3:14 PM
207	3	Feb 7, 2014 3:14 PM
208	1	Feb 7, 2014 3:14 PM
209	1	Feb 7, 2014 3:13 PM
210	2	Feb 7, 2014 3:12 PM
211	4	Feb 7, 2014 3:12 PM
212	1	Feb 7, 2014 3:10 PM
213	4	Feb 7, 2014 3:10 PM
214	4	Feb 7, 2014 3:09 PM
215	1	Feb 7, 2014 3:08 PM
216	3	Feb 7, 2014 3:06 PM

Q6. How many people live in your household?

217	2	Feb 7, 2014 3:04 PM
218	2	Feb 7, 2014 3:04 PM
219	4	Feb 7, 2014 3:03 PM
220	5	Feb 7, 2014 3:03 PM
221	4	Feb 7, 2014 3:02 PM
222	2	Feb 7, 2014 3:01 PM
223	2	Feb 7, 2014 3:00 PM
224	2	Feb 7, 2014 3:00 PM
225	2	Feb 7, 2014 2:59 PM
226	1	Feb 7, 2014 2:59 PM
227	1	Feb 7, 2014 2:59 PM
228	2	Feb 7, 2014 2:58 PM
229	5	Feb 7, 2014 2:58 PM
230	4	Feb 7, 2014 2:57 PM
231	1	Feb 7, 2014 2:57 PM
232	3	Feb 7, 2014 2:56 PM
233	2	Feb 7, 2014 2:56 PM
234	4	Feb 7, 2014 2:56 PM
235	3	Feb 7, 2014 2:56 PM
236	2	Feb 7, 2014 2:55 PM
237	1	Feb 7, 2014 2:55 PM
238	2	Feb 7, 2014 2:55 PM
239	1	Feb 7, 2014 2:54 PM
240	2	Feb 7, 2014 2:53 PM
241	1	Feb 7, 2014 2:53 PM
242	2	Feb 7, 2014 2:53 PM
243	many? 5	Feb 7, 2014 2:53 PM

Q6. How many people live in your household?

244	2	Feb 7, 2014 2:52 PM
245	3	Feb 7, 2014 2:52 PM
246	2	Feb 7, 2014 2:52 PM
247	2	Feb 7, 2014 2:51 PM
248	2	Feb 7, 2014 2:51 PM
249	2	Feb 7, 2014 2:51 PM
250	4	Feb 7, 2014 2:51 PM
251	1	Feb 7, 2014 2:50 PM
252	2	Feb 7, 2014 2:50 PM
253	2	Feb 7, 2014 2:50 PM
254	2	Feb 7, 2014 2:50 PM
255	2	Feb 7, 2014 2:49 PM
256	3	Feb 7, 2014 2:49 PM
257	2	Feb 7, 2014 2:49 PM
258	1	Feb 7, 2014 2:49 PM
259	1	Feb 7, 2014 2:48 PM
260	2	Feb 7, 2014 2:48 PM
261	3	Feb 7, 2014 2:48 PM
262	1	Feb 7, 2014 2:48 PM
263	4	Feb 7, 2014 2:48 PM
264	3	Feb 7, 2014 2:47 PM
265	3	Feb 7, 2014 2:46 PM
266	3	Feb 7, 2014 2:46 PM
267	4	Feb 7, 2014 2:46 PM
268	3	Feb 7, 2014 2:46 PM
269	1	Feb 7, 2014 2:46 PM
270	3	Feb 7, 2014 2:45 PM

Q6. How many people live in your household?

271	1	Feb 7, 2014 2:45 PM
272	4	Feb 7, 2014 2:45 PM
273	1	Feb 7, 2014 2:45 PM
274	3	Feb 7, 2014 2:45 PM
275	4	Feb 7, 2014 2:44 PM
276	3	Feb 5, 2014 12:23 PM
277	2	Feb 4, 2014 9:22 AM
278	2	Feb 3, 2014 3:20 PM
279	1	Jan 31, 2014 11:34 AM
280	1	Jan 30, 2014 9:21 PM
281	1	Jan 27, 2014 6:26 PM
282	5	Jan 27, 2014 11:23 AM
283	7	Jan 23, 2014 10:57 AM
284	2	Jan 16, 2014 2:17 PM
285	2	Jan 15, 2014 11:13 AM
286	6	Jan 13, 2014 1:07 PM
287	3	Jan 12, 2014 1:22 PM
288	3	Jan 12, 2014 1:22 PM
289	3	Jan 12, 2014 7:43 AM
290	4	Jan 11, 2014 10:54 AM
291	0	Jan 10, 2014 4:31 PM
292	3	Jan 10, 2014 1:46 PM
293	1	Jan 10, 2014 11:46 AM
294	1	Jan 10, 2014 11:17 AM
295	1	Jan 10, 2014 10:47 AM
296	5	Jan 10, 2014 10:28 AM
297	2	Jan 10, 2014 9:51 AM

Q6. How many people live in your household?

