



**2015-2019 Consolidated Plan
&
2015 Action Plan**

Mayor Lloyd Winnecke

Executive Summary

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

1. Introduction

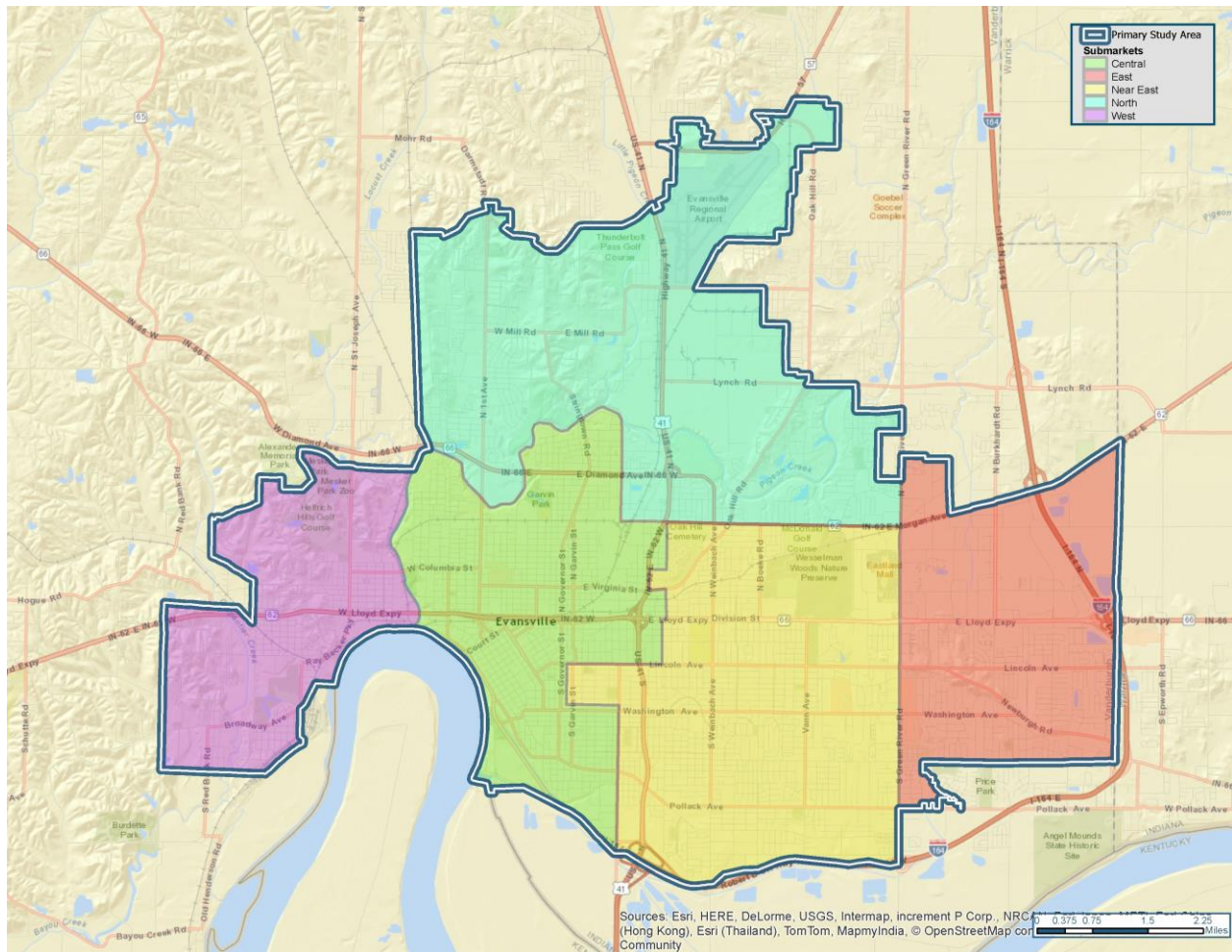
The City of Evansville, Indiana is please to submit to the U.S. Department of Housing and Urban Development (HUD) its 2015-2019 Consolidated Plan. Project goals outlined in the plan were determined through citizens' participation at eight public meeting where participants discussed community development and housing needs, including the completion of a survey. The Analysis of Impediments to Fair Housing Choice (AI) prepared by the Indiana Association of Community Economic Development (IACED) provided a summary of the existing fair housing condition in Evansville, with five-year remediation goals. A marketing plan of the public service area, Evansville, prepared by Bowens' National Research provided housing data on the existing PSA and five submarkets; Central Area, Near East, East, North, and West, including three submarkets of the Central Areas; Arts District, Downtown District, and Jacobsville District. Through the use of these tools Evansville will be able to carry out reasonable community and housing goals with positive outcomes.

Evansville Indiana, established in 1812, today is the third-largest city in the state of Indiana with an estimated population of 117,429. Situated along the scenic Ohio River, Evansville is centrally located providing highway access to and from major cities; Indianapolis, Indiana is 170 miles north via Interstate 69, Louisville, Kentucky is 120 miles east via Interstate 64, St. Louis, Missouri is 165 miles east via Interstate 64, and Nashville, Tennessee, is 150 miles south via Hwy 41 and Interstate 24. The Evansville Regional Airport connects Southwest Indiana with the world by operating daily flights to major hubs of Atlanta, Chicago, Dallas, and Charlottesville.

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

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

Evansville, Indiana has prepared its Five Year Consolidated Plan for the period of FY 2015 through FY 2019. The Consolidated Plan (CP) is an inclusive five-year strategic plan for revitalization; building on local assets and coordinating responses to the needs of the community. Through citizens' participation, conducting public meetings and using a public survey; residents, neighborhood associations, social service agencies, housing providers, and local organizations communicated to Evansville its community development and housing needs.



Public Service Areas and Submarkets

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

The Five Year Consolidated Plan will serve as a strategic plan for the City. The following priorities and goals have been identified through the Analysis of Impediments to Fair Housing Choice prepared by the Indiana Association of Community Economic Development, the Evansville Community Development Housing Survey, a Market Study prepare by Bowen National Research (Bowen), and citizens participation at public meeting to address community and housing needs of its residents for the period of FY 2015 through FY 2019. Attached in Text Sequence 1 and 2 are the five year goals.

Housing and Homeless Strategy Goals

The following priorities and goals have been identified through the Analysis of Impediments to Fair Housing Choice prepared by the Indiana Association of Community Economic Development, the Evansville Community Development Housing Survey, a Market Study prepare by Bowen National

Research, and citizens' participation at 8 public meeting to address the needs of the City and its residents for the period of FY 2015 through FY 2019.

Housing Strategy Goals -

- HS-1 Increase the supply of rental units, especially 1-2 BR units, for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.
- HS-2 Conserve and rehabilitate the existing housing stock in the community, by providing an emergency home repair program that also addresses handicap accessibility.
- HS-3 Increase the supply of small related rental units (1-2BR) for very low and low-to-moderate income
- HS-4 Increase the supply of owner occupied housing units through new construction or rehabilitation
- HS-5 Assist lower income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance
- HS-6 Increase the supply of energy efficient housing, both rental and homeowner, at the time of rehabilitation or new construction
- HS-7 Increase the supply of Health and Assisted Living Facilities
- HS-8 Increase the supply of available parcels of land for housing development through disposition.
- HS-9 Improve the supply of affordable rental housing units and provide rental assistance.
- HS-10 Promote fair housing through education and information.

Homeless Strategy - Goals

- HL-1 Decrease shelter stays by increasing rapid re-housing to stable housing.
- HL-2 Reduce recidivism of households experiencing homelessness.
- HL-3 Decrease the number of Veterans experiencing homelessness.
- HL-4 Decrease the number of persons experiencing chronic homelessness.
- HL-5 Decrease the amount of homeless households with children.
- HL-6 Increase the percentage of participants in Continuum of Care funded projects that are employed.
- HL-7 Increase persons experiencing homelessness access to mainstream resources.
- HL-8 Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.
- HL-9 Improve homeless outreach and triage to housing and services.
- HL-10 Improve HMIS data quality and coverage, and use data to develop strategies and policies to end.

- HL-11 Develop effective discharge plans and programs for individuals leaving State Operated Facilities at risk of homelessness.

Community Development, Economic Development, and Administrative Strategy Goals

Community Development Strategy Goals -

- CD-1 Address the needs of Abused and Neglected Children by improving programming and increasing the availability of facilities.
- CD-2 Accessibility of community facilities and infrastructure for physical and visually impaired participants.
- CD-3 Improve and increase childcare & youth services, senior services, handicapped services, and crime awareness & prevention.
- CD-4 Remove slum and blight properties through acquisition & clearance.
- CD-5 Consult with City Departments responsible for streets, sidewalks, public water/sewer, and flood & drain to increase improvements.
- CD-6 Consult with local utility companies and social service agencies to develop additional programs to assist the low-to-moderate income with unaffordable utility bills
- CD-7 Support the development of ADA compliant community facilities and infrastructure assisting the physical and visual handicapped.

Economic Development Strategy -

- ED-1 Support and encourage new job creation, job retention, and job training opportunities.
- ED-2 Support business and commercial growth through business attraction, business retention and expansion, and business creation (start-ups).
- ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.

Administration, Planning, and Management Strategy Goals: -

There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.

Goals:

- AM-1 Provide program management and oversight for the successful administration of federal, state, and local funded programs.
- AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

3. Evaluation of past performance

The City of Evansville past performance during the 2010-2014 Consolidated Plan established obtainable goals in each of its five Annual Action Plans, anticipating positive outcomes for the corresponding Consolidated Annual Performance & Evaluation Reports (CAPERs). Most matrix goals, on an aggregate scale, were satisfied in the 2013 CAPER submitted on March 31, 2014. The results of the 2014 CAPER should close the gap on most of the remaining matrix goals. Reasons for not satisfying the estimated goals could have resulted from estimating unrealistic project goals, delays in the release of funds, accomplishment goals not reflected in the CAPER as the result in drawdown delays, and changes in the HOME Investment Partnerships Grant Program Final Rule.

- In 2012, \$100,000 of HOME funds leveraged with \$9M in private capital produced 40 homes with a lease purchase option after 15 years.
- Using CDBG funds and a private grant, the City of Evansville provided assistance to potential general contractors in preparing for commercial and residential licensing exams in order for them to qualify to bid on existing construction projects.
- The City offered its first HOME Pre-development Loan to a CHDO to accomplish the “soft costs” of the project work to get to Shovel Ready status.

4. Summary of citizen participation process and consultation process

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

5. Summary of public comments

Below is a list of several comments from interested citizens, which we collected during our consolidated planning process.

“It should be noted that the definition of “family” in the code should be changed or eliminated all-together because zoning law has no place in describing persons’ relationships or living arrangements.”

“There should be a job component for minorities and local residents tied to new projects like the convention hotel.”

“Evansville needs to convene a group to work on housing ex-offenders.”

“It is good that the government tries to communicate with the Latino population in Evansville, but many people abuse us when we rent an apartment here.”

“All underrepresented populations in this area need someone to listen to us at the government level. The government needs to know when people are mistreated.”

“Discrimination complaints are not taken seriously, they’re not investigated, by the Evansville Housing Authority.”

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

All public comments were accepted.

7. Summary

The 2015 - 2019 Consolidated Plan and 2015 Action Plan have both been fully-developed and submitted to the US Department of Housing and Urban Development for evaluation and final approval. Including supplemental studies: The Analysis of Impediments, the Citizens Participation, and the Market study.

Three federal applications and corresponding certification for CDBG, ESG and HOME, grant funds were submitted. All the necessary steps have been completed and approved by the Evansville Common Council.

This plan illustrates Evansville’s commitment to increasing the supply of decent affordable housing, providing services to selected low-income population, developing the local economy, and providing public services.

The Process

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

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

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

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

Table 1 – Responsible Agencies

Narrative

The Department of Metropolitan Development was created under Evansville, Indiana Municipal Code: 3.30.126 to become the responsible city department for planning and implementing the use of federal funds available through the U.S. Department of Housing and Urban Development. To ensure compliance with federal regulations and policies, DMD will promote the establishment of programs that focus on at least one of the three national objectives: Benefit Low-Moderate Income Persons whose incomes are no more than 80% median income, inclusive of area benefit, limited clientele, housing, and employment; The Prevention and Elimination of Slums and Blight, inclusive of acquisition, clearance, relocation, historic preservation, and rehabilitation; and Meeting Urgent Needs that pose a serious threat to the health and welfare of the community.

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

DMD invites funded agencies as well as other interested parties, including but not limited to: banks, not-for-profits, health facilities, and social and fair housing agencies, which focus on services to children, the elderly, and persons with disabilities to collaborate on specific projects identified in the Consolidated

Plan. Establishing partnerships with a focus on common goals and the future needs of areas are critical for the community to achieve the desired outcomes in the most effective and efficient way possible.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Evansville consulted with several organizations during the 2015-2019 Consolidated Planning process; community organizations, homeless organization, Community Housing Development Organizations, Community Based Development Organizations, and Neighborhood Organizations, to obtain information for the 2015-2019 Analysis of Impediments to Fair Housing Choice and the Market Study. During advertised public meetings, routine public meetings, and neighborhood association meetings the public was asked to comment on the Community Development and Housing Needs Survey. Through Citizens' Participation the City utilized the information obtained to establish goals for the next five years.

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

For homelessness, **Rick Moore, Director of the Evansville Housing Authority (EHA) participates on the statewide Indiana Balance of State Continuum of Care Steering Board and EHA is a member of the Homeless Services Council of Southwest Indiana (HSCSI) and EHA is a participant in the City-County Commission on Homelessness.**

In addition the City-County Commission on Homelessness, which meets monthly includes the following membership authorized jointly by local ordinances Evansville Municipal Code Chapter 2.115 and Vanderburgh County Code Chapter 2.69.

1. The Mayor of the City of Evansville.
2. A County Commissioner selected by the Vanderburgh County Board of Commissioners.
3. A City Council representative selected by the Evansville City Council.
4. A County Council representative selected by the Vanderburgh County Council.
5. A person appointed by HSCSI.
6. The Director of the Department of Family and Children.
7. A member of the Evansville-Vanderburgh School Corporation Board of Directors.
8. A member appointed by the governing body of WorkOne, the local employment office.
9. A previously homeless person appointed by the Vanderburgh County Board of Commissioners.
10. A Vanderburgh County landlord appointed by the Mayor of the City of Evansville.
11. The Director of the Evansville Housing Authority.
12. A credit counselor appointed by the Board of Commissioners of Vanderburgh County.
13. The Director of the Southwestern Mental Health Center, Inc.
14. The Director of the Department of Metropolitan Development.
15. A vocational rehabilitation professional appointed by the Mayor of the City of Evansville.
16. The Director of Human Relations Commission of Evansville-Vanderburgh County.

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

The City of Evansville is working with IHCD and HSCSI as part of the Indiana Planning Council to develop and coordinate a regional central intake and triage centers to ensure access to assistance is driven by the needs of persons experiencing homelessness. The Evansville region will launch a pilot version of Coordinated Access starting in Spring of 2015. IHCD received funds from HUD for planning and implementation. We will use the VI-SPDAT assessment tool developed by OrdCode.

The ESG Rapid Re-housing program staff will work with local outreach teams and local homeless shelters to identify eligible persons who might best benefit from the rapid re-housing assistance. Subrecipients will be required to create MOUs with all shelter providers that receive ESG shelter, essential services and homeless prevention funds in their proposed service area. In addition, sub recipients will use a centralized triage intake point for all persons experiencing a housing crisis in their service area.

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

The City of Evansville is part of the Indiana Balance of State Continuum of Care. The Indiana Planning Council on the Homeless is the governing body for the Indiana Balance of State Continuum of Care. On February 15, 2012, the City of Evansville attended the Indiana Planning Council meeting as invited to officially collaborate with the Indiana Balance of State Continuum of Care.

The City of Evansville has a strong continuous working partnership within the Indiana Planning Council through Indiana Housing & Community Development Authority. The regional planning council under the Indiana Planning Council structure is the Homeless Services Council of Southwest Indiana (HSCSI) for the City of Evansville.

HMIS is provided and funded by IHCD for the Indiana Balance of State and is funded by IHCD for the Balance of State. Sub recipients are all required to participate in the HMIS system, as provided by Client Track by DSI. Sub recipients are required to produce regular reports from the HMIS in conjunction with HUD and IHCD requirements. The Subrecipients agree to enter data into the HMIS program on a regular and consistent basis. IHCD and the City of Evansville will monitor data entry and data quality on an ongoing basis.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Aurora, Inc.
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Indiana Planning Council has four primary committees: Data Collection and Evaluation, Funding and Strategies, Quality and Performance, and Housing and Program Continuum Development. The City of Evansville ESG program will be part of the work of each committee. Regionally, HSCSI also has four primary committees: Data, Education, and Standard of Care formerly Evaluation, and Steering. Several representatives from local agencies participate in these committees.
2	Agency/Group/Organization	Metropolitan Planning Office
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Evansville works closely with the Evansville Metropolitan Planning Office (MPO) in the development of the Regional Plan for Sustainable Development (RPSD. The MPO office promotes sustainable growth for a three-county metropolitan area; Vanderburgh, Warrick, and Henderson Counties. Because Evansville is located in Vanderburgh County, Indiana the planning, housing, transportation, and economic goals in the study will be incorporated in the consolidated plan.
3	Agency/Group/Organization	Evansville-Vanderburgh County Area Plan Commission
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Analysis of Impediments to Fair Housing Choice

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City works with the Area Plan Commission and housing developers on federal projects. The Area Plan Commission (APC) is the local agency designated to carry out land use planning, and the administration of the Zoning & Subdivision ordinances, for the City of Evansville, Vanderburgh County. The APC is working on a series of revisions to redevelopment and the infill zoning ordinance.
4	Agency/Group/Organization	Southwest Indiana Economic Development Coalition
	Agency/Group/Organization Type	Other government - State Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Southwest Indiana Economic Development Coalition received funds from the State and the Economic Development Administration to create economic development opportunities in Gibson, Posey, Vanderburgh, and Warrick counties, and stimulate employment in southwestern Indiana.
5	Agency/Group/Organization	EVANSVILLE HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Market Analysis Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Department of Metropolitan Development and the Evansville Housing Authority are the primary public sector providers of affordable housing in Evansville.
6	Agency/Group/Organization	ADVANTIX DEVELOPMENT CORP
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Analysis of Impediments to Fair Housing Choice

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Advantix is one of five CHDO that assist the City with affordable housing. Advantix was consulted to participate in stakeholder meetings to discuss how the housing market conditions affect their programs.
7	Agency/Group/Organization	COMMUNITY ACTION PROGRAM OF EVANSVILLE (CAPE)
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CAPE is one of five CHDO that assist the City with affordable housing goals; Owner-Occupied Rehab, Homebuyer Rehab, and Down Payment Assistance.
8	Agency/Group/Organization	HOPE OF EVANSVILLE
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOPE of Evansville in one of five CHDOs that works with the City to create affordable housing. HOPE was contacted as a stakeholder in the Analysis of Impediments to Fair Housing Choice process.
9	Agency/Group/Organization	ECHO HOUSING CORPORATION
	Agency/Group/Organization Type	CHDO
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	ECHO Housing Corporation is one of five CHDOs that works with the City of Evansville to create affordable housing. ECHO was selected as a stakeholder in the Analysis of Impediments to Fair Housing Choice process.
10	Agency/Group/Organization	MEMORIAL COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	CHDO

	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Memorial CDC is one of five CHDOs that works with the City of Evansville to create affordable housing. Memorial CDC was selected to participated in the stakeholder interviews during the Analysis of Impediments to Fair Housing Choice process.
11	Agency/Group/Organization	Human Rights Commission
	Agency/Group/Organization Type	Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Evansville works with the Human Rights Commission regarding Fair Housing. Diane Clements-Boyd, Executive Director participated as a stakeholder during the Analysis of Impediments to Fair Housing Choice interview process. Identified barriers regarding housing is addressed in the AI goals as well as in the the consolidated plan. DMD will work with housing providers receiving federal grants to evaluate and change discriminatory tenant policies.
12	Agency/Group/Organization	Old National Bank
	Agency/Group/Organization Type	Business and Civic Leaders CRA Banker Private Sector Banking / Financing
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Karen Carter with Old National Bank was contacted to participate as a stakeholder during the Analysis of Impediments to Fair Housing Choice process. Old National Bank has worked with ECHO Housing Corporation , HOPE of Evansville, the Community Action Program of Evansville, and Memorial CDC providing HOP funds for down payment assistance to eligible homebuyers.
13	Agency/Group/Organization	AIDS Resource Group of Evansville, Inc.
	Agency/Group/Organization Type	Services-Persons with HIV/AIDS CHDO

	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Tracy Huck, Executive Director, at Aids Resource Group was selected as a stakeholder during the Analysis of Impediments to Fair Housing Choice. Although ARG applies for HOPWA funding independent from the City, the fair housing barriers of persons with AIDS/HIV are important to identify and correct.
14	Agency/Group/Organization	Evansville Blind Association
	Agency/Group/Organization Type	Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Evansville Blind Association was selected as a stakeholder during the Analysis of Impediments to Fair Housing Choice process.
15	Agency/Group/Organization	CARVER COMMUNITY ORGANIZATION
	Agency/Group/Organization Type	Services-Elderly Persons CBDO
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Carver Community Organization is one of three agencies that receive Community Development Block Grant funds from the City to operate daytime services for the elderly. David Wagner, Executive Director, with Carver Community Organization was a stakeholder during the Analysis of Impediments to Fair Housing Choice process.
16	Agency/Group/Organization	Christian Life Center
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Anti-poverty Strategy Analysis of Impediments to Fair Housing Choice

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Evansville Christian Life Center is responsible for implementing the Anti-Poverty Strategy for the homeless services organizations in the City of Evansville. The Christian Life Center participated as a stakeholder in the Analysis of Impediments to Fair Housing Choice process.
17	Agency/Group/Organization	HOLA
	Agency/Group/Organization Type	Services-Education Latino Organization
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	HOLA was contacted as a stakeholder during the Analysis of Impediments to Fair Housing Choice process. HOLA is a non-profit organization that works for the inclusion of the Latino population.
18	Agency/Group/Organization	UNITED CARING SHELTERS
	Agency/Group/Organization Type	Services-homeless
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The United Caring Shelter provide daytime and nighttime shelter services to the homeless. Rev. Kim Reising was interviewed as a stakeholder during the Analysis of Impediments to Fair Housing Choice process.
19	Agency/Group/Organization	YWCA OF EVANSVILLE
	Agency/Group/Organization Type	Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The YMCA provides services to persons affected by alcohol and drug addition, and domestic violence. The YWCA is a partner in the Homeless Services Council and was interviewed as a stakeholder during the Analysis of Impediments to Fair Housing Choice.

20	Agency/Group/Organization	PIGEON TOWNSHIP TRUSTEE
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Pigeon Township Trustee works provides emergency assistance to residents that live in the Pigeon Township. The trustee, Mary Hart was interviewed as a stakeholder during the Analysis of Impediments to Fair Housing Choice process.
21	Agency/Group/Organization	Knight Township Trustee
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Knight Township Trustee addresses the emergency needs of the residents of Knight Township. Kathryn Martin, Trustee, was interviewed as a stakeholder during the Analysis of Impediments to Fair Housing Choice process.
22	Agency/Group/Organization	Southwest Indiana Association of Realtors
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Market Analysis Analysis of Impediments to Fair Housing Choice
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Southwest Indiana Association of Realtors (SIAR) was selected as a stakeholder to participate in the Analysis of Impediments to Fair Housing Choice. The SIAR webpage provides information on training for real estate professionals regarding fair housing or housing discrimination. Realtors assist project developers sell homebuyer projects.

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

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

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Indiana Housing & Community Development Authority	The City of Evansville adopted the Continuum of Care performance goals as our local regional charter.

Table 3 – Other local / regional / federal planning efforts

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

Information was gathered from several city and county departments including Area Plan, Building Commission, Evansville Metropolitan Planning Organization, and Transportation. IACED interviewed many community partners as part of the AI.

Narrative (optional):

Also, In May 2012, the local homeless community held a week long charrette process to update Destination Home: 10 Year Plan to End Homelessness under the joint authority of the City of Evansville-Vanderburgh County Commission on Homelessness. Corporation for Supportive Housing (CSH), a national homeless advocacy organization conducted the charrette and made 116 recommendations in nine areas. Over 100 people from the community participated in addition to 38 homeless experts: 18 Evansville experts and 20 national experts. In September 2013, an one day follow-up charrette was held to prioritize the recommendations. Over the time period of 2015-2019, the local homeless community will be working further to prioritize and implement the recommendations along with the performance measures established by the State of Indiana.

PR-15 Citizen Participation

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

The Citizens' Participation process involves public notification in the Evansville Courier & Press, Our Times Newspaper, HOLA, and El Informador Latino. The publications provide the purpose of the meetings, the dates, locations, and times. All meetings are conducted in handicapped accessible locations. In addition to newspaper notifications, public meetings are posted on the City of Evansville website and Evansville Building Authority internal kiosk. A fifteen-day notification is provided prior to the date of each meeting.

At the public meetings a Powerpoint presentation of the Consolidated Plan Process, Action Plan Process, Analysis of Impediments to Fair Housing Choice, and Citizens' Participation plan are presented. Handouts are also available. Participants in the meetings are asked to sign-in on an attendance sheet, not mandatory, and discuss the issues at hand. Notes are taken to document the comments. The comments are evaluated by staff and are addressed as a concern in the new plans. Action on the concerns are subject to the availability of funds, compliance with federal regulations, and approval by Evansville Common Council.

To establish priority community needs, the City developed a comprehensive community development and housing needs survey. Questions were extracted from the HUD matrix codes. The public was asked to designate each questions as a high, medium, or low priority. Notice of the available survey was advertised in the local newspapers, posted on the City website, and distributed at public meetings from April through August 2014. One hundred and four surveys were submitted. Only survey scores in the high and medium categories with a score of 50 or higher were designated as a high priority. High categories with a score of 40 or higher were designated as medium priorities.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Newspaper Ad	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Citizens of Evansville Indiana</p>	<p>April 10, 2014 publication in Our Times Newspaper, entitled, "2015 CDBG/ESG/HOME Proposals Available."</p>	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Newspaper Ad	Minorities Persons with disabilities Citizens of Evansville Indiana	April 10, 2014 publication in Our Times Newspaper, entitled, "To All Interested Parties" encouraging input on the 2015-2019 consolidated planning process.	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
3	Newspaper Ad	Minorities Persons with disabilities Citizens of Evansville Indiana	April 14, 2014 publication in the Evansville Courier and Press, entitled "To All Interested Parties" announcing two public meetings concerning the Consolidated Planning process.	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47
4	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	April 24, 2014 United Neighborhoods of Evansville meeting to discuss the Consolidated Planning Process. Overwhelming well attended.	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	May 15, 2014 Glenwood Neighborhood Association meeting to discuss the Consolidated Planning process. Overwhelming well attended. Presentation given to all audience members by supervisor of Community Development who fielded question/answer session afterward.	1. "How do I take the online survey?" 2. "What do you plan on doing with the personal information I give you online?" 3. "I have opinions on how the city should use tax dollars. Where do I submit those proposals?"	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	May 15, 2014 Zion Baptist Church meeting to discuss the consolidated planning process. Not as well attended as Glenwood meeting on same topic but received more questions.	1. "How do I qualify as an individual for CDBG funds?" 2. "Are CDBG funds just for non-profits?" 3. "Will Memorial help with repairs?" 4. "Will Memorial help with utilities?" 5. "What are the HUD income guidelines?" 6. When we take a survey for the city, how we can trust how the information will be used?"	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Newspaper Ad	Minorities Persons with disabilities Citizens of Evansville Indiana	June 4, 2014 publication in Evansville Courier and Press entitled, "To all Interested Parties" announcing two meetings. The first to be held on June 24, 2014 which was a consolidated planning meeting held in conjunction with the Goosetown Neighborhood Association at the Potter's Wheel in Evansville Indiana. The second was held on June 25, 2014 at St. Mary Catholic Church in Evansville Indiana.	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47
Consolidated Plan				EVANSVILLE		28

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Minorities Persons with disabilities Citizens of Evansville Indiana	June 9, 2014 publication in Evansville Courier and Press entitled, "City to give Consolidated Plan to HUD". Announcement outlined the series of Consolidated Planning meetings that would be held in June and July, four in total.	n/a	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	June 24th, 2014, Goosetown meeting to discuss the Consolidated Planning process. Well attended. Many Comments and questions for citizens in the Evansville Area.	1. "Will the Consolidated Plan address the Good Neighbor Ordinance?" 2. "Do we have access to the PowerPoint your supervising staff just presented?" 3. "Will the Consolidated Plan address D-Patrick's relocation? What about the displaced individuals, what can they do for assistance and answers to their questions." 4. "Will your department have to adjust to a 15% reduction in	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Consolidated Plan

EVANSVILLE

30

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	July 5, 2014 Homeless Service Council meeting held at Evansville's Central Library for 2 hours. Powerpoint presentation given by supervisor of development staff to a packed room, full of citizens and agency directors.	1. "Shelter is intervention, not a long term plan." 2. "We need citizen advocates and citizen activists." 3. "There will be a 15% reduction in 2015 CDBG funds to the City of Evansville."	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Citizens of Evansville Indiana</p>	Public meeting held on July 8, 2014 HOLA meeting held at CK Newsome Center to address Evansville's Latino population and ways their needs can be included in the Consolidated Planning Process.	<p>1. "How can we work on HUD showing real interest in the Latino community?"</p> <p>2. "Does Aurora have a plan in place to meet the needs of Latinos?"</p> <p>3. "Does the University of Southern Indiana have a plan in place to help Latino students?"</p>	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
12	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	July 11, Homeless Service Council meeting held at CK Newsome Center in Evansville Indiana. Well attended. Many questions and answers submitted by Evansville residents.	1. "Please explain coordinated access." 2. "What's the process for applying for CDBG funds for coordinated access?" 3. Evansville has a growing need for placement of incarcerated individuals." 4. "What is the Good Neighbor Ordinance?" 5. "We need more housing for the 30% AMI population." 6. "What does Evansville currently do to help those who won't house ex-felons?" 7.	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47
<div> <div>Consolidated Plan</div> <div>OMB Control No: 2506-0117 (exp. 06/30/2018)</div> </div>						

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
13	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	August 6, 2014 Agency Consolidated Planning meeting held at Evansville's Central Library for 2 hours. Well attended by a large portion of the agencies served in Evansville. Overwhelming number of questions asked during Q/A session held by and answered by Community Development Staff and Supervisors.	1. "Evansville should change their grant process to maintain the level of services they offer." 2. "Does the city have a social media outlet online?" 3. "How can Evansville improve partnership attitudes with community development agencies? Should it be by educating agencies or through customer service?" 4. "Maybe the city should change their HOME funding cycle?" 5. Asked by	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Consolidated Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
14	Public Meeting	Minorities Persons with disabilities Citizens of Evansville Indiana	October 22, 2014 Agency Consolidated Planning meeting held at Evansville's Central Library for 2 hours. Community Development Coordinator gave Powerpoint presentation outlining	Luzada Hayes officially commented that reentry should be a high priority and that it only missed being a high priority by one survey point.	All comments would be accepted and documented if available.	http://www.vanderburghgov.org/index.aspx?page=47

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Primary Study Area (PSA) is the city of Evansville, and contains a total of 44.6 square miles. Due to the size of the city and its distinct socio-economic differences that exist within the various portions of the city, Bowen National Research divided the PSA in to five separate submarkets.

The Central Submarket (often referred to by city representatives as the “Focus Area”) is generally defined as the section of the city of Evansville that is bounded by Pigeon Creek to the north, Kentucky Avenue, Willow Road, and Harlan Avenue to the east, Veteran’s Memorial Parkway (I-164) to the south, and the Ohio River and Pigeon Creek to the west. **This area encompasses the following Qualified Census Tracts of Evansville: 11, 12, 13, 14, 17, 18, 19, 20, 21, 23, 24, 25 and 26.** This area contains sub-areas generally described as the Downtown Redevelopment Area, the Arts District Redevelopment Area, and the Jacobsville Redevelopment Area.

Downtown Study Area – The Downtown Study Area, also known as the Downtown Redevelopment Area, is generally bounded by the Lloyd Expressway (State Route 62) to the north, Martin Luther King Boulevard to the east, Oak Street, Cherry Street, and Chestnut Street to the south, and the Ohio River to the west. A small portion of the Downtown Study Area also includes an area north of the Lloyd Expressway, north of the Willard Library and in the southeast quadrant of the Franklin Street and First Avenue intersection.

Arts District Study Area – The Arts District Study Area, also known as the Arts District Redevelopment Area, is located adjacent to the south of the Downtown Study Area. Generally, the Arts District Study Area is bounded by Chestnut Street and Cherry Street to the north, Martin Luther King Boulevard, Eighth Street, Garvin Street and Culver Drive to the east, the area between Culver Drive and Veterans Memorial Parkway (I-164) that extends beyond Cass Avenue to the south, and Veterans Memorial Parkway and the Ohio River to the west.

Jacobsville Study Area – The Jacobsville Study Area, also known as the Jacobsville Redevelopment Area, is a neighborhood within Evansville that north of the Downtown Study Area and north of Lloyd Expressway (State Route 62). This study area is bounded by Franklin Street and Michigan Street to the north, Main Street to the east, Division Street to the south, and First Avenue to the west.

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

Summary of Housing Needs

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	121,624	118,186	-3%
Households	52,381	51,233	-2%
Median Income	\$31,963.00	\$35,469.00	11%

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households	8,325	7,720	10,305	5,620	19,270
Small Family Households	2,600	2,050	3,690	1,950	10,405
Large Family Households	400	410	390	355	1,250
Household contains at least one person 62-74 years of age	1,015	1,430	1,795	805	2,970
Household contains at least one person age 75 or older	930	1,875	1,620	575	1,460
Households with one or more children 6 years old or younger	1,689	1,055	1,764	889	1,499

Table 6 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

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

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	70	70	20	10	170	40	10	10	0	60
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	165	55	120	55	395	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	115	85	125	10	335	20	60	64	14	158
Housing cost burden greater than 50% of income (and none of the above problems)	4,130	1,310	140	20	5,600	1,040	755	330	55	2,180
Housing cost burden greater than 30% of income (and none of the above problems)	670	2,050	1,500	125	4,345	425	855	1,540	410	3,230

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
Zero/negative Income (and none of the above problems)	510	0	0	0	510	200	0	0	0	200

Table 7 – Housing Problems Table

Data 2006-2010 CHAS

Source:

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

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,480	1,525	405	100	6,510	1,095	820	420	69	2,404
Having none of four housing problems	1,380	2,935	4,515	2,050	10,880	665	2,430	4,960	3,405	11,460
Household has negative income, but none of the other housing problems	510	0	0	0	510	200	0	0	0	200

Table 8 – Housing Problems 2

Data 2006-2010 CHAS

Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,720	1,135	740	3,595	380	440	610	1,430
Large Related	290	300	30	620	80	50	130	260
Elderly	760	880	275	1,915	670	774	665	2,109

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Other	2,330	1,210	659	4,199	349	355	495	1,199
Total need by income	5,100	3,525	1,704	10,329	1,479	1,619	1,900	4,998

Table 9 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,585	400	10	1,995	295	250	65	610
Large Related	255	120	0	375	70	0	0	70
Elderly	475	350	85	910	400	299	125	824
Other	2,030	455	55	2,540	285	200	155	640
Total need by income	4,345	1,325	150	5,820	1,050	749	345	2,144

Table 10 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	200	130	165	10	505	20	0	39	14	73
Multiple, unrelated family households	75	10	40	0	125	0	60	35	0	95
Other, non-family households	25	0	45	55	125	0	0	0	0	0
Total need by income	300	140	250	65	755	20	60	74	14	168

Table 11 – Crowding Information – 1/2

Data 2006-2010 CHAS
Source:

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

Table 12 – Crowding Information – 2/2

Data Source

Comments:

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

As evidenced by the Housing Needs Assessment, there is very limited availability among the rental housing inventory affordable to low-income households. The fact that most affordable housing projects are fully occupied, maintain long wait lists, and the long wait list for Housing Choice Vouchers, is clear evidence that there is an insufficient inventory of affordable rental housing. *It appears that the lack of supply is primarily within the housing stock that serves households with incomes at or below 50% of AMHI. This is evidenced by the approximate 2,500 people on the local Housing Authority's wait list and the fact that all 1,876 government-subsidized housing units restricted to 50% of AMHI and surveyed as part of the Housing Needs Assessment are 100% occupied and have long wait lists.* The demand for housing that is affordable to very-low income households for both families and seniors, and does not appear to be concentrated towards one particular segment.

The study concluded that there is a deficit of housing in Evansville for rental product affordable to households with incomes below \$50,000, with the greatest deficit existing for housing affordable to renter households with incomes below \$25,000. Specifically, the Housing Needs Assessment concluded that there is market need for approximately 1,316 units affordable to households with incomes below \$25,000 and 153 rental housing

units affordable to households with incomes between \$25,000 and \$50,000. Given the lack of available rental housing affordable to lower income households, the wait for affordable housing is long and many area renters are forced to reside in housing that is substandard and/or creating cost-burdened housing situations for many low-income renter households. Based on data presented in the Housing Needs Assessment, there are over 250 renter-occupied units in the Evansville PSA that have either incomplete bathrooms or kitchens. The Housing Needs Assessment demonstrated that substandard housing conditions among renter-occupied units is more prevalent within the East, Near East and Central submarket areas. Of the 21,503 renter-occupied housing units in Evansville, 856 (4.0%) have 1.01 or more occupants per room and are considered overcrowded. An estimated 51.4% of renter-occupied households in Evansville are paying more than 30% of their income towards rent. This is considered a high share of rent burdened households and is slightly higher than the state average of 48.6% based on ACS data.

Based on this analysis, there are few available rental housing options affordable to very low-income households in Evansville and households typically must wait for extended periods of time to secure such housing, forcing them into substandard, overcrowded and cost burdened housing situations. As such, there is a clear need for additional rental housing that is affordable to lower income households. While there are more than 500 vacant for-sale housing units priced under \$100,000

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

There are approximately 16,431 persons within Evansville who have some type of disability which equates to 14.0% of the total population. The majority of the population with a disability is between the ages of 18 to 64 and female. One area service provider stated that accessible housing is limited for the disabled population within Evansville. Many of Evansville's disabled residents live in poverty and face typical low-income barriers even though they receive assistance. Furthermore, it is unknown as to how many housing units exist specifically for the disabled population within Evansville as this data is currently not tracked

What are the most common housing problems?

The Housing Needs Tables supplied by HUD in the IDIS Consolidated Plan identifies four common housing problems in Evansville include:

(1) Substandard housing lacking a complete plumbing and/or kitchen facilities, (2) severe overcrowding with 1.5 persons per room and 1.0-1.5 persons per room, (3) housing cost burden greater than 30% of income, and (4) not having income.

