



## **Executive Summary**

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

#### **1. Introduction**

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 2020 through FY 2024. 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.

#### **2. Summarize the objectives and outcomes identified in the Plan**

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

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 Prosperity Indiana, the Evansville Community Development Housing Survey, a Market Study prepared by Bowen National Research (Bowen), and citizens' participation at public meetings to address community and housing needs of its residents. In FY2021, nine of the thirteen total goals identified in the 2020 - 2024 Consolidated Plan will be addressed: Support the Availability of Public Services, Increase Affordability Housing for Homeownership, Increase Affordable Housing for Rental, Support Public Facility Improvements, Support Economic Development Initiatives, Support Rapid Rehousing, Support a Coordinated Entry-System, Support the Reduction of Residential Blight, and Support Administrative and Planning Services.

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

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Evansville, Indiana is making progress in accomplishing the priorities listed in the 2020-2024 Consolidated Plan using CDBG, ESG, and HOME funds. CDBG funds are being used to assist public service projects operated by local agencies which include: childcare and youth services, senior services, disability services, and providing needed services to low-to-moderate income persons. Non-public service projects include: emergency home repair, other housing repair, non-profit facility upgrades, infrastructure, and planning studies. Homelessness and Rapid-Re-housing are addressed with ESG funds, and HOME Investment Partnerships Grants provide affordable housing opportunities, both homebuyer and rental, to eligible participants. Slow progress toward full implementation of coordinated entry continues with ESG funds as there are multi-year goals. The Consolidated Annual Performance and Evaluation Report (CAPER) identifies the accomplishments made with federal funds. Through mandatory agency trainings, desk-top, remote and on-site monitoring, along with IDIS reports, Community Development Specialists can evaluate the progress of each sub-recipient, allowing issues to be resolved prior to becoming a problem.

During the 2020 program year, the City of Evansville and its funded agencies were impacted by Covid-19, resulting in the temporary delay of services provided to the public. The City followed the Center for Disease Control guidelines issued by Governor Eric Holcomb, limiting direct social contact. DMD employees worked from home with remote access to the public until May 2020. Funded agencies remote access varied. Despite the delays 2020 Grant Agreements were executed and the funded agencies provided services as allowed by the State.

The CARES Act awarded ESG-CV in the amount of \$1,731,498 to assist with the rapid re-housing, street outreach, homeless prevention, special needs shelters, and day shelters to serve a total of 212 people. CDBG-CV in the amount of \$2,343,444 to the City of Evansville, to address public service programs, job retention, housing related problems, public facility improvements, and subsistence payments reaching out to an estimated 14,620 households.

The City updated its Citizens' Participation Plan using waivers allowing for shorter public notices for CV funds to be utilized rapidly, and permitting the use of online public meetings and trainings. In addition, other waiver flexibilities allowed by the U.S. Department of Housing and Urban Development in response to the Covid-19 include: Citizen Participation Reasonable Notice, and Opportunity to Comment, Rent Reasonableness, Tenant Protections, Annual Inspection of Units Occupied by recipients of HOME TBRA, and Income Determinations, etc.

#### **4. Summary of Citizen Participation Process and consultation process**

Summary from citizen participation section of plan.

There is a three-tier process for allocating public service funds. The Citizens Advisory Committee (CAC), comprised of five (5) members, is the first step. Appointed by the Mayor, CAC reviews public service grant proposals then makes recommendations to the Mayor. The Mayor makes recommendations to the City Council, which has final authority to allocate CDBG, ESG, and HOME funds.

On January 12, 2021, CAC heard agency presentations from 1:00 PM to 5:00 PM at the Civic Center in Room 307. Each agency was allotted two (2) minutes to present their proposal(s) followed by a question and answer session with CAC members. To keep room occupancy low and prevent the spread of COVID-19, agencies were given time slots when to appear before CAC.

On January 28, 2021, CAC made budget recommendations. The event was livestreamed and archived on the City website. It was held from 1:00 PM to 4:00 PM at the Civic Center in Room 307.

On April 14, 2021, the City of Evansville held a public meeting to encourage public comment regarding the 2021 Annual Action Plan. The event was livestreamed and archived on the City website. It was held at the Civic Center in Room 307 at 4:30 PM.

To increase citizen participation, the City of Evansville hosts Traveling City Halls, or “Community Conversations” usually every month on the last Wednesday. City department heads and the Mayor of Evansville meet at various locations in Evansville. Many topics are discussed, from job creation and job openings, to budget recommendations and drug prevention presentations by the Evansville Police Department. After presentations, the public can speak one-on-one with guest presenters and city representatives. Due to the pandemic, Traveling City Halls were suspended. As of May 2021, they are still suspended.

##### **Other Public Meetings**

On July 7, 2020, the Community Development staff provided mandatory training to sub-recipients interested in applying for grant funds from the City of Evansville Department of Metropolitan Development (DMD) for the 2021 Plan Year. The mandatory training gave agencies the proper training required for Community Development Block Grant (CDBG) funds and the Emergency Solutions Grant Funds (ESG). Topics addressed at the presentation included: eligible CDBG activities, public service and non-public service projects, national objectives, monthly monitoring, how to complete the on-line applications, and estimated 2021 funding. A training PowerPoint was provided virtually via the City website and certificates of completion were issued to be signed and returned by July 13, 2020.



On April 12, the Finance Committee of Evansville City Council met at 4:30 PM with Agencies present and the Council met at 5:30 PM to approve and take public comment on CDBG, ESG, and HOME allocations for Plan Year 2021. Council ratified the allocations on May 10, 2021.

All public hearings were held in locations that allow for easy access to individuals with disabilities and held virtually, livestreamed, and archived due to COVID-19. The City of Evansville “will take whatever action is appropriate to encourage the participation of all its citizens including minorities and non-English speaking persons, as well as persons with disabilities.” Notifications were posted in *Evansville Courier and Press*, *Hospitality and Outreach to Latin Americans (HOLA)*, and *Our Times*.

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

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

No comments were submitted at public meetings or in comment periods.

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

While no comments were submitted at public meetings or in comment periods, all comments are accepted when submitted.

## **7. Summary**

The City of Evansville continues to work closely with its neighborhood associations to foster the well-being of all residents in the area. There are 4 unique ways in which the City continues to cultivate this relationship: Community Development staff contact at regular Neighborhood Association Meetings, the Regional Neighborhood Network Conference (RNNC), United Neighborhoods of Evansville (UNOE) organization and Focus Council.

Neighborhood Association Meetings - Community Development Staff attend regular neighborhood association meetings throughout the year to engage with the residents. Meetings conducted by the neighborhood associations involve discussions regarding code enforcement, crime statistics, and upcoming community events. Staff listens to concerns and reports concerns to the appropriate City personnel, following back up with the neighborhood associations if necessary. Due to the pandemic, neighborhood associations did not meet. As of May 2021, some neighborhoods are attempting to meet either virtually or in-person while following safety measures, and others have still not met.

RNNC-The Regional Neighborhood Network Conference is a three-day event held annually by one of 24 Midwestern cities. It's a place where community leaders, volunteers, corporations, local government agencies, and businesses gather to exchange information with one another in order to gain valuable ideas to take back and help improve or transform their own communities. The RNNC features a wide variety of workshops about state-of-the-art approaches to neighborhood improvement, led by experts in urban and neighborhood development. Due to the pandemic, RNNC was not held in 2020 and will not be held in 2021. The steering committee continues to meet virtually planning for a potential 2022 RNNC.

UNOE-United Neighborhoods of Evansville is a non-profit organization established under this name since 2000 and is made up of autonomous organized neighborhoods with the purpose of working together to preserve, enhance, and promote Evansville Neighborhoods. UNOE's focus is on building upon the assets of each neighborhood in order to improve the quality of life for every citizen of Evansville. UNOE's goal is to educate and empower the citizenry to determine their destiny by working in concert with the social and political entities within the greater community to achieve the type of neighborhood environment necessary for quality living. UNOE holds regular monthly meetings to inform and educate its neighborhood association members on a variety of topics and issues. A DMD Community Development Specialist also attends the UNOE Board meetings in a liaison role to receive and provide information where required. Due to the pandemic,

Focus Council-Focus Council is a group of approximately 11 neighborhood associations within the City's low-mod census tracts having the highest rates of poverty. This group meets monthly in the Department of Metropolitan Development office to discuss neighborhood concerns, issues, suggestions, and to give positive feedback. The purpose of the meetings is to provide an outlet for these neighborhood associations to express their needs and wants and for the City to provide them with ethical, favorable, and fiscally responsible answers and solutions. Due to the pandemic, Focus Council has not met but as of May 2021 there are efforts to meet virtually or in-person in May 2021.

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

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity 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 (optional)

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 Committee, 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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## **AP-10 Consultation – 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Evansville consulted with several organizations during the 2020-2024 Consolidated Planning process which includes community organizations, homeless organizations, Community Housing Development Organizations, Community Based Development Organizations, and neighborhood organizations to obtain information for the 2020-2024 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.

As a response to the COVID-19 pandemic, the Commission formed a homeless health subcommittee to coordinate care for homeless people experiencing homelessness and COVID-19. This subcommittee has managed the Evansville Independent Self-Isolation Center which has isolated those experiencing both homelessness and a COVID-19 diagnosis or symptoms. The subcommittee also implemented multiple vaccination clinics for those experiencing homelessness.

### **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(I))**

The City includes several mainstream providers as part of the Homeless Services Council of Southwest Indiana, the City-County Commission on Homelessness, Homeless Connect, and Destination Home. Our biggest outreach goal is 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. 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.

### **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 is part of the Indiana Balance of State CoC, which is 91 out of 92 counties. There is a mixture of a centralized and decentralized coordinated assessment system. Aurora is our local centralized point of contact, but HMIS allows all shelters and many social services providers to provide decentralized

coordination, built into the normal intake process. Charity Tracker, a non-HMIS software system allows multiple agencies to serve clients in coordination.

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

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 2021 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.

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.

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

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

1	<b>Agency/Group/Organization</b>	ALBION FELLOWS BACON CENTER
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
2	<b>Agency/Group/Organization</b>	Aurora, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
3	<b>Agency/Group/Organization</b>	ECHO HOUSING CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless Homelessness Needs - Veterans
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	ECHO Housing Corporation provides permanent supportive housing to the former homeless and is the lead agency for our local Promise Zone.
4	<b>Agency/Group/Organization</b>	House of Bread and Peace, Inc.
	<b>Agency/Group/Organization Type</b>	Services-homeless

	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
5	<b>Agency/Group/Organization</b>	Evansville Rescue Mission
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Chronically homeless
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
6	<b>Agency/Group/Organization</b>	YWCA
	<b>Agency/Group/Organization Type</b>	Services-Victims of Domestic Violence Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
7	<b>Agency/Group/Organization</b>	UNITED CARING SHELTERS
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy



	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	
8	<b>Agency/Group/Organization</b>	MEMORIAL COMMUNITY DEVELOPMENT CORPORATION
	<b>Agency/Group/Organization Type</b>	Housing Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Memorial Community Development Corporation was selected to participate in the Analysis of Impediments to Fair Housing Choice because the organization is an active CHDO and CBDO providing affordable housing opportunities to the community. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
9	<b>Agency/Group/Organization</b>	COMMUNITY ACTION PROGRAM OF EVANSVILLE, VANDERBURGH CO. INC.
	<b>Agency/Group/Organization Type</b>	Services - Housing Civic Leaders CHDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Community Action Program of Evansville and Vanderburgh County, Inc., was selected to participate in the Analysis of Impediments to Fair Housing Choice because the organization is an active Community Action Program and CBDO providing affordable housing opportunities to the community. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.

10	<b>Agency/Group/Organization</b>	HOPE OF EVANSVILLE, INC
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Civic Leaders CHDO and CBDO
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	HOPE of Evansville, Inc. was selected to participate in the Analysis of Impediments to Fair Housing Choice because the organization is an active CHDO and CBDO providing affordable housing opportunities to the community. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
11	<b>Agency/Group/Organization</b>	EVANSVILLE HOUSING AUTHORITY
	<b>Agency/Group/Organization Type</b>	PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Evansville Housing Authority local public housing organization promoting adequate and affordable housing, economic opportunities, and suitable living environment free from discrimination. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
12	<b>Agency/Group/Organization</b>	Department of Metropolitan Development
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless Other government - Local

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Market Analysis Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Department of Metropolitan Development promotes community development and urban revitalization through human and infrastructural development. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
13	<b>Agency/Group/Organization</b>	Evansville Vanderburgh County Human Relations Commission
	<b>Agency/Group/Organization Type</b>	Service-Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Vanderburgh County Human Relations Commission investigates discrimination complaints in the areas of employment, housing, and public accommodation and education. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues
14	<b>Agency/Group/Organization</b>	Metropolitan Planning Office
	<b>Agency/Group/Organization Type</b>	Housing Other government - County Other government - Local Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Metropolitan Planning Office is a state and local office assist with the community transportation system and planning process. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
15	<b>Agency/Group/Organization</b>	Old National Bank
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Old National Bank a community bank that collaborates with local businesses, non-profits, and housing developers in promoting affordable housing and creating sustainable living opportunities. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues
16	<b>Agency/Group/Organization</b>	Center Point Energy
	<b>Agency/Group/Organization Type</b>	Business and Civic Leaders
	<b>What section of the Plan was addressed by Consultation?</b>	Analysis of Impediments to Fair Housing Choice
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Center Point Energy/Vectren provides gas and electric services to the Evansville community. The anticipated outcomes of the consultation were to identify impediments to fair housing and work on solutions to remove the issues.
17	<b>Agency/Group/Organization</b>	OZANAM FAMILY SHELTER CORPORATION
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with children

	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Ozanam is a local family homeless shelter and is a member of the Homeless Services Council of Southwest Indiana.
18	<b>Agency/Group/Organization</b>	Foster Care in the US
	<b>Agency/Group/Organization Type</b>	Housing Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Unaccompanied youth
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Foster Care in the US is a brand-new local agency focused on homeless and near homeless youth.

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

We reach out to any agency interested in participation, and all agencies are invited to participate.

#### 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 Balance of State CoC	Our local goals and performance standards are part of the CoC.

Table 3 – Other local / regional / federal planning efforts

#### Narrative (optional)

## **AP-12 Participation – 91.105, 91.200(c)**

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

Citizen participation is achieved through several methods. Most of the elements are designed to benefit low-and-moderate income populations in the City of Evansville. However, the 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 which helps establish and maintain suitable living environments and extend economic opportunities to all residents. The City of Evansville's Participation plan has anticipated changes which will include partnerships with organizations to target outreach for individuals with disabilities and language barriers. The Citizens' Participation process involves public notification in the Evansville Courier & Press, Our Times Newspaper, HOLA, El Informador Latino, WNIN, and the Evansville Housing Authority. We also reach out to other organizations; however, a response is not guaranteed. Publications provide the purpose of the meetings, 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's website and Evansville Building Authority internal kiosk. A fifteen-day notification is provided prior to the date of each meeting. Participants in the meetings are asked to sign-in on an attendance sheet and discuss issues at hand. It is not mandatory to sign in, however attendance helps the Community Development staff address concerns and comments of those in attendance. Notes are taken to document comments. Comments are evaluated by staff and are addressed as a concern in the new plans. Actions on concerns are subject to availability of funds, compliance with federal regulations, and approval by Evansville Common Council.

The City continues to strengthen its relationship with the community through direct involvement with neighborhood associations and the community as a whole. DMD staff continues to work directly with neighborhoods to receive input on allocation of funds and assist with any issues and concerns experienced by the neighbors.

For homeless issues, DMD works in alignment with Evansville-Vanderburgh Commission on Homelessness and Homeless Services Council of Southwest Indiana (Region 12 Planning Council).

## 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	Public Meeting	Homeless Service Council	Homeless Service Council meets every month of the year on the second Friday of the month. All meetings are open to the public. No one is excluded.		All comments were accepted. None Excluded.	<a href="http://www.evansvillehomeless.org">www.evansvillehomeless.org</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Non-targeted/broad community	7/7/20 CDBG-ESG Grant Proposal training for 2021 with video link and PowerPoint sent to agencies. Educational and informative training to assist current and potential recipients prepare their 2021 CDBG and ESG proposals.		All comments were accepted. None excluded.	



3	Public Meeting	Non-targeted/broad community  Homeless Service Council	January 13, 2021 Citizens Advisory Committee meeting held at Civic Center Complex, Room 307 in Evansville, IN. Public service agencies were given 2 minutes to present their programs to the committee for consideration for funding for the 2021 program year for CDBG and ESG funds. Due to the pandemic, agency representatives were given	The committee asked questions and received responses from agency representatives regarding specifics of their programs to assist the committee in their recommendations to the Mayor for funding.	All comments were accepted. None excluded.	<a href="https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4010">https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4010</a>
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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)
			time slots for attendance.			

