

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

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

Strategies to Remove or Ameliorate the Barriers to Affordable Housing

The Human Relations Commission should improve marketing outreach to community and public housing residents on how to file discrimination grievances pertaining to housing. Recommendation begin in 2021 and continue through 2024.

The Evansville-Vanderburgh County Human Relations Commission (EVHRC) continues its work to increase awareness on discriminatory housing issues and the law that governs fair housing the Civil Rights Act of 1968, the Fair Housing Act. The Evansville-Vanderburgh County Human Relations Commission received substantial equivalence certification under the Fair Housing Act in 2008 and investigates and adjudicates allegation of housing discrimination. The EVHRC will continue to educate residents on their rights under the Fair Housing Act by increasing the number of education and outreach presentations in the community. The EVHRC continues education and awareness efforts via radio, social media and in-service training. Additionally, EVHRC fair housing enforcement efforts will include a focus on public interest relief to remedy and deter discriminatory fair housing practices. In 2020 the EVHRC received a \$10,000 grant from HUD for education and outreach. The funds were used for purchasing billboards, bus shelters, and print ads.

The City, along with local utility companies, should continue to assist low-income homeowners with weatherization programs. Recommendation begin in 2020 and continue through 2024. The DMD and its community partners consult with the local utility companies to encourage outreach to those needing services. Services are available through the weatherization program administered by the Community Action Program of Evansville. As the result of Covid-19 DMD has partnered with Aurora, HOPE of Evansville, Inc., Catholic Charities and Salvation Army using CDBG-CV and ESG-CV funds to ensure all are served, and there are no duplicated services, and needs are being met

The City should encourage housing developers to build/rehab affordable housing for extremely low-income households. We recommend this to begin in 2021 and continue through at least 2021. The City of Evansville follows the U.S Department of Housing and Urban Development requirements associated with the CDBG and HOME grant programs. Most housing developers receive Low-Income Housing Tax Credits from the Indiana Community Development Housing Authority requiring that supported units are available to the low-income.

CAPE percentages for units developed (rental units, acquisition rehab resale homeowner program, ne construction homeowner program, owner-occupied rehab program, windows replacement program) include: 30% AMI – 45% of total customers, 40% AMI- 12-15% of total customers, 50% AMI – 25% of total customers, and 60% AMI – 15-18 % of total customers.

Memorial Community Development Corporation (MCDC) provides units for extremely low-income households where the unit mix allows for it without disrupting the cash flow of the project over the affordability period. Additionally, upon move-in renters must meet the qualifications to have enough

income to support the unit and not exceed 30% of their income. A majority of MCDC rents are below Low HOME rents and have not increased over the last seven years. Tenants are evaluated annually and are given the following opportunities: end lease to allow tenant to locate housing to better suit their needs, if the complex has floating HOME units available the tenant could be offered reduced rent, provide a flexible payment schedule to include split payments or paying lump sums during tax return season.

The City should review CHDO leases for provisions allowing pet exceptions for service animals. The City may also establish criteria to guarantee the animal is a trained service animal and needed to accommodate a disability. Recommendation begin in 2020 and continue through 2024.

The City of Evansville encourages CHDOs and developers receiving CDBG or HOME funds for rental housing development to have a pet exception for service animals in their leases.

CAPE allows exceptions for service animals with documentation provided by the tenant and physician. CAPE excludes pet deposits and rent fees for service animals, per 504 Federal regulations.

Memorial CDC housing allows exceptions for service animals when the tenant provides all the medically necessary documentation and agrees to the service animal rules. Currently MCDC has 3 service animals within their units.

HOPE of Evansville, Inc., and the NRP Group allow two pets with a deposit. Service animals are allowed with provided information from their doctor.

The City should continue to convene roundtable discussions with residents and leaders from the Black/African American community, as well as lenders and real estate professionals to identify solutions to low homeownership among Black/African Americans. Recommendation begin in 2020 and continue through 2024.

The City of Evansville contacted the Community Reinvestment Act department of Old National Bank to discuss solutions to improve homeownership among Black/African Americans and low-income communities. Old National Bank provides and participated in programs, products, and partnerships designed to ensure that underrepresented business owners and diverse customer bases are not just well-served but strengthened. Listed are a few key strategies identified to improve homeownership opportunities:

Ensure that marketing/advertising fully represent the communities that we serve including showcasing mortgage products and services utilizing diverse media outlets.

Develop collaborative partnerships with organizations and community groups represent and serve diverse populations through strategic outreach efforts.

Maintain a banking center presence in Evansville's predominant majority-minority census tract while also maintaining five branches located in low-to-moderate income census tracts, which exceeds the percentage of low-to-moderate income census tracts with the metropolitan area.

Employ Community Development Mortgage Loan Officers that specialize in serving low-to-moderate income individuals to increase homeownership affordability

Invest in community organizations, programs, and initiatives that support homeownership opportunities for underserved populations.

CDCs and CHDOs should continue to partner with financial institutions to offer financial literacy programs in Low-Income Census Tract neighborhoods with low homeownership rates. Recommendation begin in 2020 and continue through 2024.

The Community Action Program partners with Old National Bank and previously Fifth Third Bank and Evansville Teachers Federal Credit Union offering classes at its' offices for customers who are participating in various financial literacy programs.

Memorial CDC currently offers financial literacy programs both in-house with our development director and partner Memorial Baptist Church as well as partner and refer people to HOME of Evansville and Fifth Third Bank. Anyone receiving a single-family home must go through a financial literacy course to be eligible.

HOPE of Evansville, Inc., partners with Fifth Third Bank, Old National Bank, and German American Bank for their financial literacy program. HOPE also provides one-on-one financial counseling in which HOPE may provide up to \$500 to assist clients with their budgets.

The City should engage CenterPoint Energy to ensure the emergency utility assistance program funds are reaching those who most need the funds. Recommendation begin in 2021 and continue through 2024.

CenterPoint Energy was contacted by email and telephone to discuss available options for utility assistance programs. Listed are the various programs being used:

1. Payment arrangements and extensions for active accounts only
2. Budget Bill
3. Energy Efficiency tips and on-line energy audits
4. Referrals to United Way 211 and non-profit agencies for assistance
5. Fall Turn- On and Keep Service On – are seasonal programs that can assist with up to \$200 for gas bill assistance.