According to the Housing Needs Assessment, median collected market rents for the most Common unit types are \$540 for a one-bedroom/one bathroom unit, \$610 for a two bedroom/ one bathroom unit, \$834 for a two-bedroom/2.0 bathroom unit, \$895 for a three bedroom/1.0 bath unit, and \$940 for a three-bedroom/2.0 bathroom unit. When these rents are adjusted to reflect utilities commonly included in the market, which makes them more comparable to the area's Fair Market Rents and HOME rents, cited below, they range from \$679 to \$1,146. These rents are compared with the area's Fair Market Rents and HOME rents in the following table.

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

Households with incomes at 0-30% and ≤30-50% AMI, including the elderly and disabled are most affected by the common housing problems

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

Families and Individuals that are doubled up or couch surfing, especially if having to move frequently, is at imminent risk of becoming homeless. Families and individuals that are living in motels. Families and individuals that are spending more than half of their income on rent. Families and individuals are disabled and unable to work, especially if waiting to qualify for disability, or do not qualify for disability. Families and individuals that owe a huge amount of back rent and back utilities. Families and individuals that live in substandard housing to the point that it is not habitable, and lack the resources to fix their housing up to the point that they can live there. Families and individuals where one adult goes to prison, especially if the one going to prison was the breadwinner. Families and individuals that are living in overcrowded conditions. There have even been a few cases where severe bed bugs have caused people to leave their housing and seek shelter.

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

DMD receives over 500 inquiries asking for assistance from the at-risk population every year. The local United Way and local homeless agencies receive thousands of inquiries from the at-risk population.

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

Being precariously housed by being doubled up with family or friends, or couch surfing from place to place is very unstable. Substandard housing to the point that a place is not habitable. Overcrowded living conditions. A lot of back rent and back utilities. Lack of family and friends for a support system so a person has no place to go.

Discussion

Many people are at risk of becoming homeless, but studies indicate that only a small percentage wind up literally homeless. However, trying to determine what actually makes the difference is tricky. Random luck seems to play too great of a role. Lacking family and friends as a support system seems to be the biggest difference in whether a person can stay precariously housed or if they become

literally homeless. Amazingly, often only a little bit of money makes a difference to prevent someone from becoming literally homeless.

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

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

Introduction

In the Analysis of Impediments to Fair Housing Choice the community populations reported that 83% of the population was Caucasian, while 11.1% are African American, the largest minority population in the City and the Hispanic of any race account for 3.4% of the population.

Homeownership rates are low among African Americans.

1. 70 percent African Americans rent, compared to 42% Caucasian
2. Few loans were originated in 2012 for Census Tracts with significant minority populations,

but there were also few denials of loans.

The City's African American population is concentrated in several Census Tracts in the Urban Core

1. A significant African American population occupy the urban core, low-income census tracts: CT 15 with 69%, CT 13 with 54%, CT 12 with 42%, CT11 with 38%, and CT10 with 25%.
2. During interviews with community stakeholders stated that the City is fairly segregated with certain pockets of racism.
3. 25% of the African American population in Evansville have a household income below \$10,000 per year.

During the 2015-2019 Consolidate Plan timeline the City will evaluate the Analysis of Impediments findings and follow the recommendations to convene roundtable discussions with residents and leaders of the African American community, lenders, and real estate professionals to identify solutions to low homeownership among African Americans.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	7,455	1,155	435
White	5,385	975	375
Black / African American	1,724	159	65
Asian	55	0	0
American Indian, Alaska Native	34	0	0
Pacific Islander	0	0	0
Hispanic	170	20	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

30%-50% of Area Median Income

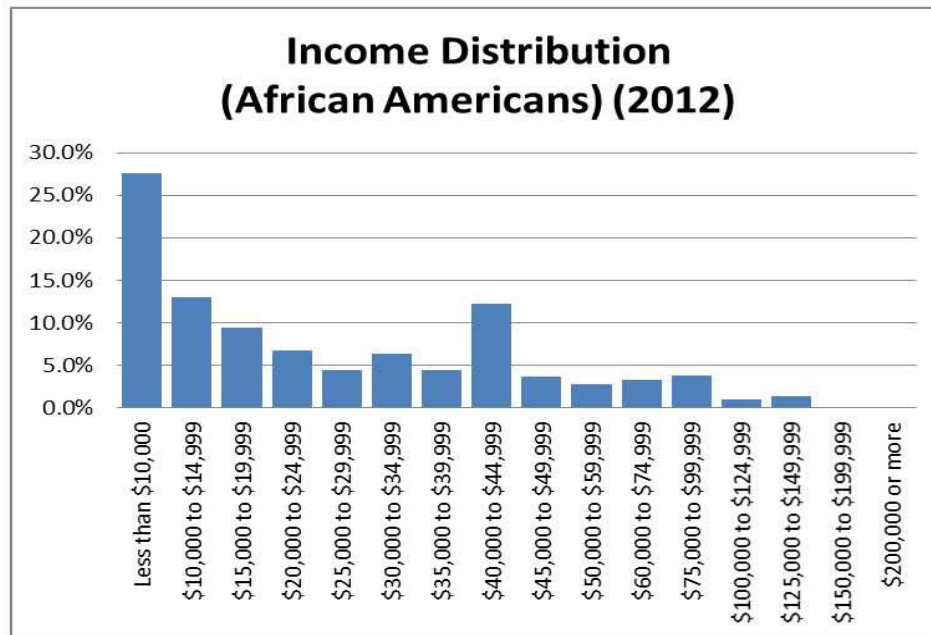
Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,115	2,795	0
White	4,115	2,520	0
Black / African American	850	250	0
Asian	10	0	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0
Hispanic	40	0	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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



African American Income Distribution - Evansville

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,105	7,190	0
White	2,625	6,370	0
Black / African American	335	770	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	100	19	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	595	5,600	0
White	545	4,920	0
Black / African American	19	485	0
Asian	0	50	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	15	64	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

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

Discussion

The largest share of population by race within the PSA (Evansville) is among the “White Alone” segment, which represents 82.0% of the city’s population. “Black or African American” represents the next largest share in the PSA at 12.6%. The Central Submarket has the largest share of minorities when compared to the other submarkets, with 28.4% of the submarket’s population falling within one of the minority classifications.

The Central Submarket has the largest share of minorities when compared to the other submarkets, with 28.4% of the submarket’s population falling within one of the minority classifications. The distribution of households by income shows that greatest *share* of lower income households (annual incomes below \$30,000) is within the Central Submarket, while greatest *number* of such households is located within the Near East Submarket. Higher income households (annual incomes above \$60,000) are generally located within the North and East submarkets, in terms of the share of households.

Nearly one-fifth of the PSA (Evansville) population lives in poverty. The Central Submarket has the highest share (32.4%) of people living in poverty. As such, it is likely that housing affordability is a more critical issue in the Central Submarket. The PSA is projected to experience a notable shift among the various household income. The PSA is projected to experience population growth of 2,588 (2.2%) between 2010 and 2015 and household growth of 1,282 (2.5%). Between 2015 and 2019, the PSA is projected to add 1,814 (1.5%) people and 870 (1.7%) households. The largest number of new households is projected to be added to the Near East Submarket (330) and East Submarket (246), between 2015 and 2019. While not as fast, *the Central Submarket is projected to add 176 households* and the North Submarket is projected to add 114 households. This growth will increase the need for additional housing.

Overall, the PSA’s distribution of households by income in 2015 will consist of 47.6% making less than \$30,000 a year, 30.8% making between \$30,000 and \$60,000 a year, and 21.6% making above \$60,000 annually. By 2019, this distribution will change to 49.2% making less than \$30,000, 30.4% making between \$30,000 and \$60,000, and 20.5% making above \$60,000 annually. The distribution of households by income shows that greatest *share* of lower income households (annual incomes below \$30,000) is within the Central Submarket, while greatest *number* of such households is located within the Near East Submarket. Higher income households (annual incomes above \$60,000) are generally located within the North and East submarkets, in terms of the share of households. Nearly one-fifth of the PSA (Evansville) population lives in poverty.

The Central Submarket has the highest share (32.4%) of people living in poverty. As such, it is likely that housing affordability is a more critical issue in the Central Submarket. The PSA is projected to experience a notable shift among the various household income

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

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

Introduction

The racial makeup of the City of Evansville according to the 2010 U.S. Census was 82% White, 12.6 % Black, .3% American Indian, 1.0% Asian, 0.1 % Pacific Islander, 2.0% Hispanic. The largest housing needs in the City of Evansville for all incomes and all races, is: decent, safe, and sanitary housing. Currently, the City of Evansville is still concerned about the quality of rental housing for low-moderate income families, especially African Americans. Concerns persist because Evansville's housing stock is older and in some places, landlocked. Investment is needed to improve the quality of the units that are available. Over the next five years, the city will continue to encourage the rehabilitation of current housing stock and will encourage home ownership. Our studies show that nearly 90% of the available for-sale product is more than 40 years old. Therefore, while this product may be considered affordable, it is likely that due to its age and lower quality, that such product would require additional costs to repair, update and maintain that maybe difficult for some lower income households to afford. Evansville is also interested in learning what drives homeownership, why for instance, two individuals who share the same exact circumstances, might be treated differently when applying for a mortgage. Overcrowding continues to be a concern in Evansville's rental and homebuyer markets especially for low to median income persons. Of the 21,503 renter-occupied housing units in Evansville, 856 (4.0%) have 1.01 or more occupants per room and are considered overcrowded. Note that approximately 82% of all overcrowded renter-occupied units are located within the Near East and Central Submarket. Demand for all bedroom types is strong as evidenced by the 100% occupancy rate and wait lists at virtually all of the subsidized projects.

0%-30% of Area Median Income

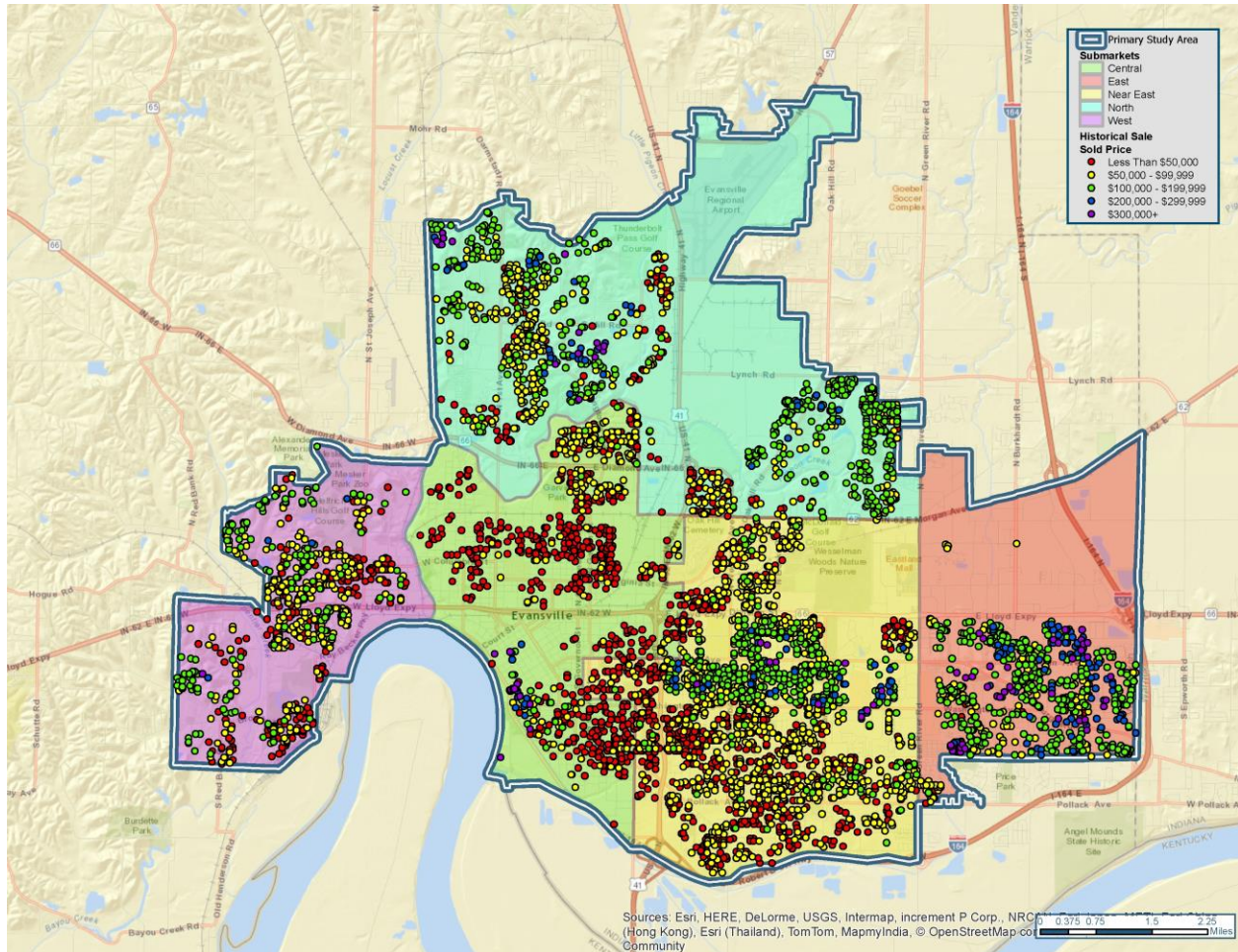
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,035	2,580	435
White	4,255	2,110	375
Black / African American	1,539	355	65
Asian	55	0	0
American Indian, Alaska Native	34	0	0
Pacific Islander	0	0	0
Hispanic	70	115	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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



Historic Home Sales

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,925	5,985	0
White	1,570	5,065	0
Black / African American	315	780	0
Asian	0	10	0
American Indian, Alaska Native	8	0	0
Pacific Islander	0	0	0

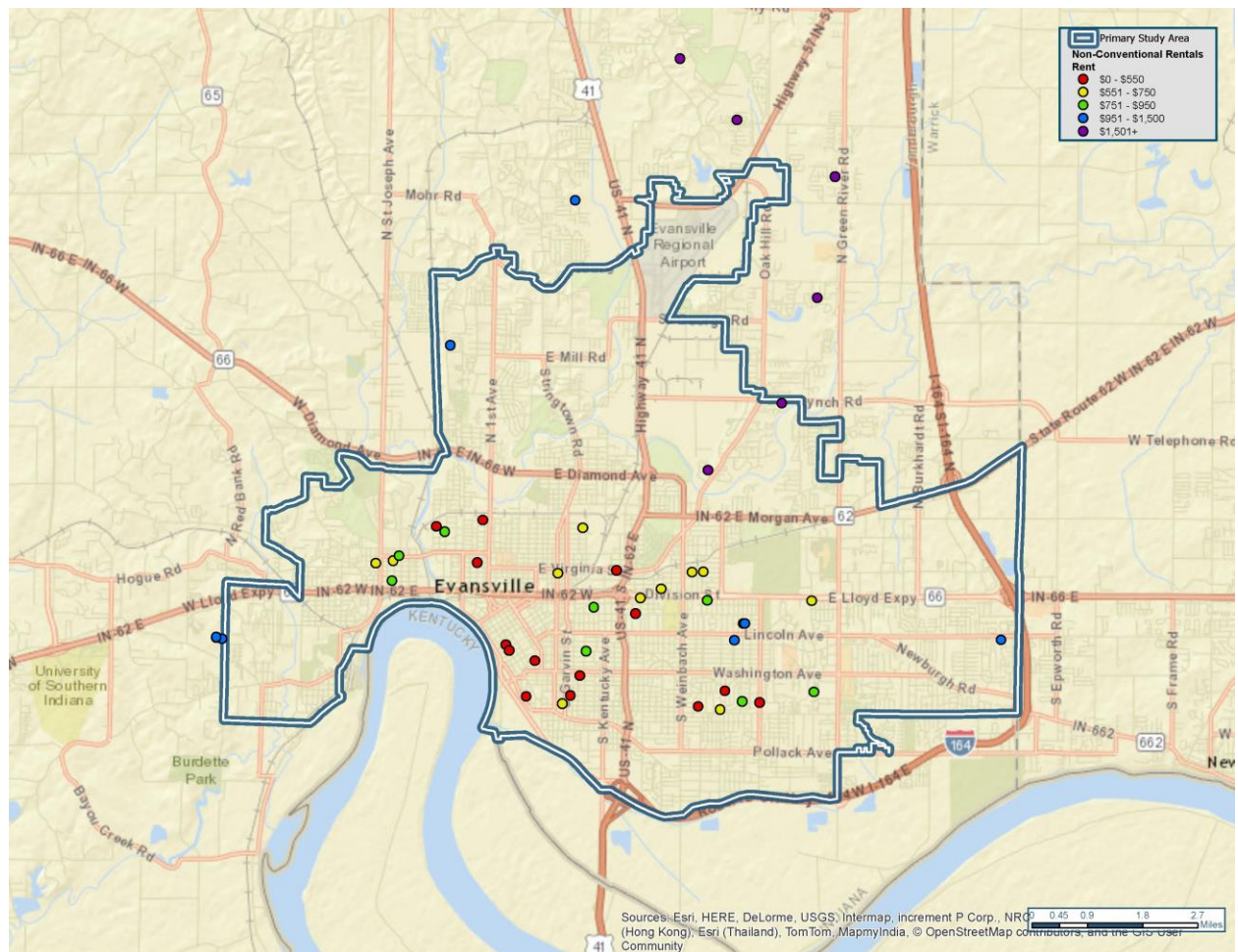
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Hispanic	0	40	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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



Non-conventional Housing

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	720	9,570	0
White	575	8,415	0
Black / African American	60	1,045	0
Asian	0	0	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	85	34	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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

80%-100% of Area Median Income

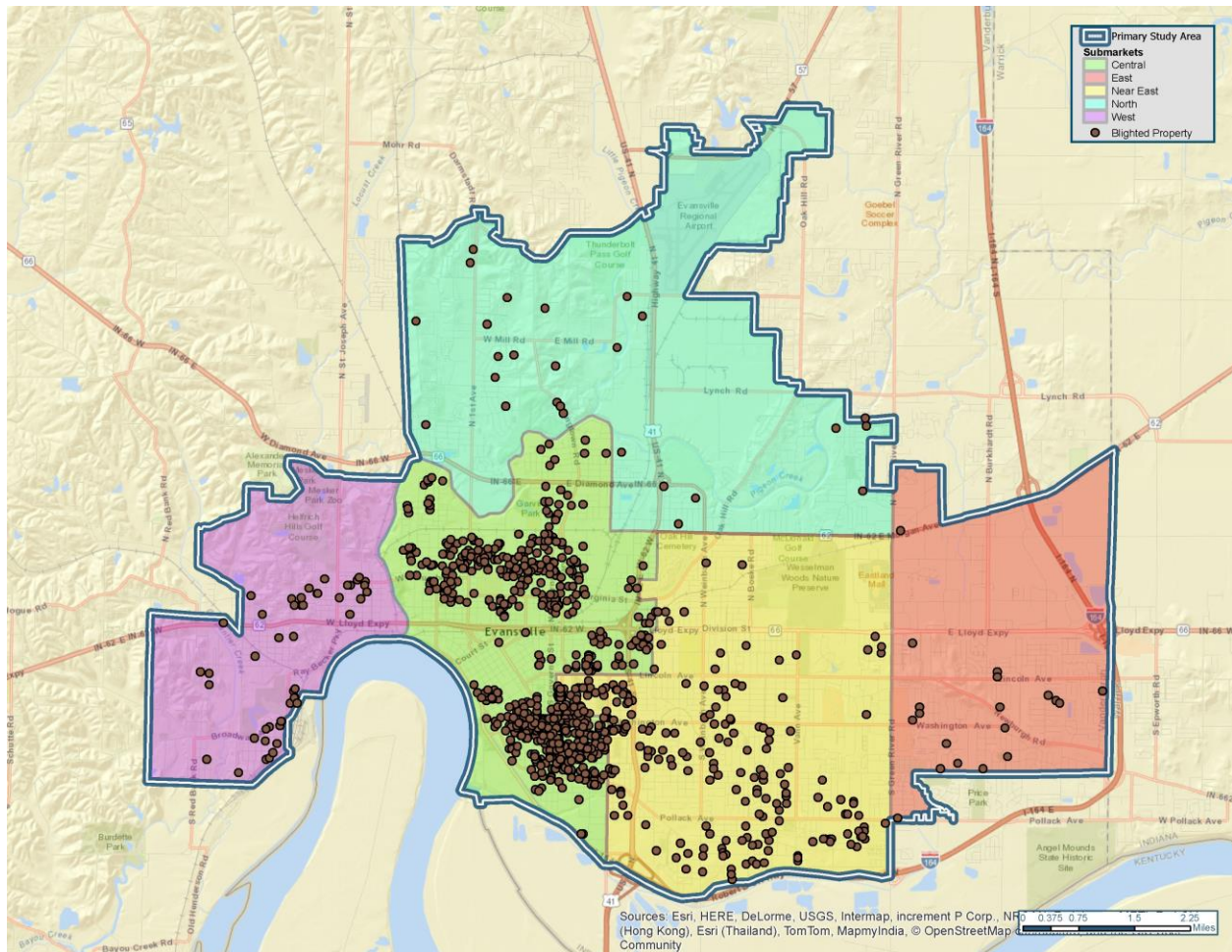
Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	140	6,050	0
White	140	5,330	0
Black / African American	0	504	0
Asian	0	50	0
American Indian, Alaska Native	0	20	0
Pacific Islander	0	0	0
Hispanic	0	79	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

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



Blighted Properties in low area median income parts of the city

Discussion

According to the charts above, in the 0-30% area median income category, all minority groups present have 1 or more of the four identified severe housing problems. In that category, blacks have a disproportionately higher rate of need than the jurisdiction as a whole. In the 30-50% area median income category, only blacks and whites have one or more of the identified severe housing problems. In that category, blacks have a disproportionately higher rate of need than the jurisdiction as a whole. In the 50-80% area median income category, only blacks and whites reported 1 or more of the severe housing problems. And in that category, no race except Hispanics had a disproportionately higher rate than the jurisdiction as a whole. Interestingly, in the 80-100% median income category, only whites reported one or more of the identified severe housing problems.

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

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

Introduction:

The data presented in the table below represents the number of households by race across 3 AMI (area median income) levels that reported housing cost burdens. More than 58% of all cost-burdened homeowners reside in the Near East and Central Submarkets of the Evansville Area, indicating that owner-occupied housing is likely less affordable to households currently living in these submarkets compared to other areas within the Evansville Area. Based on our analysis, the Downtown Area has a large base of low income households and a large population living in poverty, many of which are cost burdened. The Arts District Area has a large base of low income households and a large population living in poverty, many of which are also cost burdened. Adding to the difficulty of area residents is the fact that few rental and for-sale housing options are available. The Jacobsville Area has a large base of low-income households as well and many of them are cost burdened. The fact is, given the lack of available rental housing affordable to lower income households, the wait for affordable housing in Evansville is long and many area renters are forced to reside in housing that is substandard and/or creating cost-burdened housing situations for many low-income renter households.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	34,170	8,239	8,064	490
White	30,715	6,875	5,905	430
Black / African American	2,715	1,070	1,864	65
Asian	235	10	55	0
American Indian, Alaska Native	40	4	38	0
Pacific Islander	0	0	0	0
Hispanic	250	165	80	0

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

Discussion:

From the data given, White households have less housing cost burdens compared to black households across all income levels. Black households with needs at income level less than or equal to 30% AMI, represent 18%, more than the 12.6% total Black population in Evansville. Black households with needs at income level greater than 50% AMI represent 13%, still more than the 12.6% total Black population.

In comparison to Black households, White households with needs at income level less than or equal to 30% AMI, represent 31% of the 82% total White population in Evansville. White households with needs at income level greater than 50% AMI represent just 6% of the 82% total White population.

White households do experience more housing cost burdens at the extremely poor (less than 30% income) level whereas Black households experience the housing cost burdens despite income level.

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

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

Yes. As defined by HUD, a disproportionate housing need exists for a specific racial or ethnic group if the percentage of that racial or ethnic group's household within a particular category of need is at least 10% higher than found for the category as a whole. The following data below reveals there are disproportionate levels of housing needs. These statistics can also be viewed in the charts and discussion sections of NA-15. In the 0-30% area median income category, blacks had a disproportionately higher rate of need than the jurisdiction as a whole. In the 30-50% area median income category, blacks again had a disproportionately higher rate of need than the jurisdiction as a whole. In the 50-80% area median income category, no race except Hispanics had a disproportionately higher rate than the jurisdiction as a whole.

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

The needs not identified above are improved incomes, housing rehabilitation assistance, homebuyer assistance, homebuyer education, demolition of deteriorated structures, affordable housing, code enforcement, additional Section 8 and Tenant-based rental assistance funding, public services identified in the public input session and online survey, and additional jobs and job skills training.

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

Yes. Our analysis shows that the highest concentration live in the central city or downtown area.

NA-35 Public Housing – 91.205(b)

Introduction

Since the release of the PIC data, there are 31 veterans affairs supportive housing vouchers that become available or will soon be available to Evansville veterans.

The following data has been pre-populated by PIC. There are narratives attached to each category where public housing numbers should reflect differently according to information provided by the EHA.

Totals in Use

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

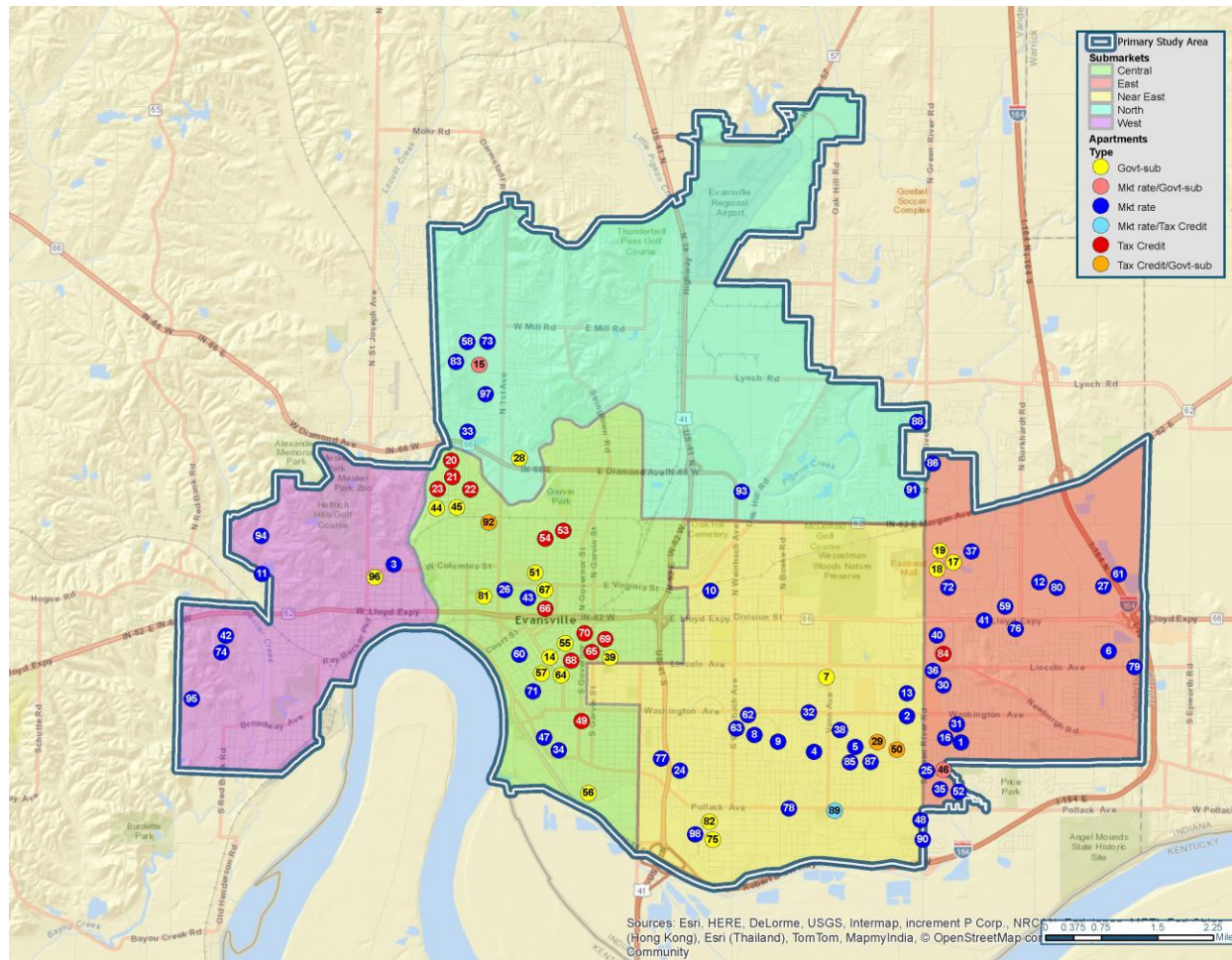
Table 22 - Public Housing by Program Type

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

Data Source: PIC (PIH Information Center)

Totals in Use

Per Tim Martin, Director of Operations at the EHA, the Public Housing Category number should be 898 instead of 832, the Tenant Based number should be 1,722 instead of 1,566 and the Veterans Affairs Supportive Housing number should be 16 instead of blank.



Apartment Types

Characteristics of Residents

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

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Characteristics of Residents

Per Tim Martin, Director of Operations at EHA the Average Annual Income Project-based number should be 10,121 instead of 9,312, and the Tenant-based number should be 10,121 instead of 9,929. Elderly Program Participants >62 Tenant-based number should be 318 instead of 225. Disabled families Public Housing number should be 247 instead of 226. Families requesting accessibility features Public Housing number should be 91 instead of 832.

Race of Residents

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

Table 24 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Per Tim Martin, Director of Operations at EHA, the White Project-based number should be 22 instead of 21. White Veterans Affairs Supportive Housing number should be 751 instead of blank. Black/African American Project-based number should be 8. Black-African American Veterans Affairs Supportive Housing number should be 946 instead of 802. Asian Veterans Affairs Supportive Housing number should be 14 instead of 3. American Indian, Alaska Native Veterans Affairs Supportive Housing number should be 8 instead of 6. Pacific Islander Veterans Affairs Supportive Housing number should be 3 instead of 4.

Ethnicity of Residents

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

Table 25 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Per Tim Martin, Director of Operations at the EHA, the Hispanic Public Housing number should be 21 instead of 12. Hispanic Veterans Affairs Supportive Housing number should be 16 instead of 9. Not Hispanic Veterans Affairs Supportive Housing number should be 1,706 instead of 1,557.

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

Currently, there are approximately 420 individuals on the waiting list at one or more public housing sites. Of these, there are approximately 84 individuals that have indicated they need some level of accessibility.

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

There are approximately 2,640 individuals on the public housing and section 8 waiting lists. The most immediate need is the availability of quality, affordable housing.

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

These figures are in line with the overall housing need that exists within our community.

Discussion

From the data and information provided there is an accessibility and quality affordable housing need of those individuals who are on the public housing and section 8 waiting lists.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

While our shelters usually stay at maximum capacity year-round, the numbers in our homeless counts does vary based on availability of overflow bedding, weather conditions, available services, and availability of permanent housing options beyond shelter.

Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	2	191	1,816	1,816	1,816	45
Persons in Households with Only Children	0	0	3	3	3	45
Persons in Households with Only Adults	71	359	441	441	441	45
Chronically Homeless Individuals	30	38	186	186	186	45
Chronically Homeless Families	0	9	36	36	36	45
Veterans	11	55	185	185	185	45
Unaccompanied Child	0	0	3	3	3	45
Persons with HIV	1	1	6	6	6	45

Table 26 - Homeless Needs Assessment

2013 PIT & 2013 Annual HMIS. *Domestic Violence Victims are not included in Annual HMIS, but are included in the PIT. Homeless Management Information System is managed by the State of Indiana through Indiana Housing & Community Authority. Client Track is the vendor. The Evansville area is also referred to as the Balance of State Indiana Region 12.

Data Source Comments:

Indicate if the homeless population is: Partially Rural Homeless

Rural Homeless Needs Assessment

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	0	11	50	50	50	90
Persons in Households with Only Children	0	0	0	0	0	0
Persons in Households with Only Adults	0	0	0	0	0	0
Chronically Homeless Individuals	0	0	0	0	0	0
Chronically Homeless Families	0	0	0	0	0	0
Veterans	0	1	5	5	5	0
Unaccompanied Youth	0	0	0	0	0	0
Persons with HIV	0	0	0	0	0	0

Table 27 - Homeless Needs Assessment

2013 PIT & 2013 Annual HMIS. *Domestic Violence Victims are not included in Annual HMIS, but are included in the PIT. Homeless Management Information System is managed by the State of Indiana through Indiana Housing & Community Authority. Client Track is the vendor. The Evansville area is also referred to as the Balance of State Indiana Region 12.

Data Source Comments:

For persons in rural areas who are homeless or at risk of homelessness, describe the nature and extent of unsheltered and sheltered homelessness with the jurisdiction:

Evansville is urban, but also serves the rural surrounding counties in Evansville. There is limited help available to those in the surrounding rural areas and time spent in shelter is little longer on purpose because the model is operating between shelter and transitional housing. Most homeless households come to Evansville for services. Those served in Evansville are not separated out based on origin of previously rural or urban counties. Those with HIV in surrounding rural counties receive services in Evansville. Shelters usually have a maximum stay of 90 days, but can offer an extension as needed. Limited outreach to rural is primarily domestic violence and family shelter to keep children in local school system.

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

IHCDA (State of Indiana) is in charge of HMIS for the City of Evansville and the Indiana Balance of State. IHCDA is currently working on the new HMIS standards. The goal of IHCDA is to have the data available for these new categories by March 2015. The HMIS software vendor is DSI. So the data is not available at the time of the con plan.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	318	0
Black or African American	111	0
Asian	0	0
American Indian or Alaska Native	2	0
Pacific Islander	1	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	23	0
Not Hispanic	419	0

Data Source
Comments:

This is from the Point In Time Count (PIT), a one night count. 17 reported in the category of multiple races. The race and ethnicity of unsheltered for the PIT was not collected in HMIS.

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

One of the performance goals required as part of the Indiana Balance of State is decrease the number of homeless households with children by increasing the number of rapid rehousing vouchers and services, and by increasing the percentage of participants funded by ESG who move into permanent housing to 82 percent or more. We consistently have approximately one third of our homeless population as children under the age of 18, and usually half of the homeless children population are five years or younger. So one third of at least 2257 that were homeless in 2013 would be 752, and those estimated to five years or younger that are homeless would be 376.

Another required performance goal is to decrease the number of Veterans experiencing homelessness. We work closely with the recently established and staffed Homeless and Veterans Justice Outreach Case Managers at the local Department of Veterans Affairs (VA). The new priority of the VA to end homelessness has had a real impact locally. Several agencies work with the homeless veterans including ECHO Housing Corporation, Volunteers of America, and mainstream veteran resources. Since 2010, over 200 housing units or housing assistance has been directly provided to veterans. Several local veterans that were street homeless for over 15 years are now stably housing in permanent supportive housing and testified of their success.

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

While the majority of the homeless population is White, a higher percentage of the African-American population is homeless. There are economic and racial barriers that lead to more precarious housing

situations for the African-American populations that puts them at higher risk of becoming homeless. While 26% of the homeless population is African-American, only

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

The unsheltered and sheltered homeless populations differ greatly. We count the number of unsheltered by those that seek services and through the Aurora Homeless Outreach Team. The unsheltered are much more likely to be the chronic homeless, but can also be the other extreme, those that are not familiar with being homeless, and do not know the resources available to them. Bed bugs have created a few cases where people are unable to stay in their homes, so they vacate their home in order to live in their cars, but they are not traditional homeless. Veterans are a much higher percentage of unsheltered vs sheltered because many veterans have been trained to live in severe weather conditions and to live outside.

Discussion:

Highlights of New Requirements and Priorities for City of Evansville ESG funds:

The new ESG places an emphasis on communities working together as a system with coordinated access.

- ESG sub recipients are expected to participate in coordinated access with other ESG sub recipients within the homeless system.
- ESG sub recipients are expected to allow referrals using a common assessment in coordinated access.
- ESG sub recipients are expected to work with other ESG sub recipients on community solutions to ending Homelessness and triage for clients that fall in-between gaps.
- ESG sub recipients are expected to attend at least 75% of Homeless Services Council of Southwest Indiana monthly meetings.
- ESG sub recipients are expected to coordinate ESG funds between the City of Evansville and Indiana Housing Community Development Authority (IHCD) if receiving ESG funds from both sources.
- ESG sub recipients are expected to submit monthly reports to the city of Evansville.
- ESG sub recipients are expected to keep data up to date in HMIS at least on a monthly basis.
- ESG sub recipients are expected to allow a Regional Data Administrator aka HMIS Regional Super user to gather aggregate data from HMIS (keeping personal information confidential).
- Domestic Violence sub recipients are not allowed to use HMIS, but are expected to supply aggregate data and monthly reports to the City of Evansville in accordance with HUD guidelines.
- A new HUD rule Equal Access to Housing does not allow discrimination against couples including unmarried, and the GBLT community.
- HUD does not allow discrimination of children based on age and gender.

- Monitoring of ESG sub recipients will be done through the Standards of Care committee process.
- HUD will not allow new transitional housing applications, only those that previously received transitional housing are allowed to apply for ESG funds.
- Couples have been identified as a gap in our local current Homeless system. Most couples are split apart based on gender, but there are times when a couple needs to stay together due to disabilities or other pressing priorities.

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

Introduction:

There are a wide variety of needs regarding the special needs populations, case by case specific depending on the individual's situation. Most people are able to rely on the assistance of family and friends for a support system. Oftentimes, a small amount of money and/or assistance is needed for an individual to be able to live independently.

Describe the characteristics of special needs populations in your community:

Permanent supportive housing and assisted living housing will continue to be a priority for the homeless and special needs populations. Nationwide, the chronic homeless population, which by the definition of chronic homeless, are disabled went down by 30%. Much of this support was due to HPRP funds that have expired, but the impact has inspired future prioritizing of helping the most vulnerable populations. The elderly and frail elderly is increasing due to the baby boomers recently becoming elderly and increased life spans for the population, more people are living longer, and the number of frail elderly has risen.

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

Expanding the resources and connections of the landlord registry would help fill current gaps when people fall through the cracks. Community One is a new resource locally that helps with minor repairs of houses and small housing modifications that allow households to continue to live in their houses and avoid becoming homeless. The City partners with SWIRCA to provide assistance to the elderly and disabled. Aurora, ECHO, and the Vanderburgh Re-entry Council work with special population that are homeless and near-homeless. Many people who have special needs are also precariously housed.

Determining the services needs of those with special needs is intertwined with community development outreach on an ongoing basis. The City of Evansville receives at least 500 phones calls a year asking for help with special needs, particularly those in need who are at the end of their resources, and they don't know where else to turn for help.

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

Victims of Domestic Violence

On September 17, 2013, Indiana Coalition Against Domestic Violence identified 47 local domestic violence programs in Indiana and participated in the National Census of Domestic Violence Services. According to this survey, there were 1,708 domestic violence victims who sought refuge in emergency shelters or transitional housing within Indiana on that particular day (September 17, 2013). The following table summarizes total victims sheltered and total victims who received non-residential services within the State of Indiana, Vanderburgh County and its 11 county service area

According to Candice Perry, Executive Director with Albion Fellows Bacon and the 2013 annual report, of the total population served within the 11 county service areas it is estimated that 83% are from Vanderburgh County/Evansville area. It should be noted that the number of persons seeking shelter within Evansville increases in the summer months from 32 to 45 persons, according to a shelter official. In 2013, Albion Fellows Bacon received 1,187 requests for shelter/need for housing in the Vanderburgh County/Evansville area.