4	Public Meeting	Non-targeted/broad community  Not-For-Profit Agencies	January 28, 2021. Citizens Advisory Committee meeting held at Civic Center Complex, Room 307 in Evansville IN. The committee made their recommendations for allocation of Public Service funds for each program submitted. Due to the pandemic, non-CAC and non-DMD representatives did not attend and the meeting was		All comments were accepted. None excluded	<a href="https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4037">https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4037</a>
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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)
			livestreamed and archived.			
5	Public Meeting	Non-targeted/broad community  City Council Meeting	April 12, 2021. City Council Meeting held in Civic Center Complex in Room 301 in Evansville IN. Agencies were given the opportunity to present their programs for funding for the 2021 program year.	City Council Members asked specific questions pertaining to the projects submitted to them for approval. Agencies and Community Development Staff were in attendance to respond to questions asked.	All comments were accepted. None excluded.	<a href="https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4167">https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4167</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	April 14, 2021. Action Plan Meeting held at Civic Center Complex, Room 307 in Evansville IN. 2 individuals in attendance. Everyone was provided an opportunity to comment on the Action Plan draft. The meeting was advertised in the Evansville Courier and Press and Our Times publications.		All comments were accepted. None excluded.	<a href="https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4174">https://evansville.granicus.com/MediaPlayer.php?view_id=2&amp;clip_id=4174</a>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Public Meeting	Non-targeted/broad community	Date to be determined. CAPER meeting to be held at the Civic Center Complex in Evansville IN. Changes to the Citizens Participation Plan to be discussed. Appropriate measures to ensure safety of attendees due to the pandemic will be taken.			

**Table 4 – Citizen Participation Outreach**

## Expected Resources

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

#### Introduction

#### 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	2,660,523	20,000	0	2,680,523	7,600,000	

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	755,892	0	0	755,892	1,900,000	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	230,911	0	0	230,911	66,000	

Table 5 - 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. Sources of funds utilized to match our programs include, but are not limited to the



following: Local Option Income Tax, Low Income Housing Tax Credits, local Casino funding, Local Affordable Housing Fund and the FHL Bank Affordable Housing Program (AHP). 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 publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan**

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

**Discussion**

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

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Administrative and Planning	2020	2024	Affordable Housing Homeless Non-Homeless Special Needs Non-Housing Community Development			CDBG: \$303,244 HOME: \$35,000	Other: 0 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Support Coordinated Entry-System	2020	2024	Homeless			CDBG: \$14,300 ESG: \$129,963	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted Homeless Person Overnight Shelter: 300 Persons Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 500 Beds Homelessness Prevention: 200 Persons Assisted Other: 100 Other
3	Support Economic Development Initiatives	2020	2024	Non-Housing Community Development	Neighborhood Revitalization Strategy Area	Direct Financial Assistance to -For-Profits Micro-Enterprise Assistance	CDBG: \$45,707	Businesses assisted: 5 Businesses Assisted
4	Support Public Facility Improvements	2020	2024	Non-Housing Community Development	FOCUS AREA	Day Shelters Parks, Recreational Facilities	CDBG: \$94,312	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 600 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Increase Affordable Housing for Homeownership	2020	2024	Affordable Housing		Housing Services The Rehab of Homebuyer Units for 30% AMI The Rehab of Homebuyer Units for 50% AMI The Rehab of Homebuyer Units for 80% AMI The Rehab of Owner-Occupied Homes for 30% AMI The Rehab of Owner-Occupied Homes for 50% AMI The Rehab of Owner-Occupied Homes for 80% AMI Homeownership Assistance for 50% AMI Homeownership Assistance for 80% AMI	CDBG: \$560,000	Homeowner Housing Rehabilitated: 29 Household Housing Unit Direct Financial Assistance to Homebuyers: 100 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Support the Availability of Public Services	2020	2024	Non-Housing Community Development		Services for Abused and Neglected Children Senior Services Childcare Services Youth Services Health Services Employment Training Transportation Services Housing Services	CDBG: \$1,432,960	Public service activities other than Low/Moderate Income Housing Benefit: 27237 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
7	Increase Affordable Housing for Rental	2020	2024	Affordable Housing Homeless	FOCUS AREA	The Production of New Rental Units for 30% AMI The Production of New Rental Units for 50% AMI The Production of New Rental Units for 80% AMI The Rehab of Existing Rental Units for 30% AMI The Rehab of Existing Rental Units for 50% AMI The Rehab of Existing Rental Units for 80% AMI	CDBG: \$75,000 HOME: \$400,000	Rental units constructed: 5 Household Housing Unit Rental units rehabilitated: 60 Household Housing Unit
8	Support the Reduction of Residential Blight	2020	2024	Affordable Housing Acquisition, Disposition, and Demolition	FOCUS AREA	Code Enforcement	CDBG: \$155,000	Housing Code Enforcement/Foreclosed Property Care: 2722 Household Housing Unit
9	Support Re-entry	2020	2024	Homeless		Tenant Based Rental Assistance (TBRA)	HOME: \$45,000	Housing for Homeless added: 18 Household Housing Unit

**Table 6 – Goals Summary**

## Goal Descriptions

1	<b>Goal Name</b>	Administrative and Planning
	<b>Goal Description</b>	During the 2021 Program Year the City of Evansville allocated \$303,244 for Community Development Block Grant programing and \$35,000 for HOME Investment Partnerships Grant programing.
2	<b>Goal Name</b>	Support Coordinated Entry-System
	<b>Goal Description</b>	For the 2021 Fund Year the City of Evansville allocated \$129,963 Emergency Solution Grant funds to Coordinated Entry activities and \$14,300 of Community Development Block Grant funds. The City estimates serving a total of 1,450 households.
3	<b>Goal Name</b>	Support Economic Development Initiatives
	<b>Goal Description</b>	The City of Evansville allocated \$47,704 of Community Development Block Grant funds to expand economic development initiatives in the Jacobsville Neighborhood Revitalization Strategy Area.
4	<b>Goal Name</b>	Support Public Facility Improvements
	<b>Goal Description</b>	In 2021, United Caring Services received a Community Development Block Grant in the amount of \$55,000 to replace windows in five apartments within the day shelter. In addition, \$39,312 of CDBG funds was allocated to improve public facilities or neighborhood parks. The estimates serving 600 low-to-moderate income households.
5	<b>Goal Name</b>	Increase Affordable Housing for Homeownership
	<b>Goal Description</b>	In the 2021 Fund Year the City of Evansville allocated \$560,000 of Community Development Block Grant funds to five programs; CAPE Owner-Occupied Rehab, CAPE Window Replacement, HOPE of Evansville Down Payment Assistance Program, and Memorial CDC Emergency Home Repair Program. An estimated total of 129 households will receive single-family housing assistance. Three 2021 HOME proposal requests did not receive an allocation because they were not shovel ready. HOME funds in the amount of \$275,000 will be allocated to potentially 5 homebuyer or rental units.



6	<b>Goal Name</b>	Support the Availability of Public Services
	<b>Goal Description</b>	
7	<b>Goal Name</b>	Increase Affordable Housing for Rental
	<b>Goal Description</b>	The City of Evansville allocated \$475,000 of HOME Investment Partnerships Grant funds to developers to rehabilitate 60 rental units and develop 5 lease-to-own housing units. Three 2021 HOME proposal requests did not receive an allocation because they were not shovel ready. HOME funds in the amount of \$275,000 will be allocated to potentially 5 homebuyer or rental units
8	<b>Goal Name</b>	Support the Reduction of Residential Blight
	<b>Goal Description</b>	The City of Evansville allocated 2021 Community Development Block Grant funds in the amount of \$155,000 to address residential blight programs; Code Enforcement and DMD Disposition. An estimated 2,722 households will be served.
9	<b>Goal Name</b>	Support Re-entry
	<b>Goal Description</b>	Permanent supportive housing for ex-offenders and re-entry services

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

The allocation of HUD funds for 2021 Program Year projects contribute to improving conditions of Evansville residents and specific sections of the population.

#### Projects

#	Project Name
1	AURORA INC. - STREET OUTREACH TEAM - CRISIS INTERVENTION
2	ARK CRISIS CHILDREN'S CENTER - ARK'S SAFE HAVEN FOR HIGHEST RISK CHILDREN
3	COUNSELING FOR CHANGE - SUBSTANCE ABUSE SERVICES
4	ST VINCENT DE PAUL - CRISIS INTERVENTION
5	THE ARC OF EVANSVILLE - COMMUNICATION ASSESSMENT & TRAINING
6	EVANSVILLE ASSOCIATION FOR THE BLIND - LOW VISION PROGRAM
7	CAPE - EMERGENCY NEEDS PANTRY
8	TRI-STATE FOOD BANK - ENDING HUNGER
9	TRI-STATE FOOD BANK - MOBILE PANTRY PROGRAM
10	MEALS ON WHEELS OF EVANSVILLE - MEAL DELIVERY
11	MISSING PIECES CDC - S.A.F.E.
12	SWIRCA AND MORE - MEALS ON WHEELS
13	VOICES, INC. - LONG-TERM CARE OMBUDSMAN PROGRAM
14	BOYS AND GIRLS CLUB OF EVANSVILLE - FULTON SQUARE
15	BOYS AND GIRLS CLUB OF EVANSVILLE - SERVICE TO GIRLS
16	PATCHWORK CENTRAL - ARTS & SMARTS
17	TRI-STATE FOOD BANK - BACKPACK PROGRAM
18	YMCA OF SOUTHWESTERN IN - ASPIRE
19	YMCA OF SOUTHWESTERN IN - CALDWELL COMMUNITY CENTER
20	YMCA OF SOUTHWESTERN IN - DIAMONDS/YCAP
21	YOUNG & ESTABLISHED - COMMUNITY CENTER
22	YMCA OF EVANSVILLE - LIVE Y'ERS
23	MISSING PIECES CDC - SUITED AND BOOTED
24	CATHOLIC CHARITIES - HANDY HELPERS HOME REPAIR
25	ADVANTIX - YOUTHBUILD EVANSVILLE
26	AURORA INC - HOUSING VOUCHERS ADMINISTRATION
27	CAPE - HOMES ON MULBERRY-PLANNING GRANT
28	CAPE - OWNER OCCUPIED REHAB

#	Project Name
29	CAPE - WINDOW REPLACEMENT PROGRAM
30	CARVER COMMUNITY ORGANIZATION INC. - AFTER SCHOOL YOUTH PROGRAM
31	CARVER COMMUNITY ORGANIZATION INC. - AM CHILDCARE
32	CARVER COMMUNITY ORGANIZATION INC. - PM CHILDCARE
33	CARVER COMMUNITY ORGANIZATION INC. - SENIOR SERVICES
34	ECHO HOUSING CORPORATION - PROMISE ZONE CONSULTING
35	ECHO HOUSING CORPORATION - FAMILY ENRICHMENT CENTER
36	ECHO HOUSING CORPORATION - LUCAS PLACE
37	ECHO HOUSING CORPORATION - PROMISE ZONE
38	ECHO HOUSING CORPORATION - PROMISE ZONE EXPRESS
39	EVANSVILLE ASSOCIATION FOR THE BLIND - DISABLED WORKERS PROGRAM
40	HOPE OF EVANSVILLE - COMPLIANCE FOR HOME DPA
41	HOPE OF EVANSVILLE - DOWN PAYMENT ASSISTANCE
42	HOPE OF EVANSVILLE - HOUSING COUNCILING SERVICES
43	LIBERTY BAPTIST HOUSING AUTHORITY, INC - LIBERTY TERRACE APARTMENTS REHAB
44	MEMORIAL CDC - 1ST SHIFT CHILDCARE
45	MEMORIAL CDC - BITS & BYTES
46	MEMORIAL CDC - EMERGENCY HOME REPAIR PROGRAM
47	MEMORIAL CDC - FIT FOR THE FUTURE
48	MEMORIAL CDC - GARDEN MARKET
49	MEMORIAL CDC - LIFE SKILLS TRAINING
50	MEMORIAL CDC - S.W.A.G.
51	MEMORIAL CDC - WEEKEND CHILDCARE
52	MEMORIAL CDC - YOUTH EMPLOYMENT PROGRAM
53	NEW HOPE CDC - BRIDGE BUILDERS TRANSPORTATION
54	UNITED CARING SHELTERS - FACILITIES IMPROVEMENTS
55	UNITED METHODIST YOUTH HOME - HIGH SCHOOL EQUIVALENCY FOR AT-RISK YOUTH
56	UNITED METHODIST YOUTH HOME - LIFE SKILLS FOR AT-RISK YOUTH
57	BUILDING COMMISSION CODE ENFORCEMENT
58	DMD ADMIN (AI AND MARKET STUDY FOR CONPLAN)
59	DMD ADMIN OFFICE SUPPLIES
60	DMD ADMIN OTHER SUPPLIES
61	DMD ADMIN OTHER
62	DMD ADMIN SMALL TOOLS & MINOR EQUIPMENT
63	DMD ADMIN PRINTING & ADVERTISING
64	DMD DISPOSITION
65	DMD FOCUS NEIGHBORHOOD DEVELOPMENT
66	DMD NRSA PROGRAM
67	HUMAN RELATIONS COMMISSION FAIR HOUSING OUTREACH

#	Project Name
68	PUBLIC FACILITIES & NEIGHBORHOOD PARK IMPROVEMENTS
69	HOMEBUYER PROJECTS AND/OR RENTAL
70	AURORA INC. - TBRA RE-ENTRY PROGRAM
71	CAPE - CHDO OPERATING
72	GRATUS DEVELOPMENT LLC - JACOBSVILLE II APT. REHAB
73	HOPE OF EVANSVILLE - CHDO OPERATING
74	MEMORIAL CDC - CHDO OPERATING
75	MEMORIAL CDC - MEMORIAL VILLAS PHASE 7
76	DMD HOME ADMIN
77	ESG 2021 EVANSVILLE

**Table 7 - Project Information**

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

The priorities for allocation were established when the City of Evansville prepared the 2020-2024 Consolidated Plan. The Analysis of Impediment to Fair Housing Choice, the Community Development Housing Needs Survey, and the Market Study provided data on current conditions of the city with public input to determine how funding would best be allocated. The main obstacles for not meeting underserved needs are insufficient funding, decreased funding year to year, and changes in federal programs.

**AP-38 Project Summary**  
**Project Summary Information**

1	<b>Project Name</b>	AURORA INC. - STREET OUTREACH TEAM - CRISIS INTERVENTION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Case Management
	<b>Funding</b>	CDBG: \$14,300
	<b>Description</b>	Case management to provide care, supplies, and assessments of clients to determine their needs and eligibility for services.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 LMI clients housed and receiving case management
	<b>Location Description</b>	1001 Mary Street, Evansville, IN 47710
	<b>Planned Activities</b>	Case management to provide care, supplies, and assessments of clients to determine their needs and eligibility for services.
2	<b>Project Name</b>	ARK CRISIS CHILDREN'S CENTER - ARK'S SAFE HAVEN FOR HIGHEST RISK CHILDREN
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Services for Abused and Neglected Children
	<b>Funding</b>	CDBG: \$28,000
	<b>Description</b>	ARK's Safe Haven program free childcare to children 6-weeks to 6-years of age at the highest risk for abuse and neglect.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	712 LMI children to be served
	<b>Location Description</b>	415 Lincoln Ave, Evansville, IN 47713
	<b>Planned Activities</b>	ARK's Safe Haven program free childcare to children 6-weeks to 6-years of age at the highest risk for abuse and neglect.
3	<b>Project Name</b>	COUNSELING FOR CHANGE - SUBSTANCE ABUSE SERVICES
	<b>Target Area</b>	FOCUS AREA

	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Case Management
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The purpose of this program is to reduce the financial barriers to identifying and treating substance abuse in individual's who otherwise have no access to these services.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Treatment for 750 in-need LMI individuals
	<b>Location Description</b>	Counseling for Change Inc., 1133 Lincoln Ave, Evansville, IN 47714
	<b>Planned Activities</b>	The purpose of this program is to reduce the financial barriers to identifying and treating substance abuse in individuals who otherwise have no access to these services.
4	<b>Project Name</b>	ST VINCENT DE PAUL - CRISIS INTERVENTION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	Formerly Outreach Ministries, the program is a compassionate resource for families in crisis by providing emergency financial assistance and referrals to positively impact their futures and guide them to a life of self-sufficiency.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2,000 LMI clients are projected to be served.
	<b>Location Description</b>	734 W. Delaware Street, Suite 263, Evansville, IN 47710
	<b>Planned Activities</b>	Formerly Outreach Ministries, the program is a compassionate resource for families in crisis by providing emergency financial assistance and referrals to positively impact their futures and guide them to a life of self-sufficiency.