298	3	Jan 10, 2014 9:50 AM
299	1	Jan 10, 2014 9:41 AM
300	2	Jan 10, 2014 9:33 AM
301	4	Jan 10, 2014 8:20 AM
302	2	Jan 8, 2014 12:05 PM
303	6	Jan 7, 2014 3:43 PM
304	4	Jan 7, 2014 3:29 PM
305	2	Jan 7, 2014 3:28 PM

Q15. Have you experienced any of the following in the past two years? (select all that apply)

1	motorcycle stolen	Feb 26, 2014 4:23 PM
2	Drugs, gun violence	Feb 26, 2014 3:23 PM
3	Drugs, guns, loud parties	Feb 26, 2014 3:22 PM
4	Neighborhood- issues with people and crime	Feb 26, 2014 3:20 PM
5	insurance: home and flood, auto up too.	Feb 25, 2014 9:03 PM
6	abandoned homes and homes in disrepair	Feb 25, 2014 8:55 PM
7	No cap on lot rent	Feb 25, 2014 8:36 PM
8	difficulty finding housing; difficulty obtaining employment	Feb 24, 2014 7:56 PM
9	Problems with West Park Apartments	Feb 24, 2014 7:35 PM
10	unsafe neighborhood	Feb 10, 2014 9:39 PM
11	Neighbors dog running loose. I have called 911 and the dog pound. Only because the dog is aggressive. I have communicated with my neighbor that her dog	Feb 10, 2014 2:08 PM
12	VACANT HOMES IN NEIGHBORHOOD	Feb 10, 2014 10:55 AM
13	theft	Feb 10, 2014 10:10 AM
14	none	Feb 10, 2014 9:30 AM
15	NONE	Feb 7, 2014 10:28 PM
16	1 unkempt house in neighborhood	Feb 7, 2014 4:33 PM
17	none	Feb 7, 2014 4:21 PM
18	None	Feb 7, 2014 4:21 PM
19	none	Feb 7, 2014 3:55 PM
20	None.	Feb 7, 2014 3:35 PM
21	There seems to be an increasing lack of respect and maintenance of property in Evansville. The areas of unkempt, trashy houses seem to be spreading. Evansville used to be a clean, safe place to live. Drugs, Gangs, and too many people not working but just waiting for a government handout are lowering our standard of living.	Feb 7, 2014 3:04 PM
22	increase in absentee landlords and EHA rentals, with resultant animal neglect issues, increased vehicle traffic at night, increased trash and debris, increased noise, neighborhood now needs to establish a neighborhood watch program and neighborhood association due to increased concerns of vandalism and safety	Feb 7, 2014 3:00 PM
23	several of our neighbors have experienced vandalism	Feb 7, 2014 2:55 PM

Q15. Have you experienced any of the following in the past two years? (select all that apply)

24	several of our neighbors have experienced vandalism	Feb 7, 2014 2:53 PM
25	BAD OR NO SIDEWALKS	Feb 7, 2014 2:46 PM
26	Drug activity	Jan 11, 2014 10:54 AM
27	Theft in cars	Jan 10, 2014 10:28 AM

Q17. If you faced housing discrimination do you feel it was on the basis of: (select all that apply)

1	Employment venues	Feb 26, 2014 4:15 PM
2	criminal backgrounds	Feb 25, 2014 9:04 PM
3	financial/ social appearance. I went to view an apartment in jeans and tee and was told none available for next year.	Feb 25, 2014 9:01 PM
4	None	Feb 25, 2014 8:43 PM
5	None	Feb 25, 2014 8:42 PM
6	sexual identity	Feb 24, 2014 7:56 PM
7	gender identity	Feb 24, 2014 7:53 PM
8	None of these- it was money related. Not giving back deposits, not keeping up with work orders, scamming people	Feb 24, 2014 7:35 PM
9	n/a	Feb 10, 2014 9:39 PM
10	Being overweight	Feb 10, 2014 9:02 AM
11	lazy	Feb 10, 2014 7:27 AM
12	NONE	Feb 8, 2014 9:26 AM
13	N/A	Feb 7, 2014 10:28 PM
14	none	Feb 7, 2014 4:21 PM
15	none	Feb 7, 2014 3:36 PM
16	N/A	Feb 7, 2014 3:35 PM
17	n.a.	Jan 30, 2014 9:21 PM
18	N/A	Jan 10, 2014 9:50 AM