Albion Fellows Bacon and the YWCA also provide various outreach services and programs to this subpopulation group within Evansville and Southwestern Indiana. The following table highlights the number of individuals who took advantage of these various programs and services

There are approximately 11,096 persons identified as living with HIV/AIDS within Indiana, of which 319 persons reside within Vanderburgh County. In 2013 there were 711 newly reported cases of HIV/AIDS, 6 of which were within Vanderburgh County. This data is summarized in the table on the following page

According to a representative with the AIDS Resource Group, local area service provider within Evansville stated there are currently no shelters or transitional housing programs specifically targeting persons living with HIV/AIDS. The representative also noted that approximately 60% of people living with HIV/AIDS end up seeking refuge in other emergency shelters or becoming homeless due to the lack of affordable housing and resources in Evansville.

It should be noted that program availability and the amount of assistance are subject to annual program funding through HOPWA and the Indiana AIDS Fund. Currently, the AIDS Resource Group is operating on a \$22,000 budget down from \$200,000 in 2013. Funding sources for Matthew 25 AIDS and AURORA was not available at the time of this report.

Discussion:

The special needs population represents a wide variety of the population. However, with the aging of the population, and improvements in medical science, more people have special needs. Assisted living and long term permanent housing and supportive services are the solutions needed. For those that have special needs beyond normal market conditions, allowing people to be independent with assistance rather than to be dependent is the ultimate goal.

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

Describe the jurisdiction's need for Public Facilities:

The Department of Metropolitan Development contacted the following agencies to obtain information on the public facility improvements needed in Evansville; Board of Public Works, City Engineering Department, Metropolitan Planning Office, Area Plan Commission, and the Water and Sewer Utility department. Listed are some of the public facilities improvements needed:

- Metropolitan Evansville Transportation System (METS) - Paint, upgrade security at terminals
- Oakhill Cemetery - Upgrades for handicap accessibility and parking, mausoleum crypt repair
- Animal Control - Maintenance and improvements to shelter
- Fire houses - New roofs and plumbing updates
- Two sewer plants - need to reduce our CSO discharges
- Lloyd Pool - The only public indoor pool needs major improvements
- Mesker Amphitheater - Old outdoor theater needs major improvements

How were these needs determined?

The City's public improvement/facilities needs are identified through two main channels. The first is through the process of public involvement. The city hosts traveling city hall meetings monthly, as well as three road hearings throughout the year. These events along with others provide opportunities for the residents of Evansville to provide input as to the improvements they find necessary. The second method which the needs are identified is through personal observation of the cities engineering department as well as other city employees.

The Parks Department is currently updating the Parks Master Plan for the Parks Board.

METS is involved in a Comprehensive Operations Analysis (COA) project. A project which analyzes the entire transportation system. Includes information regarding route improvements, fare structure, and ride-pass purchasing upgrades.

Describe the jurisdiction's need for Public Improvements:

The Department of Metropolitan Development contacted the following agencies to obtain information on public improvements needed in Evansville; Board of Public Works, City Engineering Department, Metropolitan Planning Office, Area Plan Commission, and the Water and Sewer Utility department.

- Replacement of 600 miles of existing water infrastructure that is 80 plus years old.
- Replace water infrastructure - includes the analysis of water intake source alternates, capacity issues, safety and fire protection, discoloration and taste concerns.
- METS - purchase user friendly software for location and needed upgrades to help mitigate challenges for hearing and sight impaired.
- METS - Continuous bus replacement
- Street Sign improvement upgrades
- Traffic signals - upgrade and transfer to new system
- Street Maintenance - continuous route review and upgrade to equipment for snow removal
- Road widening and intersection improvements resulting in traffic pattern changes
- Sidewalk replacement and new sidewalks needed for pedestrians
- New bike lanes and trails
- Maintenance and rehabilitation of 565 Centerline miles of roadways throughout the City.
- Separated and properly sized storm sewer throughout the City

How were these needs determined?

The City's public improvement/facilities needs are identified through two main channels. The first is through the process of public involvement. The city hosts traveling city hall meetings monthly, as well as three road hearings throughout the year. These events along with others provide opportunities for the residents of Evansville to provide input as to the improvements they find necessary. The second method which the needs are identified is through personal observation of the cities engineering department as well as other city employees.

The Evansville Metropolitan Planning Office (EMPO) maintains a Transportation Improvement Program for short-term needs, and the EMPO 2035 Transportation for long-term needs.

The EMPO Bike & Pedestrian Master Plan for the City will address the need for sidewalks, bike lanes, and trails.

The Water & Sewer Utility Department developed a Capacity Management Operations, and Maintenance (CMOM) Plan to combine all sewer plans.

Describe the jurisdiction's need for Public Services:

The jurisdictions needs are described in detail in several sections of the Consolidated Plan. In general the public services needed in the City are as follows: Programs for the Homeless, Domestic Violence Shelters, Case Management, Crisis Intervention, Childcare and Youth Programs, Senior Programs, Economic Development Programs, Food Banks, Affordable Housing Programs, and Administrative Programing.

The need for public services are determined through the citizens participation process when preparing the five-year consolidated plan, the one year action plan, and the consolidated annual and evaluation report processes. During the five-year consolidated plan process the City conducts several public meetings, conducts studies; the Analysis of Impediments to Fair Housing Choice, and a market study, and distributes a Community Development and Housing Survey. Through these methods of outreach citizens of the community may actively participate in the public service needs process.

How were these needs determined?

Key components of assuring the public service activities that are funded represent the needs of the community is the appointment of the Citizen Advisory Committee (CAC). Appointed by the Mayor, the CAC is the first step of a three-tier allocation process for public service funds. The nine member council is selected as follows: five community/ neighborhood representatives, two representatives from the United Way Allocations Committee and two mayoral appointees. Recommendations made by the CAC are forwarded to the Mayor and final allocation is made by City Council

- DMD issues a request for proposal, which is responded to by various community agencies; the ads provide training dates for all applicants on the grant programs, and application deadlines.
- Notification is given through advertisement on the City's website, the local newspapers; Evansville Courier & Press, Our Times, HOLA, and El Informador Latino, and direct emails to public service agencies and other interested parties.
- During the RFP process, Community Development Staff meet with all potential applicants to ensure eligibility. Upon closing of the RFP, proposals are accepted, printed, and bound for distribution.
- The Citizen's Advisory Committee is appointed, holds public hearings where applicants may present their proposal, and makes their funding recommendations in a separate public meeting.
- CAC recommendations are then given to the Mayor, who takes them into account and makes his suggested allocations.

- Both the Mayor's recommendations and the CAC recommendations are forwarded to the Common Council. A separate public hearing is held to allow applicant agencies to address council members and present their proposals.
- At the final hearing Common Council allocates the grant funds; CDBG, ESG, and HOME to the agencies.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing Market Analysis Overview: The city of Evansville commissioned Bowen National Research to conduct a Housing Needs Assessment of Evansville, Indiana. The narrative below includes key demographic and housing market data cited in the Housing Needs Assessment. Evansville is referred to as the Primary Study Area or PSA. Because of the size and diversity of Evansville, the city was divided into five submarkets associated with their geographic locations. See Section II of the Housing Needs Assessment for submarket delineations.

Demographics

The demographic picture of the Primary Study Area (Evansville) is diverse, contributing to a variety of housing product needs. Additionally, the PSA is projected to experience overall population and household growth and it is also expected to undergo notable changes within different household age, income and tenure segments that will have significant influence on the housing needs of Evansville.

The PSA is projected to experience population growth of 2,588 (2.2%) between 2010 and 2015 and household growth of 1,282 (2.5%). Between 2015 and 2019, the PSA is projected to add 1,814 (1.5%) people and 870 (1.7%) households. The largest number of new households is projected to be added to the Near East Submarket (330) and East Submarket (246), between 2015 and 2019. While not as fast, the Central Submarket is projected to add 176 households and the North Submarket is projected to add 114 households. This growth will increase the need for additional housing.

Overall, the PSA's distribution of households by income in 2015 will consist of 47.6% making less than \$30,000 a year, 30.8% making between \$30,000 and \$60,000 a year, and 21.6% making above \$60,000 annually. By 2019, this distribution will change to 49.2% making less than \$30,000, 30.4% making between \$30,000 and \$60,000, and 20.5% making above \$60,000 annually. The distribution of households by income shows that greatest *share* of lower income households (annual incomes below \$30,000) is within the Central Submarket, while greatest *number* of such households is located within the Near East Submarket. Higher income households (annual incomes above \$60,000) are generally located within the North and East submarkets, in terms of the share of households. Nearly one-fifth of the PSA (Evansville) population lives in poverty. The Central Submarket has the highest share (32.4%) of people living in poverty. As such, it is likely that housing affordability is a more critical issue in the Central Submarket.

Housing Market Analysis Overview Part 2

The PSA is projected to experience a notable shift among the various household income segments, with an increase in the number of households with annual incomes below \$50,000 by 2019. The greatest growth will occur among households that make less than \$30,000 a year. Conversely, the PSA is expected to lose households making \$50,000 and higher. These trends are significantly influenced by the large base of baby boomers F-2 within the 55 to 64 age segment that will be entering retirement age over the next several years and who consequently will experience a decline in income due to retirement.

Within the PSA, it is projected that the greatest growth between 2015 and 2019 will be among households between the ages of 65 and 74. This age cohort is projected to grow by 1,079 (16.5%) households. Notable growth is also projected to occur among the 75+ age group (336 additional households, 5.3% increase) and the 55 to 64 age group (233 additional households, 2.4% growth). The greatest decline in households is projected to occur within the 45 to 54 age cohort, which is expected to decline by 796 (9.1%). This is likely the result of older adults aging in place and transitioning into the 55 to 64 age group. A notable decline is projected to occur among younger households under the age of 25, with a decrease of 247 households or a decline of 7.3%. These anticipated changes in households by age will influence the housing product needed within the PSA in the immediate years ahead. From 2015 to 2019, owner-occupied households are projected to increase by 648 (2.3%), while renter-occupied households are projected to increase by 221 (0.9%). These growth trends will increase the demand for both for-sale and rental housing and was factored into the housing gap estimates shown in the Housing Needs Assessment.

Multifamily Apartment Rentals

Market Overview 3

Multifamily Apartment Rentals

During July and August of 2014, Bowen National Research surveyed (both by telephone and in-person) a total of 98 rental housing properties with 11,495 units within Evansville. This survey was conducted to establish the overall strength of the Evansville rental housing market, determine rental housing trends, ascertain rental housing market standards, and to identify any existing or future housing trends within the PSA. Because certain portions of the city of Evansville may exhibit rental housing characteristics or trends that may be unique, we have also evaluated the rental housing supply of Evansville based on five geographic submarkets.

Overall Market Performance by Area						
Metric	North	East	Near East	Central	West	Evansville
Projects	10	25	26	30	7	98
Total Units	1,706	4,381	2,888	1,685	835	11,495
Vacant Units	49	186	199	21	12	467
Occupancy Rate	97.1%	95.8%	93.1%	98.8%	98.6%	95.9%

Overall Market Performance by Area

Market Overview 4

Consolidated Plan

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Healthy, well-balanced rental housing markets have occupancy levels generally between 94% and 96%. Typically, a market occupancy level over 97.0% is an indication of a possible housing shortage, which can lead to housing problems such as unusually rapid rent increases, people forced to live in substandard housing, households living in rent overburdened situations, and residents leaving the area to seek housing elsewhere. Conversely, occupancy rates below 94% may indicate some softness or weakness in a market, which may be the result of a saturated or overbuilt market, or one that is going through a decline due to economic downturns and corresponding demographic declines.

With an overall occupancy rate of 95.9%, the PSA (Evansville) rental housing market appears to be well balanced and is healthy. The 98.8% occupancy rate in the Central Submarket and the 98.6% occupancy rate in the West Submarket are very high. In fact, given that there were only 21 vacant units identified in the Central Submarket and only 12 vacant units in the West Submarket, it appears that there is relatively limited availability among multifamily rental properties in these submarkets. The lowest occupancy rate of 93.8% is in the Near East Submarket and is only slightly low. This submarket and the East Submarket each has nearly 200 vacant units indicating the prospective renters have a large base of potential rental alternatives from which they can choose.

Market Overview 5

All five of the submarkets offer at least some market-rate multifamily choices, though the Central Submarket has relatively limited market-rate options. Generally, market-rate rents are the highest in the East Submarket and lowest in the Central Submarket. As for *Tax Credit* supply, the North and West Submarkets do not offer any Tax Credit units. While the Tax Credit rents between the submarkets do not vary significantly, the Central Submarket appears to offer some of the lowest Tax Credit rents.

There are a total of 24 projects in the PSA (Evansville) that contain some type of government subsidy. A total of 19 of these projects operate exclusively under a government subsidy, while the rest of the projects with subsidized units are within mixed income projects. A total of 10 projects are Public Housing and 12 are age-restricted. Half (12) of the projects are located in the Central Submarket, which represents the greatest concentration of subsidized housing.

These 24 projects contain a total of 1,876 units. All of these units are occupied. In fact, all but one of these projects maintains a wait list for vacant units. These wait lists are up to 314 households or up to two years in duration. The 100.0% occupancy rate and wait lists at the government-subsidized projects are clear indications that there is pent-up demand for rental housing affordable to very low income households. According to a representative with the Evansville Housing Authority, there are approximately 1,800 Housing Choice Voucher holders within the housing authority's jurisdiction and 2,500 people currently on the waiting list for additional Vouchers. The waiting list is closed and is expected to reopen in 2016. Annual turnover of persons in the Voucher program is estimated at 204 to 264 households. This analysis reflects the continuing need for subsidized housing.

For Sale Housing Supply

Bowen National Research, through a review of the Multiple Listing Service information for the PSA (Evansville) and the five submarkets of the PSA, identified both historical for-sale residential data and currently available for-sale housing stock.

Within the entire city of Evansville there were 5,617 housing units sold between January 2010 and August 2014. More than one-third (37.5%) of the PSA's sold homes were within the Near East Submarket. The remaining four submarkets each contain roughly 10% to 20% of the sold housing supply. There are a total of 756 housing units available for purchase in the city of Evansville, of which just over 40% are within the Near East Submarket, which is more than double than any of the other submarkets. The following table summarizes the available and recently sold (since January 2010) housing stock for the PSA and its submarkets.

Evansville For-Sale/Sold Housing Supply						
Type	North	East	Near East	Central	West	Evansville
Available	130	82	324	142	78	756
Sold	1,174	764	2,092	884	703	5,617
Total	1,304	846	2,416	1,026	781	6,373

Evansville For Sale/Sold Housing Supply

Historical For-Sale Analysis

Consolidated Plan

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The historical data includes any home sales that occurred within the study areas from January 2010 to August 2014. It is our opinion that an evaluation of sales activity after 2009 is representative of true market conditions following the recession.

The following table includes a summary of annual for-sale residential transactions that occurred within the PSA (Evansville) over the past four years. It should be noted that the 2014 sales data is only through August of that year.

City of Evansville				
For-Sale Housing by Year Sold				
Year	Units Sold		Median Price Sold	
	Number	Change	Price	Change
2010	1,929	-	\$103,500	-
2011	1,867	-3.2%	\$100,900	-2.5%
2012	2,136	14.4%	\$108,838	7.9%
2013	2,345	9.8%	\$110,000	1.1%
2014	1,438*	N/A	\$109,900	-0.1%

Source: Multiple Listing Service and Bowen National Research, LLC
 *Through August

For-Sale Housing by Year Sold

Sales History by Submarket

Consolidated Plan

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Excluding the partial year of 2014, annual residential for-sales activity within the PSA has ranged between 1,867 in 2011 and 2,345 in 2013. The annual sales activity has grown each of the past two full years. The market is currently on pace to sell approximately 2,200 residential units for all of 2014. After a slight drop in the median sales price in 2011, the market has experienced positive increases in sales prices over the past three years. The average annual increase in sales prices since 2011 is 3.0%, which is considered a moderate but stable increase in pricing. The positive trends among sales volume and sales prices, although modest, are good indications of a healthy and stable for-sale housing market in Evansville.

The following table includes a summary of the total for-sale residential transactions that occurred within each PSA submarket and the overall PSA since January 2010.

Sales History by Submarket							
	Total Units	Percent of PSA	Low Sales Price	High Sales Price	Average Sales Price	Median Sales Price	Average Days On Market
North	1,174	20.9%	\$2,775	\$850,000	\$100,960	\$90,000	99
East	764	13.6%	\$12,000	\$1,194,820	\$145,896	\$122,700	115
Near East	2,092	37.3%	\$1,500	\$575,000	\$71,418	\$65,000	104
Central	884	15.7%	\$25	\$465,000	\$46,753	\$23,150	115
West	703	12.5%	\$2,000	\$375,000	\$66,736	\$65,000	93
PSA - Evansville	5,617	100.0%	\$25	\$1,194,820	\$83,255	\$73,000	105

Sales History by Submarket

Sales History by Submarket 2

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Of the 5,617 homes sold in the PSA since 2010, the median home price is \$73,000. The largest number of residential sales by submarket has been within the Near East Submarket, which represented nearly two-fifths of the homes sold during the past four years. Home prices in this submarket are among some of the lowest in Evansville, with a submarket median home price of \$65,000. There is a wide disparity in median home prices by submarket, with the lowest median price of \$23,150 in the Central Submarket and the highest of \$122,700 in the East Submarket. The overall average days on market (number of days a home is listed before it is actually sold) for the entire PSA is 105 days. The West Submarket has the shortest number of days on market, which may correlate to the fact that this submarket also has the least amount of product sold and, as shown later in this section, the least amount of available supply.

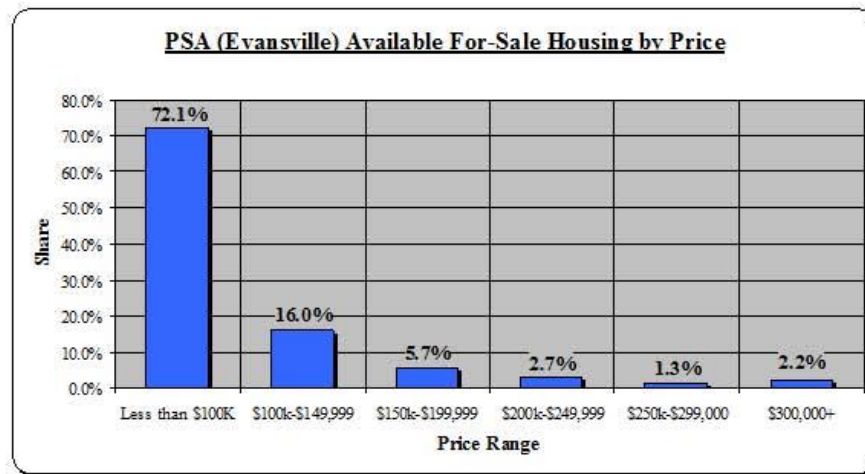
Available For-Sale Housing Supply

The following table summarizes the inventory of available for-sale housing in Evansville by submarket.

Available For Housing by Price

Based on the preceding table, the largest share (42.9%) of the available product is located in the Near East Submarket. While the median list price (\$74,900) of housing in this submarket is the second lowest of the five submarkets, it has the longest average days on market (132). This may be an indication that the large inventory of available product may be having a slowing affect on the time it typically takes a home to sell in this submarket. The available inventory of for-sale housing in the four remaining submarkets represents shares of the overall PSA that range from 10.3% to 18.8%. The lowest median list price (\$44,900) is within the Central Submarket, while the highest median list price (\$144,500) is in the East Submarket. While the Central Submarket appears to have a large number of for-sale housing product that might be considered affordable to low-income households, based on our personal on-site

observations, it appears that much of this product is older and lower quality. In fact, nearly 90% of the available for-sale product is more than 40 years old. Therefore, while this product may be considered affordable, it is likely that due to its age and lower quality, that such product would require additional costs to repair, update and maintain that may be difficult for some lower income households to afford.



PSA(Evansville) Available For-Sale Housing by Price

Available For-Sale Housing by Price 2

Nearly three-fourths (72.1%) of the available for-sale supply in the PSA (Evansville) is priced below \$100,000. Of the 545 units priced below \$100,000, the median price is \$60,000. As previously stated, based on our on-site evaluation of the PSA's housing stock and an analysis of secondary data on such housing, it appears that much of the housing inventory is more than 40 years old and of lower quality. As a result, while it may be deemed that there is an abundance of for-sale product available to lower-income households, such product likely requires additional costs for repairs, modernization and maintenance, which may be difficult for many low-income households to afford. It should also be pointed out that there are only 30 homes available that are priced between \$200,000 and \$299,999 within the overall PSA. This appears to be a slightly disproportionately low share of such product. As a result, the PSA may have difficulty retaining or attracting higher income households seeking such product. The available inventory has been considered in the housing gap estimates portion of the Housing Needs Assessment.

Available For-Sale Housing by Price 3

Nearly three-fourths (72.1%) of the available for-sale supply in the PSA (Evansville) is priced below \$100,000. Of the 545 units priced below \$100,000, the median price is \$60,000. As previously stated, based on our on-site evaluation of the PSA's housing stock and an analysis of secondary data on such housing, it appears that much of the housing inventory is more than 40 years old and of lower

quality. As a result, while it may be deemed that there is an abundance of for-sale product available to lower-income households, such product likely requires additional costs for repairs, modernization and maintenance, which may be difficult for many low-income households to afford. It should also be pointed out that there are only 30 homes available that are priced between \$200,000 and \$299,999 within the overall PSA. This appears to be a slightly disproportionately low share of such product. As a result, the PSA may have difficulty retaining or attracting higher income households seeking such product. The available inventory has been considered in the housing gap estimates portion of the Housing Needs Assessment.

The West Submarket has no product available for purchase that is priced between \$200,000 and \$299,999, and over 95% of its supply priced below \$150,000. As a result, this submarket has virtually no housing available that would appeal to higher income households. Both the Central and Near East Submarkets have disproportionately high shares (over 80%) of product priced below \$100,000 and very little product priced above \$150,000. As repeated throughout the Housing Needs Assessment, this lower priced product that dominates the Central and Near East Submarkets is generally of older and lower quality product that will likely need repaired or modernized. As a result, these two submarkets will likely require rehabilitation or replacement of some of the older housing stock and possibly the addition of some higher priced product that could appeal to young professionals and empty nesters (age 55+ households) seeking to downsize from their current residences. While the North and East Submarkets have smaller inventories of available for-sale product, they both have a good balance of product by various price points. As a result, these submarkets appear to have the ability to serve a variety of housing needs.

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

Introduction

Based on the Evansville Housing Needs Assessment, a total of 37 multifamily rental housing projects were identified and surveyed within the city of Evansville that were built and/or operate under state and federal housing programs. While the Housing Needs Assessment showed that the overall multifamily rental housing market is performing well, the affordable housing supply that was developed under state and federal programs is in even higher demand.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	38,315	66%
1-unit, attached structure	1,225	2%
2-4 units	5,340	9%
5-19 units	8,828	15%
20 or more units	3,898	7%
Mobile Home, boat, RV, van, etc	672	1%
Total	58,278	100%

Table 28 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Residential properties by number of units

The City of Evansville contracted with Bowen National Research to prepare the Market Study.

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	26	0%	1,826	8%
1 bedroom	797	3%	7,096	32%
2 bedrooms	9,852	34%	8,622	39%
3 or more bedrooms	18,711	64%	4,303	20%
Total	29,386	101%	21,847	99%

Table 29 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Unit Size by Tenure

The City of Evansville Contracted with Bowen National Research to prepare the Market Study. Information from the study will be documented in the narratives.

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

The Housing Needs Assessment showed that the overall multifamily rental housing market is performing well, the affordable housing supply that was developed under state and federal programs is in even higher demand. The 37 affordable housing projects in the city of Evansville have a total of 2,866 units restricted to households that have annual incomes at or below 60% of Area Median Household Income levels. The surveyed affordable housing supply consists of approximately 991 units targeting households with income of up to 60% of AMHI and 1,875 units targeting households with income of up to 50% of AMHI. While the actual income limits are based on the household sizes, assuming a four-person household limit, nearly 1,000 state and/or federally assisted units are restricted to households with incomes at or below \$36,360 and nearly 1,900 assisted units are restricted to households with incomes at or below \$30,300. Of the affordable housing supply, approximately two-thirds are general occupancy and primarily serving the needs of low-income families. Almost one-third of the affordable housing supply is restricted to low-income senior households, either age 55 and older or age 62 and older. Less than 5.0% of the multifamily housing units are designated for special needs households, such as the homeless or disabled.

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

Based on a review of the Indiana Housing and Community Development Agency and the U.S. Department of Housing and Urban Development lists of state and federally funded projects within

Evansville, there appear to be nine projects that have expiring Tax Credits or are scheduled to lose their federal assistance from now to 2019.

There are nine projects that have a total of 1,122 units. While these projects have expiring Tax Credits or HUD contracts through 2019, it is expected that most, if not all, of these projects will lose their state and/or federal financing prior to their assistance expiring. Because the projects total more than 1,000 units and are a critical component to the affordable housing market in Evansville, the renewal of the state and federal financing will be critical to the market's stability.

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

Despite the fact that there are approximately 2,866 state and federally assisted rentals units in Evansville, demand for such housing remains high and is insufficient to meet the needs of the low-income residents in the city. Of the 2,866 affordable housing units surveyed in the Housing Needs Assessment, only 62 are vacant, yielding an overall occupancy rate of 97.8%. According to local real estate professionals, apartment leasing agents, and Housing Authority representatives, most affordable housing properties are 100% occupied and maintain a wait list. In fact, of the 37 affordable housing properties surveyed in Evansville, a majority are reporting waiting lists as high as 314 persons or as long as two-years in duration. All 18 government-subsidized properties are fully occupied and maintain wait lists. Additionally, according to the local housing authority, there are approximately 1,800 Housing Choice Voucher holders within the housing authority's jurisdiction and 2,500 people currently on the waiting list for additional Vouchers. The high occupancy levels and wait list for vacant units and for available Vouchers reflects pent-up demand and a continuing need for Housing Choice Voucher assistance and additional affordable rental housing.

Describe the need for specific types of housing:

As evidenced by the Housing Needs Assessment, there is very limited availability among the rental housing inventory affordable to low-income households. The fact that most affordable housing projects are fully occupied, maintain long wait lists, and the long wait list for Housing Choice Vouchers, is clear evidence that there is an insufficient inventory of affordable rental housing. It appears that the lack of supply is primarily within the housing stock that serves households with incomes at or below 50% of AMHI. This is evidenced by the approximate 2,500 people on the local Housing Authority's wait list and

the fact that all 1,876 government-subsidized housing units restricted to 50% of AMHI and surveyed as part of the Housing Needs Assessment are 100% occupied and have long wait lists. The demand for housing that is affordable to very-low income households for both families and seniors, and does not appear to be concentrated towards one particular segment.

Discussion

The city receives funding from HUD on an annual basis through their Annual Action Plan and the housing issues will be addressed based on available funding.

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

Introduction

The Housing Needs Assessment evaluated the existing and planned rental stock; including the for-sale housing stock and the number of households in the market that can afford certain product by a variety of price points and rent levels. Research reported that Evansville lacks available rental housing affordable to lower income households, creating long tenant wait lists for affordable housing, forcing renters to reside in substandard and/or creating cost burden housing situations for many low-income renter households.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	69,300	89,400	29%
Median Contract Rent	370	488	32%

Table 30 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	11,912	54.5%
\$500-999	9,414	43.1%
\$1,000-1,499	329	1.5%
\$1,500-1,999	76	0.4%
\$2,000 or more	116	0.5%
Total	21,847	100.0%

Table 31 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,725	No Data
50% HAMFI	7,180	4,420
80% HAMFI	16,580	10,445
100% HAMFI	No Data	14,225
Total	25,485	29,090

Table 32 – Housing Affordability

Data Source: 2006-2010 CHAS

Housing Affordability

The City of Evansville contracted with Bowen National Research to prepare the Market Study of the Public Service Area.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	544	583	754	960	1,049
High HOME Rent	544	583	754	960	1,049
Low HOME Rent	544	583	718	830	926

Table 33 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Housing Affordability

Is there sufficient housing for households at all income levels?

The study concluded that there is a deficit of housing in Evansville for *rental* product affordable to households with incomes below \$50,000, with the greatest deficit existing for housing affordable to renter households with incomes below \$25,000. Specifically, the Housing Needs Assessment concluded that there is market need for approximately 1,316 units affordable to households with incomes below \$25,000 and 153 rental housing units affordable to households with incomes between \$25,000 and \$50,000. Given the lack of available rental housing affordable to lower income households, the wait for affordable housing is long and many area renters are forced to reside in housing that is substandard and/or creating cost-burdened housing situations for many low-income renter households

There are over 250 renter-occupied units in the Evansville PSA that have either incomplete bathrooms or kitchens. The Housing Needs Assessment demonstrated that substandard housing conditions among renter-occupied units is more prevalent within the East, Near East and Central submarket areas. Of the 21,503 renter-occupied housing units in Evansville, 856 (4.0%) have 1.01 or more occupants per room and are considered overcrowded. An estimated 51.4% of renter-occupied households in Evansville are paying more than 30% of their income towards rent

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

The rents and for-sale housing prices continue to increase, primarily the result of the lack of available housing in Evansville. With population and households projected to grow through at least 2019 and limited new product currently in the development pipeline, it is expected that housing market conditions will tighten over the foreseeable future. Typically, under such conditions, housing prices are expected to continue to increase, placing continued burdened upon households seeking housing. With nominal income growth and housing costs potentially outpacing gains made in incomes, the already high share of cost burdened households (particularly renter households) will likely increase.

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

According to the Housing Needs Assessment, median collected market rents for the most common unit types are \$540 for a one-bedroom/one bathroom unit, \$610 for a two-bedroom/one bathroom unit, \$834 for a two-bedroom/2.0 bathroom unit, \$895 for a three-bedroom/1.0 bath unit, and \$940 for a three-bedroom/2.0 bathroom unit. When these rents are adjusted to reflect utilities commonly included in the market, which makes them more comparable to the area's Fair Market Rents and HOME rents, cited below, they range from \$679 to \$1,146.

As such, it appears that most market-rate rents are well above federally established rents for the Evansville market. This is an indication that most market-rate rental units are likely not affordable to most low-income households and further stresses the importance of the affordability of rental housing and the need to maintain and expand affordable rental product in Evansville.

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Discussion

Through the city's grant application process developers and CHDOs will be encouraged to create affordable housing for extremely low to low-moderate income households. Funding will be awarded to organizations that meet the housing priority needs and goals of the community.

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

Introduction

Blighted conditions predominantly exist in most of the low income census tracts in the central submarket. The Blight Elimination Program will have a significant impact on the removal of dilapidated structures. There are more structures in need of demolition or assistance than available funds to develop decent and affordable housing .

Definitions

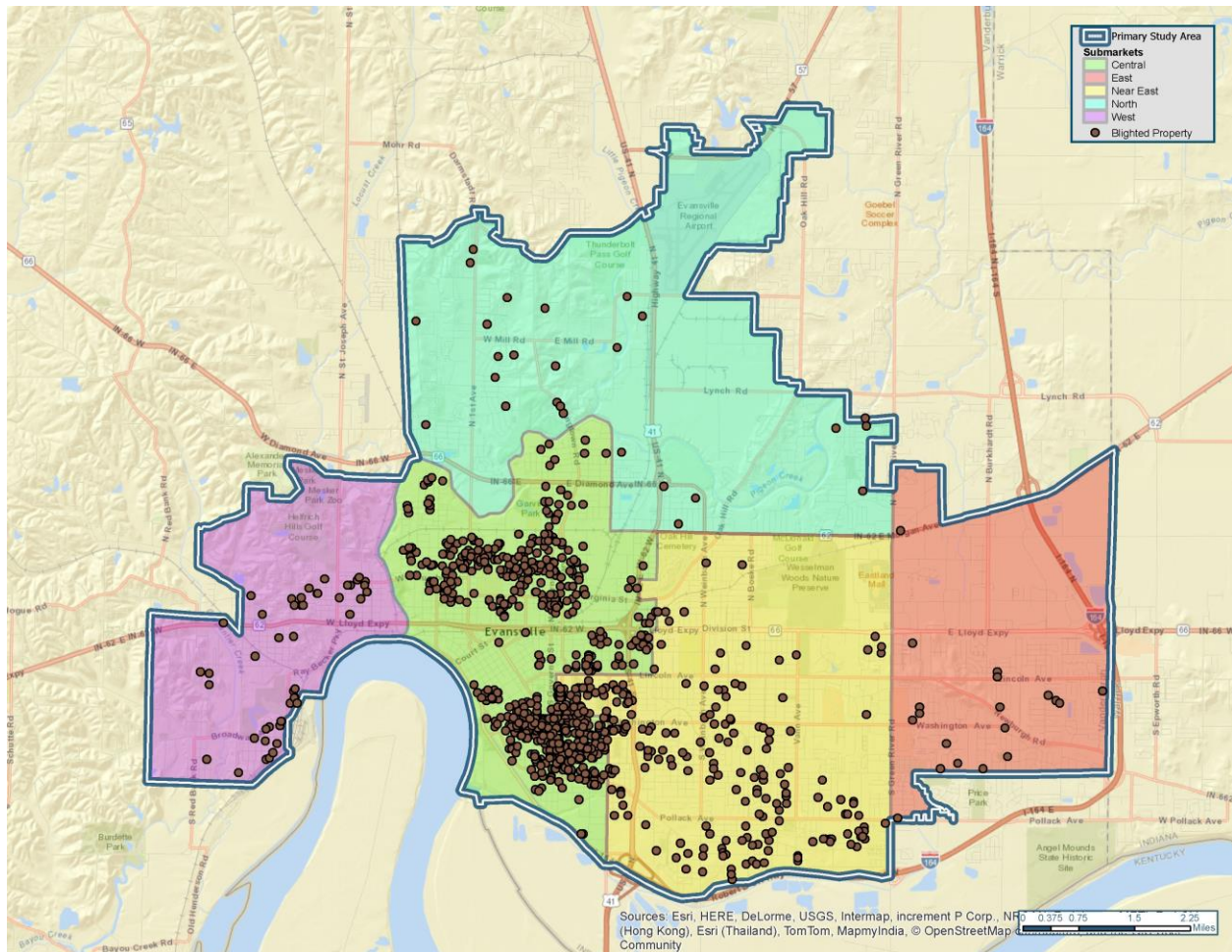
Substandard condition is a housing condition that is conventionally considered unacceptable which may be defined in terms of lacking plumbing facilities, one or more major systems not functioning properly, or overcrowded conditions.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	6,269	21%	10,472	48%
With two selected Conditions	94	0%	538	2%
With three selected Conditions	0	0%	30	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	23,023	78%	10,807	49%
Total	29,386	99%	21,847	99%

Table 34 - Condition of Units

Data Source: 2006-2010 ACS



Blighted Property

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	949	3%	1,141	5%
1980-1999	3,297	11%	4,060	19%
1950-1979	12,442	42%	9,894	45%
Before 1950	12,698	43%	6,752	31%
Total	29,386	99%	21,847	100%

Table 35 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	25,140	86%	16,646	76%
Housing Units build before 1980 with children present	590	2%	12,944	59%

Table 36 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

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

Table 37 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

As repeated throughout Evansville's Housing Needs Assessment, the lower priced product that dominates the Central and Near East Submarkets is generally of older and lower quality product that will likely need repaired or modernized. As a result, these two submarkets will likely require rehabilitation or replacement of some of the older housing stock and possibly the addition of some higher priced product that could appeal to young professionals and empty nesters (age 55+ households) seeking to downsize from their current residences.

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

While it is unknown as to the actual number of homes with lead based paint (LBP) hazards, it is assumed that homes constructed (and painted) prior to 1980 have the potential to have lead based paint. There are 25,140 owner-occupied homes in Evansville that were built prior to 1980 and 16,646 renter-occupied homes in Evansville that were built prior to 1980. In total, 41,786 occupied units were built prior to 1980, representing 81.5% of the total occupied households in Evansville. While it is unknown as to the number of pre-1980 built units occupied by low-income households, it is assumed that the propensity for pre-1980 built units being occupied by low-income households is the same as any other household income levels. Applying the 81.5% share of pre-1980 built housing units to the 31,547 low-income (incomes below \$40,000) households yields an estimated 25,710 low-income occupied housing units that may be subjected to lead based paint hazards.

Discussion

The City of Evansville through its Department of Metropolitan Development will enforce lead based paint requirements on all rehab housing projects that were built prior to 1978. Testing and monitoring of the lead conditions will assist with the prevention of lead based paint poisoning.

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

Introduction

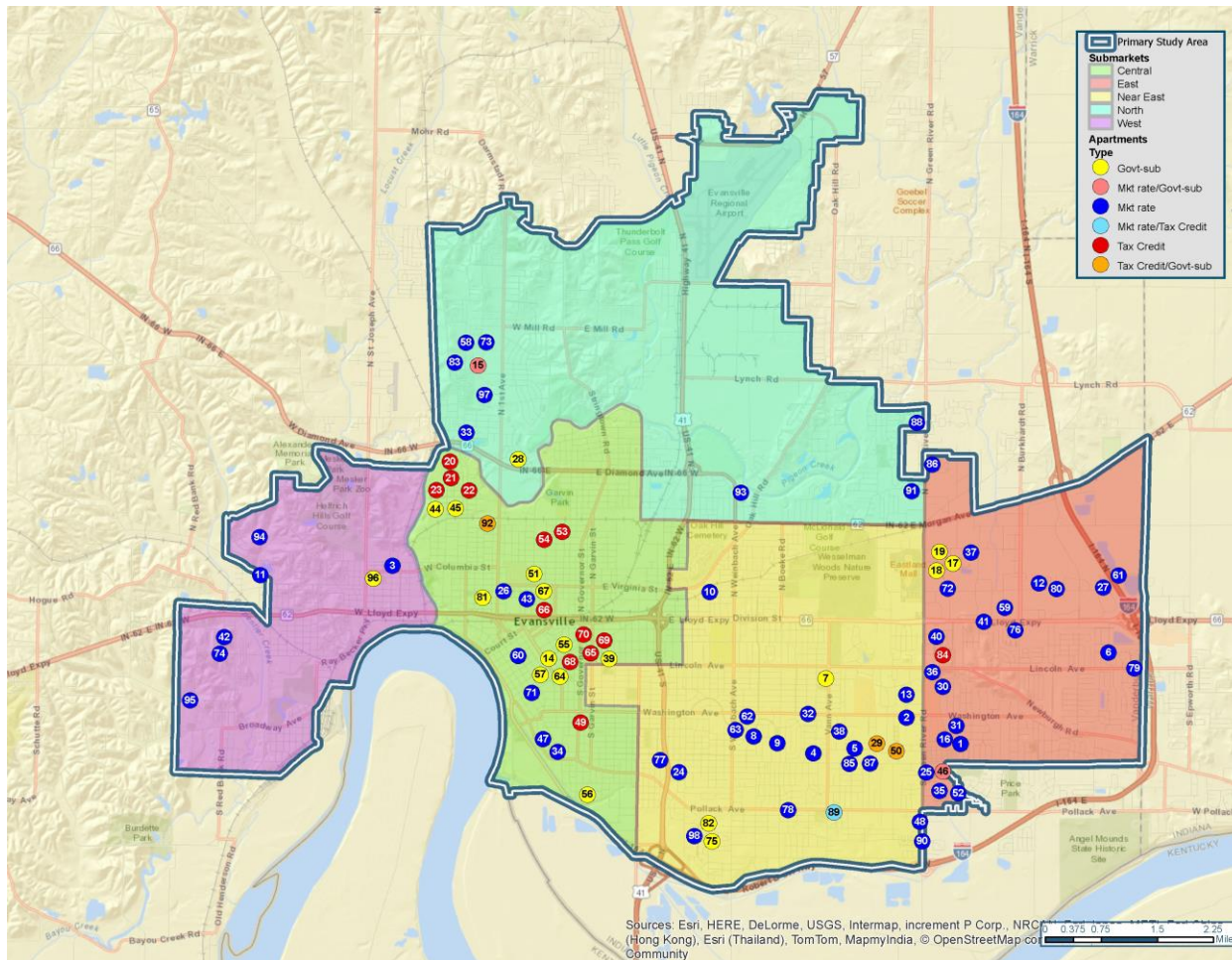
The following data presents information in regards to public housing conditions, improvements, accessibility and availability.