5	<b>Project Name</b>	THE ARC OF EVANSVILLE - COMMUNICATION ASSESSMENT & TRAINING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Handicapped Services
	<b>Funding</b>	CDBG: \$7,000
	<b>Description</b>	The Arc of Evansville provides one-on-one communication training for low-income individuals with severe and profound disabilities.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	90 LMI individuals are anticipated to be served.
	<b>Location Description</b>	615 W. Virginia St., Evansville, IN 47710
	<b>Planned Activities</b>	The Arc of Evansville provides one-on-one communication training for low-income individuals with severe and profound disabilities.
6	<b>Project Name</b>	EVANSVILLE ASSOCIATION FOR THE BLIND - LOW VISION PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Handicapped Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	EAB's Low Vision program provides low vision screening to pre-school and grade-school aged children as well as the elderly. It also provides activities of daily living and training on various devices to aid in independence.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Low Vision program anticipates serving 531 LMI individuals
	<b>Location Description</b>	500 Second Avenue, Evansville, IN 47710



	<b>Planned Activities</b>	EAB's Low Vision program provides low vision screening to pre-school and grade-school aged children as well as the elderly. It also provides activities of daily living and training on various devices to aid in independence.
<b>7</b>	<b>Project Name</b>	CAPE - EMERGENCY NEEDS PANTRY
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Health Services
	<b>Funding</b>	CDBG: \$6,500
	<b>Description</b>	CAPE provides emergency food Monday-Friday from the CAPE food pantry.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	CAPE anticipates serving 559 LMI households.
	<b>Location Description</b>	401 S.E. 6th Street, Suite 001, Evansville, IN 47713
	<b>Planned Activities</b>	CAPE provides emergency food Monday-Friday from the CAPE food pantry.
<b>8</b>	<b>Project Name</b>	TRI-STATE FOOD BANK - ENDING HUNGER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Health Services
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	This program provides nutritious food items to the homeless and low-income families through the network of local pantries.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	This program anticipates serving 4,096 LMI individuals
	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711

	<b>Planned Activities</b>	This program provides nutritious food items to the homeless and low-income families through the network of local pantries.
<b>9</b>	<b>Project Name</b>	TRI-STATE FOOD BANK - MOBILE PANTRY PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Health Services
	<b>Funding</b>	CDBG: \$13,000
	<b>Description</b>	The Mobile Pantry Program will reach individuals who are near or at poverty levels and live in food deserts - geographic areas where access to nutritious food is limited or nonexistent. It will also benefit regional farmers by reducing their food waste by quickly distributing more of their products to area consumers.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Mobile Pantry Program anticipates serving 606 LMI individuals.
	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711
	<b>Planned Activities</b>	The Mobile Pantry Program will reach individuals who are near or at poverty levels and live in food deserts - geographic areas where access to nutritious food is limited or nonexistent. It will also benefit regional farmers by reducing their food waste by quickly distributing more of their products to area consumers.
<b>10</b>	<b>Project Name</b>	MEALS ON WHEELS OF EVANSVILLE - MEAL DELIVERY
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$19,700
	<b>Description</b>	MOW Meal Delivery operates 5 routes and delivers approximately 100 meals per day. While food delivery is the primary service, this also provides a check on individuals in the program and provides peace of mind to both the client and their families.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	MOW - Meal Delivery anticipates serving 280 LMI clients
	<b>Location Description</b>	Meals on Wheels of Evansville, 3700 Bellemeade Ave., Suite 113, Evansville, IN 47714
	<b>Planned Activities</b>	MOW Meal Delivery operates 5 routes and delivers approximately 100 meals per day. While food delivery is the primary service, this also provides a check on individuals in the program and provides peace of mind to both the client and their families.
<b>11</b>	<b>Project Name</b>	MISSING PIECES CDC - S.A.F.E.
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The SAFE program transports seniors age 55 and older to cash checks, pay bills, fill medical prescriptions, and grocery shop.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	SAFE anticipates serving 67 LMI individuals.
	<b>Location Description</b>	401 S.E. 6th Street, Suite 107I, Evansville, IN 47713
	<b>Planned Activities</b>	The SAFE program transports seniors age 55 and older to cash checks, pay bills, fill medical prescriptions, and grocery shop.
<b>12</b>	<b>Project Name</b>	SWIRCA AND MORE - MEALS ON WHEELS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$8,500
	<b>Description</b>	The Meals on Wheels program serves individuals through 6 meal site locations and four home delivery routes. Meals are served Monday-Friday from 9 AM until 1 PM.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Meals on Wheels anticipates serving 811 LMI individuals
	<b>Location Description</b>	16 W. Virginia Street, Evansville, IN 47710
	<b>Planned Activities</b>	The Meals on Wheels program serves individuals through 6 meal site locations and four home delivery routes. Meals are served Monday-Friday from 9 AM until 1 PM.
<b>13</b>	<b>Project Name</b>	VOICES, INC. - LONG-TERM CARE OMBUDSMAN PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$17,270
	<b>Description</b>	The Ombudsman Program provides services to residents of Long-Term Care (LTC) facilities, including receiving and processing complaints, investigation and resolution of problems, assisting to obtain other services, and advocating for improved quality of life. It also provides assistance and guidance of those looking for an LTC facility to help them work through the numerous issues involved in the administration process.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	VOICES anticipates serving 159 LMI individuals
	<b>Location Description</b>	2425 Hwy 41 N., Ste 405, Evansville, IN 47711
	<b>Planned Activities</b>	The Ombudsman Program provides services to residents of Long-Term Care (LTC) facilities, including receiving and processing complaints, investigation and resolution of problems, assisting to obtain other services, and advocating for improved quality of life. It also aids and guidance of those looking for an LTC facility to help them work through the numerous issues involved in the administration process.
<b>14</b>	<b>Project Name</b>	BOYS AND GIRLS CLUB OF EVANSVILLE - FULTON SQUARE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children
	<b>Funding</b>	CDBG: \$17,400
	<b>Description</b>	Boys & Girls Club's Fulton Square program provides at-risk youth a safe and productive environment to reach their full potential as caring, productive citizens. It is a comprehensive educational and recreational initiative focused on addressing a variety of needs.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Boys & Girls Club - Fulton Square will serve an estimated 232 LMI children.
	<b>Location Description</b>	1328 Dresden Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	Boys & Girls Club's Fulton Square program provides at-risk youth a safe and productive environment to reach their full potential as caring, productive citizens. It is a comprehensive educational and recreational initiative focused on addressing a variety of needs.
15	<b>Project Name</b>	BOYS AND GIRLS CLUB OF EVANSVILLE - SERVICE TO GIRLS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children
	<b>Funding</b>	CDBG: \$15,500
	<b>Description</b>	Boys & Girls Club's Service to Girls program provides at-risk girls a safe and productive environment to reach their full potential as caring, productive citizens. Girls age 6-17 are served with comprehensive educational and recreational activities focused on addressing a variety of needs.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Boys & Girls Club - Service to Girls will serve an estimated 409 LMI girls
	<b>Location Description</b>	700 Bellemeade Avenue, Evansville, IN 47713

	<b>Planned Activities</b>	Boys & Girls Club's Service to Girls program provides at-risk girls a safe and productive environment to reach their full potential as caring, productive citizens. Girls age 6-17 are served with comprehensive educational and recreational activities focused on addressing a variety of needs.
<b>16</b>	<b>Project Name</b>	PATCHWORK CENTRAL - ARTS & SMARTS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The Arts & Smarts program provides unique and enriching after school and summer activities for all children at no cost to their families.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Arts & Smarts program anticipates serving 60 LMI students.
	<b>Location Description</b>	100 Washington Ave., Evansville, IN 47713
	<b>Planned Activities</b>	The Arts & Smarts program provides unique and enriching after school and summer activities for all children at no cost to their families.
<b>17</b>	<b>Project Name</b>	TRI-STATE FOOD BANK - BACKPACK PROGRAM
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$21,000
	<b>Description</b>	The Backpack Program provides each needy child a weekend backpack with nutritious food items for the weekend.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Backpack Program anticipates providing 896 backpacks to LMI students.
	<b>Location Description</b>	2504 Lynch Road, Evansville, IN 47711

	<b>Planned Activities</b>	The Backpack Program provides each needy child a weekend backpack with nutritious food items for the weekend.
<b>18</b>	<b>Project Name</b>	YMCA OF SOUTHWESTERN IN - ASPIRE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services
	<b>Funding</b>	CDBG: \$8,500
	<b>Description</b>	The ASPIRE program provides group mentoring, character development, academic support, enrichment activities, STEM activities, and college preparedness skills and tours to youth in grades 1-8.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The ASPIRE program anticipates serving 506 LMI youth
	<b>Location Description</b>	The ASPIE program takes place at the following EVSC schools: Delaware, Evans, Caze, McGary, and Glenwood Academy
	<b>Planned Activities</b>	The ASPIRE program provides group mentoring, character development, academic support, enrichment activities, STEM activities, and college preparedness skills and tours to youth in grades 1-8.
<b>19</b>	<b>Project Name</b>	YMCA OF SOUTHWESTERN IN - CALDWELL COMMUNITY CENTER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services
	<b>Funding</b>	CDBG: \$8,000
	<b>Description</b>	The Caldwell Community Center primarily serves youth age 5-18 with mentoring services, daily tutoring, and various structured physical activities.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Caldwell Community Center anticipates serving 291 LMI youth
	<b>Location Description</b>	1930 South Garvin Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Caldwell Community Center primarily serves youth age 5-18 with mentoring services, daily tutoring, and various structured physical activities.
<b>20</b>	<b>Project Name</b>	YMCA OF SOUTHWESTERN IN - DIAMONDS/YCAP
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$17,600
	<b>Description</b>	The newly-combined Diamonds/YCAP program serves youth year-round empowering them to be self-sufficient, establish career goals, increase self-esteem, and teach life skills along with community service and physical activity.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Diamonds/YCAP anticipates serving 425 LMI youth.
	<b>Location Description</b>	Diamonds/YCAP serves the following EVSC schools: Bosse, Caze, Delaware, Dexter, Evans, Glenwood, Grandin, Harrison, Lincoln, Lodge, McGary, and Washington, as well as the Caldwell Community Center.
	<b>Planned Activities</b>	The newly-combined Diamonds/YCAP program serves youth year-round empowering them to be self-sufficient, establish career goals, increase self-esteem, and teach life skills along with community service and physical activity.
<b>21</b>	<b>Project Name</b>	YOUNG & ESTABLISHED - COMMUNITY CENTER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$15,000



	<b>Description</b>	The Y & E Community Center provides a safe space and exposure to learning opportunities, programs, events, and mentoring.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Y & E Community Center anticipates serving 180 LMI youth.
	<b>Location Description</b>	1308 Vann Avenue, Evansville, IN 47714
	<b>Planned Activities</b>	The Y & E Community Center provides a safe space and exposure to learning opportunities, programs, events, and mentoring.
<b>22</b>	<b>Project Name</b>	YMCA OF EVANSVILLE - LIVE Y'ERS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	The Live Y'ers program is an after-school mentoring program for at-risk girls. It provides activities on subjects such as health, age-appropriate sex education, bullying, and peer pressure.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Live Y'ers anticipates serving 250 LMI young women
	<b>Location Description</b>	118 Vine Street, Evansville, IN 47708
	<b>Planned Activities</b>	The Live Y'ers program is an after-school mentoring program for at-risk girls. It provides activities on subjects such as health, age-appropriate sex education, bullying, and peer pressure.
<b>23</b>	<b>Project Name</b>	MISSING PIECES CDC - SUITED AND BOOTED
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Employment Training
	<b>Funding</b>	CDBG: \$5,000

	<b>Description</b>	The Suited and Booted program provides interview attire to job-seekers.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Suited and Booted anticipates serving 31 LMI individuals
	<b>Location Description</b>	401 S.E. 6th Street, Suite 107I, Evansville, IN 47713
	<b>Planned Activities</b>	The Suited and Booted program provides interview attire to job-seekers.
24	<b>Project Name</b>	CATHOLIC CHARITIES - HANDY HELPERS HOME REPAIR
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Employment Training
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The Handy Helper Home Repair program is a job training program with a primary goal of creating systemic change for individuals with disjointed work histories.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Handy Helpers Home Repair program anticipates serving 12 LMI individuals
	<b>Location Description</b>	600 Herndon Drive, Evansville, IN 47711
25	<b>Planned Activities</b>	The Handy Helper Home Repair program is a job training program with a primary goal of creating systemic change for individuals with disjointed work histories.
	<b>Project Name</b>	ADVANTIX - YOUTHBUILD EVANSVILLE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services Employment Training
	<b>Funding</b>	CDBG: \$50,000

	<b>Description</b>	The Youthbuild Evansville program provides education and vocational training opportunities for at-risk youth.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Youthbuild Evansville anticipates serving 13 LMI individuals
	<b>Location Description</b>	315 SE MLK Jr. Blvd., Evansville, IN 47713
	<b>Planned Activities</b>	The Youthbuild Evansville program provides education and vocational training opportunities for at-risk youth.
26	<b>Project Name</b>	AURORA INC - HOUSING VOUCHERS ADMINISTRATION
	<b>Target Area</b>	
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	The housing Vouchers Administration program is to cover the costs of case management and administration of programs which receive support from ESG and CDBG funds.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Housing Vouchers Administration program anticipates serving 42 LMI clients
	<b>Location Description</b>	1001 Mary Street, Evansville, IN 47710
27	<b>Planned Activities</b>	The housing Vouchers Administration program is to cover the costs of case management and administration of programs which receive support from ESG and CDBG funds.
	<b>Project Name</b>	CAPE - HOMES ON MULBERRY-PLANNING GRANT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning

	<b>Needs Addressed</b>	The Production of New Rental Units for 30% AMI The Production of New Rental Units for 50% AMI The Production of New Rental Units for 80% AMI The Production of New Homebuyer Units for 30% AMI The Production of New Homebuyer Units for 50 % AMI The Production of New Homebuyer Units for 80% AMI
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	The Homes on Mulberry-Planning Grant will conduct market study, environmental reviews, and other applicable studies to determine the feasibility of adding more single-family homes in the area of Governor and Mulberry Streets to respond to calls from households requesting more affordable and adaptable housing options.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	Governor and Mulberry Streets, Evansville, IN 47713
	<b>Planned Activities</b>	The Homes on Mulberry-Planning Grant will conduct market study, environmental reviews, and other applicable studies to determine the feasibility of adding more single-family homes in the area of Governor and Mulberry Streets to respond to calls from households requesting more affordable and adaptable housing options.
28	<b>Project Name</b>	CAPE - OWNER OCCUPIED REHAB
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	The Rehab of Owner-Occupied Homes for 30% AMI The Rehab of Owner-Occupied Homes for 50% AMI The Rehab of Owner-Occupied Homes for 80% AMI
	<b>Funding</b>	:
	<b>Description</b>	Owner Occupied Rehab provides repairs to owner-occupied homeowners to address code violations, structural defect corrections, installing accessibility features to improve mobility, and aid to homeowners to avoid homelessness.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Owner Occupied Rehab anticipates serving 2 qualified LMI homeowners
	<b>Location Description</b>	401 S.E. 6th Street, Suite 001, Evansville, IN 47713
	<b>Planned Activities</b>	Owner Occupied Rehab provides repairs to owner-occupied homeowners to address code violations, structural defect corrections, installing accessibility features to improve mobility, and aid to homeowners to avoid homelessness.
<b>29</b>	<b>Project Name</b>	CAPE - WINDOW REPLACEMENT PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	Energy Efficient Improvements The Rehab of Owner-Occupied Homes for 30% AMI The Rehab of Owner-Occupied Homes for 50% AMI The Rehab of Owner-Occupied Homes for 80% AMI
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The Window Replacement Program will provide income-eligible households with installation of energy star rated efficient windows.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Window Replacement Program anticipates serving 5 LMI households.
	<b>Location Description</b>	401 S.E. 6th Street, Suite 001, Evansville, IN 47713
	<b>Planned Activities</b>	The Window Replacement Program will provide income-eligible households with installation of energy star rated efficient windows.
<b>30</b>	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION INC. - AFTER SCHOOL YOUTH PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services
	<b>Funding</b>	CDBG: \$22,415