Q18. What are the barriers to housing choice in Evansville? (select all that apply)

1	No job	Feb 26, 2014 4:46 PM
2	Tenants damaging rentals	Feb 26, 2014 4:19 PM
3	Animals	Feb 26, 2014 4:15 PM
4	lack of employment	Feb 26, 2014 3:14 PM
5	Lack of a tenant/ landlord ordinance and mandated lease with rights/ responsibilities for each party	Feb 25, 2014 9:03 PM
6	loss of employment	Feb 25, 2014 8:54 PM
7	Non violence	Feb 25, 2014 8:37 PM
8	Slum landlords	Feb 25, 2014 8:31 PM
9	Hard time coming up with rent, deposit, water utilities all at once to move in.	Feb 24, 2014 7:58 PM
10	pending charges	Feb 24, 2014 7:50 PM
11	Good land lords	Feb 24, 2014 6:28 PM
12	Availability of housing for people earning close to minimum wage	Feb 12, 2014 3:45 PM
13	not enough safe, decent, housing affordable to ALL incomes among us!	Feb 10, 2014 9:39 PM
14	Finding housing for a person with a felony, even though it was non-violent and did not involve drugs	Feb 10, 2014 5:05 PM
15	poor economy, too few good jobs, drug use	Feb 10, 2014 10:08 AM
16	too strick mortgage qualifications for middle class	Feb 7, 2014 7:41 PM
17	many areas of vacant housing needs to be recycled	Feb 7, 2014 5:14 PM
18	Unknown.	Feb 7, 2014 3:35 PM
19	Taxes on rental properties are sky high causing rents to go up and making it difficult for landlords to afford upkeep on properties. Vectren charges some of the highest rates in the country. Tax incentives should be given to those who buy and rehab houses. if you rehab a house in Evansville they just assess it higher and charge you higher property taxes. Notmuch incentive for making improvements.	Feb 7, 2014 3:04 PM
20	no jobs	Feb 7, 2014 2:50 PM
21	Taxes	Feb 7, 2014 2:45 PM
22	All are barriers however none apply to me personally	Feb 4, 2014 9:22 AM
23	Criminal background	Jan 16, 2014 2:17 PM
24	Criminal History	Jan 10, 2014 4:31 PM

Q18. What are the barriers to housing choice in Evansville? (select all that apply)

25

I really am not sure.

Jan 10, 2014 10:47 AM

Q19. Do you know who investigates housing discrimination in Evansville?

1	Human resources	Feb 26, 2014 4:25 PM
2	Human Relations Commission	Feb 26, 2014 4:20 PM
3	EMA	Feb 26, 2014 4:18 PM
4	HRC	Feb 25, 2014 9:03 PM
5	Human relations	Feb 25, 2014 9:02 PM
6	Code enforcement and Fair housing commission	Feb 25, 2014 8:55 PM
7	Human relations- City	Feb 25, 2014 8:39 PM
8	Human resources	Feb 25, 2014 8:34 PM
9	Human relations	Feb 25, 2014 8:31 PM
10	Human Relations Commission	Feb 25, 2014 8:29 PM
11	Evansville Housing Authorities	Feb 24, 2014 7:49 PM
12	Diane Clements	Feb 24, 2014 7:32 PM
13	Human Relations Commission	Feb 24, 2014 6:28 PM
14	Human Relations Commission	Feb 11, 2014 11:57 AM
15	Human Relations Commission	Feb 11, 2014 11:09 AM
16	Human Relations Commission	Feb 10, 2014 11:15 PM
17	Diane Clements-Boyd's staff with Human Rights Commission	Feb 10, 2014 9:39 PM
18	Housing commission	Feb 10, 2014 12:12 PM
19	Human Relations Commission	Feb 10, 2014 10:57 AM
20	City County Human Relations Commission	Feb 10, 2014 10:55 AM
21	Human Relations Commission	Feb 10, 2014 10:14 AM
22	human relations	Feb 10, 2014 9:55 AM
23	Human Relations Commission	Feb 10, 2014 9:24 AM
24	Human Relations Commission	Feb 9, 2014 9:38 AM
25	Human Relations & Indiana Civil Rights Commission	Feb 7, 2014 10:28 PM
26	Human Relations Commission	Feb 7, 2014 5:14 PM
27	HUMAN RELATIONS COMMISSION	Feb 7, 2014 4:40 PM

Q19. Do you know who investigates housing discrimination in Evansville?