Totals Number of Units

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

Table 38 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)



Apartment Types

Describe the supply of public housing developments:

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

Per Tim Martin, Director at the Evansville Housing Authority, there are 898 public housing units. According to the Bowen Market Study a total of 871 public housing units were personally evaluated as part of the Housing Needs Assessment. Each property was evaluated based on aesthetic appeal, building condition, grounds upkeep, and landscaping. Properties were rated on a scale of A (Excellent) to F (Poor). Of the 871 public housing units surveyed and visited in the market, 334 (38.3%) were rated B (good) and 537 (61.7%) properties were rated C (fair). None were rated A or D and lower. It should also be noted most (85.4%) of these units were built prior to 1980. Based on the age and condition of the existing public housing supply, the public housing inventory is considered to be in fair condition, but inferior to the majority of the non-subsidized housing supply. Despite this inferior quality, the demand for subsidized housing remains very strong, as evidenced by the fact that such housing is fully occupied and has wait lists.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bellemeade and Line Apts.	N
Buckner Towers	B
Evansville Public Housing	B-
Fulton Square	C
Fulton Terrace Gardens	C
John Cable Apts.	B
John M. Caldwell Homes	C
Schnute Apts.	C+
White Oak Manor	C+
Kennedy Towers	B-

Table 39 - Public Housing Condition

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

According to the Bowen Market Study The Housing Authority of the City of Evansville (EHA) estimates that they have approximately \$28 million in unmet capital needs. While interior facility inspections were not conducted as part of the Housing Needs Assessment, over 85% of the Public Housing facilities were built more than 30 years ago and most are considered to be in “fair” condition and are showing exterior signs of their age. These facilities have relatively small units with minimal amenity packages. These facilities are in need of repairs and upgrades to bring them up to a more modern standard of rental housing living and to extend their usefulness. The local housing authority intends to address some of these needs through planned renovations.

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

According to the 2015 Agency Plan, The Evansville Housing Authority (EHA) is poised to invest in major renovation of public housing properties in its portfolio. This project involves substantial renovation of all of 559 units in what is being called EHA RAD I. EHA RAD I consists of Kennedy Towers, Schnute Apartments, White Oak Manor, Buckner Towers and Caldwell Homes.

According to information provided by the Housing Authority of the City of Evansville (EHA) for the Bowen Market Study, the EHA has been one of the few housing authorities in the United States to be selected as a demonstration site for the Department of Housing and Urban Development’s Rental Assistance Demonstration (RAD) program. This voluntary and limited program involves fewer than 60,000 public housing units in the entire county. Renovations and improvements to EHA’s public housing inventory are expected to begin in 2015 or 2016. EHA anticipates that while the needed repairs and upgrades will be small, they will enhance the living conditions for many public housing residents.

Discussion:

From the data given by the Bowen Market Study, public housing conditions have been rated on a good to fair scale. The public housing units are all occupied and there are 1,800 vouchers being held by individuals waiting to be placed in a unit. The EHA is taking initiative to improve the conditions and quality of its public housing units by presently taking on a major renovation of 5 of its properties.

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

Introduction

The City of Evansville is part of the Indiana Balance of State Continuum of Care. As part of the housing first model and coordinated access, our goals is to increase the amount of permanent housing solutions through rapid re-housing, subsidized housing vouchers, permanent supportive housing, and smart matching through the landlord registry. Our goal is also to decrease the length of shelter stay for those in shelters, reduce the number of people returning to shelter, and turn down less people for shelter. Since most of our agencies operate based on units and offer overflow beds, the homeless inventory chart is not a fixed number.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	64	0	76	75	0
Households with Only Adults	233	0	76	56	0
Chronically Homeless Households	27	0	0	0	20
Veterans	1	0	1	27	20
Unaccompanied Youth	0	0	0	0	0

Table 40 - Facilities and Housing Targeted to Homeless Households

Data Source Comments: 2013 Housing Inventory Chart of the night of January 30, 2013, the same night as the Point In Time Count (PIT). Many beds are available as units to either families or individuals, goal of coordinated access is to be flexible, overflow beds are used as needed during extreme weather nights. Chronic homeless are required to be first priority so zero number is misleading, but beds are not exclusive.

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

We include several mainstream providers as part of the Homeless Services Council of Southwest Indiana, the City-County Commission on Homelessness, and Destination Home. Our biggest outreach goal for the next five years to showcase to mainstream services the vital role that they play in the success of long term success for homeless clients and their impact on the homeless community.

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

All of our ESG subrecipients and Continuum of Care subrecipients along with community partners are working toward working as a whole system. We serve chronic homeless, individuals and families, veterans, and unaccompanied youth as a whole system. We are implementing coordinated access in three ways, at the shelter entry level, at the shelter diversion level, and at the whole community level.

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

Introduction

A new community focus in the next five years will be on baby boomers aging in place and working with landlords in the regular market place housing. Bringing assistance to people living in housing rather building and maintaining specialized housing. People state that they want to live in their own homes. There are several special needs facilities in place with plans for more units, but the big picture is to remember that assistance is needed for those who want to live in their own homes.

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

Housing stability is a major concern for the special needs population. Most programs support people living in their own homes with assistance, such as assisted living and permanent supportive housing options. While the level of special needs varies widely among the various types of special needs, helping people to be independent as much as possible, is the trending preference.

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

Housing cannot be provided by itself, housing with supportive services and assisted living is the goal.

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

Assisted living support, permanent supportive housing units, subsidized housing vouchers, case management, coordinated access at the community level is planned.

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

There are several projects and services that will continue to be offered to the special needs population, such as senior services, and disabled services. ECHO's Garfield Commons will include new construction of units targeted toward the senior population. Owner-occupied rehab will be used to help keep those with special needs in their own homes.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

Based on the Housing Needs Assessment, there are no apparent negative effects of public policies on affordable housing and residential development. The City will evaluate public policy and address the strategies identified in the Analysis of Impediments to Fair Housing Choice to ensure that housing is affordable.

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

Introduction

The City of Evansville has many non-housing community development assets. Berry Plastics, Mead Johnson, and TJ Maxx are a few major employers for the City of Evansville. We are anticipating the arrival of the IU Medical School which is going to be another community development asset in the area of employment. We also have a prime location on the Ohio River, which has allowed us to do some quality of life projects like our Greenway and constantly improving bike lanes. Many of our core neighborhood are becoming more and more walkable, which adds to the overall community development assets.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	224	209	1	0	-1
Arts, Entertainment, Accommodations	6,343	10,416	15	13	-2
Construction	2,354	5,818	6	7	1
Education and Health Care Services	9,232	18,682	22	24	2
Finance, Insurance, and Real Estate	1,984	3,627	5	5	0
Information	938	1,770	2	2	0
Manufacturing	6,011	9,821	14	13	-1
Other Services	1,858	3,220	4	4	0
Professional, Scientific, Management Services	2,980	6,048	7	8	1
Public Administration	84	25	0	0	0
Retail Trade	6,070	10,955	14	14	0
Transportation and Warehousing	1,976	3,251	5	4	-1
Wholesale Trade	2,114	4,023	5	5	0
Total	42,168	77,865	--	--	--

Table 41 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	60,540
Civilian Employed Population 16 years and over	55,838
Unemployment Rate	7.77
Unemployment Rate for Ages 16-24	21.43
Unemployment Rate for Ages 25-65	5.37

Table 42 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	8,569
Farming, fisheries and forestry occupations	2,195
Service	6,677
Sales and office	10,715
Construction, extraction, maintenance and repair	5,155
Production, transportation and material moving	4,396

Table 43 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	46,309	86%
30-59 Minutes	5,874	11%
60 or More Minutes	1,622	3%
Total	53,805	100%

Table 44 - Travel Time

Data Source: 2006-2010 ACS

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,347	646	4,130
High school graduate (includes equivalency)	14,646	1,343	4,650
Some college or Associate's degree	15,644	1,006	3,536

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Bachelor's degree or higher	10,384	298	1,530

Table 45 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	237	197	275	1,005	1,699
9th to 12th grade, no diploma	2,222	1,939	1,502	3,205	2,773
High school graduate, GED, or alternative	3,296	4,380	4,440	11,858	6,796
Some college, no degree	5,774	5,144	3,798	6,056	3,075
Associate's degree	640	1,806	1,367	2,077	327
Bachelor's degree	1,070	3,297	1,919	3,418	954
Graduate or professional degree	53	610	548	2,439	1,248

Table 46 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,801
High school graduate (includes equivalency)	24,583
Some college or Associate's degree	28,880
Bachelor's degree	36,290
Graduate or professional degree	50,328

Table 47 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

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

Based on the Business Activity table, the largest employment sectors are within Arts, Entertainment, Accommodations; Education and Health Care Services; Manufacturing; and Retail Trade.

Overall, the labor force within Evansville is very diversified and balanced with no industry sector representing a disproportionately high share of the overall PSA employment base. The Central Submarket contains 25,226 jobs represent the most jobs among the five submarkets and over one-third

of all PSA jobs. This submarket, which contains the central business district, has the largest number of employed persons within Health Care and Social Assistance (18.4%) and Administrative, Support, Waste Management & Remediation Services (18.1%). The Near East Submarket also contains a notable share of jobs, with an estimated 16,695 persons employed. Health Care and Social Assistance (27.2%) and Retail Trade (22.1%) represented the largest shares of employment within this submarket. While the remaining submarkets are smaller, the largest employment segments for each submarket are as follows: *North Submarket*: Manufacturing (15.2%) and Retail Trade (13.2%); *East Submarket*: Retail Trade (28.6%) and Accommodation and Food Service (14.8%); and *West Submarket*: Retail Trade (19.7%), Manufacturing (10.7%), and Accommodation and Food Services (10.0%). Because the overall PSA employment base is diversified and well balanced, it appears that Evansville is less vulnerable to an economic downturn in a specific job sector. Additionally, because Evansville employment is distributed among a variety of professional (white collar) and labor (blue collar) jobs, the area has a diverse base of income levels that ultimately have a variety of housing needs (including affordability).

Describe the workforce and infrastructure needs of the business community:

In 2014 the Southwest Indiana Chamber hired Josh Armstrong, Downtown Alliance Director, to activate downtown Evansville and other urban districts in Southwest Indiana. The Downtown Alliance works with supporters in developing a common vision and creating retail, entertainment, and housing experiences that will shape the future of our region.

The Growth Alliance of Evansville identified the following workforce training initiative, including those supported by the Workforce Investment Boards, community colleges and other organizations.

- a. Brainpower
- b. University of Southern Indiana Advanced Manufacturing
- c. Vincennes University/Toyota
- d. Vincennes University /Mining Curriculum
- e. Internships/Co-ops
- f. Evansville Vanderburgh School Corporation Career & Technical Center
- g. Understanding Educational Legislation
- h. Tri-state Manufactures Alliance

i. I-69 Innovation Corridor

Jim Heck, Executive Director of Grow Southwest Indiana Workforce, reported that in February 2012, Grow Southwest Indiana workforce and the Tri-State Manufactures' Alliance (TSMA) issued a survey to 432 employers throughout the Tri-State Region to employers. The survey measured regional employee needs to strengthen the workforce in manufacturing. Survey results from 30.8% of the employers reported that the region has a need for a better skilled workforce with middle skills (certifications and associate degrees) as well as soft skills (showing up for work on time, drug free, everyday) Survey recommendations to improve the middle and soft skills of the workforce include:

- a. Employers might consider raising the bar on their criteria for job candidates and new hires.
- b. Involve employers with schools and colleges in development of curriculum and participation in instructions.
- c. Explore the use of higher skilled certifications and incorporate these in education programs.

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

<p align="left">There are numerous employment expansions and business starts planned for the Evansville area, as well as ongoing revitalization efforts. With hundreds of millions of dollars in anticipated public and private sector investments underway or planned for the area, Evansville is poised for continued economic growth, which will create a continued healthy and growing housing market, particularly in the downtown area. I-69 extension is the largest infrastructure improvement in the community. The current I-69 stretch runs from Evansville to Crane Naval Base. Future development will connect Evansville to Indianapolis, Indiana and, eventually, create a highway running from Texas to Canada. Other major investments include a cloverleaf intersection at the Lloyd Expressway and Highway 41, another cloverleaf at Highway 41 and I-64, and a combined sewer system redevelopment in response to the EPA. The proposed Pigeon Creek Greenway project will entail construction of a 40-mile paved bicycle and pedestrian trail throughout the city of Evansville and Vanderburgh County. Currently, almost 7 miles of the trail is complete along Pigeon Creek and through the Downtown riverfront. The completed miles of the trail have shown to be a community amenity that improves the quality of life for residents and visitors. Washington Avenue and Weinbach Avenue intersection improvements include, at a minimum, the addition of dedicated left-turn lanes on Washington Avenue, improved turning radii, and appropriate ADA compliant curb ramps. The need for dedicated right-turn lanes on certain legs of

the intersection will be reviewed. The project also includes examining the possibility of converting the north and south legs of Weinbach Avenue from four lanes to three lanes. A Request For Proposal (RFP) for Construction Engineering was posted for review and response by August 18, 2014. Covert Avenue Road Project will reduce lanes from four to three lanes and add bicycle and pedestrian facilities from US Highway 41 to I-164. Weinbach Avenue Road Project will reduce the number of lanes from four to three lanes and 66/Lloyd Expressway to Pollack Avenue. An RFP for Preliminary Engineering and Right-of-way Services has been posted with a response date set for February 28, 2014. The Washington Avenue and 2nd Street/Parrett Street Area Project will create a boulevard on Washington Avenue from Parrett Street to Southeast 2nd Street. The contract with the design consultant has been fully executed and sent to INDOT for processing in August 2014.</p>

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

1. A survey prepared in 2012, by the Grow Southwest Indiana Workforce and TMSA, described in full detail in question 24, reported that middle skilled workers are in demand. *Attached is a report on the Hot 50 Jobs in this region* in hierarchy order listing specific professions needed. Survey responses from manufactures indicated a shortage in soft skills in the current unemployed or underemployed workforce. The soft skills greatest in demand is work ethic. Work ethic, including good attendance, motivation to improve, positive attitude, being drug free, and being respectful were the most desired skill sets for employment. Anecdotally, employers have expressed a great need for entry-level and skilled workers. As the workplace becomes more technical and automated the available workforce does not possess the skills to be successful in technical positions.
- 2.
3. Businesses say that there is too much emphasis on a student getting a 4-year degree and manufacturing, as an employment option, is looked down upon as a career goal. No one wants to dissuade an individual from pursuing a 4-year degree. However, the expense of a college education can be offset by obtaining employment/workforce experience and getting assistance for tuition by the employer. Collaborations between workforce professionals, employers and educational institutions are imperative as the employment/workforce issues evolve. The workforce demographics are getting older and ready to retire. Employers will be required to develop programs that will meet their short and long term workforce goals as a unit not an individual company.

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

Successful regional partnerships contribute to a cohesive workforce investment system and provide relevant, reliable, and viable career development for Indiana adults. In 2010, the Workforce Investment Board (WIB) was instrumental in building a consortium to discuss Adult Basic Education within the Region and how it might improve. EGR-11 submitted a plan to the Indiana Department of Workforce Development (DWD) for funding that focused on the development of career pathways for clients along with obtainment of a GED or enhancement of basic skills. The program incorporates real world experiences in the classroom and counsels students on employment opportunities beyond entry level positions to assist participants in providing a livable wage for their families. Following new state policy for 2014 Region 11 adult education programs now utilize the Testing Assessing Secondary Completion (TASC) assessment for the High School Equivalency exam.

Work Indiana provides short-term industry-recognized certification for participants who complete the high school equivalency exam or are found to be basic skills deficient (defined as below 12.9 grade level) in math, reading, or language. This model of collaboration displays a workforce training initiative supported by the WIB, community colleges, and several private training providers. Examples of the WorkIndiana certifications include Commercial Driver's License, Certified Nursing Assistants, Dental Assisting, Welding, Customer Service, Coal Mining/Heavy Equipment Operator, HVAC, Phlebotomy, Manufacturing Skills Standard Council, and Certified Clinical Medical Assistant. Beginning in 2014, WorkOne has made computer classes available for WorkOne customers; these classes are offered

through prevocational training services who are fully enrolled in the Workforce Investment Act (WIA) program.

The City of Evansville development a Contractor License Overview Initiative program in 2013 to assist low-to-moderate income eligible individuals in obtaining a contractor's license with the Vanderburgh County Building Commission, and increase the supply of residential and commercial licensed contractors. The City, allocated Community Development Block Grant (CDBG) funds to the Building Commission to administer the program.

The Building Commission teaches residential and commercial contractor licensing classes. Through the Contractor License Overview Initiative Program eligible participants can rent the commercial and residential contractor books at a reduced rate and receive a reduction on the testing fees, making the process more affordable.

The Evansville Vanderburgh School Corporation (EVSC) assist high school students with their career paths by offering seven technical programs; Center for Family & Community Outreach, Early College High School, the International Baccalaureate Diploma Program, Junior Reserve Officer Training Corporation, Medical Profession Academy, Randall T. Shepherd Academy for Law & Justice and the Southern Indiana Career & Technical Center.

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

Yes

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

Yes, Evansville participates in a Comprehensive Economic Development Strategy (CEDS) with the Southwest Indiana Economic Development Coalition.

- a. U.S. 41 Growth and Transportation Plan
- b. Water/Sewer infrastructure growth strategy
- c. West-side transportation planning and development- along University Parkway – S.R 66 to I-64
- d. Riverfront planning

- e. I.U. Medical Center Planning
- f. Innovation & Entrepreneurial Networks Development
- g. New Venture Training and Mentoring for Entrepreneurs
- h. Cultural District marketing for Quality of Place
- i. Downtown Alliance

The Economic Development Coalition works with the City of Evansville as well as with local units in each of the four counties served by in developing the new CEDS report. In addition, the Coalition is leading and managing the process toward development of the regions', Regional Cities, proposal for formal submission on July 1, 2015, to the Indiana Economic Development Corporation (IEDC). The core of that proposal will be the recently completed Millennial Plan that was prepared for the Sustainable Evansville Area Coalition (SEAC) through a grant from the U.S. Department of Housing and Urban Development, the U.S. Environmental Protection Agency, and the U.S Department of Transportation.

It is the intention of the Coalition to update the Blueprint for Success; A Master Plan for Economic Redevelopment, commonly known as the Garner Report, prepared and led by Garner Economics of Atlanta, Georgia. The Garner Report is the most comprehensive asset-based strategic analysis completed of the four-county region since the Fantus Corporation prepared for Evansville in 1958 after the closure of the Plymouth auto manufacturing facility.

Discussion

Evansville has been losing a large number of young people since 2000. It is believed that while the types of jobs and social environment affects housing decisions of young persons, the lack of housing that traditionally appeals to young professionals may also be a contributing factor to the exodus of young people. It means that highly education, young and energetic people often leave the area leaving less educated in the workforce. A modern housing alternative, with features and finishes that appeal to the traditional younger adult market, and located near the center of town should be explored.

MA-50 Needs and Market Analysis Discussion

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

As stated in the Housing Needs Assessment, while representing small shares, there are over 250 renter-occupied units in the Evansville PSA that have either incomplete bathrooms or kitchens. Most of the renter-occupied units with incomplete kitchen or bathroom facilities are located in the East, Near East and Central Submarkets, while there are very few of these units located in the North and West Submarkets within the Evansville PSA. This demonstrates that substandard housing conditions among renter-occupied units is more prevalent within the East, Near East and Central submarket areas. In terms of owner-occupied housing units, those which lack complete kitchen or bathroom facilities comprise only 0.4% of all owner-occupied housing units in the Evansville PSA. However, approximately 77% of all owner-occupied housing units which lack complete kitchen or bathroom facilities are located in the Central Submarket.

Based on data presented in the Housing Needs Assessment, of the 21,503 renter-occupied housing units in Evansville, 856 (4.0%) have 1.01 or more occupants per room and are considered overcrowded. Note that approximately 82% of all overcrowded renter-occupied units are located within the Near East and Central Submarket. The Housing Needs Assessment also indicated that an estimated 51.4% of renter-occupied households in Evansville are paying more than 30% of their income towards rent. This is considered a high share of rent burdened households and is slightly higher than the state average of 48.6% based on ACS data. The share of rent burdened households in the North and East Submarkets of the Evansville PSA are noticeably lower than those reported in other submarkets, as well as that reported for Evansville as a whole. This indicates that rental housing may be more affordable to households currently living in the North and East Submarkets compared to other areas within the Evansville PSA. Conversely, the share of rent burdened households is highest in the Near East, Central and West Submarkets, indicating the challenges renters have with affordability issues.

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

The largest share of population by race within the PSA (Evansville) is among the "White Alone" segment, which represents 82.0% of the city's population. "Black or African American" represents the next largest share in the PSA at 12.6%. The Central Submarket has the largest share of minorities when compared to the other submarkets, with 28.4% of the submarket's population falling within one of the minority classifications.

The PSA (Evansville) had an estimated median household income of \$36,655 in 2010. It is projected to decline to \$31,781 by 2015. It is projected that median household income will decline slightly to \$30,634

by 2019. The Central Submarket has historically had and is projected to have the lowest median household income of the five Evansville submarkets

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

The Central Submarket, which is considered a “Target Area” by the city and includes Qualified Census Tracts of Evansville: 11, 12, 13, 14, 17, 18, 19, 20, 21, 23, 24, 25 and 26, is an area with higher shares of minorities, low-income households, and people living in poverty. While there are nearly 1,000 government-subsidized units within this submarket, all of them are occupied and there are long wait lists for this affordable housing alternative. As such, the Central Submarket has a large low-income population and household base, yet very limited availability of affordable housing.

Are there any community assets in these areas/neighborhoods?

Some Major Employers: Shoe Carnival, Old National Bank – the largest financial services holding company headquartered in Evansville, Indiana, Berry Plastics Corporation

Educational Institutions: University of Evansville, University of Southern, Indiana Ivy Tech

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

Parks and greenways: There are 65 parks in Evansville, Pigeon Creek Greenway with biking, hiking and jogging trails, Burdette Park, Wesselman Nature Preserve

Neighborhood Quality of Life Plans: Glenwood Neighborhood Association, Jacobsville Join In

New Projects: Redevelopment Projects – IU Medical School, Development of Hilton Double Tree Hotel with 240 rooms a \$71.5 M investment, Building Commission/DMD – Blight Elimination Program

Are there other strategic opportunities in any of these areas?

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

Federal Funding Opportunities through the US Department of Housing and Urban Development

The City of Evansville employs a grant writer responsible for researching available financial opportunities to assist with needed programing.

The HOME Investment Partnerships Program – provides income eligible the opportunity to apply for Down Payment Assistance toward the purchase of a home and an Owner-Occupied Rehab Program to assist homeowners with unaffordable repairs that are code deficient.

Habitat for Humanity of Evansville builds houses in partnership with people in need and then sells the houses to homeowner partners. Homeowners are selected based on their need for housing, ability to repay a no-profit mortgage and willingness to partner with Habitat. Mortgage payments contribute to the Fund for Humanity, which in turn provides the money to build more houses. Because of Habitat's no-profit loans and because the houses are principally built by volunteer labor, mortgage payments are affordable for low-income partners

Community One is a Christian nonprofit Community Development Corporation (CDC) addressing housing restoration and community development needs.

Evansville Homebuilders Association.

Neighborhood Quality Life Planning – Local neighborhoods (Glenwood and Jacobsville) worked with the Indiana Association of Community Economic Development (IACED) to encourage residential engagement in planning and evaluating the needs of the neighborhood and its residents.

Blight Elimination Program – The City received an award of \$1,680,000 from the Indiana Community Development Housing Authority (ICDHA) to acquire and demolish blighted properties.

The goal of the Blight Elimination Program is to reduce the number of blighted and abandoned homes in our community and neighborhoods. We believe the acquisition and demolition of these structures will stabilize neighborhood property values, prevent avoidable foreclosures, and assist us in our efforts to keep our community and neighborhoods safe.

Using BEP funds, the City will acquire the properties, transfer title to Program Partner and demolish the structures; fill in basements, cisterns, etc. and stabilize the lot for new development.

The United Neighborhoods of Evansville (UNOE) and Neighborhood Associations

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

Over the next five years, Evansville, will utilize the Community Development Block Grant, the Emergency Solutions Grant, and the HOME investment Partnerships Grant to address the goals outlined by the community. The 2015-2019 Consolidated Plan addresses the low income housing and community development needs in Evansville, Indiana. The Plan includes input from Citizens through public meetings and the completion of the Community Development and Housing Needs Survey, the 2015-2019 Analysis of Impediments to Fair Housing Choice, and a Market Study prepared by Bowen National Research.

The 2015 Action Plan addresses the first year of the new 2015-2019 Consolidated Plan that outlines revenue and expenditures from January 1, 2015 through December 31, 2015. Both the Consolidated Plan and the Action Plan are required for Evansville to receive grant funds from HUD; CDBG, ESG, and HOME.

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

Geographic Area

Table 48 - Geographic Priority Areas

1	Area Name:	FOCUS AREA
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The Downtown Area is generally bounded by the Lloyd Expressway (State Route 62) to the north, Martin Luther King Boulevard to the east, Oak Street, Cherry Street, and Chestnut Street to the south, and the Ohio River to the west. A small portion of the Downtown Study Area also includes an area north of the Lloyd Expressway, north of the Willard Library and in the southeast quadrant of the Franklin Street and First Avenue intersection. Overall, the Downtown Study Area encompasses a total of 0.49 square miles.

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>A review of the for-sale housing inventory, the Downtown Area has few available housing units and there appears to be pent-up demand for additional housing. There are no vacancies among the multifamily product surveyed in the market and these projects have wait list ranging from five to 73 households. Multifamily rental product identified and surveyed has median rents by bedroom type that range from \$700 (one-bedroom) to \$950 (two-bedroom) for the market rate units.</p> <p>The market-rate supply is generally not affordable to households with incomes under \$30,000, which comprises the largest share of households in the DSA. With a median list price of \$152,900, most available for-sale housing is not considered affordable to households within the ADSA that generally make \$50,000 or less.</p> <p>Approximately 306 people or 30.9% of the total population within the Downtown Area live in poverty. This is significantly higher than the 19.1% poverty share for the overall area. In 2015, over 60% of Downtown households will have annual incomes below \$30,000. Less than half of all households in the overall PSA (Evansville) will have incomes below \$30,000.</p> <p>It is projected that between 2015 and 2019, the greatest increase in households by income level in the Downtown area will be among those with incomes below \$10,000 and among those making between \$10,000 and \$20,000. As such, not only does the downtown market have a high share of low income households but this segment is also projected to experience growth, adding to the need for affordable housing.</p> <p>As a result, it appears the downtown area is in need of additional rental and for-sale product, with emphasis on product affordable to lower income households.</p>
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	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>During the consolidated planning process, the City of Evansville interacted with area stakeholders, local public officials, area employers, and private housing developers. Throughout this process, the City was able to: 1) better understand Evansville’s evolving housing market, 2) modify or expand Evansville’s housing policies, and 3) enhance and/or expand Evansville’s housing market to meet future housing needs.</p>
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	<p>Identify the needs in this target area.</p>	<p>Arts District Needs:</p> <p>Various activity is ongoing to continue revitalization efforts in the Arts District Study Area (ADSA). Notable activity includes efforts to have the historic Maybelle and Montrose Apartment buildings rehabilitated, creation of vacant/buildable space through the demolition of the former Haynie’s Corner Drug Store building, and the new construction of a 50-car parking garage. The city has also made three building sites along Adams Avenue available for sale for potential single-family home development. These revitalization efforts along with the significant investment and development underway in the adjacent downtown area will create synergy for the arts district. These efforts will spur economic activity for the area and create additional demand of a variety of housing alternatives including affordable workforce and artist’s space, as well as housing for young professionals working in or near the arts district.</p> <p>Jacobsville Area Needs:</p> <p>The Jacobsville Area has a large base of low-income households, many of which are cost burdened. Adding to the difficulty of area residents is the fact that few rental and for-sale housing options are available, particularly among affordable rental product. As a result, it appears the Jacobsville area is in need of additional rental and for-sale product, with emphasis on product affordable to lower income households.</p> <p>Unfortunately, more than half of all renter households in the Jacobsville area are considered “rent burdened” (paying more than 30% of their income of their incomes towards rent). This same Jacobsville area experienced significant declines in its population and households from 2000 to 2010. Despite the negative demographic trends within the area, this area will experience some growth among its older adult households base, as the number of households age 55 and older are projected to grow from 2015 to 2019.</p>
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	What are the opportunities for improvement in this target area?	Thankfully, each household income segment within the JSA is projected to remain stable from 2015 to 2019. However, 723 people or 41.2% of the total population within the Jacobsville Area live in poverty. This is more than double the 19.1% poverty share for the overall Evansville Area.
	Are there barriers to improvement in this target area?	It is projected that both population and households will decline between 2010 and 2015, as well as between 2015 and 2019.
2	Area Name:	FRONT DOOR PRIDE
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Housing
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Generally, the Arts District Study Area is bounded by Chestnut Street and Cherry Street to the north, Martin Luther King Boulevard, Eighth Street, Garvin Street and Culver Drive to the east, the area between Culver Drive and Veterans Memorial Parkway (I-164) that extends beyond Cass Avenue to the south, and Veterans Memorial Parkway and the Ohio River to the west. This area encompasses approximately 0.58 square miles.

	<p>Include specific housing and commercial characteristics of this target area.</p>	<p>The overall population in the Arts District declined by over 500 and the number of households declined by nearly 300 between 2000 and 2010, representing declines of 14.7% and 16.1%, respectively. The population and households are projected to remain generally stable from 2010 and 2015 within the area, when the population is projected to increase by 0.8% and households are projected to increase by 1.1%. These trends are projected to continue to grow at the general same rate from 2015 and 2019, increasing by 0.8% people and 1.0% households. These projected growth rates are slower than the growth projected for the overall Evansville area.</p> <p>Approximately, 1,005 people or 33.5% of the total population within the Arts District area live in poverty. This is significantly higher than the 19.1% poverty share for the overall Evansville area. Approximately 5.9% of the renter households in the area are living in substandard housing, which is considered housing lacking complete indoor plumbing facilities and/or is overcrowded. This is higher than the 5.2% share for the overall Evansville Area. An approximate share of 52.0% of the renter households are considered “rent burdened” within the Arts District Area, representing the households that pay more than 30% of their annual income towards rent. This share is slightly higher than the overall Evansville share of 51.4%. Regardless, it is significant that more than one-half of the renter households in the Arts District are rent-burdened.</p>
	<p>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</p>	<p>During the consolidated planning process, the City of Evansville interacted with area stakeholders, local public officials, area employers, and private housing developers. Throughout this process, the City was able to: 1) better understand Evansville’s evolving housing market, 2) modify or expand Evansville’s housing policies, and 3) enhance and/or expand Evansville’s housing market to meet future housing needs.</p>

	Identify the needs in this target area.	Homes sold within this study area were priced under \$30,000, indicating an active low-end priced market. That is the most immediate need in this area. To have well priced homes that are affordable to low income buyers. The average year built of sold product in the ADSA is 1900, while the average days on market is 164. As such, while homes sold have been relatively old, they are selling within a time period that is similar to the overall PSA (Evansville).
	What are the opportunities for improvement in this target area?	There is clear pent-up demand in the Arts District Area for affordable housing. While all multifamily rental product identified and surveyed is priced \$625 or lower, over half of all Arts District renters are rent burdened. With a median list price of \$105,000, most available for-sale housing is not considered affordable to households within the Arts District that make \$30,000 or less.
	Are there barriers to improvement in this target area?	The Arts District Area has a large base of low income households and a large population living in poverty, many of which are cost burdened. Adding to the difficulty of area residents is the fact that few rental and for-sale housing options are available, particularly among affordable rental product for which only one vacant unit among the 153 multifamily rental units surveyed. There were only nine homes identified as available for purchase in the Arts District Area. As a result, it appears the Arts District area is in need of additional rental and for-sale product, with emphasis on product affordable to lower income households.
3	Area Name:	Neighborhood Revitalization Strategy Area
	Area Type:	Strategy area
	Other Target Area Description:	
	HUD Approval Date:	10/11/2012
	% of Low/ Mod:	
	Revital Type:	
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	Primarily the same boundaries as the Arts District boundaries described above. The NRSA boundary is slightly larger than the Arts District boundary.

Include specific housing and commercial characteristics of this target area.	Primary housing is mixed in this area with some single-family and multi-family units. The NRSA area in this part of Evansville includes commercial buildings, too. There are convenient grocery stores, bars, and restaurants like Kirby's private dining.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	During the consolidated planning process, the City of Evansville interacted with area stakeholders, local public officials, area employers, and private housing developers. Throughout this process, the City was able to: 1) better understand Evansville's evolving housing market, 2) modify or expand Evansville's housing policies, and 3) enhance and/or expand Evansville's housing market to meet future housing needs.
Identify the needs in this target area.	The primary need in this target area is mixed income housing and further economic development.
What are the opportunities for improvement in this target area?	Most houses that are available in this area need repair. Some are dilapidated. With additional economic development and funding, these improvements would encourage more affluent people to move into this area.
Are there barriers to improvement in this target area?	Approximately 60% of the overall households within the NRSA have incomes below \$30,000 and one-third of the population lives in poverty. More than half of all renter households in the NRSA are considered "rent burdened" (paying more than 30% of their income of their incomes towards rent).