	<b>Description</b>	The After-School Youth Program provides structured after and out of school activities for elementary age students.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The After-School Youth Program anticipates serving 77 LMI individuals
	<b>Location Description</b>	100 E. Walnut Street, Evansville, IN 47713
	<b>Planned Activities</b>	The After-School Youth Program provides structured after and out of school activities for elementary age students.
<b>31</b>	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION INC. - AM CHILDCARE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Childcare Services
	<b>Funding</b>	CDBG: \$52,500
	<b>Description</b>	The AM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	AM Childcare anticipates serving 118 LMI individuals
	<b>Location Description</b>	400 S.E. 8th Street, Evansville, IN 47713
<b>32</b>	<b>Planned Activities</b>	The AM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION INC. - PM CHILDCARE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Childcare Services
	<b>Funding</b>	CDBG: \$63,225

	<b>Description</b>	The PM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	PM Childcare anticipates serving 33 LMI individuals
	<b>Location Description</b>	400 S.E. 8th Street, Evansville, IN 47713
	<b>Planned Activities</b>	The PM Childcare program provides affordable, high-quality childcare services to children to foster cognitive, physical, language, social, and emotional development.
<b>33</b>	<b>Project Name</b>	CARVER COMMUNITY ORGANIZATION INC. - SENIOR SERVICES
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Senior Services
	<b>Funding</b>	CDBG: \$22,850
	<b>Description</b>	The Senior Services program assists seniors to live as independently as possible and avoid inappropriate institutionalization, keeping seniors actively engaged in their communities with a sense of purpose and dignity. The services focus on helping seniors remain social and active members of the community while aging in place.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Senior Services anticipates serving 115 LMI individuals
	<b>Location Description</b>	504 S.E. 8th Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Senior Services program assists seniors to live as independently as possible and avoid inappropriate institutionalization, keeping seniors actively engaged in their communities with a sense of purpose and dignity. The services focus on helping seniors remain social and active members of the community while aging in place.
<b>34</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - PROMISE ZONE CONSULTING
	<b>Target Area</b>	FOCUS AREA

	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Health Services
	<b>Funding</b>	CDBG: \$25,000
	<b>Description</b>	The Promise Zone Consulting program will provide consulting work to provide HUD-mandated evaluation services to the Evansville Promise Zone.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	414 Baker Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	The Promise Zone Consulting program will provide consulting work to provide HUD-mandated evaluation services to the Evansville Promise Zone.
35	<b>Project Name</b>	ECHO HOUSING CORPORATION - FAMILY ENRICHMENT CENTER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Permanent Supportive Housing Childcare Services Youth Services Case Management Housing Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The Family Enrichment Center provides families with individualized supportive services that are aimed at helping each family achieve stability. This is the childcare/youth education portion of the Lucas Place facility.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Family Enrichment Center program anticipates serving 4 LMI households
	<b>Location Description</b>	414 Baker Avenue, Evansville, IN 47710



	<b>Planned Activities</b>	The Family Enrichment Center provides families with individualized supportive services that are aimed at helping each family achieve stability. This is the childcare/youth education portion of the Lucas Place facility.
<b>36</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - LUCAS PLACE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Permanent Supportive Housing Homeless Prevention Subsidies Case Management Housing Services
	<b>Funding</b>	CDBG: \$50,000
	<b>Description</b>	The Lucas Place program provides families with individualized supportive services which are aimed at helping each family achieve stability. An on-site case manager trained in the needs of the homeless families is available to assist residents to work toward their self-determined goals.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Lucas Place program anticipates serving 8 LMI individuals
	<b>Location Description</b>	414 Baker Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	The Lucas Place program provides families with individualized supportive services which are aimed at helping each family achieve stability. An on-site case manager trained in the needs of the homeless families is available to assist residents to work toward their self-determined goals.
<b>37</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - PROMISE ZONE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$80,000

	<b>Description</b>	The Promise Zone program is to provide operating costs and travel expenses to ECHO Community Housing as the lead organization of the 2016 designated Evansville Promise Zone.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	414 Baker Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	The Promise Zone program is to provide operating costs and travel expenses to ECHO Community Housing as the lead organization of the 2016 designated Evansville Promise Zone.
<b>38</b>	<b>Project Name</b>	ECHO HOUSING CORPORATION - PROMISE ZONE EXPRESS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Health Services Transportation Services
	<b>Funding</b>	CDBG: \$19,000
	<b>Description</b>	The Promise Zone Express program provided transportation for Promise Zone residents to various grocery stores. The program is created to address the need created when much of the Promise Zone became a food desert which is specifically defined as not having a source for fresh foods within one mile of your residence.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Promise Zone Express program anticipates serving 300 residents
	<b>Location Description</b>	414 Baker Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	The Promise Zone Express program provided transportation for Promise Zone residents to various grocery stores. The program is created to address the need created when much of the Promise Zone became a food desert which is specifically defined as not having a source for fresh foods within one mile of your residence.

39	<b>Project Name</b>	EVANSVILLE ASSOCIATION FOR THE BLIND - DISABLED WORKERS PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Handicapped Services Employment Training
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	The Disabled Workers Program employs disabled workers who may not be able to work successfully in community employment settings. It provides accommodations for their individual needs to become productive workers. The program offers the workers the opportunity to become self-sufficient and contributing members of the community.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Disabled Workers Program anticipates serving 66 LMI individuals
	<b>Location Description</b>	500 Second Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	The Disabled Workers Program employs disabled workers who may not be able to work successfully in community employment settings. It provides accommodations for their individual needs to become productive workers. The program offers the workers the opportunity to become self-sufficient and contributing members of the community.
40	<b>Project Name</b>	HOPE OF EVANSVILLE - COMPLIANCE FOR HOME DPA
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	Homeownership Assistance for 30% AMI Homeownership Assistance for 50% AMI Homeownership Assistance for 80% AMI
	<b>Funding</b>	CDBG: \$3,000
	<b>Description</b>	HOPE will track households who previously received down payment assistance through HOPE and are still in their 5-year affordability period.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	HOPE anticipates monitoring 80 households.
	<b>Location Description</b>	612 SE 4th Street, Evansville, IN 47713
	<b>Planned Activities</b>	HOPE will track households who previously received down payment assistance through HOPE and are still in their 5-year affordability period.
<b>41</b>	<b>Project Name</b>	HOPE OF EVANSVILLE - DOWN PAYMENT ASSISTANCE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	Homeownership Assistance for 30% AMI Homeownership Assistance for 50% AMI Homeownership Assistance for 80% AMI
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	The Down Payment Assistance program provides down payment and closing cost assistance for eligible first-time homebuyers who purchase in Evansville. HOPE will require one-on-one counseling and pre-purchase 9-hour education classes for every client who receives assistance.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Down Payment Assistance program anticipates serving 25 LMI homebuyers
	<b>Location Description</b>	612 SE 4th Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Down Payment Assistance program provides down payment and closing cost assistance for eligible first-time homebuyers who purchase in Evansville. HOPE will require one-on-one counseling and pre-purchase 9-hour education classes for every client who receives assistance.
<b>42</b>	<b>Project Name</b>	HOPE OF EVANSVILLE - HOUSING COUNCILING SERVICES
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Homeownership Assistance for 30% AMI Homeownership Assistance for 50% AMI Homeownership Assistance for 80% AMI
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The Housing Counseling program provides housing counseling services including pre-purchase and foreclosure prevention counseling as well as down payment assistance to low-to-moderate income residents of Evansville.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Housing Counseling program anticipates serving 264 LMI potential homebuyers
	<b>Location Description</b>	612 SE 4th Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Housing Counseling program provides housing counseling services including pre-purchase and foreclosure prevention counseling as well as down payment assistance to low-to-moderate income residents of Evansville.
43	<b>Project Name</b>	LIBERTY BAPTIST HOUSING AUTHORITY, INC - LIBERTY TERRACE APARTMENTS REHAB
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	The Rehab of Existing Rental Units for 30% AMI The Rehab of Existing Rental Units for 50% AMI The Rehab of Existing Rental Units for 80% AMI
	<b>Funding</b>	CDBG: \$75,000
	<b>Description</b>	Liberty Terrace Apartments Rehab will provide rehab services to apartments for Section 8, homeless, elderly, and disabled persons to create safe and ADA accessible units to all residents while also avoiding homelessness.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Liberty Terrace Apartments Rehab anticipates serving 58 LMI individuals

	<b>Location Description</b>	725 Liberty Way, Evansville, IN 47713
	<b>Planned Activities</b>	Liberty Terrace Apartments Rehab will provide rehab services to apartments for Section 8, homeless, elderly, and disabled persons to create safe and ADA accessible units to all residents while also avoiding homelessness.
<b>44</b>	<b>Project Name</b>	MEMORIAL CDC - 1ST SHIFT CHILDCARE
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Childcare Services
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The 1st Shift Childcare program provides affordable quality care to children age 6-weeks to 5-years with fees based on household income.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	1st Shift Childcare anticipates serving 49 LMI children
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	The 1st Shift Childcare program provides affordable quality care to children age 6-weeks to 5-years with fees based on household income.
<b>45</b>	<b>Project Name</b>	MEMORIAL CDC - BITS & BYTES
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services Employment Training
	<b>Funding</b>	CDBG: \$30,000
	<b>Description</b>	The Bits & Bytes program will introduce youth to the world of science, technology, engineering, and math in ways to show practical uses. It will help them harness a passion for technology as well as prepare them for potential job attainment in various STEM fields.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Bits & Bytes anticipates serving 20 LMI participants
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Bits & Bytes program will introduce youth to the world of science, technology, engineering, and math in ways to show practical uses. It will help them harness a passion for technology as well as prepare them for potential job attainment in various STEM fields.
<b>46</b>	<b>Project Name</b>	MEMORIAL CDC - EMERGENCY HOME REPAIR PROGRAM
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership
	<b>Needs Addressed</b>	Energy Efficient Improvements Building, Acquisition, Construction / Rehab The Rehab of Owner-Occupied Homes for 30% AMI The Rehab of Owner-Occupied Homes for 50% AMI The Rehab of Owner-Occupied Homes for 80% AMI
	<b>Funding</b>	CDBG: \$350,000
	<b>Description</b>	The Emergency Home Repair Program will provide the financial resources to address the emergency home repair needs of low-to-moderate income homeowners in Evansville.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	The Emergency Home Repair Program anticipates serving 12 LMI households
	<b>Location Description</b>	Memorial CDC, 645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Emergency Home Repair Program will provide the financial resources to address the emergency home repair needs of low-to-moderate income homeowners in Evansville.
<b>47</b>	<b>Project Name</b>	MEMORIAL CDC - FIT FOR THE FUTURE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services

	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services Health Services
	<b>Funding</b>	CDBG: \$35,000
	<b>Description</b>	The Fit for the Future program provides youth with healthy alternatives and solutions for the challenges they face daily.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Fit for the Future anticipates serving 49 LMI individuals
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	The Fit for the Future program provides youth with healthy alternatives and solutions for the challenges they face daily.
48	<b>Project Name</b>	MEMORIAL CDC - GARDEN MARKET
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services Employment Training
	<b>Funding</b>	CDBG: \$100,000
	<b>Description</b>	The Garden Market program provides youth with the opportunity for employment and job training along with personal and professional development to enhance and market them to future employers as well as colleges and other post-secondary institutions. The program also provides the availability and accessibility to fresh fruits and vegetables.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Garden Market anticipates serving 20 LMI individuals
	<b>Location Description</b>	Center City, 645 Canal Street, Evansville, IN 47713



	<b>Planned Activities</b>	The Garden Market program provides youth with the opportunity for employment and job training along with personal and professional development to enhance and market them to future employers as well as colleges and other post-secondary institutions. The program also provides the availability and accessibility to fresh fruits and vegetables.
49	<b>Project Name</b>	MEMORIAL CDC - LIFE SKILLS TRAINING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services
	<b>Funding</b>	CDBG: \$20,000
	<b>Description</b>	The Life Skills Training program is for youth grade 6-8 to train and better them for adulthood with class from Spring through Fall four days per week.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Life Skills Training anticipates serving 25 LMI individuals
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
50	<b>Planned Activities</b>	The Life Skills Training program is for youth grade 6-8 to train and better them for adulthood with class from Spring through Fall four days per week.
	<b>Project Name</b>	MEMORIAL CDC - S.W.A.G.
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Youth Services Health Services Crime Awareness and Prevention Employment Training
	<b>Funding</b>	CDBG: \$40,000

	<b>Description</b>	SWAG (Students Working to Achieve Greatness), formerly Busting the Pipeline to Prison, provides at-risk youth organized recreation, education, mentoring services, job skills training, mental health intervention, and parenting skill development to address delinquent behavior and reduce future offences.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	SWAG anticipates serving 15 LMI individuals
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	SWAG (Students Working to Achieve Greatness), formerly Busting the Pipeline to Prison, provides at-risk youth organized recreation, education, mentoring services, job skills training, mental health intervention, and parenting skill development to address delinquent behavior and reduce future offences.
51	<b>Project Name</b>	MEMORIAL CDC - WEEKEND CHILDCARE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Childcare Services
	<b>Funding</b>	CDBG: \$40,000
	<b>Description</b>	The Weekend Childcare program provides affordable weekend childcare for children age 1-12 years to low-income families working non-traditional hours.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Weekend Childcare anticipates serving 27 LMI individuals
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
52	<b>Project Name</b>	MEMORIAL CDC - YOUTH EMPLOYMENT PROGRAM
	<b>Target Area</b>	FOCUS AREA

	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Services Employment Training
	<b>Funding</b>	CDBG: \$200,000
	<b>Description</b>	The Youth Employment Program provides youth with employment and job training as well as sidewalk and street improvements through trash removal, curb appeal, and beautification. The youth are provided a work environment while providing them with additional personal and professional development skills and exposure to enhance and market them to future employers as well as colleges and other post-secondary institutions.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Youth Employment Program anticipates serving 97 LMI individuals
	<b>Location Description</b>	Center City, 47713 & 47708 ZIP codes
	<b>Planned Activities</b>	The Youth Employment Program provides youth with employment and job training as well as sidewalk and street improvements through trash removal, curb appeal, and beautification. The youth are provided a work environment while providing them with additional personal and professional development skills and exposure to enhance and market them to future employers as well as colleges and other post-secondary institutions.
53	<b>Project Name</b>	NEW HOPE CDC - BRIDGE BUILDERS TRANSPORTATION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Transportation Services
	<b>Funding</b>	CDBG: \$225,000
	<b>Description</b>	The Bridge builders program provides transportation to work sites where no bus routes are available during hours when METS does not operate.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Bridge Builders Transportation anticipates serving 182 LMI individuals
	<b>Location Description</b>	401 6th Street, Suite 107K, Evansville, IN 47713
	<b>Planned Activities</b>	The Bridge builders program provides transportation to work sites where no bus routes are available during hours when METS does not operate.
<b>54</b>	<b>Project Name</b>	UNITED CARING SHELTERS - FACILITIES IMPROVEMENTS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support Public Facility Improvements
	<b>Needs Addressed</b>	Day Shelters Energy Efficient Improvements Homeless Facilities (not operating cost)
	<b>Funding</b>	CDBG: \$55,000
	<b>Description</b>	Facilities Improvements will make or finalize needed updates and improvements for the safety, accessibility, energy efficiency, and utility of the facility by replacing windows, fixing broken floors, and improving safety and security by adding lighting, cameras, and fencing. This will make UCS safer and more accessible for guests, staff, and volunteers.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	324 NW 6th Street, Evansville, IN 47708
	<b>Planned Activities</b>	Facilities Improvements will make or finalize needed updates and improvements for the safety, accessibility, energy efficiency, and utility of the facility by replacing windows, fixing broken floors, and improving safety and security by adding lighting, cameras, and fencing. This will make UCS safer and more accessible for guests, staff, and volunteers.
<b>55</b>	<b>Project Name</b>	UNITED METHODIST YOUTH HOME - HIGH SCHOOL EQUIVALENCY FOR AT-RISK YOUTH
	<b>Target Area</b>	FOCUS AREA