28	Human Relations Commission	Feb 7, 2014 4:33 PM
29	city-county human relations (needs a leader)	Feb 7, 2014 4:21 PM
30	Legail Aid	Feb 7, 2014 4:17 PM
31	Human Relations council	Feb 7, 2014 3:21 PM
32	Human Relations Commission	Feb 7, 2014 3:16 PM
33	Evansville Housing Authority	Feb 7, 2014 3:14 PM
34	Human Relations Commission	Feb 7, 2014 3:09 PM
35	LEGAL AID	Feb 7, 2014 3:06 PM
36	Human Relations Department	Feb 7, 2014 3:03 PM
37	Human Relations Commission	Feb 7, 2014 3:01 PM
38	EHA	Feb 7, 2014 3:00 PM
39	Human Rights	Feb 7, 2014 2:59 PM
40	Human Relations Commission	Feb 7, 2014 2:58 PM
41	Human Rights Coalition	Feb 7, 2014 2:53 PM
42	HUMAN RELATIONS	Feb 7, 2014 2:51 PM
43	human relations	Feb 7, 2014 2:50 PM
44	Human Relations Commission	Feb 3, 2014 3:20 PM
45	Housing Authority	Jan 31, 2014 11:34 AM
46	Human Relations Commission	Jan 10, 2014 4:31 PM

Appendix F: Meeting notes

TO: CITY OF EVANSVILLE DEPARTMENT OF METROPOLITAN DEVELOPMENT
FROM: ROSE SCOVEL, AICP, DIRECTOR OF CAPACITY BUILDING, IACED
SUBJECT: PUBLIC FORUM COMMENTS – ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
DATE: JANUARY 27, 2014
CC:

JANUARY 22, 2014 PUBLIC FORUM COMMENTS

The Department of Metropolitan Development hosted two public forums for the Analysis of Impediments to Fair Housing on January 22, 2014. One was held at 1:00 PM and a second at 7:00 PM, both held at the Evansville Central Library.

The agenda for each meeting was:

- Overview of Fair Housing and the Analysis of Impediments
- Exercise: Continuing impediments to Fair Housing from those identified in 2010
- Discussion: New impediments to fair housing since 2010
- Discussion: What is currently being done to address impediments to fair housing?
- Discussion: If money was no object, what would you (your organization) do to affirmatively further fair housing?

Results of the exercise are included as an appendix to this memo. The notes from the discussions are included below. Attendance sheets from each meeting are an appendix to this memo.

1:00 PM Session

New Impediments to Fair Housing Since 2010

- Loss of subsidies
- Offender status – ex-offenders are likely to be members of a protected class
- Information about housing programs isn't getting to everyone – outreach
- Aging in place/cost issues
- Accessible housing – don't know what's available
- Knowledge of reporting process – offer training for property managers

- Lack of prioritization of homelessness
- Total housing affordability (rent/mortgage+utilities+insurance+transporation)
- HMDA data is not user-friendly
- Aging housing stock
- Older affordable housing – accessibility, limited funds to fix, utilities
- Lack of general case management
- Lack of shelter for persons with disabilities
- Differences in terms and conditions – deposits
- Low wages, ability to pay – limits housing choice
- Real wages not growing

What is Being Done to Address Barriers?

- CAJE: pick a topic to work through each year – affordable housing
- POMA providing tenant rights workshops
- More PSAs coming out of DC about fair housing
- Homeless Services Council
- Human Relations Commission – grant for education and awareness
- Case management for PHA – Aurora working with EHA
- Destination Home – homeless prevention, re-entry, bridges out of poverty
- Vectren Universal service and assistance program
- ARC – disability related organizations assist with finding housing
- Code enforcement does 12-14K inspections annually
- Neighborhood-based efforts
- Public-private partnerships

- Organizations collaborate well together
- Veteran's housing
- Transitional housing for people with disabilities
- Disinvestment has occurred
- Leadership Evansville VOICE sessions
- Federal support prioritizing homelessness
- Privatization of public housing: not sure of impact

What would you (your organization) do to further fair housing if money was no object?