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

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

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

Priority Needs

Table 49 – Priority Needs Summary

1	Priority Need Name	Abused & Neglected Children Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Victims of Domestic Violence
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-1
	Description	Support the increase of abused and neglected children facilities This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	The abused and neglected children category on the Community Development and Housing Needs Survey received the highest approval of 82 points.
2	Priority Need Name	Acquisition & Clearance of Slum Properties
	Priority Level	High
	Population	Other
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HS-7 CD-4

	Description	The Bowen Market supports the clearance of Slum Properites through acquisition. The Blight Elimination Program, Code Enforcement, and the Evansville Brownfields Corporation are partners with non-profits to assist with this high priority need.
	Basis for Relative Priority	Acquisition and clearance was rated 71 points - a high priority identified on the Needs Survey.
3	Priority Need Name	Energy Efficient Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HS-5
	Description	Support the use of energy efficient improvements with affordable housing projects. Low-income households with household debt in excess of 30% of their gross monthly income experience housing cost burden. Through the City's affordable housing programs energy efficient improvements will be evaluated.
	Basis for Relative Priority	Energy Efficient Improvements are ranked a high priority with a score of 71 points.
4	Priority Need Name	Mental Health Services
	Priority Level	High
	Population	Mentally Ill Persons with Mental Disabilities

	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HL-11 SN-1 SN-3
	Description	The City support the increase of Mental Health Services. During the grant proposal process agencies may apply for funding to satisfy this request. Currently Mental Health Services are not funded through the City's federal grant process. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Mental Health Services receive a high rank of 70 points on the Needs Survey.
5	Priority Need Name	Street Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with Physical Disabilities
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-5
	Description	Street improvements are addressed by the City Engineer's Office, Metropolitan Planning Office, Area Plan Commission, and the Board of Public Works. The need for these street and road widening is determined using transportation modeling. The current EMPO Transportation Improvement Program for the short-term needs, and the EMPO 2035 Transportation Plan for the long-term needs. The City Engineer identifies the need for street repairs through the Regional Pavement Management System. This is a LMC project and City-Wide based on LMI

	Basis for Relative Priority	Street Improvements ranked a high priority of 68 points on the Needs Survey.
6	Priority Need Name	Child Care Services
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children Families with Children
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	Improve the availability/accessibility/affordability of Child Care Services continues to be high priority. Currently the City funds the following childcare programs; Carver Community Organization AM and PM, Memorial AM and PM , and Memorial Weekend Childcare This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Childcare ranked high on the Needs Survey with 64 points.
7	Priority Need Name	Crime Awareness
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Victims of Domestic Violence Elderly Victims of Domestic Violence
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	Support the availability of Crime Awareness programs. Crime awareness programs are provided by the Evansville Police Department and are delivered to neighborhood associations and through social service programs. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Crime awareness programs ranked 61 and is a high priority on the Needs Survey.
8	Priority Need Name	Sidewalk Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Persons with Physical Disabilities
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-5 CD-7

	Description	<p>Support the increase of sidewalk improvement</p> <p>The City Engineer's office determines the need for Sidewalks/ Curb Ramps – by using a Sidewalk Inventory (department tracking of improvements and needs). Community Development Funds have been used in the past to build new sidewalks in the Focus Neighborhoods.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	Sidewalk improvements is a high requests among the physically disabled. Sidewalk replacement received a score of 61 and is a high priority.
9	Priority Need Name	Youth Services
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Large Families</p> <p>Families with Children</p> <p>Public Housing Residents</p> <p>Families with Children</p>
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	<p>Support the availability/accessibility of Youth Services</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	Youth Services received a high priority rank of 55 points on the Needs Survey. The currently funds 13 youth programs.
10	Priority Need Name	Substance Abuse Services
	Priority Level	High

	Population	Extremely Low Low Moderate Chronic Substance Abuse Persons with Alcohol or Other Addictions
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-1
	Description	Support the availability/accessibility/affordability of substance abuse services This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Substance Abuse Services ranked as a high priority with 58 points on the Needs Survey.
11	Priority Need Name	Water & Sewer Improvement
	Priority Level	High
	Population	Other
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-5
	Description	<p>The City of Evansville support water & sewer improvements. The Water & Sewer Utility Department utilizes does not received grant allocations from the City's federal grant process, through the U.S. Department of Housing and Urban Development.</p> <p>The Water & Sewer Utility Department developed a master plan in 2018. In 2012, a Capacity, Management, Operations, and Maintenance (CMOM) Plan was created. In 2013, an Integrated Overflow Control Plan (IOCP) was developed for federal review. The combined investment of the three sewer plans exceeds \$700 M over 28 years. An update of the sewer master plan, currently under development, will combine all sewer plans to look at a 30-year forecast.</p> <p>This is a LMC project and City-Wide based on LMI</p>

	Basis for Relative Priority	Water & Sewer Improvements ranked as a high priority with 58 points on the Needs Survey.
12	Priority Need Name	Employment Training/Job Placement
	Priority Level	High
	Population	Extremely Low Low Moderate Public Housing Residents Chronic Homelessness Individuals
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	ED-1 ED-2
	Description	<p>Increase the availability/accessibility for employment training and job placement.</p> <p>The workforce demographics are getting older and ready to retire. Employers will be required to develop programs that will meet their short and long term workforce goals as a unit not an individual company. As the workplace becomes more technical and automated the available workforce does not possess the skills to be successful in technical positions. WorkIndiana provides short-term industry-recognized certification for participants who complete the high school equivalency exam or are found to be basic skills deficient (defined as below 12.9 grade level) in math, reading, or language. This model of collaboration displays a workforce training initiative supported by the WIB, community colleges, and several private training providers.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	Employment Training and Job Placement is a high priority and received 56 points on the Needs Survey

13	Priority Need Name	Child Care Centers
	Priority Level	High
	Population	Extremely Low Low Moderate Families with Children
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	Support the availability of child care center This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Childcare Services and Childcare Centers are in high demand. Childcare Centers are a high priority and received 55 points on the Needs Survey. Accessible, Available, and Affordable daycare provides the opportunity for parents to remain employed.
14	Priority Need Name	Domestic Violence Shelters
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Victims of Domestic Violence Victims of Domestic Violence
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HL-1 HL-4 HL-5 HL-9
	Description	Support Domestic Violence Shelters This is a LMC project and City-Wide based on LMI

	Basis for Relative Priority	
15	Priority Need Name	Emergency Shelters
	Priority Level	High
	Population	Chronic Homelessness Individuals
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HL-1 HL-4 HL-5 HL-9 HL-10 HL-11
	Description	Support Emergency Shelters This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
16	Priority Need Name	Homeless Prevention Subsidies
	Priority Level	High
	Population	Extremely Low Low Moderate Non-housing Community Development
	Geographic Areas Affected	FOCUS AREA

	Associated Goals	HL-1 HL-2 HL-3 HL-4 HL-9 CD-3
	Description	Support Homeless Prevention Subsidies. Current agencies include Outreach Ministries and the Southwest Indiana Red Cross. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
17	Priority Need Name	Case Management
	Priority Level	High
	Population	Extremely Low Low Moderate Public Housing Residents Chronic Homelessness Mentally Ill Chronic Substance Abuse Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	FOCUS AREA

	Associated Goals	HL-1 HL-3 HL-4 HL-5 HL-6 HL-7 HL-8 HL-9 HL-10 HL-11
	Description	Support the availability of case management This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
18	Priority Need Name	Coordinated Access to Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Public Housing Residents Chronic Homelessness Individuals Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	FOCUS AREA

	Associated Goals	HL-1 HL-3 HL-4 HL-5 HL-8 HL-9 HL-10
	Description	Improve the accessibility of Coordinated Access to Housing This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
19	Priority Need Name	Homeless Facilities(Not Operating Costs)
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence

	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HL-1 HL-4 HL-5 HL-10
	Description	Increase Rapid-Rehousing and Permanent Supportive Housing Options pka Homeless Facilities This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
20	Priority Need Name	Flood Drain Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-5
	Description	Individual Flood and Drain Improvements are addressed through the Emergency Home Repair Program, Ower-Occupied Rehab, and HOME affordable housing programs. Over-all street flood and drain repairs are addressed through another City of Evansville department. This is a LMC project and City-Wide based on LMI

	Basis for Relative Priority	<p>The City of Evansville storm sewers often flood causing home damage. This is the result of the age and condition of the storm sewers and are very expensive to replace.</p> <p>In 2012, a Capacity, Management, Operations, and Maintenance (CMOM) Plan was created. An Integrated Overflow Control Plan (IOCP) was developed for federal review in 2013. The combined capital investment of the three sewer plans exceeds \$700M over 28 years. An update to the sewer master plan, currently under development, will combine all sewer plans to look at a 30-year forecast.</p>
21	Priority Need Name	Senior Services
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-1 SN-3
	Description	The City of Evansville funds three senior services projects; Carver Senior Program - dedicated to provide daytime services to the elderly, Voice Inc. - an ombudsman program for elderly residing in nursing care facilities, and Meals on Wheels - the program provides weekday meals to the homebound for a nominal fee.
	Basis for Relative Priority	Senior Services - was identified as a high priority need in the Bowen National Research Market Study and the Community Development Housing Needs Survey.
22	Priority Need Name	Utility Assistance
	Priority Level	Low
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-6
	Description	<p>Utility Assistance is provided through some of the local agencies that receive funding through the City of Evansville grant program. The Analysis of Impediments to Fair Housing reported from the AI Survey that 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. The AI Study recommended that the City work with lenders to encourage the escrow of utility payments for new homebuyers.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	<p><p align="LEFT">The market study reported that 22.4% of Evansville homeowners pay over 30% of their income towards housing costs. More than 58% of all cost-burdened homeowners reside in the Near East and Central Submarkets of the Evansville PSA, indicating that owner-occupied housing is likely less affordable to households.</p></p>
23	Priority Need Name	Youth Centers
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Families with Children</p>
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	<p>The Community Development and Housing Needs Survey identified the need for more Youth Centers in Evansville, Indiana. Though the grant application process agencies may apply for funding.</p> <p>This is a LMC project and City-Wide based on LMI</p>

	Basis for Relative Priority	The Community Development and Housing Needs Survey identified Youth Centers as a high need. Currently the City funds 12 youth programs at 9 locations.
24	Priority Need Name	Handicapped Services
	Priority Level	High
	Population	Extremely Low Low Moderate Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	SN-1
	Description	In 2014, Evansville conducted an Analysis of Impediments to Fair Housing which cited that approximately 14% of the population within Evansville has a disability. Currently the City funds three programs that addresses disability needs; Evansville ARC and the Evansville Blind Association's two program; Disabled Workers and Low Vision Screening. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	<p align="LEFT">The Community Development and Housing Needs Survey and Market Study reported that the City is lacking advocacy and supportive services for the special needs, minority, and disabled populations.</p>
25	Priority Need Name	Assisted Living Services - elderly, handicap, etc.
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Elderly Frail Elderly Persons with Physical Disabilities

	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-1 SN-2 SN-3 CD-3 CD-7
	Description	Assisted Living Services - refers to the elderly and handicapped. The Market Study and the Community Development and Housing Needs Survey has identified this service as a high priority need. Through the City's grant process agencies will have the opportunity to apply for funds to provide the needed services. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	The Market Study reported that the Public Service Area(PS) is projected that the greatest growth between 2015 and 2019 will be among households between the ages of 65 and 74. Notable growth is also projected to occur among the age 75+ group (336 additional households, 5.3% increase) and the 55 to 64 age group (233 additional households, 2.4% growth). These anticipated changes in households by age will influence the housing product needed within the PSA in the immediate years ahead. From 2015 to 2019, owner-occupied households are projected to increase
26	Priority Need Name	Health Facilities/Assisted Living Facilities
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-1 SN-2 SN-3 CD-3

	Description	<p>Health Facilities and Assisted Living Facilities is ranked high on the medium need category on the Community Development and Housing Needs Survey. The Market Study identified the need for Assisted Living Facilities</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	<p>The Market Study reported that the Public Service Area(PS) is projected that the greatest growth between 2015 and 2019 will be among households between the ages of 65 and 74. Notable growth is also projected to occur among the age 75+ group (336 additional households, 5.3% increase) and the 55 to 64 age group (233 additional households, 2.4% growth). From 2015 to 2019, owner-occupied households are projected to increase</p> <p>The Evansville senior care market is reporting overall occupancy rates between 90.7% (nursing care) to 97.9% (independent living). The American Seniors Housing Association (ASHA) conducts an annual survey of retirement and senior residential care communities. While the occupancy rates at the most senior care facilities surveyed by Bowen National Research within Evansville are notably higher than those reported by ASHA, the nursing care occupancy rate of 90.7% in Evansville is slightly higher but comparable to the ASHA averages for nursing care facilities. As such, the overall demand for senior care housing in Evansville appears to be strong and indicates that there may be an opportunity to develop additional senior care housing in the Evansville market.</p>
27	Priority Need Name	Handicapped Centers
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Persons with Physical Disabilities</p> <p>Persons with Developmental Disabilities</p> <p>Non-housing Community Development</p>

	Geographic Areas Affected	
	Associated Goals	SN-1
	Description	<p>A Handicapped Development Center (HDC) is a non-profit organization whose purpose is to plan, establish and operate programs which provide opportunities and assistance to persons with disabilities in Evansville, Indiana.</p> <p>Through the City of Evansville grant proposal process agencies are provided the opportunity to apply for federal assistance.</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>.</p>
	Basis for Relative Priority	<p><p align="LEFT">In 2014, Evansville conducted an Analysis of Impediments to Fair Housing which cited that approximately 14% of the population within Evansville has a disability.</p><p align="LEFT">There are approximately 16,431 persons within Evansville who have some type of disability which equates to 14.0% of the total population. The majority of the population with a disability is between the ages of 18 to 64 and female</p></p>
28	Priority Need Name	Disposition
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-7
	Description	<p>The Evansville Brownfields Corporation (EBC) receives grant funds from the City of Evansville for the disposition of real estate.</p> <p>Through the disposition of land parcels the City can assist developers with creating affording housing, both single family and rental.</p>

	Basis for Relative Priority	<p>The Community Development and Housing Survey identified Disposition as a medium priority, with 61 responses</p> <p>The acquisition and disposition of land parcels are needed to create buildable lots for affordable housing developments.</p>
29	Priority Need Name	Rapid Re-Housing
	Priority Level	High
	Population	<p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>veterans</p> <p>Persons with HIV/AIDS</p>
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HS-8
	Description	<p>Rapid rehousing is assisting people in ways that help them quickly exit homelessness and move back into stable community housing.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	Homelessness is a high priority need
30	Priority Need Name	Permanent Supportive Housing
	Priority Level	High
	Population	<p>Chronic Homelessness</p> <p>Mentally Ill</p>
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HL-4

	Description	<p>Permanent supportive housing is a successful, cost-effective combination of affordable housing linked to supportive services that helps people live more stable, productive lives. A key practice in supportive housing is that supportive services staff — charged with advocating for tenants and linking them to essential services — work in partnership with property management staff to meet the needs of tenants</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	Permenant Supportive Housing is a homelessness activity and considered a high priority need.
31	Priority Need Name	Operating Costs of Homeless/Aids Patient Programs
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Chronic Homelessness</p> <p>Individuals</p> <p>Families with Children</p> <p>Mentally Ill</p> <p>Chronic Substance Abuse</p> <p>veterans</p> <p>Persons with HIV/AIDS</p> <p>Victims of Domestic Violence</p> <p>Unaccompanied Youth</p>
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	
	Description	<p>Homeless Service Organizations that operate in Evansville, Indiana may apply through the City of Evansville grant process for Emergency Solution Grant funds.</p> <p>The grant funds may assistance homeless services organizations with the payment of some operating costs.</p> <p>This is a LMC project and City-Wide based on LMI</p>

	Basis for Relative Priority	Any program associated with Homelessness is a high priority need.
32	Priority Need Name	Rehabilitation of Existing Rental Units
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Persons with Physical Disabilities
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-1 HS-5 HS-8 AM-1
	Description	<p>Encourage and Support Adaptive Reuse of Vacant Structures – The city of Evansville currently has approximately 30 vacant reusable structures that represent viable candidates for residential redevelopment. Of the more than 750,000 square feet of space in identified vacant structures, more than four-fifths is located in the Central Submarket.</p> <p>As such, adaptive reuse efforts should be focused in the Central Submarket. The adaptive reuse of such structures into supportable residential product types mentioned in the Bowen National Research Market Study and would benefit the community by providing needed housing and reversing the negative impact vacant structures have on their neighborhoods.</p>

	Basis for Relative Priority	<p>Healthy, well-balanced rental housing markets have occupancy levels generally between 94% and 96%. Typically, a market occupancy level over 97.0% is an indication of a</p> <p>possible housing shortage, which can lead to housing problems such as unusually rapid rent increases, people forced to live in substandard housing, households living in rent</p> <p>overburdened situations, and residents leaving the area to seek housing elsewhere. The Central Submarket which contains all the low income census tracts, has a</p> <p>98.8% occupancy rate.</p>
33	Priority Need Name	Rental Units Elderly (1-2BRs)
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Low</p> <p>Moderate</p> <p>Elderly</p>
	Geographic Areas Affected	<p>FOCUS AREA</p> <p>Neighborhood Revitalization Strategy Area</p>
	Associated Goals	<p>HS-1</p> <p>HS-6</p> <p>HS-8</p> <p>SN-2</p>
	Description	<p>The Bowen Market Study reported that a significant amount of growth is projected among seniors age 55 and older, much of which is likely attributed to seniors aging place. As a result, Evansville will need to add housing that meets this growing need. This will include rental and for-sale options, both affordable and market-rate.</p> <p>Product considerations should include patio homes, condominiums and apartments that offer senior-oriented designs (e.g. first floor entries, elevator access, etc.) and the amenities and services that will appeal to seniors.</p> <p>Some stakeholder members of the market study report that the number of quality affordable units is lacking, especially within the inner city. Also noted is the short supply of accessible units for the disabled, housing for the elderly, and transitional housing for the formerly homeless.</p>

	Basis for Relative Priority	<p>The Bowen Market study reports that affordable housing for seniors and family renter-households generally with incomes of less than \$30,000 represent areas of greatest need, there does appear to be a need for moderate and even higher priced product. The development of affordable single-family home rentals, as well as some mix of single-story (i.e. duplexes, quads, cottages, etc.) and multi-story, elevator-served residential developments for seniors (age 55+), could help to meet this need.</p>
34	Priority Need Name	Rehab owner units (Low-to Moderate AMI)
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-2 HS-5
	Description	<p>Housing demand factors identified in the Bowen Market Study reported that more than 500 vacant units priced under \$100,000 that are available for sale, it is projected the households making less than \$30,000 a year that would most likely afford and respond to such product is projected to grow by 824 between 2015 and 2019. As such, without new affordable product added to the market, it is likely that this increase in low-income households will likely absorb much of the product that would be affordable to very low-income households. However, it is also likely that additional product affordable to these very low-income households will be created by people moving out of their homes, including seniors who will be seeking to downsize from their current residences.</p> <p>This is a LMC project and City-Wide based on LMI</p>

	Basis for Relative Priority	<p>The need for the rehabilitation of existing owner unit (low-to-moderate AMI) is identified in the Bowen Market Study and Community Development and Housing Needs Survey.</p> <p>Between the years of 2015 - 2019 projected growth anticipates the need for 824 affordable owner - occupied housing from the older housing stock. Therefore a rehab program will be in demand.</p>
35	Priority Need Name	Rental Units Small Related (1-2 BR- Very Low AMI)
	Priority Level	High
	Population	<p>Extremely Low</p> <p>Elderly</p> <p>Persons with Physical Disabilities</p>
	Geographic Areas Affected	<p>FOCUS AREA</p> <p>Neighborhood Revitalization Strategy Area</p>
	Associated Goals	<p>HS-1</p> <p>HS-5</p> <p>HS-6</p> <p>HS-8</p> <p>SN-2</p>
	Description	<p>.</p> <p>The development of affordable single-family home rentals, as well as some mix of singlestory (i.e. duplexes, quads, cottages, etc.) and multi-story, elevator-served residential developments for seniors (age 55+), could help to meet this need. It is projected that a notable amount of growth will occur among lower income households (\$30,000) over the next several years, leading to a growing need for affordable rental (priced under \$625 a month) and for-sale housing, generally priced under \$100,000. While we acknowledge the likely difficulty of building product priced less than \$100,000, the high concentration and projected growth among low-income households will increase demand for such housing.</p>

	Basis for Relative Priority	<p>Evansville's very low income residents often spend as much as 40% to 50% of their incomes on housing costs. Also noted in the market study while affordable housing may exist for many lower-income households, the less costly options are of poor quality and are in undesirable neighborhoods</p>
36	Priority Need Name	Rental Units Large Related (3+BR - LMI- AMI)
	Priority Level	High
	Population	Moderate Large Families
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-5 HS-7 HS-8
	Description	<p>The subsidized housing market is dominated by smaller bedroom types, with nearly 60% of all subsidized housing consisting of studio and one-bedroom units. This disproportionately high share of smaller bedroom types is likely influenced by the fact that half of the subsidized projects are restricted to seniors. The share of two-bedroom units is around 25% and the share of three-bedroom or larger units is around 15%. The share of three-bedroom units is fairly typical, however, the share of two-bedroom units is lower than normal. Regardless, demand for all bedroom types is strong as evidenced by the 100% occupancy rate and wait lists at virtually all of the subsidized projects.</p> <p>While much of the non-conventional product identified in Evansville was built prior to 1950, it is worth noting that several of the three-bedroom or larger units identified were built since 2000.</p>

	Basis for Relative Priority	The Analysis of Impediments to Fair Housing Choice identified that 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.
37	Priority Need Name	Rental Assistance (ELI - LMI AMI) TBRA
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HL-1 HS-8
	Description	<p>Rental Assistance to Extremely Low Income to Low-to-Moderate Income household in the Evansville Area needing Tenant Based Rental Assistance (TBRA) was identified as a medium need in the Community Development and Housing Need Survey.</p> <p>The 2015-2019 Analysis of Impediments prepared by the Indiana Association of Community and Economic Development (IACED) found through stakeholder interviews, surveys, and public meetings that 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's 21,845 rental households, 6,365 of which were extremely low income (below 305 AMI) but only 3,005 units are at a rate that would be affordable that population.</p> <p>This is a LMC project and City-Wide based on LMI</p>

	Basis for Relative Priority	In 2015, Aurora Inc. will administer HOME funds through a TBRA program. This will be the first time Evansville will be implementing
38	Priority Need Name	Rehab of owner units (Extremely Low AMI)
	Priority Level	High
	Population	Extremely Low
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-2 HS-3 HS-5 AM-1
	Description	The rehab of owner units for Extremely Low Area Median Income households was identified in the Community Development and Housing Needs Survey as a medium. Typically this household income type cannot afford to make repairs. The availability of the Emergency home Repair Program and Owner Occupied Rehab Program can address the need. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
39	Priority Need Name	Rental Units Special Needs (ELI - LMI AMI)
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area

	Associated Goals	HS-8 SN-2
	Description	Approximately 14 percent of the Evansville population has a disability. Some stakeholders in the Bowen Market Study reported that the number of <i>quality</i> affordable units is lacking, especially within the inner city. Also noted is the short supply of accessible units for the disabled, housing for the elderly, and transitional housing for the formerly homeless
	Basis for Relative Priority	
40	Priority Need Name	Rehab of owner existing units(Very Low AMI)
	Priority Level	High
	Population	Low
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-2 HS-5
	Description	The Community Development and Housing Needs Survey identified -Rehab of Owner Existing Units for Very Low Income - in Evansville as a medium priority concern. Assistance may be available to eligible households through the Emergency Home Repair Program and the Owner Occupied Rehab Program assistance This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
41	Priority Need Name	Rental Units Small Related (1-2BRs - EL - AMI)
	Priority Level	High
	Population	Extremely Low

	Geographic Areas Affected	FOCUS AREA FRONT DOOR PRIDE Neighborhood Revitalization Strategy Area
	Associated Goals	HS-1 HS-5 HS-6 HS-8 SN-2 AM-1
	Description	<p>Rental Units Small Related , 1-2 Bedrooms, Extremely Low Area Median Income is a medium priority in the Needs Suvey with a score of 46 responses.</p> <p>The Bowen Market Study emphasises the need for The 100.0% occupancy rate and wait lists at the government-subsidized projects are clear indications that there is pent-up demand for rental housing affordable to very low income households. According to a representative with the Evansville Housing Authority, there are approximately 1,800 Housing Choice Voucher holders within the housing authority's jurisdiction and 2,500 people currently on the waiting list for additional Vouchers. The</p> <p>waiting list is closed and is expected to reopen in 2016. Annual turnover of persons in the Voucher program is estimated at 204 to 264 households. This analysis reflects the</p> <p>continuing need for subsidized housing.</p>
	Basis for Relative Priority	
42	Priority Need Name	Rental Units Large Related (3+BRs - LMI - AMI)
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area

	Associated Goals	HS-5 HS-8 AM-1
	Description	<p>Rental Units Large Related - 3+ bedrooms for the Low-to Moderate Income is a medium priority needs,with a score of 45 in the high priority column, on the Needs Survey.</p> <p>The Bowen Market Study reports that by 2019 the overall PSA could potentially support up to 1,316 new rental units affordable to households with annual income under \$25,000</p> <p>(rents below \$625), 153 new rental households affordable to households with annual incomes between \$25,000 and \$49,999 (rents between \$625 and \$1,249), and no support</p> <p>for units affordable to households with annual incomes of \$50,000 and higher. It should be noted that while there is potential support for up to 1,316 units priced under</p> <p>\$625/month, it would likely be difficult for the market to absorb all 1,316 units at one time. Therefore, it is recommended that no more than 300 units be introduced annually at</p> <p>this rent level.</p> <p>It is projected that a notable amount of growth will occur among lower income households (\$30,000) over the next several years, leading to a growing need for affordable rental (priced under \$625 a</p> <p>month) and for-sale housing, generally priced under \$100,000. While we acknowledge the likely difficulty of building product priced less than \$100,000, the high concentration</p> <p>and projected growth among low-income households will increase demand for such housing.</p>
	Basis for Relative Priority	
	43	
	Priority Need Name	Production of New Owner (LMI - AMI)
	Priority Level	High
	Population	Low Moderate Families with Children Elderly

	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	HS-3 HS-5 HS-7 AM-1
	Description	<p>The production of New Owner housing for Low-to-Moderate Income persons was identified as a medium priority, in the Needs Suvey, with a score of 42 in the high priority column.</p> <p>The Market Study reported that a significant amount of growth is projected among seniors age 55 and older, much of which is likely attributed to seniors aging place. As a result, Evansville will need to add housing that</p> <p>meets this growing need. This will include rental and for-sale options, both affordable and market-rate. Product considerations should include patio homes, condominiums and</p> <p>apartments that offer senior-oriented designs (e.g. first floor entries, elevator access, etc.) and the amenities and services that will appeal to seniors.</p>
	Basis for Relative Priority	
44	Priority Need Name	Production of New Owner (EL- AMI)
	Priority Level	High
	Population	Extremely Low Families with Children Elderly
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area

	Associated Goals	HS-3 HS-5 AM-1
	Description	<p>The production of New Owner Extremely Low Income was identified in the Needs Survey as a medium priority with a score of 40 in the high priority column.</p> <p>The Bowen Market study reported that a significant amount of growth is projected among seniors age 55 and older, much of which is likely attributed to seniors aging place. As a result, Evansville will need to add housing that</p> <p>meets this growing need. This will include rental and for-sale options, both affordable and market-rate. Product considerations should include patio homes, condominiums and</p> <p>apartments that offer senior-oriented designs (e.g. first floor entries, elevator access, etc.) and the amenities and services that will appeal to seniors.</p>
	Basis for Relative Priority	
45	Priority Need Name	Homeownership Assistance
	Priority Level	High
	Population	Low Moderate Large Families Families with Children Elderly Public Housing Residents
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HS-2 HS-4 AM-2

	Description	<p>Homeownership Assistance is a medium priority with a score of 47 on the Needs Survey in the high priority column. The Bowen Market Study and the Analysis of Impediments to Fair Housing Choice reported that many low-income residents, including veterans, prefer stand-alone housing with a yard, but have difficulty with homeownership. That said, there are local groups (e.g., CAPE and HOPE of Evansville) that provide homeownership assistance to those with lower incomes. In regard to the for-sale market, more mid-priced single-family homes are currently in demand. Housing units with two and three bedrooms are most popular, but there is also a need for a few four- and five-bedroom units.</p> <p>Support and Expand First-Time and Low-income Homebuyer Programs should be made to develop or expand programs/incentives to assist potential homebuyers, particularly lower-income households, with down payment assistance, low-interest loans, and other financial assistance. Emphasis should be placed on programs and incentives that assist renter households to become homeowners. Financial assistance should be tied to homebuyer education certification to insure the successful transition of renters to owners and to protect the financial investments made by lending institutions and the public sector. Currently, there are several local and state programs offering downpayment assistance and low-interest loans enabling lower income households to have greater access to home-buying alternatives. These programs should be supported and incorporated into future housing strategies.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	The City of Evansville funds both CAPE and HOPE of Evansville to provide housing counseling and down payment assistance. The number of households that receive homebuyers assistance varies from 30-50+ households a year.
	46	
	Priority Need Name	Day Shelters
	Priority Level	High

	Population	Extremely Low Low Moderate Chronic Homelessness Individuals Families with Children Unaccompanied Youth
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	
	Description	Day Shelters are a high priority needs as the result of service to the homelss. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
47	Priority Need Name	Rental Housing Assistance
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children
	Geographic Areas Affected	FOCUS AREA FRONT DOOR PRIDE Neighborhood Revitalization Strategy Area
	Associated Goals	HS-8

	Description	<p>Rental Housing Assistance is listed as a medium priority with a score of 44 in the high priority column. The Analysis of Impediments to Fair Housing Choice reported that there is not enough affordable housing available in Evansville. The Indiana Association of Community and Economic Development referenced the National Low Income Housing Coalition 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.</p> <p>Also, the 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.</p>
	Basis for Relative Priority	
48	Priority Need Name	Transportation Services
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Persons with Physical Disabilities
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area

	Associated Goals	CD-2 CD-5 CD-7
	Description	<p>The Needs Survey listed Transportation Services as a medium priority with a score of 43 in the high priority column. The results of the Analysis of Impediments to Fair Housing Choice reported 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.</p> <p>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.</p> <p>The City supports the planning efforts of the MPO and METS, however the organizations do not receive funding through the City of Evansville grant application process.</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>Homeless Services Organization that receive Emergency Solutions Grant funds from the City, provide bus tokens to their clients for supportive services.</p>
	Basis for Relative Priority	
49	Priority Need Name	Health Services (Nutrition)
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	SN-3 CD-3

	Description	<p>Health Services (Nutrition) is a medium priority with a score of 43 on the high priority needs column.</p> <p>The AI reported that 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.</p> <p>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</p> <p>The Market Study reported, the PSA's distribution of households by income in 2015 will consist of 47.6% making less than \$30,000 a year, 30.8% making between \$30,000 and \$60,000 a year.</p> <p>and 21.6% making above \$60,000 annually. By 2019, this distribution will change to 49.2% making less than \$30,000, 30.4% making between \$30,000 and \$60,000, and 20.5% making above \$60,000 annually. The distribution of households by income shows that greatest <i>share</i> of lower income households (annual incomes below \$30,000) is within the Central Submarket, while greatest <i>number</i> of such households is located within the Near East Submarket. Higher income households (annual incomes above \$60,000) are generally located within the North and East submarkets, in terms of the share of households. Nearly one-fifth of the PSA (Evansville) population lives in poverty. The Central Submarket has the highest share (32.4%) of people living in poverty</p> <p>As such, it is likely that housing affordability is a more critical issue in the Central Submarket.</p> <p>This is a LMC project and City-Wide based on LMI</p>
	Basis for Relative Priority	The City of Evansville provides funding to the Tri-State Food Bank for two program; Ending Hunger and the the Backpack Youth Program. In addition, the Community Action Program of Evansville, operates an emergy needs pantr
50	Priority Need Name	Solid Waste Disposal
	Priority Level	High

	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	CD-5
	Description	<p>Solid Waste Disposal is a medium need identified in the Needs Survey in the high priority column with a score of 43.</p> <p>The City of Evansville supports Solid Waste Disposal programming but has not funded a program through the City grant proposal process.</p> <p>The SEAC Plan reported regional concerns over the depletion of natural resources have led to the emphasis of "green" technologies and energy conservation measures.</p> <p>Recycling conserves natural resources, save energy, reduces the need for landfills, prevents pollution, and preserves the environment for future generations</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>.</p>
	Basis for Relative Priority	<p>Vanderburgh County, Evansville, Indiana operates a recycling program with curbside recycling.</p> <p>In addition recycle drop-off days are provided several times a year.</p>
51	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	CD-4

	Description	<p>Code Enforcement listed in the Needs Survey is a medium priority with a score of 42 on the high priority column.</p> <p>The Bowen Market Study identified factors other than demography, employment, and housing supply (analyzed earlier in this study) can affect the strength or weakness of a given housing market. The following 5 additional factors that can influence a housing market's performance: Personal Mobility, Crime Risks, <u>Blight</u>, Public Education, and Community Attributes.</p> <p>The Bowen Market Study - Continue Efforts to Remove Residential Blight – While the city of Evansville has made notable efforts to remove blight from its residential neighborhoods, based on information provided by the city and Bowen National Research's on-site evaluation, it was determined that residential blight remains prominent in many areas of the city. Of the 1,032 units cited by the city as exhibiting "blight", nearly 70% of the units are located in the Central Submarket, while nearly a quarter is located within the Near East Submarket. It is recommended that public and private sector efforts continue in the Central and Near East Submarkets of the city that include the removal of blight and repairing/modernizing existing housing. Such efforts will enhance the appeal and value of housing and likely extend the usefulness of housing structures. According to the city of Evansville information, approximately 1,032 units within the city are classified as experiencing some level of blight Two-thirds of the identified blight is located within the Central Submarket, with most of the remaining blight located in the Near East Submarket.</p>
	Basis for Relative Priority	
52	Priority Need Name	Direct Financial Assistance to Non-Profits(Jobs)
	Priority Level	High
	Population	Extremely Low Low Moderate

	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	ED-2
	Description	Direct Financial Assistance to Non-Profits for Job Creation and Job Retention. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
53	Priority Need Name	Senior Centers
	Priority Level	High
	Population	Extremely Low Low Moderate Elderly Frail Elderly
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	SN-2
	Description	More baby boomer seniors within the 55 to 64 age group in 2010 will be aging in place and will be transitioning into the 65 to 74 age group. Because most senior households that reach age 65 often retire, their household incomes decline. Therefore, this relationship between household income and age appears to be the driving force behind the projected shifts in the distribution of PSA households through 2019. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	Senior Centers are a medium priority, scoring 41 points on the Needs Survey in the high priority column.

54	Priority Need Name	Micro-Enterprise Assistance (Start-up funds)
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	FOCUS AREA Neighborhood Revitalization Strategy Area
	Associated Goals	ED-1 ED-2
	Description	<p>Micro-Enterprise Assistance for Start-up businesses is a medium priority need with a score of 40 in the Needs Survey. Evansville officials are actively working on reviving the downtown area by adding the Ford Center and the new convention hotel and</p> <p>Indiana University Medical School Evansville. The overall retail sector in Evansville has tended to stay stable, even through the recession, with not a lot of major fluctuations. The Eastland Mall opened in 1981 and continues to bring in an estimated 10 million visitors annually. According to a representative with the Growth Alliance for Greater Evansville, the Evansville economy is slowly improving. The employment prospects in Vanderburgh County are believed to be slightly better than in the nation overall.</p> <p>The representative also stated that from 2000 to 2011, an overall decline of about 12% was seen in the national median household income. Vanderburgh County started with a lower overall income and also decreased by about the same amount over the same amount of time. This representative believed the housing values for Vanderburgh County is significantly lower than the national and state levels, but has also bounced back recently. The Evansville community is still seeing a growth</p> <p>in residential building. Residential permit activity in 2013 increased by 18.8 percent from the year 2012's total. Even though there were 404 housing units permitted in 2013, this is still below the standard of 500 units or more per year in what this representative indicated is considered a "good" year.</p>
	Basis for Relative Priority	
55	Priority Need Name	Shelter Diversions

	Priority Level	High
	Population	Chronic Homelessness Individuals Families with Children Unaccompanied Youth
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	CD-3
	Description	Shelter Diversions are a high priority need for the homeless population This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	
56	Priority Need Name	Fair Housing Activites
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	FOCUS AREA
	Associated Goals	HS-10
	Description	Fair Housing Activities are a HUD requirement. The Human Relations Commission is the City office that operates to address Discrimination and Fair Housing Choice. This is a LMC project and City-Wide based on LMI
	Basis for Relative Priority	

Narrative (Optional)

The City of Evansville used the IDIS Matrix to create a survey to determine the high, medium, and low community development and housing needs priorities. Through public meetings and the City website 104 surveys were compiled. In the SP25 Priority Needs the City will address the high priorities needs with a score of 50 and higher, and medium priorities with a score of 50 or higher. In addition the City will include medium needs in the high priority list with a score of 40 and higher.

The market study prepared by Bowen National Research and the Analysis of Impediments to Fair Housing Choice identified some needs that should be addressed that may not have score in high or medium high in the Needs Survey.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	We have allocated TBRA funding for ex-offenders, who face multiple barriers when obtaining housing after release from prison. Ex-offenders do not qualify for Section 8, and landlords are more hesitant to house ex-offenders. Case management will also be provided. A local agency, Aurora, already receives 20 TBRA units from State of Indiana HOME funds.
TBRA for Non-Homeless Special Needs	Ex-offenders are a special needs population defined by the local community. Many ex-offender have disabling conditions that further prevent them from obtaining housing stability. The combination of housing vouchers with case management while working at the community level is the strategy.
New Unit Production	Assisted living units are needed to help those that need extra assistance to live independently in housing. Permanent supportive housing for the homeless disabled, and units targeted at seniors is a major goal of new unit production. We are also losing more units through demolition versus new construction.
Rehabilitation	<p>An increasingly aging housing stock in the City of Evansville has increased the need for rehab. An increasing aging population also has increased the need for housing modifications to help with assisted living units. More people can live in their own homes if they are rehabilitated.</p> <p>According to Bowen National Research, there are only 31 identified residential units in the PSA (Evansville) that were built in 2000 or later. The average square footage of the newest for-sale residential units is 1,774, with a median list price of \$158,900 and a median price per square foot of \$89.57. Overall, these newer homes have an average days on market of 102, with no bedroom type having an average days on market above 115. These 31 modern homes represent less than 5% of all homes currently available for purchase in the market. As such, there are limited options available for potential buyers seeking modern housing alternatives in the PSA. This is particularly true of people like young professionals or seniors seeking to downsize from their current housing situation, as well as for families whose incomes have increased and are selecting to upgrade from their current residences. As such, there is likely a need for modern for-sale product that serves such households.</p>

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Acquisition, including preservation	<p>Recommended by the Market Study:</p> <p>Encourage and support Adaptive Reuse of of Vacant Structures--The City of Evansville currently has approximately 30 vacant reusable structures that represent viable candidates for residential redevelopment. of the more than 750,000 square feet of space indentified vacant structures, more than four-fifths is located in the Central Submarket. As such, adaptive reuse efforts should be focused in the Central Submarket. The adaptive reuse of such structures into supportive residential product types mentioned in this report would benefit the community by providing needed housing and reversing the negative impact vacant structures have on their neighborhoods.</p> <p>Preserve and Improve Existing Housing--While a large portion of demand for housing to meet the needs of lower income households orginates from households living in substandard housing, it would likely be difficult to replace the housing on a large scale level. While some areas within in Evansville have an abundance of product that may be considered affordable to low-income households, much of this product was built well beyond 40 years ago and appears to be of lower quality. So while on the surface there appears to be many lower-priced housing units, such housing will likely require additional costs for repairs, updating and maintaining costs that many low income households cannot afford. The high price of utlities is another barrier to low income households in preservation of the older stock of houses.</p>

Table 50 – Influence of Market Conditions

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

Introduction

The City of Evansville is an entitlement jurisdiction that applies annually for Federal Fund through the U.S. Department of Housing and Urban Development: Community Development Block Grant funds, Emergency Solution Grant funds, Home Investment Partnerships Grant funds, and other grant funds that may be available. Allocation of Federal funds are awarded to agencies to fulfill the affordable housing and community development goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,447,033	0	0	2,447,033	0	CDBG funds will be used for all funds listed in this table.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	520,933	0	0	520,933	0	Home funds will be used for the major uses of funds listed in this table.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	223,058	0	0	223,058	0	ESG funds will be utilized for all funds listed in this table except Conversion and rehab of transitional housing.

Table 51 - Anticipated Resources

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

Agencies typically have their budgets in place from other sources of revenue to partially fund their programs prior to completing their application with the City of Evansville grant program process. Some of the grants that match our programs include the following: Count Option Income Tax, Low Income Tax Credits, local Riverboat funding, and the Affordable Housing Program. IHCD for Continuum of Care and ESG subrecipients require a minimum of 150 % per program. All of the agencies that partner with the City of Evansville also fundraise and receive private donations. Agencies also receive in kind donations through volunteers.

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

The City of Evansville is working with Habitat of Humanity of Evansville, the Jacobsville TIF, and Blight Elimination Program funds by donating property.

Discussion

Allocation of Federal funds are awarded to agencies to fulfill the affordable housing and community development goals.

SP-40 Institutional Delivery Structure – 91.215(k)

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

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
EVANSVILLE	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
ADVANTIX DEVELOPMENT CORP	CHDO	Economic Development Ownership Rental public services	Jurisdiction
ALBION FELLOWS BACON CENTER	Non-profit organizations	Homelessness	Jurisdiction
ARK CRISIS CHILD CARE	Non-profit organizations	public services	Jurisdiction
Aurora, Inc.	Non-profit organizations	Homelessness Non-homeless special needs Rental	Jurisdiction
Boom Squad Inc.	Non-profit organizations	public services	Jurisdiction
BOYS & GIRLS CLUB	Non-profit organizations	public services	Jurisdiction
CARVER COMMUNITY ORGANIZATION	CBDO	Economic Development Non-homeless special needs public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ECHO HOUSING CORP	CHDO	Economic Development Non-homeless special needs Ownership Rental	Jurisdiction
EVANSVILLE ARC	Non-profit organizations	public services	Jurisdiction
Evansville Association for the Blind	Non-profit organizations	public services	Jurisdiction
OUTREACH MINISTRIES CRISIS INTERVENTION	Non-profit organizations	public services	Jurisdiction
GOODWILL INDUSTRIES	Non-profit organizations	Homelessness	Jurisdiction
HOPE OF EVANSVILLE	CHDO	Ownership Rental public services	Jurisdiction
HOUSE OF BREAD AND PEACE	Non-profit organizations	Homelessness	Jurisdiction
MEMORIAL COMMUNITY DEVELOPMENT CORPORATION	CHDO	Economic Development Ownership Planning Rental	Jurisdiction
New Hope Development Corporation	Non-profit organizations	public services	Jurisdiction
OZANAM FAMILY SHELTER CORPORATION	Non-profit organizations	public services	Jurisdiction
UNITED CARING SHELTERS	Non-profit organizations	Homelessness public services	Jurisdiction
YWCA OF EVANSVILLE	Non-profit organizations	Homelessness public services	Jurisdiction
SOUTHWESTERN INDIANA AMERICAN RED CROSS	Non-profit organizations	public services	Jurisdiction
Counseling For Change	Non-profit organizations	public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
COMMUNITY ACTION PROGRAM OF EVANSVILLE (CAPE)	Non-profit organizations	Ownership Rental public services	Jurisdiction
TRI-STATE FOOD BANK, INC	Non-profit organizations	public services	Jurisdiction
MEALS ON WHEELS OF EVANSVILLE, INC.	Non-profit organizations	public services	Jurisdiction
VOICES, INC	Non-profit organizations	public services	Jurisdiction
Childrens Museum of Evansville	Non-profit organizations	public services	Jurisdiction
YMCA	Non-profit organizations	public services	Jurisdiction
Patchwork Central	Non-profit organizations	public services	Jurisdiction

Table 52 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

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

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	X

Street Outreach Services			
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X		
Other			

Table 53 - Homeless Prevention Services Summary

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

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

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

The strengths of the system is that we have a strong collaboration among homeless providers, and the main HIV provider ARG, is a member of the Homeless Services Council of Southwest Indiana. The mainstream providers are willing to try to help out, but the barriers are a lack of perspective of the needs of the populations, and hard data to showcase the benefits of helping the populations. USI Social Justice is nearing the completion of a local report that showcases the money saved and benefits to mainstream providers, but decreasing return visits, and reducing frequent emergency visits.