	<b>Goals Supported</b>	
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	High School Equivalency for At-Risk Youth provides youth age 14-19 with education and skills to get their TASC (formerly GED) as well as individual and group therapy, participation in the Independent Living Skills Program, community service, and consistent, improved nutrition.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	High School Equivalency for At-Risk Youth anticipates serving 50 youth
	<b>Location Description</b>	2521 N. Burkhardt Road, Evansville, IN 47715
	<b>Planned Activities</b>	High School Equivalency for At-Risk Youth provides youth age 14-19 with education and skills to get their TASC (formerly GED) as well as individual and group therapy, participation in the Independent Living Skills Program, community service, and consistent, improved nutrition.
56	<b>Project Name</b>	UNITED METHODIST YOUTH HOME - LIFE SKILLS FOR AT-RISK YOUTH
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Availability of Public Services
	<b>Needs Addressed</b>	Youth Centers and Abused & Neglected Children Homeless Youth Services Youth Services Case Management Employment Training
	<b>Funding</b>	CDBG: \$15,000
	<b>Description</b>	Life Skills for At-Risk Youth teaches vital soft skills to youth by helping with job applications, rides to work, crafting resumes, developing interview skills, addressing housing and financial situations, and any other assistance needed to help youth get on their feet and have continuity of care after discharge.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Life Skills for At-Risk Youth anticipates serving 86 LMI youth
	<b>Location Description</b>	2521 N. Burkhardt Road, Evansville, IN 47715
	<b>Planned Activities</b>	Life Skills for At-Risk Youth teaches vital soft skills to youth by helping with job applications, rides to work, crafting resumes, developing interview skills, addressing housing and financial situations, and any other assistance needed to help youth get on their feet and have continuity of care after discharge.
<b>57</b>	<b>Project Name</b>	BUILDING COMMISSION CODE ENFORCEMENT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Reduction of Residential Blight
	<b>Needs Addressed</b>	Code Enforcement
	<b>Funding</b>	CDBG: \$150,000
	<b>Description</b>	Estimate addressing 3,000 Code Enforcement concerns.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Estimate addressing 2,424 Code Enforcement concerns.
	<b>Location Description</b>	Locations include LMI census tract neighborhoods
	<b>Planned Activities</b>	Estimate addressing 3,000 Code Enforcement concerns.
<b>58</b>	<b>Project Name</b>	DMD ADMIN (AI AND MARKET STUDY FOR CONPLAN)
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$10,500
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>59</b>	<b>Project Name</b>	DMD ADMIN OFFICE SUPPLIES
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$500
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>60</b>	<b>Project Name</b>	DMD ADMIN OTHER SUPPLIES
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$250
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	

61	<b>Project Name</b>	DMD ADMIN OTHER
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$152,244
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
62	<b>Project Name</b>	DMD ADMIN SMALL TOOLS & MINOR EQUIPMENT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$250
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
63	<b>Project Name</b>	DMD ADMIN PRINTING & ADVERTISING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$500
	<b>Description</b>	



	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
64	<b>Project Name</b>	DMD DISPOSITION
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support the Reduction of Residential Blight
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
65	<b>Project Name</b>	DMD FOCUS NEIGHBORHOOD DEVELOPMENT
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$5,000
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	

	<b>Planned Activities</b>	
<b>66</b>	<b>Project Name</b>	DMD NRSA PROGRAM
	<b>Target Area</b>	NRSA Neighborhood Revitalization Strategy Area
	<b>Goals Supported</b>	Support Economic Development Initiatives
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$45,707
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>67</b>	<b>Project Name</b>	HUMAN RELATIONS COMMISSION FAIR HOUSING OUTREACH
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	CDBG: \$6,000
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>68</b>	<b>Project Name</b>	PUBLIC FACILITIES & NEIGHBORHOOD PARK IMPROVEMENTS
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Support Public Facility Improvements
	<b>Needs Addressed</b>	Parks, Recreational Facilities

	<b>Funding</b>	CDBG: \$39,312
	<b>Description</b>	Funds will be used to improve public facilities and neighborhood parks located in an LMI census tract, serving approximately 100 people.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	100 people are anticipated to be served
	<b>Location Description</b>	LMI census tracts in Evansville, IN
	<b>Planned Activities</b>	Funds will be used to improve public facilities and neighborhood parks located in an LMI census tract, serving approximately 100 people.
69	<b>Project Name</b>	HOMEBUYER PROJECTS AND/OR RENTAL
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	The Production of New Rental Units for 30% AMI The Production of New Rental Units for 50% AMI The Production of New Rental Units for 80% AMI The Rehab of Existing Rental Units for 30% AMI The Rehab of Existing Rental Units for 50% AMI The Rehab of Existing Rental Units for 80% AMI The Production of New Homebuyer Units for 30% AMI The Production of New Homebuyer Units for 50 % AMI The Production of New Homebuyer Units for 80% AMI The Rehab of Homebuyer Units for 30% AMI The Rehab of Homebuyer Units for 50% AMI The Rehab of Homebuyer Units for 80% AMI The Rehab of Owner-Occupied Homes for 30% AMI The Rehab of Owner-Occupied Homes for 50% AMI The Rehab of Owner-Occupied Homes for 80% AMI
	<b>Funding</b>	HOME: \$275,892
	<b>Description</b>	Building projects in planning stages to be determined for providing affordable housing.
	<b>Target Date</b>	6/30/2022

	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	Building projects in planning stages to be determined for providing affordable housing.
<b>70</b>	<b>Project Name</b>	AURORA INC. - TBRA RE-ENTRY PROGRAM
	<b>Target Area</b>	
	<b>Goals Supported</b>	Support Re-entry
	<b>Needs Addressed</b>	Tenant Based Rental Assistance (TBRA)
	<b>Funding</b>	HOME: \$45,000
	<b>Description</b>	AURORA TBRA is a tenant based rental assistance program primarily for the re-entry population.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	TBRA Re-Entry Program anticipates serving 18 LMI households
	<b>Location Description</b>	1001 Mary Street, Evansville, IN 47710
	<b>Planned Activities</b>	AURORA TBRA is a tenant based rental assistance program primarily for the re-entry population.
<b>71</b>	<b>Project Name</b>	CAPE - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	CHDO operating costs & expenses
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	1106 & 1108 Cody Street, Evansville, IN 47710
	<b>Planned Activities</b>	CHDO operating costs & expenses
<b>72</b>	<b>Project Name</b>	GRATUS DEVELOPMENT LLC - JACOBSVILLE II APT. REHAB
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	The Rehab of Existing Rental Units for 30% AMI The Rehab of Existing Rental Units for 50% AMI The Rehab of Existing Rental Units for 80% AMI
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	This rehab will acquire 35 units to give them a complete makeover and extend their affordability period an additional 30 years with 4 units set aside for people struggling with homelessness, as well as converting a sand-alone building into affordable rental housing.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	36 units anticipated to be rehabilitated.
	<b>Location Description</b>	1212 Baker Avenue, Evansville, IN 47710
	<b>Planned Activities</b>	This rehab will acquire 35 units to give them a complete makeover and extend their affordability period an additional 30 years with 4 units set aside for people struggling with homelessness, as well as converting a sand-alone building into affordable rental housing.
<b>73</b>	<b>Project Name</b>	HOPE OF EVANSVILLE - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	CHDO operating costs & expenses
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	

	<b>Location Description</b>	612 SE 4th Street, Evansville, IN 47713
	<b>Planned Activities</b>	CHDO operating costs & expenses
<b>74</b>	<b>Project Name</b>	MEMORIAL CDC - CHDO OPERATING
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$10,000
	<b>Description</b>	CHDO operating costs & expenses.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Memorial CDC anticipates 121 people served from operating costs
	<b>Location Description</b>	645 Canal Street, Evansville, IN 47713
	<b>Planned Activities</b>	CHDO operating costs & expenses.
<b>75</b>	<b>Project Name</b>	MEMORIAL CDC - MEMORIAL VILLAS PHASE 7
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	The Production of New Rental Units for 30% AMI The Production of New Rental Units for 50% AMI The Production of New Rental Units for 80% AMI
	<b>Funding</b>	HOME: \$200,000
	<b>Description</b>	Memorial Villas Phase 7 is the final phase in a 50-home initiative to provide affordable homes and create a pipeline to home-ownership with the addition of one more home to the dual project of financing and selling homes outright and lease-to-own.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Memorial CDC anticipates the completion of one home
	<b>Location Description</b>	Center City, Evansville, IN 47713-47714

	<b>Planned Activities</b>	Memorial Villas Phase 7 is the final phase in a 50-home initiative to provide affordable homes and create a pipeline to home-ownership with the addition of one more home to the dual project of financing and selling homes outright and lease-to-own.
<b>76</b>	<b>Project Name</b>	DMD HOME ADMIN
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Administrative and Planning
	<b>Needs Addressed</b>	
	<b>Funding</b>	HOME: \$5,000
	<b>Description</b>	
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	
	<b>Location Description</b>	
	<b>Planned Activities</b>	
<b>77</b>	<b>Project Name</b>	ESG 2021 EVANSVILLE
	<b>Target Area</b>	FOCUS AREA
	<b>Goals Supported</b>	Increase Affordable Housing for Homeownership Increase Affordable Housing for Rental
	<b>Needs Addressed</b>	Homeless Youth Services Permanent Supportive Housing Day Shelters Coordinated Entry System Emergency Shelters Rapid Rehousing Case Management Homeless Facilities (not operating cost) Shelter Diversion Ex-Offender, Re-Entry Services
	<b>Funding</b>	ESG: \$230,911

	<b>Description</b>	Annual allocation of ESG funds. Albion Fellows Bacon Center, Aurora Inc., Evansville Rescue Mission, House of Bread & Peace, Ozanam Family Shelter Corp., United Caring Services, and YWCA of Evansville Inc.
	<b>Target Date</b>	6/30/2022
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	49,744 LMI individuals are anticipated to be helped through ESG projects.
	<b>Location Description</b>	City-wide, Evansville, IN
	<b>Planned Activities</b>	<p>Annual allocation of ESG funds. Albion Fellows Bacon Center, Aurora Inc., Evansville Rescue Mission, House of Bread &amp; Peace, Ozanam Family Shelter Corp., United Caring Services, and YWCA of Evansville Inc.</p> <p>The City of Evansville is funding 3 categories of ESG: Emergency Shelter, Street Outreach, and Rapid Re-Housing</p> <p>1. Emergency Shelter</p> <p>Albion Fellows Bacon Center Inc. - Domestic Violence Shelter Program - \$20,000</p> <p>Evansville Rescue Mission - Day Shelter - \$10,000</p> <p>House of Bread &amp; Peace - Sheltering the Homeless - \$16,000</p> <p>Ozanam Family Shelter Corp. - Family Shelter Operations - \$15,963</p> <p>United Caring Services - Day Shelter - \$22,000</p> <p>United Caring Services - Ruth's House Women's Shelter - \$10,000</p> <p>YWCA of Evansville - Residential Services - \$20,000</p> <p>2. Street Outreach</p> <p>Aurora Inc - Coordinated Entry Assessment Team - \$16,000</p> <p>3. Rapid Re-Housing</p> <p>Aurora - Rapid Re-Housing - \$100,948</p>



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

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

As part of the commissioned Housing Needs Assessment, Bowen National Research provided supplemental analysis on smaller selected neighborhoods located within the Central Submarket. Specifically, this section of the report addressed the various demographics and housing characteristics and trends of Downtown, the Arts District and the Jacobsville Redevelopment District. For the purposes of this analysis, we have referred to these areas as the Downtown Study Area, Arts District Study Area and Jacobsville Study Area. The map that delineates the boundaries of these smaller study areas is located within the Bowen National Research Market Study.

### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
FOCUS AREA	99
NRSA	1
Neighborhood Revitalization Strategy Area	

**Table 8 - Geographic Distribution**

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

In the City of Evansville there are 18 low-income census tracts that have been deemed low-income areas according to the 2019 TIGER/line Shapefiles/Census Tracts. The City of Evansville directs the majority of our assistance within the 18 different Census Tracts as they have the highest concentration of low-income individuals and minorities.

### **Discussion**

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

## Affordable Housing

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

#### Introduction

In the 2021 Program Year, Aurora will provide 18 households with Tenant Based Rental Assistance. Memorial CDC will develop 5 new lease-to-own homes for income eligible households. Hope of Evansville, Inc., will provide down payment assistance to 100 potential homebuyers.

Memorial CDC anticipates providing emergency home repair assistance to 24 single family households. The Community Action Program of Evansville estimates serving 5 single-family households through the Owner-Occupied Rehab and Window Replacement programs. Liberty Baptist Housing Development Authority will upgrade 58 apartment units, and Gratus Development will rehab 2 rental units, for a total of 212 affordable housing units.

One Year Goals for the Number of Households to be Supported	
Homeless	1,000
Non-Homeless	182
Special-Needs	2
Total	1,184

**Table 9 - One Year Goals for Affordable Housing by Support Requirement**

One Year Goals for the Number of Households Supported Through	
Rental Assistance	18
The Production of New Units	5
Rehab of Existing Units	89
Acquisition of Existing Units	100
Total	212

**Table 10 - 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. 18 HOME TBRA vouchers have been set aside for the re-entry population. Through coordinated access and coordinated assessment, we have a general goal to do intake of 1000 clients with a housing plan. There are 18 TBRA re-entry vouchers from State of Indiana HOME funds and 5 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, Department of Metropolitan Development is responsible for the administration and management of the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG) and HOME Investment Partnerships Grant. The Evansville Housing Authority (EHA) will receive CDBG grant funds through its entity Advantix, Inc. for the Youth Build Program which provides education and vocational training opportunities for at-risk-youth to engage in the construction and rehabilitation of homes that will serve low-income families.

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

The Evansville Housing Authority (EHA) plans to open the Housing Choice Voucher waiting list to interested applicants in the second or third quarter of 2021. Applicants will now be able to apply online and selection from the waiting list will be conducted as a “lottery-style” drawing rather than in date/time order. The HCV waiting list has not accepted new applicants since April 2018.

The Evansville Housing Authority increased its virtual presence to better assist clients during the pandemic and continues to do so through equipment upgrades and new software implementation. The Evansville Housing Authority has increased engagement with clients and service provider through online forms, videos, Section 3 pages, etc.

The Evansville Housing Authority has hired a Resident Initiative Coordinator to connect current residents to available resources throughout the community. This person also participates in various community meetings to share program information and housing availability with other organizations.

The Evansville Housing Authority’s non-profit entity, Advantix, continues to rehab existing housing and construct new tax-credit development projects throughout the community and surrounding areas. Evansville Townhomes consists of 30 units in a newly constructed multi-family building; families are expected to start moving in beginning May 2021. New construction is also set to begin for Erie Pointe around the same time, adding an additional 38 units of affordable housing within the community.

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

There are several resident council organizations. Buckner, Kennedy, White Oak, Schnute, and John Cable have existing resident councils, however, they’ve been on hold due to the pandemic. Fulton and

Caldwell properties are in the process of establishing organizations.

Current residents are encouraged to apply for section 3 available positions within the company and also register through HUD's website if they qualify as a Section 3 eligible business. Additional information can be found on EHA's website.

The Housing Choice Voucher (HCV) Homeownership Program permits eligible voucher holders, including participants with portable vouchers, the option of purchasing a home with their Housing Choice Voucher rather than renting. Family Self-Sufficiency Coordinators actively promote this program and information is also available on EHA's website.

EHA's non-profit entity began assuming the property management role at RAD properties on January 1, 2021. The goal is to maximize operations for the organization as a whole due to a combined interest in both assets and the quality of life for our residents. Some residents either were or are employed by Advantix; i.e. maintenance technicians, leasing agents, etc.

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

The local PHA is not designated as troubled.

**Discussion**

Advantix, Inc. is a HOME developer which rehabs and newly constructs rental and homebuyer projects, using labor from Youth Build participants.

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

### **Introduction**

Evansville is located within HUD's designated Continuum of Care (CoC) area known as *Region 12 of the Indiana Balance of the State CoC*. As part of the housing first model and coordinated access, our goals are 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.

### **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**

The main goal to end homelessness remains the same, but the previous goals have been consolidated: support the availability of public services, support rapid re-housing, support the coordinated entry system, and support re-entry. Homeless goals also support the overall annual goals for the City of Evansville.

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

Our priority is to start trying to house the homeless as soon as first contact through diversion. The Aurora Street Outreach Team is a street outreach program with a housing goal emphasis. Aurora Coordinated Entry Assessment Team (CEAT) is a critical tool to helping the homeless become permanently housed and to be smart matched with better placement so they are less likely to lose their housing. The biggest gap are the homeless who fall in-between being eligible for rapid rehousing and permanent supportive housing. The landlord registry will be a useful tool in helping to match up homeless clients and landlords. Per HUD requirements, we have ESG manuals for all funded programs.

Our biggest goals in 2021 are to implement coordinated entry and initiate the brand-new HUD mandate for a Racial Equity Analysis, as part of the brand-new *Longitudinal Systems Analysis*. In addition, we will implement a full Equal Access to Housing training.

We are using a coordinated assessment tool from OrgCode Consultants called VI-SPDAT and SPDAT, however, the VI-SPDAT is scheduled to end in 2022, and our CoC Coordinated Access task force is already looking for a replacement.

#### **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**

Our goals remain the same with an emphasis on 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.

## **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, and number of people who become homeless.

## **Discussion**

Thoroughness in reaching the homeless increases in jobs and income. Quality and comprehensiveness of the Plan to End Homelessness includes quantifiable performance measures, timeliness, funding sources, entities responsible for implementation, and an effective and public methodology for prioritizing funding. Other factors to be considered in these efforts include leverage and coordination.



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

### **Introduction:**

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.