- BUILD!
- A lot of housing development in central area was not residential – no displacement for new housing development; adding to tax base; adding to housing choice; need to celebrate and continue
- YMCA upper stories no longer used, could be developed/reused for original purpose of housing homeless
- Code enforcement; more staff, more money
- Government financing for unbankable
- Criteria for property owners to allow criminal history – could the government insure/secure? Risk management.
- EHA has done remodeling – but renovate/replace rest – quality issue
- 24/7 accessible transportation
- Liveable wages and jobs to make housing affordable
- One stop location for services
- Voucher program based on city size
- Funding for agencies helping meet basic needs
- Education in schools on diversity/civics and acceptance
- More transitional housing for domestic violence and families

- Free child care for working poor, students, job seekers
- Need more green space – gardening, healthy living, availability/affordability of fresh food

7:00 PM Session

New Impediments to Fair Housing Since 2010

- Refusal to show properties
- Funding – legislative priorities in DC and Indianapolis
- Age of members – legislators: who they represent, old school vs. new school
- Lack of jobs – living wage; wage growth – need work long enough to qualify got credit/establish credit or establish a rental history
- Local decisions made without contacting/involving those affected
- Jobs – economic incentives – need to provide transportation to jobs
- HUD assistances focuses LIMI people in the city – schools/rent etc. – no option to be outside the city limits
- Homeownership benefits over renting – stability
- Landlord scrutiny – criminal records/evictions – may not be own fault, different circumstances
- Source of income
- Lots of red tape in central city

What is Being Done to Address Barriers?

- DMD staff out in the neighborhoods
- Habitat builds homes – asking people/talking to people
- HOPE has foreclosure programs; CAPE too
- Housing needs subsidy for a lot of people to be affordable
- Assistance programs – change qualification thresholds? Increases in income just about eliminate subsidy

What would you (your organization) do to further fair housing if money was no object?

- Rehab programs
- Demolition or rehab
- Teach financial literacy – move from rental to homeownership (HOPE does some)
- Continuing education/support for first time homebuyers
- Know what you can afford
- Maintenance reserve/set aside funds – setting aside for moving to homeownership (talked about IDAs – need more information out in community)
- Downpayment assistance
- Tear down substandard housing and redevelop for working people
- Barrier: potential income used as a basis for assistance (FHLBI underwriting policies)

Anything else?

- Schools trying to get parental involvement – public awareness of housing issues/fairness
- How do we use social media to talk about housing?
- How do we get information out – not everyone has access to traditional media or new media
- Ask people how to communicate with them – bus stops messages

Evansville Analysis of Impediments

EHA Resident Meeting – 2/21/2014

1. What housing discrimination have you (or others you know) experienced in Evansville?
 - Not able to move somewhere because a public housing tenant
 - Relocation charges
 - Discrimination because of being a PHA tenant
 - Pet policies
2. Do you know how/where to file a housing discrimination complaint?
 - Doesn't do any good if filed verbally, there's no follow up
 - Chain of command within the PHA
 - People don't file formal complaints on paper
3. What do you see as barriers to housing choice in Evansville?
 - Aren't choices – lack of affordable housing/lack of availability
 - Finances
 - Single parents/pregnant (adding dependents) told to move [later clarified that this was because they needed a larger unit to meet the occupancy regulations, not discrimination based on family status]
 - Owe money to Vectren, can't move where utilities aren't included or where utilities need to go in your name
 - High utility bills
 - Prior tenant utility bills
 - Criminal history
 - Complaints are not investigated (within EHA)
 - Lack of landlords – not many, absentee
 - Landlords burned by prior tenants and have lots of conditions
 - Having to call board of health in order to have major maintenance issues addressed
 - Landlords don't want to be bothered with the paperwork and regulations for public assistance
 - Total lack of decent affordable housing
 - Lock out fees – especially accidental
 - Transportation – need to be able to get to doctor, etc. Limited enough.
 - Downtown new apartment construction is not affordable, but that's where the services are – density, transportation, businesses
 - ADA compliance/accessibility
 - Security – cameras, etc. Used to be monitored. Strangers coming in.

Appendix G: Sign in Sheets

CENTRAL LIBRARY
JANUARY 22, 2014
1:00 P.M. & 7:00 P.M.