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

The City of Evansville now has the infrastructure in place to better address gaps through collaboration at the community level and coordinated access. Working together across the entire community in a strategic manner, the City of Evansville will seek funding as collaborative applicant instead of relying on agencies and departments to compete for grants against each other. The City of Evansville hired a city grant writer in 2014, and the joint City-County Commission on Homelessness has agreed to be a grant representative in 2014 to apply for bigger funds and to apply on as a whole community.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HL-1	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Homeless Prevention Subsidies Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs) Rental Assistance (ELI - LMI AMI) TBRA	CDBG: \$0 HOME: \$0 ESG: \$491,450	Tenant-based rental assistance / Rapid Rehousing: 200 Households Assisted
2	HL-2	2015	2019	Homeless	FOCUS AREA	Homeless Prevention Subsidies	CDBG: \$0 HOME: \$0 ESG: \$0	
3	HL-3	2015	2019	Homeless	FOCUS AREA	Homeless Prevention Subsidies Case Management Coordinated Access to Housing	CDBG: \$100,000 HOME: \$50,000 ESG: \$0	Housing for Homeless added: 20 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	HL-4	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Homeless Prevention Subsidies Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs) Permanent Supportive Housing	ESG: \$78,565	Other: 625 Other
5	HL-5	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs)	CDBG: \$0 HOME: \$0 ESG: \$204,735	Homeless Person Overnight Shelter: 2500 Persons Assisted
6	HL-6	2015	2019	Homeless	FOCUS AREA	Case Management	CDBG: \$0 HOME: \$0 ESG: \$0	Jobs created/retained: 1500 Jobs
7	HL-7	2015	2019	Homeless	FOCUS AREA	Case Management	CDBG: \$0 HOME: \$0 ESG: \$0	Other: 800 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HL-8	2015	2019	Homeless	FOCUS AREA	Case Management Coordinated Access to Housing	CDBG: \$0 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted
9	HL-9	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Homeless Prevention Subsidies Case Management Coordinated Access to Housing	CDBG: \$0 HOME: \$0 ESG: \$109,015	Public service activities for Low/Moderate Income Housing Benefit: 2500 Households Assisted
10	HL-10	2015	2019	Homeless	FOCUS AREA	Emergency Shelters Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs)	CDBG: \$0 HOME: \$0 ESG: \$0	Other: 10000 Other
11	HL-11	2015	2019	Homeless	FOCUS AREA	Mental Health Services Emergency Shelters Case Management	CDBG: \$20,000 HOME: \$198,328 ESG: \$43,765	Tenant-based rental assistance / Rapid Rehousing: 125 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	HS-1	2015	2019	Affordable Housing	FOCUS AREA FRONT DOOR PRIDE Neighborhood Revitalization Strategy Area	Rehabilitation of Exisitng Rental Units Rental Units Elderly (1-2BRs) Rental Units Small Related (1-2 BR- Very Low AMI) Rental Units Small Related (1-2BRs - EL - AMI)	CDBG: \$500,000 HOME: \$576,672	Rental units constructed: 15 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
13	HS-2	2015	2019	Affordable Housing	FOCUS AREA Neighborhood Revitalization Strategy Area	Rehab owner units (Low-to Moderate AMI) Rehab of owner units (Extremely Low AMI) Rehab of owner exisitng units(Very Low AMI) Homeownership Assistance	CDBG: \$1,815,500 HOME: \$350,000	Public service activities for Low/Moderate Income Housing Benefit: 42500 Households Assisted Homeowner Housing Rehabilitated: 200 Household Housing Unit
14	HS-3	2015	2019	Affordable Housing	FOCUS AREA	Rehab of owner units (Extremely Low AMI) Production of New Owner (LMI - AMI) Production of New Owner (EL- AMI)	CDBG: \$0 HOME: \$500,000	Homeowner Housing Added: 7 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
15	HS-4	2015	2019	Affordable Housing	FOCUS AREA	Homeownership Assistance	CDBG: \$6,000 HOME: \$275,000	Direct Financial Assistance to Homebuyers: 94 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
16	HS-5	2015	2019		FOCUS AREA Neighborhood Revitalization Strategy Area	Energy Efficient Improvements Rehabilitation of Existing Rental Units Rehab owner units (Low-to Moderate AMI) Rental Units Small Related (1-2 BR- Very Low AMI) Rental Units Large Related (3+BR - LMI- AMI) Rehab of owner units (Extremely Low AMI) Rehab of owner existing units(Very Low AMI) Rental Units Small Related (1-2BRs - EL - AMI) Rental Units Large Related (3+BRs - LMI - AMI) Production of New Owner (LMI - AMI) Production of New Owner (EL- AMI)		Rental units constructed: 48 Household Housing Unit Homeowner Housing Added: 5 Household Housing Unit Homeowner Housing Rehabilitated: 3 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
17	HS-6	2015	2019	Affordable Housing	FOCUS AREA	Rental Units Elderly (1-2BRs) Rental Units Small Related (1-2 BR- Very Low AMI) Rental Units Small Related (1-2BRs - EL - AMI)		Rental units constructed: 5 Household Housing Unit Other: 2 Other
18	HS-7	2015	2019	Affordable Housing	FOCUS AREA Neighborhood Revitalization Strategy Area	Acquisition & Clearance of Slum Properties Disposition Rental Units Large Related (3+BR - LMI- AMI) Production of New Owner (LMI - AMI)		

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
19	HS-8	2015	2019	Affordable Housing	FOCUS AREA	Rapid Re-Housing Rehabilitation of Exisitng Rental Units Rental Units Elderly (1-2BRs) Rental Units Small Related (1-2 BR- Very Low AMI) Rental Units Large Related (3+BR - LMI- AMI) Rental Assistance (ELI - LMI AMI) TBRA Rental Units Special Needs (ELI - LMI AMI) Rental Units Small Related (1-2BRs - EL - AMI) Rental Units Large Related (3+BRs - LMI - AMI) Rental Housing Assistance		
20	HS-9	2015	2019	Fair Housing Activities	FOCUS AREA			

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
21	HS-10	2015	2019	Non-Housing Community Development		Fair Housing Activities	CDBG: \$30,000	Public service activities other than Low/Moderate Income Housing Benefit: 40 Persons Assisted
22	SN-1	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Abused & Neglected Children Facilities Mental Health Services Substance Abuse Services Senior Services Handicapped Services Assisted Living Services - elderly, handicap, etc. Health Facilities/Assisted Living Facilities Handicapped Centers	ESG: \$187,760	Public service activities for Low/Moderate Income Housing Benefit: 2659 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
23	SN-2	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Assisted Living Services - elderly, handicap, etc. Health Facilities/Assisted Living Facilities Rental Units Elderly (1-2BRs) Rental Units Small Related (1-2 BR- Very Low AMI) Rental Units Special Needs (ELI - LMI AMI) Rental Units Small Related (1-2BRs - EL - AMI) Senior Centers		Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted
24	SN-3	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Mental Health Services Senior Services Assisted Living Services - elderly, handicap, etc. Health Facilities/Assisted Living Facilities Health Services (Nutrition)	CDBG: \$400,000	Public service activities other than Low/Moderate Income Housing Benefit: 16000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
25	CD-1	2015	2019	Non-Housing Community Development	FOCUS AREA			
26	CD-2	2015	2019	Non-Housing Community Development	FOCUS AREA	Transportation Services		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16440 Persons Assisted
27	CD-3	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Child Care Services Crime Awareness Youth Services Child Care Centers Homeless Prevention Subsidies Youth Centers Assisted Living Services - elderly, handicap, etc. Health Facilities/Assisted Living Facilities Health Services (Nutrition) Shelter Diversions	CDBG: \$2,413,414	Public service activities other than Low/Moderate Income Housing Benefit: 1050000 Persons Assisted
28	CD-4	2015	2019	Non-Housing Community Development	FOCUS AREA	Acquisition & Clearance of Slum Properties Code Enforcement	CDBG: \$2,500,000	Housing Code Enforcement/Foreclosed Property Care: 60000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
29	CD-5	2015	2019	Non-Housing Community Development	FOCUS AREA	Street Improvements Sidewalk Improvements Water & Sewer Improvement Flood Drain Improvements Transportation Services Solid Waste Disposal		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 117429 Persons Assisted
30	CD-6	2015	2019		FOCUS AREA	Utility Assistance		
31	CD-7	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Sidewalk Improvements Assisted Living Services - elderly, handicap, etc. Transportation Services		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 16440 Persons Assisted
32	ED-1	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Employment Training/Job Placement Micro-Enterprise Assistance (Start-up funds)	CDBG: \$11,693,220	Jobs created/retained: 1500 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
33	ED-2	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Employment Training/Job Placement Direct Financial Assistance to Non-Profits(Jobs) Micro-Enterprise Assistance (Start-up funds)	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 5 Persons Assisted
34	ED-3	2015	2019	Non-Housing Community Development	FOCUS AREA			
35	AM-1	2015	2019	Non-Housing Community Development	FOCUS AREA	Rehabilitation of Existing Rental Units Rehab of owner units (Extremely Low AMI) Rental Units Small Related (1-2BRs - EL - AMI) Rental Units Large Related (3+BRs - LMI - AMI) Production of New Owner (LMI - AMI) Production of New Owner (EL- AMI)	HOME: \$100,000	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
36	AM-2	2015	2019	Administration of Funds	FOCUS AREA Neighborhood Revitalization Strategy Area	Homeownership Assistance	CDBG: \$125,000 HOME: \$100,000	Public service activities other than Low/Moderate Income Housing Benefit: 135 Persons Assisted Other: 1140 Other

Table 54 – Goals Summary

Goal Descriptions

1	Goal Name	HL-1
	Goal Description	<p>Decrease shelter stays by increasing rapid rehousing to stable housing. Funds allocated to Rapid-Rehousing. This is a required performance goal by Indiana Balance of State Continuum of Care. Funds allocated are for one year, but goals are projected for five years, by multiplying the 2015 allocation times 5 years. We estimate about 80 people assisted each year. Approximating 80 people at 40 households. (Some households will be single while some will have several kids.)</p> <p>This is a LMC project and City-Wide based on LMI</p>
2	Goal Name	HL-2
	Goal Description	<p>Reduce recidivism of households experiencing homelessness. This is a statewide homeless performance goal required by Indiana Balance of State Continuum of Care. Funds will be by provided by IHCD to the community along with other community funds. Goal are five years, by reducing recidivism, it reduces the total number of days in shelter, thereby allowing new people access to a bed, the goal is turn less people away from shelter, and thereby serve more unduplicated people.</p> <p>This is a LMC project and City-Wide based on LMI</p>

3	Goal Name	HL-3
	Goal Description	<p>Decrease the number of Veterans experiencing homelessness. This is a performance goal required by Indiana Balance of State Continuum of Care. Funds come from Department of Veterans Affairs and Department of Labor to the community. ECHO housing will be building an additional 20 units for homeless veteran families as part of a larger project titled Virginia Street Commons, the money allocated is estimated proratio of the bigger project with CDBG and HOME funds. Estimate is half of actual allocation that also includes senior housing. This is an one time allocation.</p> <p>This is a LMC project and City-Wide based on LMI</p>
4	Goal Name	HL-4
	Goal Description	<p>Decrease the number of persons experiencing Chronic Homelessness. Permanent Supportive Housing is the number one resource and the City of Evansville applies for funds under the umbrella of the Indiana Balance of State. This is a required performance goal by Indiana Balance of State Continuum of Care. Our main source of outreach to the chronic homeless population is the Aurora Homeless Street Outreach Team. Funds allocated are for one year, so estimate is multiplied times five years, goals are for five years.</p> <p>This is a LMC project and City-Wide based on LMI</p>
5	Goal Name	HL-5
	Goal Description	<p>Decrease the number of homeless households with children. This is a performance goal required by Indiana Balance of State Continuum of Care. Funds are allocated for one year, so estimate is the 2015 allocation times five years, and goals are for five years total.</p> <p>This is a LMC project and City-Wide based on LMI</p>
6	Goal Name	HL-6
	Goal Description	<p>Increase the percentage of participants in Continuum of Care funded projects that are employed at exit to 38% percent or higher. As part of the Indiana Balance of State Continuum of Care, we are required to adopt this performance goal. This is a state funded goal for the City of Evansville region and will use funds provided by IHCD, the State of Indiana. Goals are for five years total.</p> <p>This is a LMC project and City-Wide based on LMI</p>

7	Goal Name	HL-7
	Goal Description	<p>Increase persons experiencing homelessness's access to mainstream resources. Will use funds provided by IHCD, the State of Indiana.</p> <p>This is a LMC project and City-Wide based on LMI</p>
8	Goal Name	HL-8
	Goal Description	<p>Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services. Our local school system, EVSC, has a special McKinney-Vento grant to assist homeless children enrolled in the local school system. This will use EVSC funds. This is a performance goal required by the Indiana Balance of State Continuum of Care. Goal are for five years total.</p> <p>This is a LMC project and City-Wide based on LMI</p>
9	Goal Name	HL-9
	Goal Description	<p>Improve homeless outreach and triage to housing and services. Aurora will eventually be a central point of intake for coordinated access. IHCD has funds for coordinated access. Aurora receives Continuum of Care funds for street outreach targeted toward triage. United Caring Services through their day shelter is also a centralized meeting point for triage to housing and services, which the City of Evansville funds. This is a required performance goal by Indiana Balance of State Continuum of Care. Funds are allocated for one year, so estimate is one year allocation times five years.</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>re. Funds are for one year, but goals are for five years total.</p>
10	Goal Name	HL-10
	Goal Description	<p>Improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness. This is a required performance goal by the Indiana Balance of State Continuum of Care. HMIS is funded by IHCD, the State of Indiana. There are at least 2000 unduplicated persons served in HMIS each year. The unit of measurement is the quality of the data records.</p> <p>This is a LMC project and City-Wide based on LMI</p>

11	Goal Name	HL-11
	Goal Description	<p>Develop effective discharge plans and programs for individuals leaving State Operated Facilities at the Risk of Homelessness. This is a required performance goal by Indiana Balance of State Continuum of Care. Locally, we work with the homeless re-entry population level. This is TBRA and case management for homeless re-entry.</p> <p>The funds allocated are for one year 2015, so the estimate is times five years, and the goal indicators are projected for five years.</p> <p>This is a LMC project and City-Wide based on LMI</p>
12	Goal Name	HS-1
	Goal Description	Housing goal1 - Increase the supply of rental units, especially 1-2 BR units, for the elderly, persons with disabilities, persons with other special needs, who are very low and low-to-moderate income, through rehabilitation and new construction
13	Goal Name	HS-2
	Goal Description	HS-2 Housing Goal - Conserve and rehabilitate the existing housing stock in the community, by providing an emergency home repair program and HOME Owner-Occupied Rehab Program that will also address handicap accessibility and energy efficiency.
14	Goal Name	HS-3
	Goal Description	HS-3 Housing Goal - Increase the supply of owner occupied housing units through new construction or rehabilitation
15	Goal Name	HS-4
	Goal Description	<p>HS-4 Housing Goals - Assist low-to-moderate income homebuyers to purchase a home through housing counseling, down payment assistance, and closing cost assistance.</p> <p>This is a LMC project and City-Wide based on LMI</p>

16	Goal Name	HS-5
	Goal Description	<p>HS - 5 Housing Goal - Increase the supply of energy efficient housing, both rental and homeowner, at the time of rehabilitation or new construction</p> <p>The supply of energy efficient housing will be included in the HOME and CDBG funded projects that involve the rehabilitation of homebuyer and rental properties, as well as the new construction of housing units.</p>
17	Goal Name	HS-6
	Goal Description	<p>HS-6 Housing Goal - Increase the supply of Health and Assisted Living Facilities -</p> <p>This goal will be included in future rental projects and supported by the City</p>
18	Goal Name	HS-7
	Goal Description	HS-8 Increase the supply of available parcels of land for housing development through disposition
19	Goal Name	HS-8
	Goal Description	Improve the supply of affordable rental housing units and provide rental assistance.
20	Goal Name	HS-9
	Goal Description	<p>Promote fair housing through education and information.</p> <p>This is a LMC project and City-Wide based on LMI</p>
21	Goal Name	HS-10
	Goal Description	Promote fair housing through education and information.

22	Goal Name	SN-1
	Goal Description	<p>Support social services, programs, and facilities for abused & neglected children , elderly persons with physical and mental disabilities, persons with substance abuse addiction, and other special needs. Agencies included in this section are: Ark Crisis Nursery, Albion Fellows Bacon Center, YWCA of Evansville, the Evansville Blind Associations two programs, and the three senior services programs; Carver Seniors, VOICES, and MOWs.</p> <p>This is a LMC project and City-Wide based on LMI</p>
23	Goal Name	SN-2
	Goal Description	<p><i>Promote aging in place by supporting housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs. ECHO Housing Corporation is developing a 48 unit rental project. Ten units will be designated for accommodating the elderly, disabled, and persons with special needs.</i></p>
24	Goal Name	SN-3
	Goal Description	<p>Support social service programs and facilities for the elderly, persons with disabilities, and persons with other special needs. Social service facilities are supported with private dollars and donations. Federal funds are used to support the services provided. Agencies may apply for funding through the City of Evansville grant process. This is a LMC project and City-Wide based on LMI</p>

25	Goal Name	CD-1
	Goal Description	<p>Address the needs of Abused and Neglected Children by improving programming and increasing the availability of facilities.</p> <p>Community Development Block Grant fund Ark Crisis Daycare and Emergency Solutions Grant Funds fund Albion Fellow Bacon Center & YWCA of Evansville. Both centers serve other program recipients. The number served and the amount of funds awarded are identified in SN-1. In the next five years the City will collaborate with agencies to further address the need for abused and neglected children programming. SEE SN-1 for Funding Information and Goal Outcome Indicator</p> <p>This is a LMC project and City-Wide based on LMI</p>
26	Goal Name	CD-2
	Goal Description	<p>Accessibility of community facilities and infrastructure for physical and visually impaired participants. In SN-1 the City reported the number of persons to be served in 2015, including the grant funds that will address the needs for physical and visually impaired participants. Sidewalks and transportation routes are evaluated through the Board of Public Works. Studies to improve access to public facilities is in progress. This is a LMC project and City-Wide based on LMI</p>
27	Goal Name	CD-3
	Goal Description	Improve and increase childcare & youth services, handicapped services, crime awareness & crisis intervention
28	Goal Name	CD-4
	Goal Description	Remove slum and blight properties through acquisition & clearance.

29	Goal Name	CD-5
	Goal Description	Consult with City Departments responsible for streets, sidewalks, public water/sewer, and flood & drain to increase improvements. This is a LMC project and City-Wide based on LMI
30	Goal Name	CD-6
	Goal Description	Consult with local utility companies and social service agencies to develop additional programs to assist the low-to-moderate income with unaffordable utility bills This is a LMC project and City-Wide based on LMI
31	Goal Name	CD-7
	Goal Description	Support the development of ADA compliant community facilities and infrastructure assisting the physical and visual handicapped. The City Engineer's Office and the Board of Public Works address ADA compliant community and infrastructure improvements. This is a LMC project and City-Wide based on LMI
32	Goal Name	ED-1
	Goal Description	ED-1 Support and encourage new job creation, job retention, and job training opportunities.
33	Goal Name	ED-2
	Goal Description	Support business and commercial growth through business attraction, business retention and expansion, and business creation (start-ups). Interested persons may contact Small Business Development Center through the Chamber of Commerce for technical assistance. The Growth Alliance, Southwest Indiana Economic Development Coalition, and the Indiana Economic Development Corporation are available to assist business development concerns.

34	Goal Name	ED-3
	Goal Description	Plan and promote the development and redevelopment of vacant commercial and industrial sites. This goal will be developed with non-federal funds through the Evansville Redevelopment Commission
35	Goal Name	AM-1
	Goal Description	Provide program management and oversight for the successful administration of federal, state, and local funded programs.
36	Goal Name	AM-2
	Goal Description	Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

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

The City of Evansville plans to provide affordable housing for 18,670 people as defined by HOME 91.315(b)(2).

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

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

Properties are grandfathered in. Not expanding at this point per EHA, Tim Martin, Director of Operations. Per Tim Martin, facilities meet the HUD minimum 5% 2% requirement; not required to make all units accessible.

Activities to Increase Resident Involvements

The Evansville Housing Authority has established several programs within our community to meet an overall goal of bettering the area in which we live. This goal is met by providing opportunities to those who might not otherwise get such a chance to make a difference in their community while simultaneously bettering themselves as individuals.

Youth

YouthBuild- A youth and community development program that simultaneously addresses core issues facing low-income communities: housing, education, employment, crime prevention, and leadership development. In YouthBuild programs, low-income young people ages 16-24 work toward their GED or high school diploma, learn job skills and serve their communities by building affordable housing and transforming their own lives and roles in society.

Boys & Girls Club on site at Fulton Square Apartments and **YMCA** at John M. Caldwell Homes- Programs available for youth at these sites include: after-school programs, tutoring, computer classes, drug prevention programs, and summer feeding programs.

Senior

EHA offers a number of programs and activities for residents. Some examples of our senior programs and activities include: shopping trips, wellness programs, knitting classes, and painting classes.

Other

SISTA Workshop- The SISTA Project (Sisters Informing Sisters on the Topics of AIDS) is a two (2) day social skills training and intervention that has been endorsed by the Center for Disease Control as a science-based effective intervention for women aimed at reducing HIV sexual risk behavior.

Public Housing Self-Sufficiency Program- The purpose of the Public Housing FSS (PHFSS) program is to enable participating families to increase earned income and financial literacy, reduce or eliminate the

need for welfare assistance, and make progress toward achieving economic independence and housing self-sufficiency.

ROSS Service Coordinators Program- The purpose of the ROSS Service Coordinators Program (ROSS SC) is to coordinate supportive services and other activities designed to help EHA residents attain economic and housing self-sufficiency.

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

No

Plan to remove the ‘troubled’ designation

N/A, not troubled.

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

Barriers to Affordable Housing

Based on the Housing Needs Assessment, there are no apparent negative effects of public policies on affordable housing and residential development. The City will evaluate public policy and address the strategies identified in the Analysis of Impediments to Fair Housing Choice to ensure that housing is affordable.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The following action are strategies to improve barriers to affordable housing:

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 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.

SP-60 Homelessness Strategy – 91.215(d)

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

The Evansville region will launch three new pilot projects regarding homelessness and preventing homelessness on behalf of the State of Indiana. The three pilot projects are Coordinated Access, HMIS Regional Superuser, and Shelter Diversion.

IHCDA scored well enough to receive money specifically for implementing these pilot projects that will pay for training. We have invited national experts to provide training including OrgCode.

Coordinated Access will utilize a nationally tested intake assessment called VI-SPDAT. The Aurora Homeless Outreach Team have already begun testing the intake assessment. Each shelter will test at least five clients for initial feedback by the end of 2013. Starting in the Spring of 2015, shelters will assist Aurora in completing assessments and housing plans for the entire system. New intakes will then be completed as they enter the system. Aurora will become the central intake point. Monitoring will be done by the Standards of Care committee led by the City of Evansville.

Under a previous HMIS vendor, there was a feature that allowed for what is called a HMIS Regional Superuser. The current HMIS vendor is structured very differently and it has been a couple of years of negotiation to gain access to regional aggregate homeless data by the local region. The local Data Committee chair has been granted access in a pilot project to test a new version of HMIS Regional Superuser, making sure that we can analyze local data while maintaining the highest level of confidentiality for clients.

Shelter Diversion will be based on a model practiced successfully in Cleveland. Clients will contact Aurora as the central point for Central Access and clients must be seeking shelter beds to be considered. The Shelter Diversion team will determine if the client can find a place or way to avoid entering shelter, thereby reserving shelter beds for those with the greatest barriers. We will be working with Cleveland in implementing a local version in 2014

Addressing the emergency and transitional housing needs of homeless persons

The fifth performance goal for homeless strategies: Decrease the number of homeless households with children.

- Increase the number of rapid re-housing vouchers and services.

- Increase the percentage of participants that move into permanent housing in Emergency Solutions Grant funded rapid re-housing to 82 percent or more.
- Increase the percentage of participants in Continuum of Care funded transitional housing that move into permanent housing to 70 percent or more.

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

In accordance with HUD, the State of Indiana, the City of Evansville chose to prioritize rapid re-housing activities with Emergency Solutions Grant funding based on the experience of HUD administering the Homeless Prevention and Rapid Re-housing program (HPRP) and the demonstrated effectiveness of rapid re-housing supports a housing first program model.

Rapid re-housing was given priority over the homeless prevention activity in an effort to use the funds as efficiently as possible to create a more impactful reduction in homelessness. It also infuses the shelter system with additional funds to support a more efficient and coordinated central intake system. The addition of this rapid re-housing component allows shelter systems to work more efficiently and expediently for those with the most urgent housing crisis. Additionally, homeless prevention activities are much more difficult to reliably measure outcomes and effectiveness, as well as to target recipients with the most need. In contrast, by using the HMIS in conjunction with a rapid re-housing program, it's possible to measure system wide outcomes with more reliability.

A lack of short term rental assistance programs and adequate housing available to families continues to be a major obstacle in addressing underserved needs in many Indiana communities

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Homeless prevention is eligible on very limited basis, and only with prior program approval required. While Shelter Diversion is homeless prevention, the pilot project for Shelter Diversion will utilize funds from others sources that are not ESG, thereby the focus of ESG funds are shelter operations

and rapid re-housing. The City of Evansville is seeking other funding such as foundations and technical assistance grants.

The category of Homeless Prevention is eligible for ESG funds in conjunction with a rapid re-housing program targeted at homeless clients that spend extended stays in institutions. Examples of institutions include foster care, hospitals, jail, medical respite, prison, treatment centers, etc. The current homeless definition only allows a homeless client to keep their homeless eligibility up to 90 days. Homeless Prevention for City of Evansville ESG funds is meant for those clients that if not for an extended stay in an institution, would otherwise be a qualified candidate for rapid re-housing or transitional re-entry housing vouchers.

The category of Homeless Prevention is also being opened up for consideration of homeless prevention projects authorized by the local Homeless Prevention Coalition for targeted demographics that are in line with HUD guidelines.

Region 12 RPC Charter Goal 1

1) Decrease shelter stays by increasing rapid rehousing to stable housing.

Using all ESG and RR resources that are available, we will coordinate efforts to identify near homeless individuals and families and provide the support and coordination needed to stabilize housing.

1. *Effectively and efficiently implement any Rapid Re-housing ESG resources to target families in shelter with prompt referral of appropriate residents who may be eligible for rapid-rehousing assistance.*
2. Utilization of existing subsidized housing: Assisting residents who may qualify for subsidized housing to apply early in their shelter stay.
3. Divert the most vulnerable populations (medically fragile) from shelters to permanent housing situations.
4. *Improve Housing Access and Choice for Ex-offenders.* Cultivate strategy for locating housing that meets Housing Quality Standards and is located in areas of the city that support reintegration. Develop relationships with landlords to address barriers faced by ex-offenders seeking housing.
5. Develop a Landlord registry to increase available housing options for shelter residents, which would offer outreach and engagement to landlords to solicit participation in ESG funded programs. Organizing, planning, and coordinating the enrollment of units into Indiana Housing Now program. Secure funding for damage reimbursement program. Maintain ESG inventory of qualified special needs housing for disabled homeless. *Ensure the implementation of a landlord registry* that is user friendly and easily accessible for case managers, housing locator staff, and

clients in identifying available housing units, bedroom size, rent levels, geographic location, ability to pass Housing Quality Standards (HQS) inspections and accept short-term and long-term housing subsidies, etc. *Conduct a rental housing vacancy analysis* to identify the number of vacant units by bedroom size, geographic location, ability to pass HQS inspections, and rent level to identify availability of existing housing stock for at-risk and homeless households. Additionally, the analysis should recognize the need for housing subsidies to make units affordable and the amount and extent of rehabilitation needed to bring existing housing stock to HQS.

6. Identifying gaps within the system and working to address these gaps by ensuring that the system's focus is on screening tenants in, rather than screening them out, to better serve households that are homeless.

Region 12 RPC Charter Goal 2

2) Reduce recidivism of households experiencing homelessness.

We will seek ways to coordinate follow up care for those who are housed in order to provide the support needed to maintain employment and housing.

1. Increase Tenant Education program, a 6 week "Ready to Rent" education program.
2. Maintain working relationships with participating landlords.
3. *Work with Evansville Housing Authority (EHA) to educate landlords/property managers about Housing Choice Voucher Program (Section 8) and other homeless housing subsidy programs (such as Shelter Plus Care, Supportive Housing Program, Tenant Based Rental Assistance, etc) to increase availability of supportive services that assist with housing stability and education on being good tenants and neighbors. Work collectively to address problems as they arise.*
4. *Continue to improve quality of service delivery* by partnering with the Consumer advisory council to conduct focus groups to collect consumer feedback. Based on this feedback, provide training and peer-to-peer learning opportunities to work to continuously address service delivery improvement.
5. Focus on increasing incomes to expand choice of available housing.
6. *Use available data to identify geographic "hot spots" of evictions. Target prevention resources and education*, which can be used to partner with neighborhood associations and specific landlords.
7. *Identify and implement an assessment tool for Prevention resources targeting those most at risk for homelessness*, including those with multiple housing barriers and characteristics associated with homelessness such as single parent households with young children, history of homelessness, involvement with child welfare system, etc.
8. *Expand the work of the current Homeless Prevention Coalition to explore opportunities to pool prevention resources and distribute resources using one entity in the community* (including faith

based, local, state and federal prevention resources). These resources should be integrated into the corresponding intake and assessment system.

9. *Creation and implementation of a community-wide, coordinated intake and assessment process to assess, triage and target homeless interventions for Prevention (P), Rapid Re-housing (RR), Emergency Shelter (ES), Transitional Housing (TH), and Permanent Supportive Housing (PSH).*
10. Verify GIS rent reasonableness for homeless programs.
11. *Increase landlord and property manager awareness of housing and service needs of at-risk and homeless households. Build opportunities for partnership between homeless service and housing providers, landlords, and property managers to provide quality housing and ongoing stability, while ensuring households are good tenants and neighbors in the community.*
12. *Create a resource, such as a virtual eviction prevention hotline, for landlords to guarantee that landlords have a resource to turn to when their tenants are having difficulty in their housing or are at risk of eviction. This support will allow supportive service staff to step in and assist the tenant to help them meet the requirements of their lease to prevent eviction and ensure their housing stability.*

Region 12 RPC Charter Goal 3

3) Decrease the number of Veterans experiencing homelessness.

We will work closely with the newly established and staffed Homeless and Veterans Justice Outreach Case Managers at Department of Veterans Affairs in Region 12. We will coordinate the utilization of the HUD VASH vouchers that we have received and continue to seek more.

Region 12 RPC Charter Goal 4

4) Decrease the number of persons experiencing Chronic Homelessness.

a. Create new permanent supportive housing beds for chronically homeless persons.

We will identify permanent housing unit goal for chronically homeless persons by analysis of HMIS data, PIT counts, household characteristics and current housing inventory; Conduct analysis of current transitional housing stock to identify opportunities to target resources and to re-purpose program to create more PSH units for chronically homeless persons; Build capacity of local providers to create partnerships to develop PSH units for chronically homeless persons; Increase landlords' and property managers' awareness of housing and service needs of chronically homeless persons; Explore funding opportunities available to EHA to increase PSH for chronically homeless persons such as Section 811 and HUD-VASH; Review the administrative plan of EHA to identify and advocate for opportunities to expand

access to chronically homeless persons; Build capacity of providers to serve the most vulnerable and high housing barrier households.

b. Increase the percentage of participants remaining in Continuum of Care funded permanent housing projects for at least six months to 86 percent or more.

1. Increase case management for homeless going to permanent housing projects targeting case management services on decreasing barriers to housing stability.
2. *Educate and build awareness of prevention resources and eligibility requirements to private landlords to prevent evictions. Additionally, work closely with EHA to identify households most at risk of eviction or homelessness and target prevention resources (financial assistance and case management).*
3. *Integrate cultural competency and language access components into program development and implementation.*

Region 12 RPC Charter Goal 5

5) Decrease the number of homeless households with children.

a. Increase the number of rapid rehousing vouchers and services.

We will coordinate the utilization of community resources with match dollars for existing ESG and RR programs.

b. Increase the percentage of participants in Emergency Solutions Grant-funded rapid re-housing who move into permanent housing to 82 percent or more.

1. Develop curriculum for case managers to identify and address areas critical to housing stability. Meet with participants on a weekly basis to address barriers.
2. Identify affordable and safe housing for participants.
3. Increase non-cash benefits for participants to divert needed earned income for maintaining housing.
4. Identify families that need long-term assistance for housing and quickly get applications submitted for subsidized housing.

c. Increase the percentage of participants in Continuum of Care-funded transitional housing who move into permanent housing to 70 percent or more.

We will begin to coordinate educational opportunities that address the myriad barriers to housing that our residents face. Significant attention is given to budgeting, clearing housing-related debt, saving for the future, and learning to be a good tenant. Through strong partnerships with landlords, public housing, permanent supportive housing providers, and Habitat for Humanity, we work in collaboration with residents

to assist them in locating and obtaining the most appropriate form of permanent housing for their families.

Region 12 RPC Charter Goal 6

6) Increase the percentage of participants in Continuum of Care funded projects that are employed at exit to 38 percent or higher.

We will begin to coordinate classes on employment that focus on job retention as well as how to job search, interview and to work on their resumes; We will make references and provide support for the utilization of recourses at Work One; We will establish an Employment Committee to provide “job readiness” training; We will work with local employers through HR persons to better understand entry requirements and pitfalls.

Region 12 RPC Charter Goal 7

7) Increase persons experiencing homelessness’s access to mainstream resources.

We will: Ensure that all persons entering the homeless services system are assessed for their need and eligibility for mainstream resources; Guide households through the application process for all applicable resources; Request and make possible co-location of staff from mainstream resources, especially DFR and Social Security; Provide SOAR training on a regular basis and ensure that all case managers attend at least one training; Connect clients with appropriate legal services when necessary; Consolidate applications for TANF, SNAP, and Medicaid by creating one application that is acceptable for all three; Expedite mainstream resources for homeless or imminently at-risk households.

Region 12 RPC Charter Goal 8

8) Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.

We will continue to collaborate and coordinate with the Evansville Vanderburgh School Corporation’s Homeless Liaison through active involvement in the HSCSI.

Region 12 RPC Charter Goal 9

9) Improve homeless outreach and triage to housing and services.

We will: Coordinate existing outreach services to assess and flow clients directly into new ESG-RRH services; Use I-HOPE consistently throughout the Homeless system to provide triage and encourage consistent referrals to the most appropriate housing option; Identify community triage points not currently included in outreach efforts and build new relationships; Use new ESG-RRH housing search activities to partner with City Landlord Registry to increase location and access to the best independent housing options.

Region 12 RPC Charter Goal 10 Part 1

10) Improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness.

HSCSI Data Committee will continue to monitor data quality, provide support, and refine coordination for utilization of HMIS in Region 12.

Consider a cross staffing of this work with Coordinated Entry. Many of the system change issues that will arise as a result of implementing performance measures will also arise in the planning for Coordinated Entry. Cross staffing or holding occasional joint meetings will help facilitate communication and easier methods for planning for change.

a) Use IHCD and the Indiana Planning Council on the Homeless (IPCH) measures (derived from HEARTH Ac metrics) as system-wide measurements to help define program outcomes and funding:

Decrease Point-in-Time count ; Increase emergency shelter diversions.

Reduce length of time people are homeless ; Increase income of assisted households.

Increase permanent housing exits ; Reduce recidivism.

Region 12 RPC Charter Goal 10 Part 2

b) IHCD measures:

Reduce recidivism of households experiencing homelessness.

Decrease the number of Veterans experiencing homelessness.

Decrease shelter stays by increasing rapid re-housing to stable housing.

Decrease the number of persons experiencing Chronic Homelessness.

Decrease the number of homeless households with children.

Increase the percentage of participants in the Regional Planning Council-funded projects that are employed.

Increase access to mainstream resources for persons experiencing homelessness.

Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.

Improve homeless outreach and triage to housing and services.

Improve HMIS data quality and coverage, and use data to develop strategies and policies to end.

Develop effective discharge plans and programs for individuals leaving State Operated Facilities at risk of homelessness.

c) Involve Funders in the process of developing performance measures for the homeless system. The more they are involved in defining success, the more likely measurements will be streamlined. A liaison at city and county with IHCD will review all funding that touches homelessness.

d) Define consistent outcomes and keep them as simple as possible. Educate case managers on inputting information accurately and consistently into HMIS.

e) Analyze the existing reporting requirements to determine what has to be reported versus what would be nice to know. Streamline reporting requirements to ask only necessary information needed to track key performance measures.

f) Provide resources for data analysis, including training, time and staffing. Data without the capacity to analyze for local and statewide use will prove inefficient and inadequate.

g) Develop a process to share outcomes across and among providers in the system through regular meetings (monthly, quarterly) to promote transparency and accountability among providers and

funders. Use that process to promote a system of support for success for helping to end people's homelessness.

h) Continued participation in the State Data Collection and Evaluation Committee to contribute to the overall efficiency and effectiveness of utilization of the HMIS system.

Region 12 RPC Charter Goal 11

11) Develop effective discharge plans and programs for individuals leaving State Operated Facilities at risk of homelessness.

The HSCSI Re-Entry Network will:

Work with prisons and jails to start re-entry process before inmates are released from the facility; Further investigate the similarities of the IRAZ system used by IDOC and the Vera tools used by the Re-Entry Network; Connect with the Indiana Judicial Center and inquire about the committee working on updating and better integrating the IRAZ program; Follow up with Jerry Vance for assistance with defining ways the Re-Entry Network and IDOC can better coordinate and share the re-entry assessment workload.