The following link provided (copy and paste) will lead to the Analysis of Impediments to Fair Housing Choice report for the City of Evansville,

Indiana: [https://www.evansvillegov.org/egov/documents/1591202383\\_9329.pdf](https://www.evansvillegov.org/egov/documents/1591202383_9329.pdf)

**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**

The following link provided (copy and paste) will lead to the actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable

housing: [https://www.evansvillegov.org/egov/documents/1620853077\\_96206.pdf](https://www.evansvillegov.org/egov/documents/1620853077_96206.pdf)

### **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 solutions will be implemented over the next five years.

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

### **Introduction:**

The City of Evansville, Indiana 2021 grant fund year will begin July 1, 2021 and end on June 30, 2022. Evansville's fiscal year aligns closer to the U.S. Department of Housing and Urban Development's grant release process, which typically occurs in the month of August, allowing more time for agencies to spend their grant allocations.

### **Grant Funds Utilization Plan:**

**Community Development Block Grant Funds (CDBG):** Public Service projects will receive an increase equal to their prior year allocation, not exceeding the 15 % Public Service cap. Public Service projects will be decreased by the percent difference between the prior year public service cap and the current year public service cap.

**HOME Investment Partnerships Grant (HOME):** HOME funds are available to shovel ready projects only. Excess HOME funds are typically used for administrative expenses. A decrease would reduce the administrative expenses.

**Emergency Solutions Grant (ESG):** ESG funds are estimated at a funding level of \$200,000. If more than \$200,000 is received, any remaining funds default to rapid re-housing.

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

The reduction in available federal grants to administer programs is the major concern for providing needed services to the community. Most organizations who apply for CDBG, ESG, and HOME grants are also applying for program funds elsewhere to sustain services, including: United Way, State and other grants, fund raising, and dues, etc. The Community Development Block Grant fund does not require any match dollars from the applicants, although most agencies are not funded at 100% of the grant request. Emergency Solutions Grants require a 1:1 match, while HOME Investment Partnerships Grants currently do not require a match, however typically require a match of 12.5% of the total project cost.

Another concern is the lack of capacity to satisfy the grant regulations to remain in compliance. As a result of the reduction in funding, agencies cut staff jeopardizing capacity. The City continues to monitor organizations and provide technical assistance when personnel changes occur.

In 2021 the City of Evansville will address the homeless, housing, community development, special needs, economic development, and administrative goals by reducing the gap to meeting the underserved needs.

**Community Development Block Grant Funds in the amount of \$2,660,523, including program income,**

**will address the following:**

Assist Aurora's outreach team working with the homeless, institutional discharge and diversion, provide emergency rehab, provide housing counseling assisting with foreclosure prevention and home purchases including down payment assistance, reduce utility costs through a weatherization program, assist with the maintenance and transfer of City-owned lots to non-profits, provide fair housing education and services, provide public services: childcare, youth services, and nutritional services, remove slum and blight, improve community facilities: parks, sidewalks, etc., develop the Neighborhood Revitalization Strategy Area (NRSA) in the Jacobsville Redevelopment Area, assist organizations to continue services to special needs clients: emergency daycare, substance abuse counseling, crisis intervention, services to the elderly, and visually impaired, improve job creation and retention through job training programs and transportation services to work, and provide administrative funding to carry out planning and marketing of programs. Provide owner-occupied rehab to eligible homeowners. Provide down payment assistance to low-moderate income homebuyers.

**Emergency Solutions Grant Funds in the amount of \$230,911 will address the following:**

Assist Aurora with rapid re-housing, coordinated entry, and decreasing chronic homelessness, assist Albion Fellows Bacon Center, House of Bread & Peace, Ozanam Family Shelter, and YWCA in decreasing homelessness for head-of-households with children, and assist United Caring Shelter, Aurora, Ruth's House, ECHO, and the Evansville Rescue Mission with outreach and triage for housing and services.

**HOME Investment Partnerships Grant Funds in the amount of \$755,892 will address the following:**

Increase rental housing for VLI, LI, and LMI tenants for 68 households. Increase homebuyer housing for VLI, LI and LM for 131 households. TBRA for 18 VLI, LI, households. Provide CHDO Operating funds to 3 CHDOs.

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

The Affordable Housing Fund Advisory Committee (AHFA): Aids homeowners and housing developers. In 2021 City Council approved a \$500,000 allocation of Riverboat funds to the AHFAC to provide affordable housing opportunities.

Promise Zone Designation: ECHO Housing and DMD collaborate with community partners on six strategic goals to: increase jobs, expand economic opportunities, improve educational opportunities, reduce violent crime, promote health and access to health care, and provide access to quality affordable housing.

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

The Department of Metropolitan Development complies with the appropriate lead-based paint

requirements mandated by the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA). Homes built prior to 1978 are tested by a (HUD/EPA) certified Lead Supervisor/Abatement Contractor, Risk Assessor and certified (EPA) Renovation, Repair and Painting (RRP) lead inspector to correct housing repairs without endangering the occupant(s). The City of Evansville's Community Development Inspector is a (HUD) certified Lead Inspector and a Lead Risk Assessor and oversees the scope of work done by Contractors, certified (EPA) and Lead Certified Firms through the (EPA) on all funded housing projects including homebuyer, owner-occupied rehab, rental rehab, and the emergency home repair program.

### **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 off the need for assistance. Bridges out of Poverty is a program that works with businesses 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. For Evansville is a collaboration of local churches and organizations and provides Charity Tracker for free.

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

HUD requires the Participating Jurisdiction, Evansville, IN to coordinate housing efforts with the local public housing authority (Evansville Housing Authority). Joshua Case oversees the Indiana Balance of State Continuum of Care Board of Directors. The IHCD is accountable to the Board of Directors. Therefore, local homeless service agencies are able to better assist the homeless population.

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

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

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

Housing is increasingly understood to be an important determinant of success in life, affecting health, access to education, the opportunity for upward mobility, community health, and well-being.

Collaborations are also important to achieving success in other areas, such as educational attainment and future economic stability. Including:

- Strengthen “hub” partnerships with familiar institutions such as churches, schools, community organizations, and universities.
- Develop trust and relationships in using community networks to informally “credential” outside service providers.
- Increase ability to bring services to residents, vs. residents to services. Example: Health Department, Deaconess hospital, and Housing Authority collaborating to provide onsite Covid Vaccination Clinics.
- Increase resident access to organized wellness activities that take place within the community.
- Increase connectivity to jobs, education, and nutritional resources.

o Achieved through implemented steps to improve community engagement and social cohesion in areas outside of those in direct proximity of housing unit; Strengthening whole neighborhood.

- Investigate the possibility of implementing housing initiatives to comply with community benefit requirements on nonprofit hospitals
- Expand housing-health partnerships for the elderly and disabled.
- Expand accountable health within resident communities.
- collaborate between organizations and sectors to address the service needs of individuals using compatible data systems that can share information.
- “For Evansville” Charity Tracker -City Wide Software -allowing churches, non-profits, civic entities to share information on those served. This allows for coordinated services and avoids duplicating services.
- Hold a 1-day resource “surge” of supportive services onsite.
- Providing information and allowing enrollment of services onsite.
- Hold job fair in conjunction with Department of Workforce Development and private community

employers.

- Invite members of government agencies and private landlords to attend resident council meetings or hold one “open forum” meeting.

- Forge successful partnerships with private foundations.

- Emphasize programs available to increase “upward mobility”

### **Discussion:**

Advantix plans to provide information linking services with each of its properties through Social Media, its Website and by direct outreach from its Resident Initiatives Coordinator, Family Self Sufficiency Caseworkers, and Management Staff.

The City of Evansville will continue to work with community partners to fulfill the goals identified in the 2020-2024 Consolidated Plan by implementing the projects listed in the 2021 Annual Action Plan.

## Program Specific Requirements

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

#### Introduction:

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

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

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

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	20,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
<b>Total Program Income:</b>	<b>20,000</b>

#### Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

#### HOME Investment Partnership Program (HOME)

##### Reference 24 CFR 91.220(l)(2)

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

as follows:

Other forms of investment used by City partners include: Local grant funds available through the City of Evansville Endowment Fund and the Affordable Housing Fund. Non-profits often acquire buildable housing lots at minimal cost through the Evansville Land Bank purchased through the Vanderburgh County Commissioners' Office.

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

The City of Evansville, Indiana uses the Recapture Option to collect the HOME investment from net proceeds during the homebuyer's affordability period. The City's Recapture Plan was provided to HUD in 2015 and is on the City website: (copy and paste)

[https://www.evansvillegov.org/egov/documents/1533843014\\_91315.pdf](https://www.evansvillegov.org/egov/documents/1533843014_91315.pdf)

**Recapture Provision** – When the real estate is sold below fair market value, the difference between the fair market value and the purchase price plus reasonable closing costs is considered the direct subsidy to the homebuyer(s). Periods of affordability-The HOME-assisted housing must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. *Listed below is the Affordability Period Table.*

**Net Proceeds**-Is the difference between the sales price and the primary mortgage balance plus reasonable closing costs. The City will recapture the mortgage balance in the affordability term, and prior to the homebuyer receiving any net proceeds. If no net proceeds then repayment of the mortgage is not required. *Net Proceeds: SALES PRICE – PRIMARY MORTGAGE BALANCE + CLOSING COSTS = NET PROCEEDS*

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 Resale Option is only used when the following conditions occur:** (1) The homebuyer does not need a direct subsidy to purchase the home developed with a HOME funds. (2) The homebuyer direct subsidy is a grant. (3) The homebuyer unit cannot be sold within nine months after completion, and is converted to a rental unit. (4) All HOME-funded rental projects are subject to resale provisions as indicated in 24 CFR 92.252. A HOME-assisted rental unit transferred or sold during the affordability period will be sold with a transfer of the Deed Retention and Promissory



Note, continuing the affordability.

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 generating 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)

Per HUD requirements, DMD created ESG manuals for funded programs. Phase one of coordinated entry is now part of the regular intake process for shelters and street outreach. Phase two and advanced coordinated entry assessments are done by the Aurora Coordinated Entry Assessment Team. Housing placements are approved by the coordinated entry task force. The standards and policies for coordinated entry were created and approved by the Indiana Planning Council on behalf of the Indiana Balance of State CoC. The VI-SPDAT and SPDAT designed by OrgCode Consultants are

the assessments used.

The ESG Rapid Re-housing program is targeted toward clients that need less financial support, but is part of the coordinated entry system. Homeless prevention is through the Evansville Network of Diversion and is paid by other funds.

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 are partially both decentralized and centralized, with Aurora as the central point of contact. Coordinated entry system is part of the intake process for all homeless persons. We are partially decentralized; however, Aurora serves as a central point of entry. We are working to expand coordinated entry for prevention and diversion for the near-homeless permanently, as greater needs have been demonstrated due to the impact of COVID-19.

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 which are funded represent the needs and input of the community is the creation of a Citizen Advisory Committee (CAC). As with the CDBG allocation, recommendations for sub-awards is three tiered: CAC makes recommendations to the Mayor, who then makes recommendations to City Council. City Council makes final allocations for the ESG grant. All meetings of the CAC and City Council meetings are 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. There is cap for homeless assistance based on the amount received in 2010 for Emergency Shelters Grant. Through a vote via our regional planning council, there is one centralized program for homeless prevention and rapid re-housing.

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 Commission on Homelessness, which was created into the City Code Chapter 2.115, includes a previously homeless person on the Commission. The Commission makes nonbinding recommendations concerning the plan to end homelessness in Evansville and Vanderburgh County.

5. Describe performance standards for evaluating ESG.

The performance standards were developed by the Indiana Planning Council on behalf of the

Indiana Balance of State CoC. HUD has made major shifts in priorities and tools since then, and the City of Evansville is working in consultation with the Indiana Balance CoC (and Indianapolis CoC) to develop new performance standards that will be state-wide.

The City of Evansville, Indiana's goal is for Community Development Block Grant Funds, HOME Investment Partnerships Grant Funds, and Emergency Shelter Grant funds to benefit persons with household incomes at or below 80% Area Median Income.

## Attachments

## Citizen Participation Comments



DEPT OF METROPOLITAN  
1 N.W. MARTIN LUTHER KING JR.  
EVANSVILLE IN 47708-

<u>Account</u>	<u>AD#</u>	<u>Net Amount</u>	<u>Tax Amount</u>	<u>Total Amount</u>	<u>Payment Method</u>	<u>Payment Amount</u>	<u>Amount Due</u>
1320288	0004672032	\$28.14	\$0.00	\$28.14	Invoice	\$0.00	\$28.14
Sales Rep: RAltemus		Order Taker: RAltemus		Order Created		03/31/2021	
		<u>Product</u>	<u># Ins</u>	<u>Start Date</u>	<u>End Date</u>		
		EVC-courierpress.com	1	04/07/2021	04/07/2021		
		EVC-Evansville Courier and Press	1	04/07/2021	04/07/2021		

\* ALL TRANSACTIONS CONSIDERED PAID IN FULL UPON CLEARANCE OF FINANCIAL INSTITUTION

Text of Ad: 03/31/2021

**Notice of Public Hearings  
and Comment Period**

Notice is hereby given that the City of Evansville will hold a Public Hearing on Thursday, April 14, 2021, at 4:30 PM, at the Civic Center Complex, 1 NW Martin Luther King Jr. Blvd., Room 307, in Evansville, IN. All interested parties are encouraged to attend. The U.S. Department of Housing and Urban Development (HUD) requires a 30-day comment period on the 2021 Annual Action Plan. The comment period will begin on April 7, 2021 and close on May 7, 2021. Written comments should be submitted to the CMO office located at 1 NW Martin Luther King Jr. Blvd., Room 306 no later than 4:00 PM May 7, 2021.

The Action Plan includes an estimated total allocation in the amount of \$1,667,126 in Community Development Block Grant, Emergency Solutions Grant, and HOME Investment Partnerships Grant funds for the 2021 Plan Year. The City is hereby publishing notice that a copy of its Annual Action Plan is available online on the City's website at <http://evansville.in.gov/2021/ActionPlan> or at the CMO office in Room 306 Civic Center Complex during normal business hours, Mon-Fri. 9 AM-5 PM.

The Evansville City Council will hold a Public Hearing to ratify the Annual Action Plan on Monday, April 26, 2021 at 5:30 PM in Room 301 of the Civic Center Complex, 1 NW MLK Jr Blvd., Evansville, IN. The City does not discriminate on the basis of race, color, religion, sex, familial status, disability, or national origin. If a reasonable accommodation is needed, please contact CMO at (317) 436-7823 or TDD: (317) 436-4928 for the Deaf and Hearing Impaired at least three business days before the meeting. (Courier and Press, April 7, 2021)  
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## Grantee Unique Appendices



# HOUSING NEEDS ASSESSMENT UPDATE

Evansville, Indiana

2021



**BOWEN**  
NATIONAL  
RESEARCH



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## I. INTRODUCTION

### A. PURPOSE

This Evansville Housing Needs Assessment involves an update of key work elements from previous Evansville Housing Needs Assessments completed by our firm on behalf of the City of Evansville (Indiana) Department of Metropolitan Development. The last update of the Housing Needs Assessment was completed March of 2020.

This updated report intends to:

- Present and evaluate past, current and projected detailed demographic characteristics of Evansville.
- Present and evaluate economic characteristics and trends of Evansville.
- Determine current characteristics of all major housing components within Evansville (for-sale/ownership and rental housing alternatives).
- Calculate a housing gap by tenure and income segment within Evansville.

By accomplishing the study's objectives, area stakeholders, local public officials, area employers, and private housing developers can: 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.

### B. METHODOLOGIES

The following methods were used by Bowen National Research to collect and analyze data for this study:

#### Study Area Delineation

The primary geographic scope of this study is the city of Evansville (approximately 45 square miles), which is referred to as the Primary Study Area (PSA). Because of the size of the city and some of the unique attributes within portions of the city, we have divided the PSA into five separate submarkets: Central Submarket, East Submarket, Near East Submarket, North Submarket, and West Submarket. These five submarkets, which are compared with each other and with the overall city of Evansville, are delineated in Section III of this report. We have also provided analysis of three districts or designated areas in Section VIII, which include Downtown, the Arts District, and the Jacobsville Redevelopment District.

### Demographic Information

Demographic data for population, households, housing, crime, and employment was secured from ESRI, Incorporated, the 2000 and 2010 United States Census, Applied Geographic Solutions, U.S. Department of Commerce, and the American Community Survey. Estimates for 2020 and projections for 2025 are also provided. This data has been used in its primary form and by Bowen National Research for secondary calculations. All sources are referenced throughout the report and in Addendum F of this report.