JANUARY 22, 2014

1:00 P.M. & 7:00 P.M.

[illegible]

9

City of Evansville

Analysis of Impediments to Fair Housing

Evansville Housing Authority Resident Meeting

February 21, 2014

Name	Address	Phone or Email
1. Wilma McCoy	509 N ST Joseph	204-1458
2. Robert King		
3. Robert F. Rohn	509 N ST Joseph	902-0809
4. Caroline Cole	717 Cherry St	204 3493 cell
5. Vicki Laskbrook	815 SE MLK APT 201	303-6842
6. Mildred Robinson		
7. Amy Young		
8. Dori Wallou		
9. Mary Bender		422-0814
10. Sandaeue Groves		461-7075
11. Steve Howard		305-7304
12. Denny Hipwell		909-1003
13. Deborah Buckman	315 SE M.L. King Jr #603	644-3697
14. Joy Lyons	1030 W FRANKLIN ST	646-5285
15. MICHAEL GLOVER	315 SE MLK #217	303-2061
16. Ethel Burkhardt		202-9780
17. Howard Fair	705 N SE Joseph #208	760-1190
18. Ronda Godger		
19. Ina Williams		456-1310
20. Kimberley R. McCoy		NA WORK #311
Jail Barnett	415 ST. JOE.	449-3945
Lynn Linn	430-5977	

City of Evansville

Analysis of Impediments to Fair Housing

Evansville Housing Authority Resident Meeting

February 21, 2014

Name	Address	Phone or Email
1. Jessica Davis	509 N St Joe Ave Apt 511	812-773-2393
2. Ray McQueen	1603 N. 7th Ave	812-773-9826
3. Denise M.		
4. J.R. Bohrer	W.D. Manor	760-8397.
5. David Pratt	717 CHERRY ST	550-7290
6. Ramona Palmer	EHA	
7.		
8.		
9.		
10.		
11.		
12.		
13.		
14.		
15.		
16.		
17.		
18.		
19.		
20.		

Appendix H: Responses to Public Comment Not Addressed in Analysis of Impediments

Some of the comments raised during the public comment period, or during the public hearing, were not addressed in the Final Analysis of Impediments to Fair Housing. Responses to these comments are provided here.

Comment: Is there a job component for minorities and local residents tied to new projects (i.e. convention hotel)?

Response: The City of Evansville negotiated with the convention hotel to provide jobs for local residents living in the downtown area. The city's procurement policy reviews contracts for MBE/WBE compliance.

Comment: It should be noted that the definition of "family" in the code should be either changed or eliminated altogether. Zoning law really has no place in describing persons' relationships or living arrangements. Zoning law is intended to address land use issues, not relationship issues.

Response: Since the definition in the ordinance does not pose a barrier to housing it there is no need for revision based on Fair Housing. Should the city decide to revisit the definition, there is case law to help in the decision-making process.

Comment: (regarding the recommendation to convene a group to work on housing ex-offenders) this has already been done. November, 2013, both the city council and the county commissioners adopted a new ordinance addressing housing for ex-offenders in the community. Public hearings were advertised and held in accordance to law. The community has established exactly where they prefer to see residential re-entry facilities and group homes for ex-offenders. They are now special uses that are heard at a public meeting of the board of zoning appeals.

Response: Working through the land use and zoning challenges associated with housing ex-offenders is one piece of addressing the issue, but it is a complex issue that involves housing providers being willing to rent to ex-offenders, and the affordability of housing for ex-offenders who may have other challenges such as inability to secure work. There is still a need for community conversation and solutions to housing this population.

Comment: (information about the Analysis of Impediments to Fair Housing public meeting was published in El Informador Latino and a blog post about the AI. The following are the responses to the blog post (translated into English):

- Well, I think it is good that the government communicates with us.
- It's an opportunity that we can say what we think, because I feel that many people abuse us when we rent an apartment or buy a house for our family.

- I agree with you juangarciamx I have had many problems with people who have abused my family when we rented apartments. We need someone to listen to us and let the government know they are not treating us well
- It is to be applauded that finally we are taken into account and that they learn all abuses happening to us, but they need to have someone who speaks Spanish so they can understand us, it is very important. There are agencies that say they help Hispanics and only do it to get recognition and they never help us. They just take advantage of us and capitalize on our needs.

Response: Comments will be communicated to the organizations involved in housing activities in the city so that they may be addressed in organizational practices and continued outreach to the Latino community can occur.