Work with people exiting corrections to assess and plan their social and familial supports to assist them in identifying who they can turn to when they return to the community; Continue to assess and evaluate who is at the Re-Entry Network table, and fill gaps as identified; Continue to work with service providers to use the Vera tools, the Eco-map and the geno-gram to assist re-entry clients to visually understand their connections and the purpose of their supports; Continue to look for funding and supports that would allow the Re-Entry Network to increase its outreach and serve more ex-offenders returning to Vanderburgh County.

Work with Evansville Housing Authority to increase access to public housing for ex-offenders; Follow up and investigate with other Public Housing programs who have implemented policies that allow returning ex-offenders to be housed; Identify an EHA representative who could sit at the Re-Entry Network table.

Develop a strategy to improve housing access, quality and choice for ex-offenders; Continue to work with the Housing Broker to facilitate relationships with landlords in our community; Identify a champion landlord that would be willing to be on the Re-entry Network in some capacity; Create a group of Welcome Home 82 Initiative Partners who can speak to landlords about the importance of housing, and how it has helped them be successful

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

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

The City uses the following actions to address LBP hazards and increase housing without LBP hazard

The department rehab specialist, Jim Sands, is an EP/HUD certified risk assessor and supervisor, including an Environmental Protection Agency (EPA) / Renovate, Repair and Paint (RRP) Certification. Jim's knowledge and years of experience of lead regulations is an asset to the program. Other Community Development staff and CHDO staff are EPA/RRP certified and obtain the knowledge to address lead safe work practice on the job.

Each housing project must have an exterior and interior lead evaluation, performed by a lead risk assessor, and the lead samples tested by an EPA approved laboratory. The result of the tests will determine the scope of work to be performed and if a lead abatement contractor will be needed in the rehabilitation/or new construction.

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

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

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

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

The above actions are incorporated in the procurement process to ensure that all contractors bidding on the affordable housing projects can safely complete the job using safe work practices.

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

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

Evansville Christian Life Center is the lead agency for the Evansville region for anti-poverty strategies. Evansville Christian Life Center is the host of several community wide programs that are anti-poverty including Bridges out of Poverty, Circles, Results, and 30 days of Poverty.

30 Days of Poverty is a community-wide campaign to raise awareness of poverty in Evansville, as well as awareness of the many organizations dedicated to eliminating poverty in Evansville.

In our Tri-State communities these are the Six Faces of Poverty:

- *Re-entry*
- *Aging out of the foster care*
- *Mental health issues*
- *Individuals defined as the working poor*
- *Single parents*
- *Homeless*

Circles is an innovative approach to ending poverty in our community.

A Circle Leader works within a network of support, leveraging community resources as they equip themselves on their journey out of poverty toward self sufficiency.

A Circle consists of:

- A Circle Leader (leads their household out of poverty)
- 2-4 Allies (a network to support Circle Leaders)
- Resources (curriculum, training, support and meetings)

The average Circle Leader in Evansville raised income by 87.2% and lowered public assistance by 48.9%.

Bridges Out of Poverty is a uniquely powerful tool designed for *social, health and legal services* professional. *Bridges* reaches out to millions of service providers and businesses whose daily work connects them with people in poverty. According to Bridges, “If you didn’t grow up in poverty, you may be unaware of the “hidden rules” that govern many aspects of life for the poor. People in poverty are often in survival mode, and support systems taken for granted in middle class and wealth are largely nonexistent.”

Bridges works with agencies in the community: - Redesign *programs* to better serve the people you work with

- Build *skill sets* for management to help guide employees
- Upgrade *training* for front-line staff like receptionists, caseworkers and managers
- Improve *treatment outcomes* in healthcare and behavioral healthcare
- Increase the likelihood of moving from welfare to work

A new local anti-poverty tank think and grassroots organization is also planned to begin in 2015.

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

These anti-poverty programs are interwoven and are an collaboration of the entire community. While Evansville Christian Life Center is the lead agency, hundreds of churches and community organizations participate locally. These goals have also been adopted by the local Homeless Services Council of Southwest Indiana. Evansville Christian Life Center is also a member of the City-County Commission on Homelessness. Also a new think tank called Tri-State Poverty Think Tank has been formed and it is community driven expanding on our current anti-poverty strategies.

SP-80 Monitoring – 91.230

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

Desk Monitoring occurs when the organization submits an invoice for reimbursement. The invoice must contain the appropriate State Board of Account financial documentation matching the reimbursement request and monthly monitoring report representing the number of persons or households served that month.

On-Site monitoring occurs often during project planning for all affordable housing projects funded with CDBG and HOME grants.

All HOME mortgages, notes, and deed restrictions are standardized for CHDO use when executing the sale of homebuyer projects or for down payment assistance. All executed documents are reviewed by DMD prior to execution. The affordability period is based on the amount of HOME funds that subsidized the loan and the project must be monitored until satisfied.

HOME rental projects are monitored by the rehab specialists after the projects are completed and the occurrence is based on the number of units that were produced. The owner is required submit annual reports to the City/DMD on the income composition of the units, and year-end financial reports demonstrating good health in the rental property.

On-site monitoring for CDBG public service projects occur at the end of the grant period. Appointments are scheduled through email or written letter to the sub-recipient or CBDO. In the correspondence the Community Development Specialist arranges for an appointment date and time, and provides a list of documentation that the organization must provide during the monitoring visit. Each agency that has expenditures in excess of \$700,000 of federal funds must provide a certified audit to DMD reporting on the details of the program, 120 days after year-end.

All finding and concerns are discussed in the exit interview with the organization, with a follow-up letter providing a timeframe when the findings must be corrected and re-evaluated by the City.

ESG will be monitored through the Standards of Care, which will consist of four major sections per program: Peer Review, Government requirements (HUD, IHCA, City of Evansville), Coordinated Entry, and the traditional Standards of Care focused on housing first. A SWOT analysis is still part of the traditional Standards of Care section. Also, in addition the entire system of Region 12 will be evaluated as a whole.

All of the local agencies receive funding from various levels including federal, state, and local. Particularly IHCA and the City of Evansville are working to streamline requirements and policies

with each other, especially when joint funding the same agency program. Generally, the City of Evansville allows agencies to use IHCDAs policies and manuals for program requirements, exceptions are in writing and included as addendums. IHCDAs supplies agencies with several worksheets including budget, match, and income verification. HUD guidance is used as general guidance. The Supportive Housing Program (SHP) Self-Monitoring Tools is still in place until HUD replaces the manual.

Expected Resources

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

Introduction

The City of Evansville is an entitlement jurisdiction that applies annually for Federal Fund through the U.S. Department of Housing and Urban Development: Community Development Block Grant funds, Emergency Solution Grant funds, Home Investment Partnerships Grant funds, and other grant funds that may be available. Allocation of Federal funds are awarded to agencies to fulfill the affordable housing and community development goals.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	2,447,033	0	0	2,447,033	0	CDBG funds will be used for all funds listed in this table.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	520,933	0	0	520,933	0	Home funds will be used for the major uses of funds listed in this table.
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	223,058	0	0	223,058	0	ESG funds will be utilized for all funds listed in this table except Conversion and rehab of transitional housing.

Table 55 - Expected Resources – Priority Table

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

Agencies typically have their budgets in place from other sources of revenue to partially fund their programs prior to completing their application with the City of Evansville grant program process. Some of the grants that match our programs include the following: Count Option Income Tax, Low Income Tax Credits, local Riverboat funding, and the Affordable Housing Program. IHCD for Continuum of Care and ESG subrecipients require a minimum of 150 % per program. All of the agencies that partner with the City of Evansville also fundraise and receive private donations. Agencies also receive in kind donations through volunteers.

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

The City of Evansville is working with Habitat of Humanity of Evansville, the Jacobsville TIF, and Blight Elimination Program funds by donating property.

Discussion

Allocation of Federal funds are awarded to agencies to fulfill the affordable housing and community development goals.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	HL-1	2015	2019	Homeless	FOCUS AREA Neighborhood Revitalization Strategy Area	Mental Health Services Emergency Shelters Homeless Facilities(Not Operating Costs)	ESG: \$98,290	Tenant-based rental assistance / Rapid Rehousing: 40 Households Assisted
2	HL-2	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Homeless Prevention Subsidies Case Management Coordinated Access to Housing Rental Units Small Related (1-2 BR- Very Low AMI) Day Shelters	ESG: \$0	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	HL-3	2015	2019	Homeless	FOCUS AREA		CDBG: \$100,000 HOME: \$50,000	Rental units constructed: 10 Household Housing Unit
4	HL-4	2015	2019	Homeless	FOCUS AREA	Emergency Shelters Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs) Handicapped Services Permanent Supportive Housing	ESG: \$15,713	Other: 125 Other
5	HL-5	2015	2019	Homeless	FOCUS AREA	Emergency Shelters Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs)	ESG: \$40,947	Homeless Person Overnight Shelter: 500 Persons Assisted
6	HL-6	2015	2019	Homeless	FOCUS AREA		CDBG: \$0 HOME: \$0 ESG: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
7	HL-7	2015	2019	Homeless	FOCUS AREA	Case Management		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	HL-8	2015	2019	Homeless	FOCUS AREA	Domestic Violence Shelters Emergency Shelters Homeless Prevention Subsidies Case Management Coordinated Access to Housing		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
9	HL-9	2015	2019	Homeless	FOCUS AREA	Case Management Coordinated Access to Housing Day Shelters	ESG: \$21,803	Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
10	HL-10	2015	2019	Homeless	FOCUS AREA	Emergency Shelters Case Management Coordinated Access to Housing		Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted
11	HL-11	2015	2019	Homeless	FOCUS AREA		CDBG: \$5,000 HOME: \$38,328 ESG: \$8,753	Public service activities for Low/Moderate Income Housing Benefit: 20 Households Assisted Tenant-based rental assistance / Rapid Rehousing: 5 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	HS-1	2015	2019	Affordable Housing	FOCUS AREA	Energy Efficient Improvements Rapid Re-Housing Rental Units Elderly (1-2BRs) Rehab owner units (Low-to Moderate AMI) Rental Units Small Related (1-2 BR- Very Low AMI) Rehab of owner units (Extremely Low AMI) Rehab of owner exisitng units(Very Low AMI) Rental Units Small Related (1-2BRs - EL - AMI) Rental Units Large Related (3+BRs - LMI - AMI) Production of New Owner (LMI - AMI) Production of New Owner (EL- AMI) Homeownership Assistance Rental Housing Assistance Fair Housing Activites	CDBG: \$100,000 HOME: \$50,000 ESG: \$0	Rental units constructed: 48 Household Housing Unit Rental units rehabilitated: 10 Household Housing Unit Homeowner Housing Added: 3 Household Housing Unit Homeowner Housing Rehabilitated: 27 Household Housing Unit Direct Financial Assistance to Homebuyers: 285 Households Assisted
		Consolidated Plan			EVANSVILLE			244

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	HS-2	2015	2019	Affordable Housing	FOCUS AREA	Homeownership Assistance	CDBG: \$383,567	Homeowner Housing Rehabilitated: 430 Household Housing Unit
14	HS-3	2015	2019	Affordable Housing	FOCUS AREA Neighborhood Revitalization Strategy Area	Energy Efficient Improvements Rehabilitation of Existing Rental Units Production of New Owner (LMI - AMI)	CDBG: \$245,000 HOME: \$89,000	Rental units constructed: 38 Household Housing Unit
15	HS-4	2015	2019	Affordable Housing	FOCUS AREA Neighborhood Revitalization Strategy Area	Rehab owner units (Low-to Moderate AMI)	HOME: \$267,617	Homeowner Housing Added: 5 Household Housing Unit
16	HS-5	2015	2019		FOCUS AREA			
17	HS-6	2015	2019	Affordable Housing				
18	HS-7	2015	2019	Affordable Housing	FOCUS AREA			
19	HS-8	2015	2019	Affordable Housing	FOCUS AREA		CDBG: \$85,000	Other: 400 Other
20	HS-9	2015	2019	Fair Housing Activities	FOCUS AREA Neighborhood Revitalization Strategy Area			
21	HS-10	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Fair Housing Activities	CDBG: \$6,000	Other: 8 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
22	SN-1	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Abused & Neglected Children Facilities Senior Services Handicapped Services	ESG: \$37,552	Public service activities other than Low/Moderate Income Housing Benefit: 400 Persons Assisted
23	SN-2	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Senior Services Assisted Living Services - elderly, handicap, etc. Health Facilities/Assisted Living Facilities		
24	SN-3	2015	2019	Non-Homeless Special Needs	FOCUS AREA	Senior Services Assisted Living Services - elderly, handicap, etc.	CDBG: \$98,870	Public service activities other than Low/Moderate Income Housing Benefit: 3354 Persons Assisted
25	CD-1	2015	2019	Non-Housing Community Development	FOCUS AREA	Abused & Neglected Children Facilities Handicapped Services Handicapped Centers Disposition Transportation Services		Homeowner Housing Added: 2 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 15000 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
26	CD-2	2015	2019	Non-Housing Community Development	FOCUS AREA	Child Care Services Youth Services Child Care Centers Senior Services Youth Centers Handicapped Services Handicapped Centers		
27	CD-3	2015	2019	Non-Housing Community Development	FOCUS AREA	Child Care Services Youth Services Homeless Prevention Subsidies Health Services (Nutrition)	CDBG: \$466,147	Public service activities other than Low/Moderate Income Housing Benefit: 21440 Persons Assisted
28	CD-4	2015	2019	Non-Housing Community Development	FOCUS AREA		CDBG: \$500,000	Housing Code Enforcement/Foreclosed Property Care: 12490 Household Housing Unit
29	CD-5	2015	2019	Non-Housing Community Development	FOCUS AREA			
30	CD-6	2015	2019					
31	CD-7	2015	2019	Non-Housing Community Development				
32	ED-1	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Employment Training/Job Placement	CDBG: \$422,449	Jobs created/retained: 438 Jobs

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
33	ED-2	2015	2019	Non-Housing Community Development	FOCUS AREA	Employment Training/Job Placement		
34	ED-3	2015	2019	Non-Housing Community Development	FOCUS AREA Neighborhood Revitalization Strategy Area	Employment Training/Job Placement Code Enforcement		
35	AM-1	2015	2019	Non-Housing Community Development	FOCUS AREA	Coordinated Access to Housing Rental Housing Assistance		
36	AM-2	2015	2019	Administration of Funds	FOCUS AREA	Fair Housing Activities	CDBG: \$35,000 HOME: \$26,048	Public service activities other than Low/Moderate Income Housing Benefit: 27 Persons Assisted

Table 56 – Goals Summary

Goal Descriptions

1	Goal Name	HL-1
	Goal Description	<p>Homeless Strategies HL-1 Rapid Re-housing</p> <p>Decrease shelter stays by increasing rapid rehousing to stable housing.</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>HL-1 Decrease shelter stays by increasing rapid re-housing to stable housing.</p> <p>HL-2 Reduce recidivism of households experiencing homelessness.</p> <p>HL-3 Decrease the number of Veterans experiencing homelessness.</p> <p>HL-4 Decrease the number of persons experiencing chronic homelessness.</p> <p>HL-5 Decrease the amount of homeless households with children.</p> <p>HL-6 Increase the percentage of participants in Continuum of Care funded projects that are employed.</p> <p>HL-7 Increase persons experiencing homelessness access to mainstream resources.</p> <p>HL-8 Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.</p> <p>HL-9 Improve homeless outreach and triage to housing and services.</p> <p>HL-10 Improve HMIS data quality and coverage, and use data to develop strategies and policies to end.</p> <p>HL-11 Develop effective discharge plans and programs for individuals leaving State Operated Facilities at risk of homelessness.</p>
2	Goal Name	HL-2
	Goal Description	Reduce recidivism of households experiencing homelessness. Funds provided by IHCD. This is a LMC project, citywide based on LMI.

3	Goal Name	HL-3
	Goal Description	This is a LMC project and City-Wide based on LMI. HL-3 Decrease the number of Veterans experiencing homelessness. Funds are allocated for 20 housing units for homeless veteran families in 2016, but not in 2015.
4	Goal Name	HL-4
	Goal Description	Decreasing the number of persons experiencing Chronic Homelessness. This is provided by the Aurora street outreach team. This is a LMC project and City-Wide based on LMI. Obtaining permanent housing is the ultimate goal.
5	Goal Name	HL-5
	Goal Description	This is a LMC project and City-Wide based on LMI. HL-5 Decrease the number of homeless households with children. House of Bread and Peace & Ozanam are the emergency family shelters, while Goodwill Family Center is transitional housing for families.
6	Goal Name	HL-6
	Goal Description	Increase the percentage of Continuum of Care funded projects that are employed at exit to 38% or higher. This goal uses IHCD funds. This goal is based on LMI citywide, and therefore is LMC.
7	Goal Name	HL-7
	Goal Description	Increase persons experiencing homelessness to access mainstream resources. This project is LMC. This is a citywide activity based on LMI. Funding is provided by IHCD, the State of Indiana.
8	Goal Name	HL-8
	Goal Description	This is a LMC project and City-Wide based on LMI. Our school system, the Evansville-Vanderburgh Public School System receives these funds.
9	Goal Name	HL-9
	Goal Description	Improve homeless outreach and triage to housing and services. The UCS day shelter provides a place for the homeless to meet community providers. This project is LMC and is city-wide based on LMI.

10	Goal Name	HL-10
	Goal Description	All homeless agencies are required to use HMIS, which is under the authority of IHCD, the State of Indiana. The City of Evansville plays a role in assistance of monitoring and quality of data. All funds for HMIS are provided by IHCD.
11	Goal Name	HL-11
	Goal Description	Helping the homeless re-entry population. IHCD goal of developing effective discharge plans and programs for individuals leaving State Operated Facilities. This project is LMC, and is citywide based on LMI. This is part of a larger statewide project.
12	Goal Name	HS-1
	Goal Description	<p>Housing Strategies HS-1 through HS - 10</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>HS-1 Increase the supply of rental units, especially 1-2 BR units, for the elderly, persons with disabilities, and persons with other special needs through rehabilitation and new construction.</p> <p>HS-2 Conserve and rehabilitate the existing housing stock in the community, by providing an emergency home repair program that also addresses handicap accessibility.</p> <p>HS-3 Increase the supply of small related rental units (1-2BR) for very low and low-to-moderate income</p> <p>HS-4 Increase the supply of owner occupied housing units through new construction or rehabilitation</p> <p>HS-5 Assist lower income homebuyers to purchase a home through housing counseling, down payment and closing cost assistance</p> <p>HS-6 Increase the supply of energy efficient housing, both rental and homeowner, at the time of rehabilitation or new construction</p> <p>HS-7 Increase the supply of Health and Assisted Living Facilities</p> <p>HS-8 Increase the supply of available parcels of land for housing development through disposition.</p> <p>HS-9 Improve the supply of affordable rental housing units and provide rental assistance.</p> <p>HS-10 Promote fair housing through education and information.</p>

13	Goal Name	HS-2
	Goal Description	HS-2 Affordable Housing - Homeownership Assistance
14	Goal Name	HS-3
	Goal Description	HS-3 Increase the supply of small related rental units (1-2 BR) for very low and low-to-moderate income
15	Goal Name	HS-4
	Goal Description	HS-4 Increase the supply of owner-occupied housing units through new construction or rehabilitation
16	Goal Name	HS-5
	Goal Description	HS-5 Assist lower income homebuyers to purchase a home through housing counseling, down payment, and closing costs
17	Goal Name	HS-6
	Goal Description	HS-6 Increase the supply of energy efficient housing, both rental and homeowner, at the time of rehabilitation or new construction
18	Goal Name	HS-7
	Goal Description	HS-7 Increase the supply of Health and Assisted Living Facilities
19	Goal Name	HS-8
	Goal Description	HS-8 Increase the supply of available parcels of land for housing development through disposition.
20	Goal Name	HS-9
	Goal Description	HS-9 Improve the supply of affordable rental housing units and provide rental assistance

21	Goal Name	HS-10
	Goal Description	This is a LMC project and City-Wide based on LMI HS-10 Promote fair housing through education and information
22	Goal Name	SN-1
	Goal Description	<p>Special Needs SN-1 through SN-3</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>Priority Need: There is a need for housing opportunities, services, and facilities for persons with special needs.</p> <p><u>Goals:</u></p> <p>SN-1 Support social services, programs, and facilities for abused & neglected children elderly, persons with physical and mental disabilities, persons with substance abuse addiction, and other special needs.</p> <p>SN-2 Promote aging in place by supporting housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs.</p> <p>SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.</p>
23	Goal Name	SN-2
	Goal Description	<p>This is a LMC project and City-Wide based on LMI</p> <p>SN-2 Promote aging in place by supporting housing opportunities and accommodations for the elderly, persons with disabilities, and persons with other special needs</p>

24	Goal Name	SN-3
	Goal Description	This is a LMC project and City-Wide based on LMI SN-3 Support social services, programs, and facilities for the elderly, persons with disabilities, and persons with other special needs.

25	Goal Name	CD-1
	Goal Description	<p>Community D</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>Development Strategies CD-1 through CD-7</p> <p>Priority Need: There is a need to improve the community facilities, infrastructure, public services, and the quality of life in the City of Evansville, Indiana.</p> <p>Goals:</p> <p>CD-1 Address the needs of Abused and Neglected Children by improving programming and increasing the availability of facilities.</p> <p>CD-2 Accessibility of community facilities and infrastructure for physical and visually impaired participants.</p> <p>CD-3 Improve and increase childcare & youth services, senior services, handicapped services, and crime awareness & crisis intervention.</p> <p>CD-4 Remove slum and blight properties through acquisition & clearance.</p> <p>CD-5 Consult with City Departments responsible for streets, sidewalks, public water/sewer, and flood & drain to increase improvements.</p> <p>CD-6 Consult with local utility companies and social service agencies to develop additional programs to assist the low-to-moderate income with unaffordable utility bills</p> <p>CD-7 Support the development of ADA compliant community facilities and infrastructure assisting the physical and visual handicapped.</p>
26	Goal Name	CD-2
	Goal Description	<p>This is a LMC project and City-Wide based on LMI</p> <p>CD-2 Accessibility of community facilities and infrastructure for physical and visually impaired participants.</p>

27	Goal Name	CD-3
	Goal Description	This is a LMC project and City-Wide based on LMI. Funding counted for overlapping goals. CD-3 Improve and increase childcare and youth services, senior services, handicapped services, and crime awareness, and crisis intervention
28	Goal Name	CD-4
	Goal Description	CD-4 Remove slum and blight properties through acquisition and clearance
29	Goal Name	CD-5
	Goal Description	CD-5 Consult with City Departments responsible for streets, sidewalks, and public water/sewer, flood & drain to increase improvements
30	Goal Name	CD-6
	Goal Description	CD - 6 Consult with local utility companies and social service agencies to develop additional programs to assist the low-to-moderate income with unaffordable utility bills.
31	Goal Name	CD-7
	Goal Description	CD-7 Support the development of ADA compliant community facilities and infrastructure assisting the physical and visual handicapped.

32	Goal Name	ED-1
	Goal Description	<p>Economic Development Strategies</p> <p>This is a LMC project and City-Wide based on LMI</p> <p>ED-1 Support and encourage new job creation, job retention, and job-training opportunities</p> <p>Priority Need: There is a need to increase employment, self-sufficiency, educational training, and empowerment for residents of the City.</p> <p>Goals:</p> <p>ED-1 Support and encourage new job creation, job retention, and job training opportunities.</p> <p>ED-2 Support business and commercial growth through business attraction, business retention and expansion, and business creation (start-ups).</p> <p>ED-3 Plan and promote the development and redevelopment of vacant commercial and industrial sites.</p>
33	Goal Name	ED-2
	Goal Description	<p>This is a LMC project and City-Wide based on LMI</p> <p>ED-2 Support businesses and commercial growth through business attraction, business retention and expansion, and business creation (start-ups).</p>
34	Goal Name	ED-3
	Goal Description	This is a LMC project and City-Wide based on LMI

35	Goal Name	AM-1
	Goal Description	<p><u>Administration, Planning, and Management Strategy Goals: -</u></p> <p>Priority Need: There is a continuing need for planning, administration, management, and oversight of federal, state, and local funded programs.</p> <p>Goals:</p> <p>AM-1 Provide program management and oversight for the successful administration of federal, state, and local funded programs.</p> <p>AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.</p>
36	Goal Name	AM-2
	Goal Description	AM-2 Provide planning services for special studies, environmental clearance, fair housing, and compliance with all federal, state, and local laws and regulations.

Projects

AP-35 Projects – 91.220(d)

Introduction

The following are projects that have been allocated funding for the year 2015.

Projects

#	Project Name
1	ARK, Inc. Crisis Child Care Program
2	Outreach Ministries Crisis Intervention
3	SW Indiana Chapter American Red Cross Local Family Fire Assistance
4	Evansville ARC Inc. Communication Assessment and Training
5	Evansville Association for the Blind Disabled Workers
6	Evansville Association for the Blind Low Vision Screening
7	Counseling for Change Jobs Training/Placement for Ex-Offenders
8	CAPE Emergency Needs Pantry
9	Tri-State Food Bank Ending Hunger in Evansville
10	Hope of Evansville, Inc. Housing Counseling Services
11	Carver Senior Services
12	Meals on Wheels of Evansville, Inc. Meals on Wheels
13	VOICES, Inc. Nursing Home Ombudsman Program
14	Boom Squad Inc. Youth Arts Development Project
15	Boys and Girls Club of Evansville Fulton Square
16	Boys and Girls Club of Evansville Service to Girls
17	Carver After School Youth Program
18	CMOE Helping Hands
19	New Hope Community Development Corporation Youth Tutoring and Mentoring Program
20	Patchwork Central Inc. Arts and Smarts
21	Tri-State Food Bank Backpack Food for Kids
22	YMCA of Southwestern Indiana, Inc. Diamonds Program
23	YMCA of Southwestern Indiana, Inc. Caldwell Community Outreach Center
24	YMCA of Southwestern Indiana, Inc. Outreach/Y-Cap
25	duplicate
26	Memorial 21st Century Pioneers
27	Advantix Development Corporation Youthbuild
28	Carver A.M. Childcare
29	Carver P.M. Childcare

#	Project Name
30	Evanvsille Rescue Mission Rooftop HVAC Installation
31	Memorial Garden Market
32	Echo Housing Corporation Lucas Place Permanent Supportive Housing
33	Memorial Community Federal Credit Union
34	Memorial Emergency Repair Program
35	Memorial Learning Center 1st and 2nd Shift
36	Memorial Learning Center-Weekend Childcare
37	Memorial Youth Employment
38	Echo Housing Development Corporation Virginia Street Commons
39	DMD Core Neighborhood Rehab
40	DMD NRSA Program
41	Building Commission Code Enforcement
42	DMD Disposition
43	Evansville Brownfield Corporation
44	Human Relations Commission Fair Housing
45	DMD Focus Neighborhood Development
46	Building Commission Contractor Initiative
47	Aurora, Inc.Tenant Based Rental Assistance (TBRA) Administration Assistance
48	Advantix Development Corporation CHDO Operating Costs
49	Advantix Development Corporation Rental Rehab
50	AURORA INC. TENANT BASED RENTAL ASSIST. - CDBG
51	Echo Housing Development Corporation CHDO Operating Costs
52	ECHO HOUSING CORPORATION - GARFIELD COMMONS
53	Hope CHDO Operating Costs
54	Hope New Construction Homebuyer
55	Memorial Community Development Corporation CHDO Operating
56	Memorial Community Development Corporation Villas
58	Memorial Community Development Corporation Homebuyer Rehab or Rental Rehab
59	City of Evansville HESG

Table 57 – Project Information

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

The allocation process is complex and begins when DMD issues a request for proposal (RFP) from various agencies. Notification is given through advertisement in local newspapers and direct mailings to public service agencies and other interested parties. During this time, DMD Development staff meets with all applicants to ensure eligibility. Once the RFP process closes, proposals are accepted, printed, and bound for distribution.

The Mayor of Evansville also appoints a Citizen Advisory Committee (CAC). The goal of the committee is

to ensure that the funded programs represent the needs of the community. There are nine members on the council. The Mayor appoints two members. Another two members are representatives of the United Way Allocations Committee. The remaining five members are neighborhood representatives. CAC members are not appointed for an indefinite term. The composition of the members can change from year to year.

Once the CAC is appointed, public hearings are held where applicants may present their proposals. At this time, CAC makes their funding recommendation at a public meeting open to all the public. These recommendations are sent to the Mayor who then makes his own recommendation on funding. City Council members receive both the Mayor's recommendation and the CAC's recommendation on funding. A separate hearing is held to allow applicant agencies to address council members and present their proposals. During the final stage of the process, council allocates CDBG, ESG, and HOME funds.

AP-38 Project Summary
Project Summary Information

1	Project Name	ARK, Inc. Crisis Child Care Program
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Child Care Services
	Funding	CDBG: \$19,140
	Description	Emergency childcare services.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	508 low to moderate income families.
	Location Description	4150 Lincoln Ave. Evansville, IN 47713
	Planned Activities	Childcare services.
2	Project Name	Outreach Ministries Crisis Intervention
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Case Management
	Funding	CDBG: \$20,010
	Description	Assist with basic life needs and a remedy for the immediate crisis at hand.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	2500 low to moderate households.
	Location Description	734 W. Delaware St. Suite 208 Evansville, IN 47710
	Planned Activities	Homeless prevention services.
3	Project Name	SW Indiana Chapter American Red Cross Local Family Fire Assistance
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Homeless Prevention Subsidies
	Funding	CDBG: \$8,830

	Description	Provide financial assistance to households based on emergency needs after a fire.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	119 low- to- moderate income families.
	Location Description	29 South Stockwell Road Evansville, IN 47714
	Planned Activities	Homeless prevention services.
4	Project Name	Evansville ARC Inc. Communication Assessment and Training
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Case Management
	Funding	CDBG: \$8,262
	Description	Provide training in alternate forms of communication for individuals with disabilities having little to no communication abilities.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	40 low to moderate income individuals.
	Location Description	615 W. Virginia Street Evansville, IN 47710
5	Planned Activities	Handicapped services.
	Project Name	Evansville Association for the Blind Disabled Workers
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Employment Training/Job Placement
	Funding	CDBG: \$3,200
	Description	Financial assistance to support program employing disabled workers.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	160 low to moderate income individuals.
	Location Description	500 Second Avenue, Evansville, IN 47710
	Planned Activities	Handicapped services.
6	Project Name	Evansville Association for the Blind Low Vision Screening
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Case Management
	Funding	CDBG: \$3,200
	Description	Provide financial assistance for project operating costs to conduct vision tests and purchase resource materials during evaluation. This project is a LMC activity based on LMI and is citywide.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	5600 elderly and children of low to moderate income.
	Location Description	500 Second Avenue, Evansville, IN 47710
	Planned Activities	Handicapped services.
7	Project Name	Counseling for Change Jobs Training/Placement for Ex-Offenders
	Target Area	FOCUS AREA
	Goals Supported	ED-1
	Needs Addressed	Employment Training/Job Placement
	Funding	CDBG: \$19,045
	Description	Provide job training and placement for Vanderburgh County residents being released from prison and/or have recent substance abuse related convictions.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	60 low to moderate income individuals.

	Location Description	1133 Lincoln Avenue, Evansville, IN 47714
	Planned Activities	Employment training.
8	Project Name	CAPE Emergency Needs Pantry
	Target Area	FOCUS AREA
	Goals Supported	HL-1 CD-3
	Needs Addressed	Case Management
	Funding	CDBG: \$8,000
	Description	Provides emergency supplies from pantry to households.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	122 low to moderate income families.
	Location Description	401 S.E. 6th Street Suite 001 Evansville, IN 47713
	Planned Activities	Food and nutrition.
9	Project Name	Tri-State Food Bank Ending Hunger in Evansville
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Case Management Health Services (Nutrition)
	Funding	CDBG: \$44,456
	Description	Provide nutritious food to the homeless and low-income families.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	14,400 low to moderate income individuals.
	Location Description	801 E. Michigan Street, Evanville, IN 47711
	Planned Activities	Food and nutrition.
10	Project Name	Hope of Evansville, Inc. Housing Counseling Services
	Target Area	FOCUS AREA
	Goals Supported	HS-4

	Needs Addressed	Case Management
	Funding	CDBG: \$8,657
	Description	Housing counseling and education services for first-time homebuyers. Post-purchase counseling to prevent foreclosure and assist with other homeowner issues.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	400 low to moderate income households.
	Location Description	401 SE 6th Street Suite 206, Evansville, IN 47713
	Planned Activities	Homeownership assistance.
11	Project Name	Carver Senior Services
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Case Management Senior Services
	Funding	CDBG: \$20,256
	Description	Assist individuals in living as independently as possible by providing a range of health and social services to Vanderburgh County seniors.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	120 low to moderate income individuals.
	Location Description	504 SE Eighth Street, Evansville, IN 47713
	Planned Activities	Senior services.
12	Project Name	Meals on Wheels of Evansville, Inc. Meals on Wheels
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Case Management Health Services (Nutrition)
	Funding	CDBG: \$9,766

	Description	Delivers nutritionally balanced meals to the homebound.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	200 low to moderate income individuals.
	Location Description	3700 Bellemeade Avenue Suite 113, Evansville, IN 47714
	Planned Activities	Senior services.
13	Project Name	VOICES, Inc. Nursing Home Ombudsman Program
	Target Area	FOCUS AREA
	Goals Supported	SN-1
	Needs Addressed	Case Management Senior Services
	Funding	CDBG: \$17,270
	Description	Providing essential services and advocating for improved quality of life and care for residents.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1000 low to moderate income individuals.
	Location Description	2425 Hwy 41 N. Suite 405, Evansville, IN 47711
	Planned Activities	Senior services.
14	Project Name	Boom Squad Inc. Youth Arts Development Project
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$5,500
	Description	Programming to at-risk youth in substance abuse awareness, education enrichment, and delinquency prevention in addition to a performing drumline.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	160 low to moderate income individuals.
	Location Description	800 South Evans Avenue, Evansville, IN 47713
	Planned Activities	Youth services.
15	Project Name	Boys and Girls Club of Evansville Fulton Square
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$17,400
	Description	Reaching at-risk youth by providing them with wholesome and constructional opportunities as well as daily educational programs.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	295 low to moderate income individuals.
	Location Description	1328 Dresden Avenue, Evansville, IN 47710
	Planned Activities	Youth services.
16	Project Name	Boys and Girls Club of Evansville Service to Girls
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$15,582
	Description	Providing at-risk girls with a safe environment and a comprehensive educational and recreational initiative.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	470 low to moderate income girls.
	Location Description	700 Bellemeade Avenue, Evansville, IN 47713

	Planned Activities	Youth services.
17	Project Name	Carver After School Youth Program
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$20,996
	Description	Provides structured activities and healthy meals for K-8th grade students.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	54 low to moderate income students.
	Location Description	100 E. Walnut Street, Evansville, IN 47713
	Planned Activities	Youth services.
18	Project Name	CMOE Helping Hands
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$4,000
	Description	Offers educational explorer field trips and summer camps.AGENCY DECLINE FUNDS
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	150 low to moderate income individuals.
	Location Description	22 SE 5th Street, Evansville, IN 47708
	Planned Activities	Youth services.
19	Project Name	New Hope Community Development Corporation Youth Tutoring and Mentoring Program
	Target Area	FOCUS AREA
	Goals Supported	CD-3

	Needs Addressed	Youth Services
	Funding	CDBG: \$23,260
	Description	Provides testing, tutoring and fun new learning methods for at-risk youth.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	75 low to moderate income individuals.
	Location Description	663 S. Elliott Street, Evansville, IN 47713
	Planned Activities	Youth services.
	Planned Activities	Youth services.
20	Project Name	Patchwork Central Inc. Arts and Smarts
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$3,200
	Description	Provides youth services through one-on-one tutoring and the arts.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	100 low to moderate income individuals.
	Location Description	100 Wshington Avenue, Evansville, IN 47713
	Planned Activities	Youth services.
21	Project Name	Tri-State Food Bank Backpack Food for Kids
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services Health Services (Nutrition)
	Funding	CDBG: \$21,000
	Description	Provides 2 breakfasts, 2 lunches, 2 dinners and 2 snacks to kids who do not have enough to eat.
	Target Date	12/31/2015
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	2700 low to moderate income individuals.
	Location Description	801 E. Michigan Street, Evansville, IN 47711
	Planned Activities	Youth services.
22	Project Name	YMCA of Southwestern Indiana, Inc. Diamonds Program
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$3,200
	Description	Assists females within afterschool programs through character building, prevention, service to others and tutoring/college preparedness.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	525 low to moderate income girls.
	Location Description	222 NW Sixth Street, Evansville, IN 47708
	Planned Activities	300 Youth Serviced
23	Project Name	YMCA of Southwestern Indiana, Inc. Caldwell Community Outreach Center
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$8,889
	Description	Developing boys and girls through education, physical health and character building.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	458 low to moderate income individuals.

	Location Description	1930 S. Garvin Street, Evansville, IN 47713
	Planned Activities	Youth services.
24	Project Name	YMCA of Southwestern Indiana, Inc. Outreach/Y-Cap
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$12,630
	Description	Provides research proven character development activities to youth.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	488 low to moderate income individuals.
	Location Description	222 NW Sixth Street, Evansville, IN 47708
	Planned Activities	Youth services.
25	Project Name	duplicate
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Youth Services
	Funding	CDBG: \$22,858
	Description	After school and mentoring program for at-risk girls.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	213 low to moderate income girls.
	Location Description	118 Vine Street, Evansville, IN 47708
	Planned Activities	Youth services.
26	Project Name	Memorial 21st Century Pioneers
	Target Area	FOCUS AREA
	Goals Supported	CD-3

	Needs Addressed	Youth Services
	Funding	CDBG: \$8,985
	Description	A comprehensive enrichment program for youth involving academic excellence, mentoring, healthy living and exploration.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	31 low to moderate income individuals.
	Location Description	645 Cnal Street, Evansville, IN 47713
	Planned Activities	Youth services.
27	Project Name	Advantix Development Corporation Youthbuild
	Target Area	FOCUS AREA
	Goals Supported	ED-1
	Needs Addressed	Youth Services Employment Training/Job Placement
	Funding	CDBG: \$60,000
	Description	Provides educational and vocational training opportunities for at-risk youth.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	32 low to moderate income individuals.
	Location Description	500 Court Street, Evansville, IN 47708
28	Planned Activities	Youth services.
	Project Name	Carver A.M. Childcare
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Child Care Services Child Care Centers
	Funding	CDBG: \$45,000

	Description	Fosters an environment that enriches families' lives and enhances children's growth and development through the Creative Curriculum.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	159 low to moderate income families.
	Location Description	400 S.E. 8th Street, Evansville, IN 47713
	Planned Activities	Childcare services.
29	Project Name	Carver P.M. Childcare
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Child Care Services Child Care Centers
	Funding	CDBG: \$55,000
	Description	Fosters an environment that enriches families' lives and enhances children's growth and development through the Creative Curriculum.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	55 low to moderate income families.
	Location Description	400 S.E. 8th Street, Evansville, IN 47713
	Planned Activities	Childcare services.
30	Project Name	Evansville Rescue Mission Rooftop HVAC Installation
	Target Area	FOCUS AREA
	Goals Supported	CD-1
	Needs Addressed	Energy Efficient Improvements
	Funding	CDBG: \$8,076
	Description	To install a sixth and final rooftop HVAC unit on top of the Rescue Mission's Residence Center.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	8076 low to moderate income individuals.
	Location Description	500 East Walnut Street, Evansville, IN 47713
	Planned Activities	Homeless prevention services.
31	Project Name	Memorial Garden Market
	Target Area	FOCUS AREA
	Goals Supported	ED-1
	Needs Addressed	Youth Services Employment Training/Job Placement Health Services (Nutrition)
	Funding	CDBG: \$50,000
	Description	Provides availability and accessibility to fruits and vegetables through the youth who are educated in horticulture, agriculture and entrepreneurship and hired to grow the foods.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	69 low to moderate income households.
	Location Description	645 Canal Street, Evansville, IN 47713
	Planned Activities	CBDO
32	Project Name	Echo Housing Corporation Lucas Place Permanent Supportive Housing
	Target Area	FOCUS AREA
	Goals Supported	HS-1
	Needs Addressed	Coordinated Access to Housing Permanent Supportive Housing
	Funding	CDBG: \$80,000
	Description	Permanent supportive housing for families with a disability.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	20 low to moderate income families.
	Location Description	414 Baker Avenue, Evansville, IN 47710
	Planned Activities	Housing
33	Project Name	Memorial Community Federal Credit Union
	Target Area	FOCUS AREA
	Goals Supported	ED-1
	Needs Addressed	Case Management Micro-Enterprise Assistance (Start-up funds)
	Funding	CDBG: \$103,314
	Description	Improving the financial lives of individuals and small businesses through educational tools partnered with affordable financial services/products.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	10 low to moderate income individuals.
	Location Description	645 Canal Street, Evansville, IN 47713
	Planned Activities	Community based development.
34	Project Name	Memorial Emergency Repair Program
	Target Area	FOCUS AREA
	Goals Supported	HS-2
	Needs Addressed	Energy Efficient Improvements
	Funding	CDBG: \$300,000
	Description	Provides repair services to homeowners.This project is an LMC activity, this is city-wide based on LMI.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	40 low to moderate income individuals.