### Employment Information

Employment information was obtained and evaluated for various geographic areas that were part of this overall study. This information included data related to wages by occupation, employment by job sector, total employment, unemployment rates, identification of top employers, and identification of large-scale job expansions or contractions. Most information was obtained through the U.S. Department of Labor, Bureau of Labor Statistics. However, Bowen National Research also conducted numerous interviews with local stakeholders familiar with employment characteristics and trends of the Evansville area.

### Housing Component Definitions

This study is concerned with two major housing components: 1) for-sale/ownership (both single-family and multifamily) and 2) rental (both multifamily apartments and smaller, non-conventional units). For-sale/ownership housing includes single-family homes and condominiums. Multifamily rentals include single-family homes and multifamily apartments (generally 20+ units per building). Note that for the purposes of this analysis, we provide supplemental senior care housing information, including congregate care, assisted living and nursing home market data.

### Housing Supply Documentation

During January and February of 2021, Bowen National Research conducted telephone research, as well as online research, to update key metrics of the Evansville housing supply. This research involved an update of the properties identified in our analysis and the addition of new properties. The following data was collected on each property.

1. Property Information: Name, address, total units, and number of floors
2. Owner/Developer and/or Property Manager: Name and telephone number
3. Population Served (i.e. seniors vs. family, low-income vs. market-rate, etc.)
4. Available Amenities/Features: Both in-unit and within the overall project
5. Years Built and Renovated (if applicable)
6. Vacancy Rates
7. Distribution of Units by Bedroom Type
8. Square Feet and Number of Bathrooms by Bedroom Type

9. Gross Rents or Price Points by Bedroom Type
10. Property Type
11. Quality Ratings\*
12. GPS Locations

\*Quality ratings used in this study were established after a careful examination of the housing properties and their surrounding neighborhoods. Factors influencing the ratings include curb appeal, unit and property amenities, age, interior and exterior building conditions, parking arrangements, architectural design, landscaping and grounds, management presence, accessibility, visibility, signage, public infrastructure, condition of adjacent properties, neighborhood interviews, and area services.

Information regarding for-sale single-family homes was collected by Bowen National Research in-office staff during the aforementioned research period. Home listings were gleaned from realtor.com and MLS listings.

#### Housing Demand

Based on the demographic data for both 2020 and 2025, and taking into consideration the housing data from our field survey of area housing alternatives, we are able to project the potential number of new units the Evansville market can support.

- Rental Housing – We included renter household growth, the number of units required for a balanced market, and the need for replacement housing as the demand components for new rental housing units. As part of this analysis, we accounted for vacancies reported among all rental alternatives and considered product in the development pipeline. We concluded this analysis by providing the number of units that the market can support by three different income segments.
- For-Sale Housing – We considered potential demand from new owner-occupied household growth, the number of units required for a balanced market, and need for replacement housing in our estimates for new for-sale housing. We deducted the estimated number of available for-sale housing to yield a net support base of potential for-sale housing. Demand estimates were provided for three income stratifications.

### C. REPORT LIMITATIONS

The intent of this report is to collect and analyze significant levels of housing data for the city of Evansville, Indiana. Bowen National Research relied on a variety of data sources to generate this report (see Addendum F). These data sources are not always verifiable; however, Bowen National Research makes a concerted effort to assure accuracy. While this is not always possible, we believe that our efforts provide an acceptable standard margin of error. Bowen National Research is not responsible for errors or omissions in the data provided by other sources.

We have no present or prospective interest in any of the properties included in this report, and we have no personal interest or bias with respect to the parties involved. Our compensation is not contingent on an action or event resulting from the analyses, opinions, or use of this study.

## II. EXECUTIVE SUMMARY

**Purpose:** Bowen National Research was retained by the Evansville, Indiana Department of Metropolitan Development in late 2020 to conduct an update to the 2020 Comprehensive Housing Needs Assessment that we completed of the city of Evansville. This Executive Summary provides key findings and recommendations from this update.

**Work Elements:** The work elements incorporated into this updated report include an analysis of more than 100 demographic and economic metrics, a rental housing survey of 98 multifamily rental properties with a total of 12,246 units, a survey of 76 non-conventional rentals, a survey of 25 senior care facilities, an analysis of historical for-sale residential data on 16,047 homes sold since January 2010 and 168 currently available for-sale residential units, and a rental and for-sale housing gap analysis for various income segments. The study concludes with recommendations on potential residential opportunities that should be considered to meet Evansville's greatest housing needs.

**Study Areas:** The primary focus of this analysis involves assessing the housing needs of the city of Evansville, with additional consideration given to five submarkets comprising Evansville. Each study area is delineated in Section III of this report. An enlarged version of the map below is found on page III-3. A supplemental analysis of the Downtown, the Arts District and the Jacobsville Redevelopment Area is included in *Section VIII: Subarea-Neighborhood Analysis*.





**Demographic Characteristics and Trends:** The demographic picture of the Primary Study Area (Evansville) is diverse, contributing to a variety of housing product needs. Additionally, the PSA is expected to undergo notable changes within different household age, income and tenure segments that will have significant changes on the housing needs of Evansville. Key demographic characteristics and trends are summarized below:

- **Overall Population and Household Growth have been Positive in the City Since 2010 and are Projected to Remain Positive for the Foreseeable Future** – The PSA experienced population growth of 177 (0.1%) between 2010 and 2020 and household growth of 349 (0.7%). Between 2020 and 2025, the PSA is projected to add 674 (0.6%) people and 376 (0.7%) households. Excepting the West Submarket, household growth rates among the individual submarkets are projected to be positive, ranging from 0.3% (North Submarket) and 2.0% (East Submarket). This growth contributes to the need for additional housing.
- **While a Vast Majority of Renter Households Earn less than \$50,000 Annually, Most of the Projected Growth is Expected to Occur Among Higher Income Households Earning Over \$50,000** – In 2020, nearly three-quarters (74.1%) of all renter households have annual incomes below \$50,000. While this base is expected to decline over the next few years, the low-income household segment has limited available housing alternatives that are affordable to them, with many affordable properties maintaining long wait lists. Therefore, there is pent-up demand for rental housing that is affordable to these lower income households. It is projected that between 2020 and 2025 renter household growth in the PSA will only occur among households making \$50,000 or more, increasing by 1,816 (29.1%) during this time. The projected growth among renter households making \$50,000 or more from 2020 to 2025 ranges from 138 (14.0%) in the Central Submarket to 445 (16.2%) in the Near East Submarket. This growth will drive demand for additional market-rate rental alternatives.
- **Higher Income Households Comprise a Majority of Homeowner Households, Which are Projected to Increase Significantly over the Next Several Years** – By 2025, owner-occupied households making \$60,000 and higher will comprise over one-half (53.1%) of the PSA's owner households and are the only owner-occupied household income segments projected to increase. Between 2020 and 2025, households that make at least \$60,000 will increase by 1,652 (12.4%), while households earning less than \$60,000 will decrease by 1,611 (10.9%). These trends will drive demand for higher priced housing, generally priced above \$200,000. While a majority (74.4%) of the available homes in the market are priced below \$200,000, most of these homes are priced below \$100,000, are more than 40 years old, and likely require substantial repairs and/or modernization. These are additional costs that would be incurred by the homeowner, for which most low-income households could not afford.

- **While Most Households are Under the Age of 65, Most Household Growth is Projected to Occur Among Households Ages 65 and Older and Between the Ages of 35 and 44** – Nearly three-quarters (72.7%) of all households in the PSA (Evansville) in 2020 were headed up by persons under the age of 65. By 2025, 70.1% of the households in the PSA will be under the age of 65, while 29.9% will be ages 65 and older. Within the overall PSA, the greatest growth between 2020 and 2025 will be among households ages 65 and older. This age cohort is projected to increase by 1,488 (10.5%) in the overall PSA. This will increase the need for senior-oriented housing within each submarket. Notable growth (7.5%) is also projected to occur among the 35 to 44 age group, adding 636 such households to the PSA between 2020 and 2025. All submarkets are expected to experience growth among these older millennials.

Detailed demographic data of Evansville and its submarkets is included in Section IV of this report.

**Housing Supply:** We have evaluated the age and condition of housing, the affordability of both rental and for-sale product, and inventoried rental, for-sale and senior care housing as part of this update. The following summarizes key findings. A full analysis of the existing housing stock is included in Section VI.

#### Housing Age and Conditions

The following table compares key housing age and condition of Evansville and its submarkets based on 2015-2019 ACS data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room) or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for each study area by tenure in the following table. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Condition											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
<b>North</b>	1,061	33.5%	3,529	54.5%	88	2.8%	43	0.7%	21	0.7%	16	0.2%
<b>East</b>	540	10.7%	1,563	35.6%	26	0.5%	15	0.3%	193	3.8%	15	0.3%
<b>Near East</b>	3,724	55.7%	8,133	86.3%	125	1.9%	89	0.9%	138	2.1%	54	0.6%
<b>Central</b>	4,122	76.2%	4,736	88.3%	121	2.2%	29	0.5%	134	2.5%	0	0.0%
<b>West</b>	1,280	47.4%	2,924	88.0%	49	1.8%	24	0.7%	18	0.7%	26	0.8%
<b>Evansville</b>	10,726	46.7%	20,884	72.1%	408	1.8%	200	0.7%	502	2.2%	203	0.7%

Source: 2015-2019 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Among the preceding categories, the greatest housing issue facing Evansville residents appears to be associated with older housing stock. A total of 10,726 occupied units, representing nearly one-half (46.7%) of renter-occupied housing units in Evansville were built prior to 1970, which have the potential for lead paint issues. This share is even higher among owner-occupied housing units in Evansville, with housing units built prior to 1970 representing nearly three-quarters (72.1%) of the ownership housing stock. Unsurprisingly, the well-established Central Submarket



has the highest share of renter- and owner-occupied units built prior to 1970. Other housing condition issues affect 2.2% or less of Evansville residents. It is worth noting that the East Submarket has a significantly higher share (3.8%) of renter-occupied product with incomplete kitchens or plumbing than the other submarkets.

#### Housing Affordability

The following table compares key household income, housing cost, and affordability metrics of Evansville and its submarkets.

Household Income, Housing Costs, and Affordability						
Study Area	2020 Households	Median Household Income	Median Home Price (ESRI)	Average Gross Rent	Share of Cost Burdened Households*	
					Renter	Owner
North	9,518	\$52,135	\$123,262	\$798	43.7%	17.1%
East	9,704	\$47,549	\$173,624	\$877	46.7%	15.9%
Near East	16,275	\$41,282	\$90,685	\$778	46.0%	22.5%
Central	10,962	\$29,016	\$70,789	\$711	56.0%	25.7%
West	5,795	\$45,619	\$98,027	\$795	48.5%	15.6%
Evansville	52,255	\$41,993	\$101,117	\$789	48.5%	20.1%

Source: American Community Survey (2015-2019); ESRI

\*Paying more than 30% of income toward housing cost

As the preceding illustrates, Evansville's average gross rent is \$789, its median home price is \$101,117, and its median household income is \$41,993. The high shares of cost burdened renter (48.5%) and owner (20.1%) households in Evansville indicates that many households are paying a disproportionately high share of their income toward housing costs, likely due to a lack of affordable housing. Among the individual submarkets, the median home prices, average gross rents, and median household incomes are all lowest within the Central Submarket, followed by the Near East Submarket. Subsequently, the share of cost burdened households is highest in the Central Submarket. Additionally, the West Submarket has a lower average gross rent compared to the North and East submarkets, yet it has a slightly higher share of cost burdened renter households.

#### Multifamily Apartment Rentals

Overall, Bowen National Research identified and personally surveyed 98 multifamily rental housing projects containing a total of 12,246 units within the PSA (Evansville). 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 (see Section III: Study Area Delineation for descriptions and maps of these submarkets). We have also provided historical occupancy information from 2014, 2016, 2018 and 2020 for comparison purposes. The following table summarizes the overall PSA's (Evansville) and submarkets' rental housing supply.

Overall Market Performance by Area						
	North	East	Near East	Central	West	Evansville
Projects Surveyed	11	25	23	30	10	98
Total Units	1,905	5,117	2,693	1,475	1,056	12,246
Vacant Units	8	205	80	53	14	359
<b>Current Occupancy Rate</b>	<b>99.6%</b>	<b>96.0%</b>	<b>97.0%</b>	<b>96.4%</b>	<b>98.7%</b>	<b>97.1%</b>
(Occupancy % from 3/2020)	(94.9%)	(96.4%)	(93.9%)	(96.0%)	(96.2%)	(95.5%)
(Occupancy % from 3/2018)	(96.9%)	(95.3%)	(90.4%)	(97.9%)	(98.5%)	(95.0%)
(Occupancy % from 9/2016)	(98.9%)	(96.7%)	(93.9%)	(99.7%)	(99.1%)	(97.1%)
(Occupancy % from 3/2014)	(97.1%)	(95.8%)	(93.1%)	(98.8%)	(98.6%)	(95.9%)

Source: Bowen National Research

Healthy, well-balanced rental housing markets typically have occupancy levels generally between 94% and 96%. A market occupancy level over 97.0% *may* be 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.

Based on our survey of multifamily rentals, the PSA (Evansville) has a very high occupancy rate of 97.1%, equaling the highest annual rate from the four selected periods shown on the preceding table. This is a likely indication that there is a shortage of multifamily rental supply in the local market. The 98%+ occupancy rates in the North and West submarkets are very high. In fact, given that there were only 14 or fewer vacant units identified in the North and West submarkets, it appears that there is extremely limited availability among multifamily rental properties in these submarkets. The lowest occupancy rate of 96.0% in the East Submarket is still considered a relatively high occupancy rate. This submarket has 205 vacant units indicating the prospective renters have a larger base of potential rental alternatives from which they can choose as compared with other areas in the city. Details of the rental housing supply starts on page VI-4 of this report.

#### For-Sale Housing Supply

Within the entire city of Evansville there were 15,879 housing units sold between January 2010 and December 2020. Meanwhile the available inventory of homes totals only 168 units. The following table summarizes the available and 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	18	25	57	47	21	168
Sold	3,433	2,258	5,866	2,361	1,961	15,879
Total	3,451	2,283	5,923	2,408	1,982	16,047

Source: Indiana Regional MLS and Bowen National Research

Details of the for-sale housing market start on page VI-17 of this report.

a. Historical For-Sale Analysis

The following table includes a summary of annual for-sale residential transactions that occurred within the PSA (Evansville) since January 2010.

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	1,852	-21.0%	\$104,311	-5.2%
2015	1,371	-26.0%	\$82,900	-20.5%
2016	1,551	13.1%	\$87,000	4.9%
2017	1,631	5.2%	\$89,500	2.9%
2018	1,596	-2.1%	\$90,000	0.6%
2019	1,722	7.9%	\$102,000	13.3%
2020	1,833	6.4%	\$115,000	12.7%

Source: Indiana Regional MLS and Bowen National Research

Annual residential for-sales activity within the PSA over the past two years has increased, while the median sales price has increased over the past five years. The latest (2020) median sales price of \$115,000 reflects an 11-year high. This is reflective of a strong and growing level of demand for for-sale housing.

b. Available For-Sale Housing Supply

When considering the PSA's (Evansville's) estimated 28,140 owner-occupied housing units, the 168 *available* for-sale units represent a 0.6% availability/vacancy rate, which is a significant decrease from the 1.3% rate from our March 2020 analysis of this market and reflective of the market's lowest availability/vacancy rate during the past six years. As such, the inventory of available for-sale housing appears to have diminished significantly and has reached a point that may adversely impact the city's ability to grow (economically, demographically, etc.) or meet the needs of its residents.

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

Available For-Sale Housing by Market (As of December 31, 2020)							
	Total Units	% Share of PSA	Low List Price	High List Price	Average List Price	Median List Price	Average Days On Market
North	18	10.7%	\$59,000	\$995,000	\$229,028	\$167,400	91
East	25	14.9%	\$105,000	\$969,969	\$358,205	\$289,900	146
Near East	57	33.9%	\$29,900	\$349,900	\$104,538	\$89,900	124
Central	47	28.0%	\$16,900	\$424,900	\$93,208	\$62,500	171
West	21	12.5%	\$36,843	\$335,000	\$120,443	\$109,900	101
PSA - Evansville	168	100.0%	\$16,900	\$995,000	\$154,443	\$105,000	134

Source: Indiana Regional MLS and Bowen National Research



Based on the preceding table, the largest share (33.9%) of the available product is located in the Near East Submarket. The average list price (\$104,538) of housing in this submarket is the second lowest of the five submarkets and it has an average days on market (124) that is lower than the overall city. This may be an indication that despite the large inventory of available product in this submarket, demand for housing remains strong. The lowest *average* list price (\$93,208) is within the Central Submarket, while the highest median list price (\$358,205) 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, most 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.