	Location Description	645 Canal Street, Evansville, IN 47713
	Planned Activities	Community based development activities.
35	Project Name	Memorial Learning Center 1st and 2nd Shift
	Target Area	FOCUS AREA
	Goals Supported	HL-1
	Needs Addressed	Child Care Services Child Care Centers
	Funding	CDBG: \$14,000
	Description	Provides safe, quality, and affordable childcare to children 6 weeks-12 years.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	75 low to moderate income families.
	Location Description	645 Canal Street, Evansville, IN 47713
	Planned Activities	Childcare services.
36	Project Name	Memorial Learning Center-Weekend Childcare
	Target Area	FOCUS AREA
	Goals Supported	HL-1
	Needs Addressed	Child Care Services Child Care Centers
	Funding	CDBG: \$40,000
	Description	Provides childcare to families experiencing a crisis situation and or families required to work weekends without a private childcare option.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	35 low to moderate income families.
	Location Description	645 Canal Street, Evansville, IN 47713
	Planned Activities	Childcare services.

37	Project Name	Memorial Youth Employment
	Target Area	FOCUS AREA
	Goals Supported	HL-1
	Needs Addressed	Youth Services Employment Training/Job Placement
	Funding	CDBG: \$180,000
	Description	Provides job training, employment, sidewalk and street improvements (through trash pick-up), curb appeal and beautification.
	Target Date	8/31/2016
	Estimate the number and type of families that will benefit from the proposed activities	265 low to moderate income individuals.
	Location Description	645 Canal Street, Evansville, IN 47713 (center city)
	Planned Activities	Youth services.
38	Project Name	Echo Housing Development Corporation Virginia Street Commons
	Target Area	FOCUS AREA
	Goals Supported	SN-2
	Needs Addressed	Coordinated Access to Housing Permanent Supportive Housing Rental Units Special Needs (ELI - LMI AMI)
	Funding	CDBG: \$200,000
	Description	Soft costs for the planning of a 48-unit family community that will provide 5 units to persons with disabilities and 3 units as permanent supportive housing for the homeless.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	48 low to moderate income households.
	Location Description	200 block of W. Virginia Street, Evansville, IN 47715
	Planned Activities	Housing services.
39	Project Name	DMD Core Neighborhood Rehab

	Target Area	FOCUS AREA
	Goals Supported	HS-5
	Needs Addressed	Energy Efficient Improvements Rehab owner units (Low-to Moderate AMI)
	Funding	CDBG: \$75,000
	Description	Neighborhood revitalization for homeowners within low-mod census tracts.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	3 low to moderate income families.
	Location Description	Multiple locations within the Evansville city limits.
	Planned Activities	Housing services.
40	Project Name	DMD NRSA Program
	Target Area	Neighborhood Revitalization Strategy Area
	Goals Supported	HS-7
	Needs Addressed	Acquisition & Clearance of Slum Properties Rental Units Large Related (3+BR - LMI- AMI) Production of New Owner (LMI - AMI)
	Funding	CDBG: \$245,000
	Description	Revitalization in a strategy area for the purpose of improving housing, offering economic opportunities and creating mixed-income neighborhoods.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	73 persons or households
	Location Description	Scattered sites within the NRSA geographic area.
41	Planned Activities	Housing services and small businesses development.
	Project Name	Building Commission Code Enforcement
	Target Area	FOCUS AREA
	Goals Supported	CD-4

	Needs Addressed	Acquisition & Clearance of Slum Properties
	Funding	CDBG: \$500,000
	Description	Code enforcement activities to eliminate blight.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	12,490 low to moderate income families.
	Location Description	Scattered sites within the Evansville city limits.
	Planned Activities	Housing services.
42	Project Name	DMD Disposition
	Target Area	FOCUS AREA
	Goals Supported	HS-7
	Needs Addressed	Disposition
	Funding	CDBG: \$60,000
	Description	Maintenance of properties to be passed to developers.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	430 low to moderate income families.
	Location Description	Scattered sites within the Evansville city limits.
	Planned Activities	Maintenance of DMD owned properties
43	Project Name	Evansville Brownfield Corporation
	Target Area	FOCUS AREA
	Goals Supported	HS-7
	Needs Addressed	Coordinated Access to Housing Disposition
	Funding	CDBG: \$25,000
	Description	Acquire, maintain and sell properties on behalf of the city.
	Target Date	12/31/2015

	Estimate the number and type of families that will benefit from the proposed activities	14 families.
	Location Description	Sites located within the focus areas.
	Planned Activities	Housing services and small business development.
44	Project Name	Human Relations Commission Fair Housing
	Target Area	FOCUS AREA
	Goals Supported	HS-9
	Needs Addressed	Fair Housing Activites
	Funding	CDBG: \$6,000
	Description	Fair housing advertising.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	8 persons will benefit from services
	Location Description	Within the Evansville city limits.
	Planned Activities	Housing services pertaining to fair housing.
45	Project Name	DMD Focus Neighborhood Development
	Target Area	FOCUS AREA
	Goals Supported	CD-3
	Needs Addressed	Case Management
	Funding	CDBG: \$35,000
	Description	Provides members of the focus neighborhoods with a paid annual conference trip (RNNC) involving mid-western cities to learn about the many facets of neighborhood development.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	28 low to moderate income individuals.
	Location Description	1 N.W. Martin Luther King Jr. Blvd., Evansille, IN 47708

	Planned Activities	Regional Neighborhood Network Conference training.
46	Project Name	Building Commission Contractor Initiative
	Target Area	FOCUS AREA
	Goals Supported	ED-1
	Needs Addressed	Employment Training/Job Placement
	Funding	CDBG: \$10,000
	Description	Incentive to license low to moderate income contractors.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	4 low to moderate income individuals.
	Location Description	Within the Evansville city limits.
	Planned Activities	Employment training.
47	Project Name	Aurora, Inc.Tenant Based Rental Assistance (TBRA) Administration Assistance
	Target Area	FOCUS AREA
	Goals Supported	HS-8
	Needs Addressed	Case Management Rental Assistance (ELI - LMI AMI) TBRA
	Funding	CDBG: \$5,000
	Description	To provide operating cost to an agency to provide rental assistance for low to moderate income individuals.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income households.
	Location Description	Scattered sites within the Evansville city limits.
	Planned Activities	Housing services.
48	Project Name	Advantix Development Corporation CHDO Operating Costs
	Target Area	FOCUS AREA
	Goals Supported	HS-8

	Needs Addressed	Case Management
	Funding	HOME: \$6,512
	Description	CHDO-Operating costs.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	2 LMI Households
	Location Description	500 Court Street, Evansville, IN 47708
	Planned Activities	Operation.
49	Project Name	Advantix Development Corporation Rental Rehab
	Target Area	FOCUS AREA
	Goals Supported	HS-3
	Needs Addressed	Coordinated Access to Housing Rehab of owner units (Extremely Low AMI)
	Funding	HOME: \$30,000
	Description	Rehabilitate 1 home to be used as lease to purchase homeownership units for homeless families.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 low to moderate income family.
	Location Description	217 Sweetser or 540 Grand or 303 Missouri in Evansville, IN.
	Planned Activities	Housing services.
50	Project Name	AURORA INC. TENANT BASED RENTAL ASSIST. - CDBG
	Target Area	FOCUS AREA
	Goals Supported	HS-8
	Needs Addressed	Case Management Rental Assistance (ELI - LMI AMI) TBRA
	Funding	HOME: \$5,000
	Description	PROVIDE RENTAL ASSISTANCE TO VERY LOW INCOME
	Target Date	1/1/2017

	Estimate the number and type of families that will benefit from the proposed activities	5 low to moderate income households.
	Location Description	Scattered sites within the Evansville city limits.
	Planned Activities	Housing services.
51	Project Name	Echo Housing Development Corporation CHDO Operating Costs
	Target Area	FOCUS AREA
	Goals Supported	SN-2
	Needs Addressed	Case Management
	Funding	HOME: \$6,512
	Description	CHDO Operating Costs.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	48 low to moderate income households.
	Location Description	In areas surrounding Echo Housing Development Corporation and the Jacobsville area.
52	Planned Activities	Housing services.
	Project Name	ECHO HOUSING CORPORATION - GARFIELD COMMONS
	Target Area	FOCUS AREA
	Goals Supported	SN-2
	Needs Addressed	Coordinated Access to Housing Permanent Supportive Housing Rental Units Special Needs (ELI - LMI AMI)
	Funding	HOME: \$100,000
	Description	NEW CONSTRUCTION OF A 44 APARTMENT UNIT COMPLEX. FIVE UNITS WILL BE SET ASIDE FOR PERSONS WITH DISABILITIES AND THREE UNITS FOR PERSONS NEEDING PERMANENT SUPPORTIVE HOUSING.
	Target Date	12/1/2017

	Estimate the number and type of families that will benefit from the proposed activities	48 low to moderate income households.
	Location Description	200 Block of W. Virginia Street, Evansville, IN 47710
	Planned Activities	New construction/rental.
53	Project Name	Hope CHDO Operating Costs
	Target Area	FOCUS AREA
	Goals Supported	HS-3
	Needs Addressed	Case Management
	Funding	HOME: \$6,512
	Description	CHDO Operating Costs.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	2 low to moderate income families.
	Location Description	1167-1203 Parrett Street, Evansville, IN 47713
	Planned Activities	
54	Project Name	Hope New Construction Homebuyer
	Target Area	FOCUS AREA
	Goals Supported	HS-3
	Needs Addressed	Coordinated Access to Housing Production of New Owner (LMI - AMI)
	Funding	HOME: \$125,000
	Description	Construction of 2 new single-family homes.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	2 low to moderate income families.
	Location Description	1167-1203 Parrett Street, Evansville, IN 47713
	Planned Activities	New construction/homebuyer.

55	Project Name	Memorial Community Development Corporation CHDO Operating
	Target Area	FOCUS AREA
	Goals Supported	HS-3
	Needs Addressed	Case Management
	Funding	HOME: \$6,512
	Description	CHDO Operating Costs.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	11 low to moderate income families.
	Location Description	Scattered sites within Evansville city limits.
	Planned Activities	
56	Project Name	Memorial Community Development Corporation Villas
	Target Area	FOCUS AREA
	Goals Supported	HS-3
	Needs Addressed	Coordinated Access to Housing Rehab owner units (Low-to Moderate AMI)
	Funding	HOME: \$59,000
	Description	Proposed 10 unit housing initiative in qualified census tracts that are affordable for 15 years.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	10 low to moderate income families.
	Location Description	Various locations throughout the 47713 zip code.
	Planned Activities	Housing services.
57	Project Name	Memorial Community Development Corporation Homebuyer Rehab or Rental Rehab
	Target Area	FOCUS AREA
	Goals Supported	HS-5

	Needs Addressed	Coordinated Access to Housing Rehab owner units (Low-to Moderate AMI)
	Funding	HOME: \$82,617
	Description	Provides infill housing in Evansville within existing urban areas.
	Target Date	1/1/2017
	Estimate the number and type of families that will benefit from the proposed activities	1 low to moderate income family.
	Location Description	713 E. Powell Street, Evansville, IN 47713.
	Planned Activities	Housing services.
58	Project Name	City of Evansville HESG
	Target Area	FOCUS AREA
	Goals Supported	HL-1 HL-2 HL-3 HL-4 HL-5 HL-6 HL-7 HL-8 HL-10 HL-11
	Needs Addressed	Domestic Violence Shelters Emergency Shelters Case Management Coordinated Access to Housing Homeless Facilities(Not Operating Costs)
	Funding	ESG: \$223,058
	Description	Homeless services and rapid re-housing.This project is an LMC activity, this is city-wide based on LMI.
	Target Date	12/31/2015
	Estimate the number and type of families that will benefit from the proposed activities	1,000 low to moderate income persons.

	Location Description	Scattered throughout the city of Evansville.
	Planned Activities	Homeless services and rapid re-housing.

AP-50 Geographic Distribution – 91.220(f)

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

In the City of Evansville there are 14 tracts that have been deemed low income areas according to the 2010 Census. The City of Evansville directs majority of our assistance within the 14 different Census Tracts. The 14 Census Tracts have the highest concentration of low income individuals and minorities.

Geographic Distribution

Target Area	Percentage of Funds

Table 58 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

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

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In 2015, the City anticipates the rehabilitation of 28 HOME funded units and a minimum of 25 CDBG emergency home repair projects for a total of 53 rehabbed units. The non-homeless population accounts for the rehabilitation of the 53 units plus homeless prevention services provide by Outreach Ministries and the Red Cross for a total non-homeless support to 2,330 households.

One Year Goals for the Number of Households to be Supported	
Homeless	1,000
Non-Homeless	2,330
Special-Needs	50
Total	3,380

Table 59 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	125
The Production of New Units	20
Rehab of Existing Units	53
Acquisition of Existing Units	0
Total	198

Table 60 - One Year Goals for Affordable Housing by Support Type
Discussion

Locally through the Aurora Housing Support Program, we try to support about 100 homeless households with rapid re-housing funds for rental assistance from both the City of Evansville and the State of Indiana. 25 HOME TBRA vouchers have been set aside for the re-entry population. Through coordinated access and coordinated assesment, we have a general goal to do intake of 1000 clients with a housing plan. 20 TBRA re-entry vouchers from State of Indiana HOME funds and five re-entry vouchers from the City of Evansville HOME funds. Partnering with Community One and SWIRCA, we coordinate resources for the disabled and elderly with special needs.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Evansville, DMD is responsible for the administration and management of the HOME Investment Partnership Grant to the agencies it serves. Through the HOME allocation for the Evansville Housing Authority (EHA) some of the local needs to public housing are addressed in addition to programs that will encourage public housing residents to participate in homeownership.

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

- Expand the supply of Assisted Housing through reducing public housing vacancies, leverage other funds to create additional housing, and acquiring new buildings and or units (5.2)
- Improve the quality of assisted housing through the renovation and or modernization of public housing units, demolish obsolete public housing and providing replacement public housing when possible (5.2)
- Increasing the choices in assisted housing by conducting outreach efforts to reach potential voucher landlords, operating homeownership programs, and the conversion of qualifying public housing vouchers to vouchers (5.2)
- Maximize the number of units available through vacancy reduction, reduced turn over time and the development of new public housing and other affordable housing units (9.1)
- Rehabilitate 1 of 3 existing homes to be used as lease to purchase homeownership units for homeless families (540 Grand, 303 Missouri or Sweetser)

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

The Housing Choice Voucher Homeownership Program of the Evansville Housing Authority (EHA) permits eligible participants in the Housing Choice Voucher program, including participants with portable vouchers, the option of purchasing a home with their Housing Choice Voucher assistance rather than renting. The homeownership option is limited to five percent (5%) of the total Housing Choice Voucher Program administered by the EHA in any fiscal year, provided that disabled families shall not be subject to the 5% limit and must meet the eligibility set forth in Chapter 22.

Before the commencement of homeownership assistance for a family, the family must attend and satisfactorily complete a pre-assistance homeownership and housing counseling program. The counseling will be conducted by a HUD-approved counseling agency or through the Evansville Housing Authority's 'SS Program. If this is not available, the housing authority shall make other arrangements for the pre-assistance counseling.

The Evansville Housing Authority will also offer additional counseling after commencement of homeownership assistance (ongoing counseling). This counseling will be voluntary for all

homeownership assistance recipients except those requesting their second, fifth, tenth, fourteenth and fifteenth years of assistance. The reason for this mandatory counseling is to make sure that families are either off to a good start or preparing for the termination of their assistance.

Home- 30 Program- The Evansville Housing Authority is offering a new program where renters can qualify to buy their own home with some help from outside agencies with down payment and closing costs. This program is open to any low-income family or individual according to the income guidelines established by the U.S. Department of Housing and Urban Development.

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

N/A, not troubled.

Discussion

The DMD is working with Advantix, a subsidiary of EHA, and has become a Community Based Development Organization (CBDO) and a Community Housing Development Organization (CHDO). It is planned that in 2014 Advantix's Youthbuild program will work on HOME funded projects for the agency. Advantix received a HOME allocation of \$60,000 in 2014 and a \$30,000 for 2015 to rehabilitate future rent to own properties. Youthbuild students are educated and trained to work on housing.

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

Introduction

Our priority is to start trying to house the homeless as soon as first contact. The Aurora homeless street outreach team is a street outreach program with a housing goal emphasis. Coordinated Access is a critical tool to helping homeless become permanently housed and to be smart matched with better placement so they are less likely to lose their housing. The biggest gap is the homeless that fall in-between being eligible for rapid rehousing and permanent supportive housing, so the landlord registry will be a useful tool in helping to match up homeless clients and landlords.

Our biggest goal in 2015 is to implement coordinated access across the entire homeless system. We will be using a coordinated assessment tool. We are moving toward Aurora being the centralized point of access. The street outreach team is through Aurora and the street outreach team will be responsible for most of the intakes. The biggest barrier to coordinated access is a large mission based single men's shelter that consider themselves to be a church first, and shelter second. For the most part, the local homeless agencies really do collaborate very well together, and we have been a model of collaboration for other communities. Our coordinated access project is a pilot project for the State of Indiana in 2015.

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

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

From the goals established by the 2012 charrette to update our plan to end homelessness

: Coordinated Entry

- Provides a common process for assessing a household's need and identifying the best housing intervention
- Helps people move through the system faster
- Sends households to intervention best fit from the start

Addressing the emergency shelter and transitional housing needs of homeless persons

The Balance of State of Indiana emphasizes shorter stays in shelter and phasing out transitional housing except for domestic violence and substance abuse. One of our local successful transitional housing programs was chosen to be cut by IHCD in the very latest Continuum of Care application. We will be seeking a variety of creative solutions and new funding collectively as the entire homeless system under the authority of the City-County Commission on Homelessness. We will be seeking to move people out of shelters faster by a combination of rapid re-housing, working with landlords as part of the landlord registry, prioritizing homeless with Evansville Housing Authority, and permanent supportive housing options.

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

From the goals established by the 2012 charrette to update our plan to end homelessness:

Access to Permanent Housing

- Work with EHA to increase partnerships, access, funding, and opportunities to create PSH units.
- Identify goal # of PSH units and determine how current resources and providers can support this goal.
- Increase access to and quality of market rate property.
- Analyze housing stock to understand extent of need for subsidies or rehab.
- Explore funding opportunities and the implementation of new programs, including a coordinated resource pool.
- Help households access and transition into housing.
- Build provider capacity to serve high barrier households in permanent housing.

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

Homeless Prevention

- Pool community resources for homeless prevention,
- Educate landlords and EHA about the resources available and who is eligible,
- Target imminently at-risk households with a housing tool and through geographic targeting, and
- Work closely with the Re-entry Network to link individuals to housing.

Healthcare

- Create and strengthen partnerships with physicians, the VA, and dentists – create champions and improve access to services,
- Reduce barriers to accessing healthcare and develop an integrated approach to physical and behavioral care,
- Provide assertive community treatment staff, and
- Provide permanent supportive housing for the medically vulnerable and streamline the process.
- Create a jail diversion program for substance abuse.
- Create cross-system strategies for supportive housing services.
- Understand how healthcare reform will affect clients and respond.

Re-Entry

- Increase access to housing, including public housing.
- Work with prisons and jails to assess and support social connections and mental health prior to

release.

Homeless Children and Youth

-Build a diverse, coordinated network of providers and resources,

-Data, planning and outreach efforts ,

-Programming : across the spectrum from birth to age 23, and

-Implementation.

Components of a System-wide Approach

- Entry into the system – assessment, intake, etc. Requirements of the system – eligibility, program compliance Services of the system – meals, housing, case management, etc. Interactions in the system – word of mouth between clients, cooperation and partnerships between agencies, relationships between staff. Outcomes of the system – are clients better off, how so, how many, etc. HUD and Systems HUD is looking for: Reductions in length of stay, homeless recidivism, total number of homeless people, number of people who become homeless. Thoroughness in reaching the homeless increases in jobs and income. Quality and comprehensiveness of Plan to End Homelessness, including quantifiable performance measures, timelines, funding sources, and entities responsible for implementation. An effective and public methodology for prioritizing funding. Other factors such as leveraging and coordination.

Discussion

Outlines of the other homeless priorities further developed from the charrette to continue to implement in 2015 are as follows:

- **Organizational Structure:**
- Repurpose committees rather than creating more, Continue to use Commission and HSCSI as

the coordinating committees, Grow the Commission and use it to help find funding, and Create a Consumer Advisory Council. Doing the Work: Create infrastructure throughout the community to implement the plan, and Seek staff designated for plan implementation. Energizing the Plan Create a timeline and prioritize activities. Create early wins. Engage elected officials. Continue work on issues not discussed in Charrette, including Veterans and Raising Incomes.

- **Community Awareness**

- Create a Speaker's Bureau; use it to reach out to neighborhood associations among other groups. Consider a committee of funders on the Commission. Create a communication strategy for faith-based groups supporting this work. Increase awareness about 211. Engage civic and trade organizations. State Policy and Advocacy. Create a public policy committee. Create recommendations for best practices in discharge planning. Partner with NAMI in planning for supportive housing. Strengthen policies to support youth aging out of foster care. Develop policies and funding targeting homeless families. Prioritize childcare vouchers for homeless families.

- **Funding Strategies**

- Advocate for funding to fill gaps, provide services for those at risk and in supportive housing, and support Frequent Users Service Engagement (FUSE). Increase opportunities for employment. Encourage the state to participate in SSI/SSDI Outreach, Access and Recovery (SOAR). Educate legislators on the work accomplished through Destination: Home. Encourage involvement of State legislators and other public leaders.

- **Data Recommendations**

- Designate leadership to implement performance measures, including connecting them with Coordinated Entry, IHCD measures, and involving funders. Define success and consistent outcomes for Evansville. Include flexibility to measure new variables and for providers to take risks, and Evaluate cost effectiveness of current programs. Provide appropriate technology for data collection, tracking, and analysis. Develop a process to share outcomes, including client experiences, with leaders and the general public.

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

Introduction:

The Vanderburgh County Building Commission requires contractors to hold licenses and to earn continuing education credits to maintain their licenses. Building permits are needed for most construction and renovation projects and Building Commission Inspectors routinely go onsite to verify compliance with building codes. The Building Commission has authority to issue penalties; declare a building unsafe and issue vacate orders. As an incentive to become EPA Certified RRP licensed contractors, the Building Commission awards 8 hours of continuing education credits to contractors attending and passing the RRP training.

In conjunction with the Indiana Department of Health, the City has created a voluntary landlord registry. For a reasonable fee, the Building Commission will perform an annual inspection of rental properties and provide a written report to the property owner identifying any issues. This provides the building owner an opportunity to correct any problems without being subject to enforcement and fines.

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

In 2014, the City of Evansville contracted with the Indiana Association of Community and Economic Development (IACED) to prepare its 2015-2019 Analysis of Impediments to Fair Housing Choice. More details on barriers to affordable housing are available in the Marketing Analysis section of the Consolidated Plan (MA-40) Barriers to Affordable Housing with Recommended Actions and Strategies. Through public meetings and stakeholder interviews, 13 recommendations with strategies were proposed by IACED. None of the recommendations identified negative effects of public policy that serves as barriers to affordable housing such as land use controls, tax policies affect land, zoning ordinance, building codes, fees and charges, growth limitations, and policies affecting the return of residential investment.

The Evansville Metropolitan Planning Organization contracted with Bernardin, Lochmueller, and Associates to prepare the Fair Housing & Equity Assessment (FHEA) for the Sustainable Evansville Area Coalition (SEAC) sustainability Millennial Plan for 2040. Information obtained through public meetings and stakeholder a recommendation was made that local governments in the jurisdiction should pursue a coordinated review of their development codes to identify potential barriers to fair housing choice and make improvements to the development code analysis on a regional basis will help to create coordinated and consistent development provisions and help avoid certain jurisdictions from hosting more than their share of affordable and special population housing.

Discussion:

The City will continue to actively work with citizens, the Human Relations Commission, community stakeholders, and housing organizations to address the barriers to affordable housing. The findings identified in the Analysis of Impediments to Fair Housing Choice and the recommended resolutions will be implement over the next five years.

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Evansville will continue to make an effort to be involved with our local neighborhood association meeting to hear the concerns of our neighborhoods. Through this we hope to better understand some of the grassroots needs of the community so programs and projects can be formulated to address the various issues.

Actions planned to address obstacles to meeting underserved needs

The City of Evansville Plans to fund the following services to address obstacles for meeting the needs of those underserved in our community:

- Rental assistance for tenants
- Housing for people with AIDS
- Permanent & Transitional Housing
- Rental Housing for elderly, 51-80% AMI
- Rental housing for small related families 0 – 30% AMI
- Owner occupied housing for families 31 – 80% AMI

Actions planned to foster and maintain affordable housing

The City uses the following evaluation tools when reviewing and monitoring HOME projects.

1. 1. 221d(3) limits – current year limits for 2014; OBR - \$132,813, 1BR-\$152,251, 2BR - \$185,136
3BR - \$239,505, and 4BR+ - \$262,903
1. 2. 95% Area Median Purchase Price for sale of homebuyer projectsa. Rehab - \$120,000b. New - \$195,000

The City of Evansville has made an asserted effort to partner with agencies providing opportunities to foster and maintain affordable housing through programs that provide: tax credit rental rehabs, owner occupied rehabs, emergency home repairs, downpayment assistance, tenant based rental assistance, new home construction projects, and home reconstruction.

Actions planned to reduce lead-based paint hazards

Every housing program that is funded is required to follow Lead Safe practices. We have a Community Development Inspector that makes sure our tax credit rental rehabs, owner occupied rehabs, emergency home repairs, and downpayment assistances provided have the homes built prior to 1978 tested for lead so the appropriate actions will be taken to protect the occupants from Lead Poisoning.

Actions planned to reduce the number of poverty-level families

Evansville Christian Life Center is the lead agency for local anti-poverty strategies. They have programs including Circles, that actively moves people out of poverty, and moving them off the need for assistance. Bridges out of Poverty is a program that works with business and agencies that serve poverty-level families, and encourages them to adopt and implement policies that better serve the poor, and help the poor toward independence. The Results group actively campaigns for temporary assistance to help poverty-level families get back on their feet. The 30 Days of Poverty is a month long campaign at the community level to help out those in poverty.

These anti-poverty programs are interwoven and are a collaboration of the entire community. While Evansville Christian Life Center is the lead agency, hundreds of churches and community organizations participate locally. The local anti-poverty think tank is community driven and will expand on our current anti-poverty strategies.

Actions planned to develop institutional structure

Evansville plans to continue to partner with City Council to allocate funding to the necessary areas in need in our community, local banks who are able to provide community development funds, our two major hospitals that are also able to provide community development funding and community partners to address housing and economic needs in the community.

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

The City plans to continue to strengthen our relationship with our local housing authority, landlords, and the many social service agencies we currently partner with by continuing meetings such as the Housing Round Table meeting to address public and private housing issues, the Housing Trust Fund

Committee, which targets individuals to assist that may fall through funding gaps, and our local foster care agencies to address housing issues for those aging out.

Discussion:

The City of Evansville will work in conjunction among various departments with the community to implement the 2015-2019 Consolidated Plan.

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

The City of Evansville does not use any other forms of investment that is not described in Section 92.205. However, the Evansville Brownfields Corporation, acquires parcels of real estate at minimal costs through County property sales, using CDBG funds or non-federal funds, to purchase real estate at desired development sites. A CHDO may acquire development sites from the Evansville Brownfields Corp to create affordable housing.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

HOME Investment Partnerships Program **(91.220(l) (1))**

Resale/Recapture Provisions

For down payment assistance and homebuyer activities that incorporate a direct benefit to the homeowner (i.e. down payment assistance, closing cost), the City will follow the recapture provisions as mandated by 24 CFR 92.254 (a) (5) (ii) (A) (2). A deed restriction/retention agreement will be executed between the City or sub recipient and the homeowner and recorded in the office of the Vanderburgh County Recorder. Assistance will be provided in the form of a forgivable loan, which will be forgiven on a pro-rated basis on the anniversary of the completion date for the duration of the required affordability period according to the following chart.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The city will recapture an amount that does not exceed the net sale proceeds from the sale of the property. In effect, the city will recapture the amount that is still outstanding (based on the forgiven portion above); however, not in an amount that is greater than the new sale proceeds. If there are no net sale proceeds, the city would recapture nothing.

In the event only a development subsidy is provided to a home or the property has multiple funding sources (providing homebuyer and/or development subsidy) and the other funding sources may be restrictive, the city will utilize resale provisions in these instances. The property must be resold to an income eligible household making less than or equal to 80% AMI. The homeowner will be allowed the sales price of the home to be determined by the original cost of the home to be inflated by the consumer price index, reflecting the sales price cap. The new owner's principal, interest,

taxes and insurance, PITI, will not exceed 30% of the homebuyer's gross wages. This will allow for a reasonable range of homebuyers to afford the property.

HOME-funded Rental Resale Provisions

All HOME-funded rental projects are subject to resale provisions as indicated in 24 CFR 92.252. If a HOME-assisted rental unit is transferred or sold during the affordability Period, it must be sold with a transfer of the Deed Retention and Promissory Note indicating the continued affordability period as indicated. For rental projects the affordability period is as listed in the chart below. In the event that the affordability period is not maintained upon transfer or sell of the property during the affordability period, all HOME funds utilized in said project must be immediately returned to the Department of Metropolitan Development and subsequently will be reported to the U. S. Department of Housing and Urban Development (HUD).

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Evansville, Indiana, by and through its Department of Metropolitan Development will utilize Part 92 of 24 CFR, Section 206 (b) Refinancing Costs when underwriting HOME Investment Partnerships Program requests for affordable housing projects. A description of eligible expenses follows: (1) For single-family (1-4 family) owner-occupied housing when loaning HOME funds to rehabilitate the housing, if the refinancing is necessary to reduce the overall housing cost to the borrower and makes the housing more affordable. (2) For multifamily projects, when loaning HOME funds to rehabilitate the units if refinancing is generates a reasonable cash flow, cash reserves for repairs, where the developer can maintain the units at the HOME low rent/high rent limits. (3) DMD would review the management practices of the developer as part of the underwriting process to determine if the long-term needs of the project can be met and that the feasibility of serving the target population over an extended affordability period can be satisfied. (4) The new investment being made will maintain the current affordable units, create additional affordable units, or both. (5) specify the required affordability period of 15 years or longer. (6) Specify that the investment of HOME funds may be jurisdiction-wide (7) State that HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG (8) Acquisition costs for unimproved and improved real property. (9) Related soft costs, reasonable and necessary cost associated with refinancing, or the development of new construction or rehabilitation of housing associated with HOME funds; architectural fees, settlement fees, project audit costs, cost to provide

affirmative marketing and fair housing information to homeowners and tenants, funding an operating deficit reserve, staff and overhead cost, relocation, etc.

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)

The ESG Rapid Re-housing program staff will work with local outreach teams and local homeless shelters to identify eligible persons who might best benefit from the rapid re-housing assistance. Once a person/household is identified as homeless, their housing case manager will complete a triage tool to assist in identifying all housing options most applicable to the household. Selection for the program will be based on income, employment history, housing history, homeless status and ability to sustain their housing upon completion of the program.

Sub recipients will be required to create MOU's with all shelter providers that receive ESG shelter, essential services and homeless prevention funds in their proposed service area. In addition, sub recipients will use a centralized triage intake point for all persons experiencing a housing crisis in their service area. HUD Veterans Affairs Supportive Housing (HUD-VASH), VA Homeless Providers Grant and Per Diem Program, Shelter Plus Care program, Supportive Housing Program and local shelters and transitional housing providers are all included as housing resources.

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

Since the Continuum of Care is statewide, the Indiana Balance of State will have a mixture of decentralized and centralized. Locally we will start out partially centralized, and move toward a centralized system.

Coordinated Access will utilize a nationally tested intake assessment called VI-SPDAT. Locally, The Aurora Homeless Outreach Team have already begun testing the intake assessment. Each shelter will test at least five clients for initial feedback by the end of 2013. Starting in the Spring of 2015, shelters will assist Aurora in completing assessments and housing plans for the entire system. New intakes will then be completed as they enter the system. Aurora will become the central intake point. Monitoring will be done by the Standards of Care committee led by the City of Evansville.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

A key component in assuring the public service activities that are funded represent the needs and input of the community a Citizen Advisory Committee (CAC) has been created. The CAC is comprised of nine (9) members of various backgrounds and experience associated with organizations such as the United Way, Focus Neighborhoods, social service agencies and community representatives.

Appointed by the Mayor, the CAC is the first step of a three-tier allocation process for public service funds. All public service proposals for funds are reviewed by the CAC, who makes recommendations to the Mayor. The Mayor in turn makes recommendations to the City Council, who has final authority to allocate CDBG, ESG and HOME funds. All meetings of the CAC and City Council for 2014 federal funds were advertised and open to the public.

HSCSI is the local representative voting body under the structure of the Indiana Planning Council as part of the Indiana Balance of State Continuum of Care. HSCSI made the official recommendation for Aurora Inc. to be the subrecipient/subgrantee for rapid re-housing funds. Aurora was the only applicant for FY2014 rapid re-housing funds.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

The City of Evansville meets the homeless participation requirement. Local homeless providers make the effort to include homeless participants in their planning and decision making process. Several local agencies have employed current homeless clients and previously homeless clients on their staffs.

The Commission on Homelessness, which was created into the City Code Chapter 2.115, membership by code includes a previously homeless person on the Commission. The Commission makes nonbinding recommendations to City and County government, not-for-profits, or interested agencies concerning the 10-year plan to end homelessness in Evansville and Vanderburgh County and the issues concerning homelessness in Vanderburgh County and the City of Evansville.

As stated at City Code 2.115.020 Membership.

1. The commission shall consist of the following members

(9) A person appointed by the Board of Commissioners who was previously a homeless person at some point.

5. Describe performance standards for evaluating ESG.

The performance standards were developed in conjunction with the governing body for the Indiana Balance of State Continuum of Care, the Indiana Planning Council on the Homeless by using the national standards outlined in Section 427 of the McKinney-Vento Act, as amended by the HEARTH Act. Baseline measurements for the system-wide objectives will be developed upon program inception by IHCD using the HMIS. A brief overview:

1. Decrease shelter stays by increasing rapid re-housing to stable housing.
2. Reduce recidivism of households experiencing homelessness.
3. Decrease the number of Veterans experiencing homelessness.
4. Decrease the number of persons experiencing Chronic Homelessness. Create new permanent supportive housing beds for chronically homeless persons. Increase the percentage of participants remaining for at least six months in Continuum of Care funded permanent housing projects to 86 percent or more.
5. Decrease the number of homeless households with children. Increase the number of rapid re-housing vouchers and services. Increase the percentage of participants that move into permanent housing in Emergency Solutions Grant funded rapid re-housing to 82 percent or more. Increase the percentage of participants in Continuum of Care funded transitional housing that move into permanent housing to 70 percent or more.
6. Increase the percentage of participants in Continuum of Care funded projects that are employed at exit to 38 percent or higher.
7. Increase access to mainstream resources for persons experiencing homelessness.
8. Collaborate with local education agencies to assist in the identification of homeless families and inform them of their eligibility for McKinney-Vento education services.
9. Improve homeless outreach and triage to housing and services.
10. Improve HMIS data quality and coverage, and use data to develop strategies and policies to end homelessness.
11. Develop effective discharge plans and programs for individuals at risk of homelessness leaving State Operated Facilities.

The Action Plan for 2015 is to begin implementing the goals of the 2015-2019 consolidated plan, and has been carefully aligned with long term strategies.

Appendix - Alternate/Local Data Sources

1	Data Source Name Test
	List the name of the organization or individual who originated the data set.
	Provide a brief summary of the data set.
	What was the purpose for developing this data set?
	Provide the year (and optionally month, or month and day) for when the data was collected.
	Briefly describe the methodology for the data collection.
	Describe the total population from which the sample was taken.
	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.
2	Data Source Name Bowen National Research Market Study

	<p>List the name of the organization or individual who originated the data set.</p> <p>Patrick M. Bowen of Bowen National Research comprised the data set.</p> <p>Provide a brief summary of the data set.</p> <p>Demographic data-Population, household, housing, crime, and employment were secured from ESRI, Incorporated, the 2000 and 2010 U.S. Census, Applied Geographic Solutions, U.S. Dept. of Commerce and the American Community Survey. Employment information was obtained through the U.S. Dept. of Labor and Bureau of Labor Statistic. Bowen also conducted interviews with local stakeholders familiar with employment characteristic and trends of the Evansville area.</p> <p>What was the purpose for developing this data set?</p> <p>The purpose for the data set is to develop a housing needs assessment for the City of Evansville.</p> <p>How comprehensive is the coverage of this administrative data? Is data collection concentrated in one geographic area or among a certain population?</p> <p>The administrative data covers the housing needs of the City of Evansville with additional consideration given to five submarkets comprised within the city limits.</p> <p>What time period (provide the year, and optionally month, or month and day) is covered by this data set?</p> <p>2015-2019 is the time period studied.</p> <p>What is the status of the data set (complete, in progress, or planned)?</p> <p>Completed and utilized in this Consolidated Plan and Action Plan.</p>
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