#### Senior Care Housing Supply

Within the Evansville area we identified and surveyed 25 senior residential facilities, three congregate care facilities, eight assisted living facilities, and 14 nursing homes (Note: some projects offer more than one housing type). These 25 facilities represent most of the senior care facilities in Evansville and are representative of the housing choices available to seniors requiring special care housing. We referenced the Medicare.com and Indiana State Department of Health websites for all licensed assisted living facilities and cross referenced this list with other senior care facility resources. As such, we believe the identified and surveyed senior care facilities represent most licensed facilities in Evansville. It should be noted that we were unable to survey any of the few independent living senior facilities in the city.

The 25 senior residential facilities surveyed are summarized as follows:

Evansville Senior Care Housing - 2021					Evansville 2014 Occupancy Rate	National Occupancy Rate**
Facility Type*	Facilities Surveyed	Total Units/Beds	Vacant Units/Beds	Occupancy Rates		
Congregate Care	3	150	12	92.0%	98.0%	91.5%
Assisted Living	8	592	138	76.7%	93.3%	90.7%
Nursing Care	14	1,462	387	71.7%	85.5%	88.0%
Total	25	2,204	537	75.6%	-	-

\*Some facilities offer more than one type of housing product

\*\*Source: American Seniors Housing Assn. *The State of Seniors Housing*

The Evansville senior care market is reporting overall occupancy rates between 71.7% (nursing care) to 92.0% (congregate care). Historically, the PSA (Evansville) senior care housing market has operated at relatively high occupancy levels. However, as happened throughout much of the country over the past year, the COVID-19 pandemic has adversely impacted occupancy levels among assisted living and nursing home facilities, with most operating below 80%. According to several facility operators, prospective resident traffic has greatly subsided due to health

concerns of seniors living at such facilities. These same representatives believe as more people are vaccinated, tenant traffic and occupancy rates should return to normal levels.

Due to the abnormally low occupancy rates experienced at most senior care housing projects that were the result of COVID-19, we have not prepared any demand estimates for this type of housing product. It is anticipated that as occupancy levels return to more typical levels in the near future, the demand for additional senior care housing will return. An analysis of the senior care housing supply starts on page VI-28.

**Housing Gap Analyses:** The rental and for-sale housing demand estimates for the Primary Study Area (Evansville) are below. Details of methodology, assumptions, and data sets are included in *Section VII: Housing Demand-Gap Analysis*.

#### Rental Housing Gap Estimates

The table on the following page includes a demand calculation for rental units targeting the three income segments considered in this analysis.

2020 - 2025 Rental Demand Potential by Income Level & Rent Affordability Evansville, IN Primary Study Area			
Household Income Range	< \$36,000	\$36,001-\$58,000	\$58,001+
Rent Affordability	< \$900	\$901-\$1,450	\$1,410+
New Income-Qualified Renter Households	-1,340	267	1,404
Units Needed for Balanced Market*	660	187	-77
Replacement Housing Needed**	630	99	48
Total External/Commuter Market Support^	817	281	271
Gross Demand of Units Needed	767	834	1,646
Less Units in the Development Pipeline (Planned Projects)	-177	-183	-81
<b>Total Potential PSA (Evansville) Support for New Units</b>	<b>590</b>	<b>651</b>	<b>1,565</b>

\*Based on Bowen National Research's survey of area rentals

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing and/or are overcrowded

^Based on Bowen National Research proprietary research and commuting patterns for Evansville

Based on the preceding demand estimates, it is clear that there is some level of demand among all household income levels within Evansville over the five-year projection period. There is an overall housing need for approximately 2,806 additional rental units in the city over the next five years. There is a notable need for housing among all affordability levels. As such, future rental housing development should include a variety of rent and income-eligibility levels.

### For-Sale Housing Gap Estimates

The following table summarizes for-sale housing demand at various income segments within Evansville.

2020-2025 For-Sale Housing Demand by Income Level & Price Point Evansville, IN Primary Study Area			
Household Income Range	< \$36,000	\$36,001-\$58,000	\$58,001+
Housing Price Affordability	< \$113,999	\$114,000-\$183,999	\$184,000+
New Owner-Occupied Household Growth	-1,200	-455	1,645
Units Required for a Balanced Market*	154	145	192
Total Replacement Housing**	125	59	0
Total External/Commuter Market Support^	991	353	412
Total Step-Down Support	51	1,074	-1,125
Gross Demand of Units Needed	121	1,176	1,124
Less Units in the Development Pipeline (Planned Projects)	0	-141	-51
<b>Total Potential PSA (Evansville) Support for New Units</b>	<b>121</b>	<b>1,035</b>	<b>1,073</b>

\*Based on Bowen National Research's survey of available for-sale housing supply

\*\*Based on share of units lacking complete indoor plumbing and/or are overcrowded

^Based on Bowen National Research proprietary research and commuting patterns for Evansville

As the preceding table illustrates, there is a potential need for for-sale housing of up to 2,229 units over the five-year projection period. Most of this housing need is split between moderate income households earning between \$36,001 and \$58,000 and those earning more than \$58,000. While there is a projected need of for-sale housing priced under \$114,000, it will be difficult for most developers to build such product. However, the development of higher priced product (\$114,000+) would enable some existing homeowners currently in lower priced homes to leave such product, thereby freeing up lower priced housing for those households than can afford it.

### Overall City-Wide Conclusions

Based on the findings contained in this updated report, there is a growing need for additional rental and for-sale housing in Evansville. As the housing gap estimates show, there are large housing gaps among a variety of housing affordability levels within both the rental and for-sale housing market segments. Additional housing will need to be added to create more balanced market conditions and to accommodate the anticipated household growth in the market. Without the addition of new housing, the market may experience slowing job growth, diminishing economic investment and stagnant demographic growth. Additionally, home prices and rental rates could increase more rapidly, placing even greater pressures on housing affordability, particularly for lower income households. Given the notable negative impact COVID-19 had on occupancy levels of senior residential care facilities (e.g. assisted living facilities and nursing homes), the development community may want to delay developing new senior care housing projects on a large scale until this market segment is more stabilized.



### III. STUDY AREA DELINEATION

The focus of this analysis is to assess the market characteristics of, and to determine the housing needs for, the overall city of Evansville and predetermined, smaller submarkets within Evansville.

The Primary Study Area (PSA) of this report is the city of Evansville, which contains approximately 45 square miles. Because of the size of the city and the distinct socioeconomic differences that exist within the various portions of the city, we have divided the PSA into five separate submarkets. These five submarkets, which are compared with each other and with the overall city of Evansville, are defined below.

**Central Submarket** – 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 (Interstate 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 subareas generally described as the Downtown Redevelopment Area, the Arts District Redevelopment Area, and the Jacobsville Redevelopment Area. These subareas are further detailed in Section VIII. The overall Central Submarket contains a total of 7.7 square miles.

**North Submarket** – The North Submarket is generally considered the area of Evansville immediately north of the Central Submarket. The North Submarket is bounded by the Evansville city limits to the north, east, and west, and Pigeon Creek and Morgan Avenue (I-62) to the south. This submarket contains approximately 13.5 square miles.

**Near East Submarket** – The Near East Submarket is the area of Evansville between the designated Central and East Submarkets. The Near East Submarket is generally bounded by Morgan Avenue (I-64) to the north, South Green River Road to the east, Evansville city limits to the south, and Kentucky Avenue, Willow Road, and Harlan Avenue to the west. Overall, this submarket contains a total of 10.5 square miles.

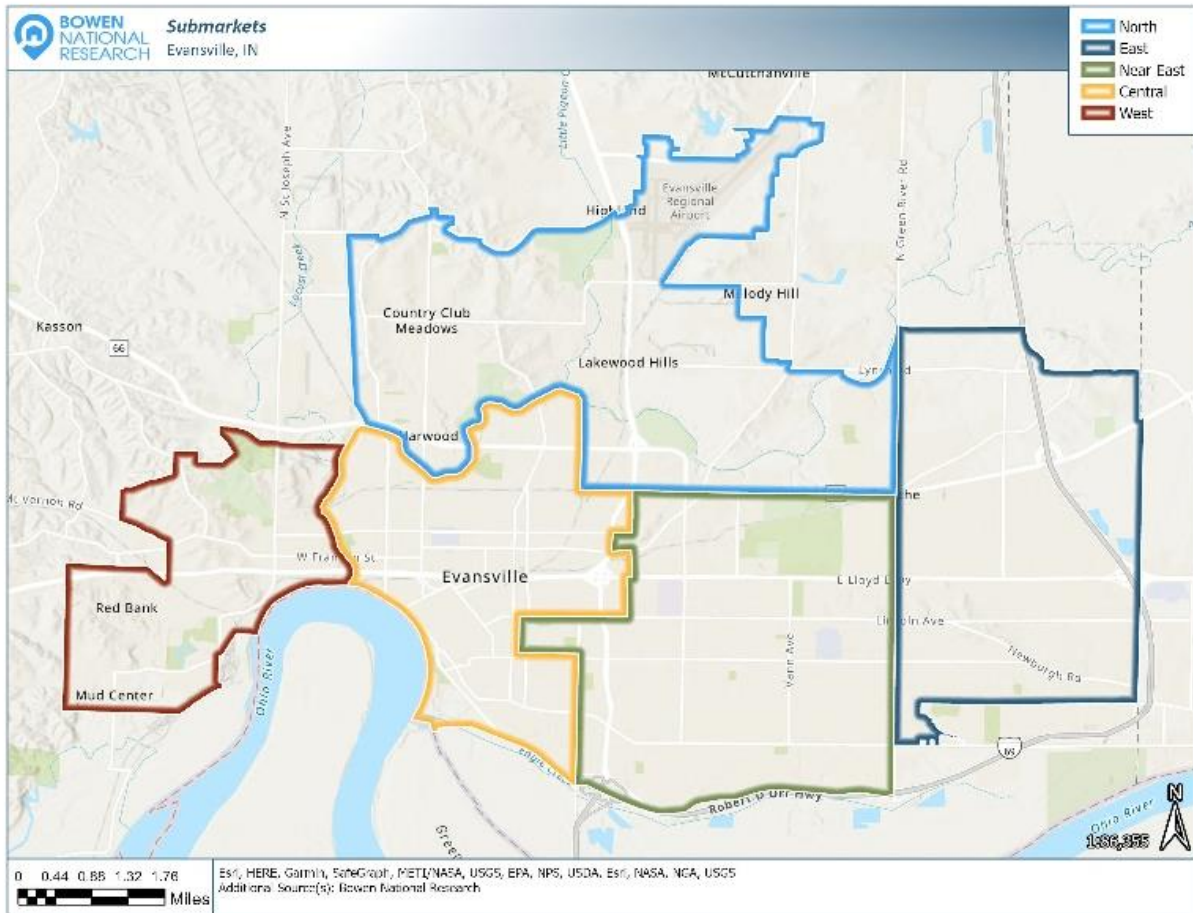
**East Submarket** – The East Submarket is the area east of the Near East Submarket. Its boundaries consist of the Evansville city limits to the north, east and south, and South Green River Road to the west. Overall, this submarket contains a total of 7.2 square miles.

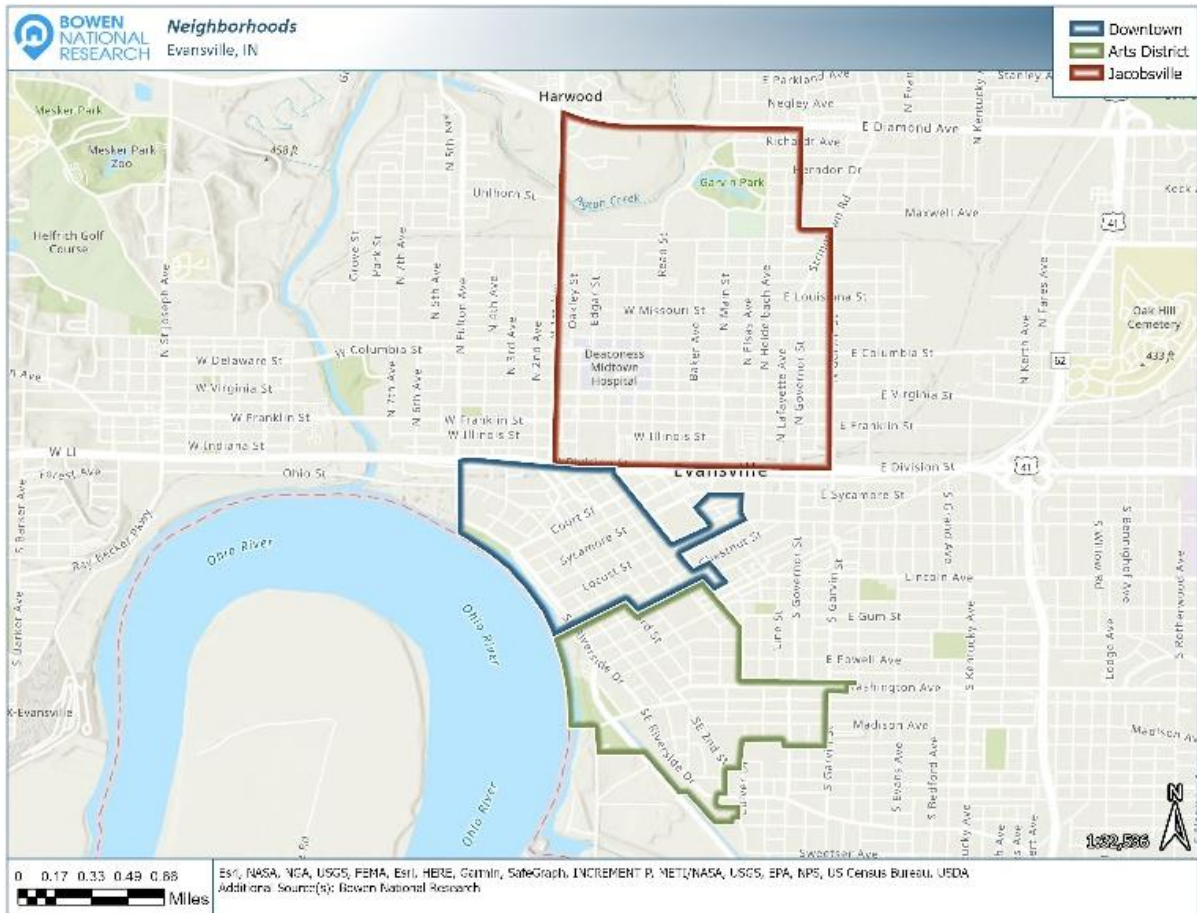
**West Submarket** – The West Submarket is located west of the Central Submarket. Its boundaries consist of the Evansville city limits to the north, south and west, and Pigeon Creek to the east. Overall, this submarket contains a total of 5.7 square miles.

A map illustrating the boundaries of the PSA (Evansville) with its five submarkets follows this page.









## IV. DEMOGRAPHIC ANALYSIS

### A. INTRODUCTION

This section of the report evaluates key demographic characteristics for the Primary Study Area (Evansville) and the five submarkets within the city. Through this analysis, unfolding trends and unique conditions are revealed regarding populations and households residing in the selected geographic areas. Demographic comparisons among these geographies provide insights into the human composition of housing markets. Critical questions, such as the following, can be answered with this information:

- Who lives in Evansville and what are these people like?
- In what kinds of household groupings do Evansville residents live?
- What share of people rent or own their Evansville residence?
- Are the number of people and households living Evansville increasing or decreasing over time?

This section includes a discussion of population and household characteristics. Population characteristics describe the qualities of individual people, while household characteristics describe the qualities of people living together in one residence.

It is important to note that 2000 and 2010 demographics are based on U.S. Census data (actual count), while 2020 and 2025 data are based on calculated estimates and projections provided by ESRI, a nationally recognized demography firm. The accuracy of these estimates depends on the realization of certain assumptions:

- Economic projections made by secondary sources materialize;
- Governmental policies with respect to residential development remain consistent;
- Availability of financing for residential development (i.e. mortgages, commercial loans, subsidies, Tax Credits, etc.) remains consistent;
- Sufficient housing and infrastructure are provided to support projected population and household growth.

Significant unforeseen changes or fluctuations among any of the preceding assumptions could have an impact on demographic projections/estimates.

## B. POPULATION CHARACTERISTICS

Population by numbers and percent change (growth or decline) for selected years is shown in the following table:

	Total Population									
	2000	2010	Change 2000-2010		2020	Change 2010-2020		2025	Change 2020-2025	
	Census	Census	Number	Percent	Estimated	Number	Percent	Projected	Number	Percent
North	20,579	21,529	950	4.6%	21,316	-213	-1.0%	21,347	31	0.1%
East	17,154	19,295	2,141	12.5%	20,358	1,063	5.5%	20,782	424	2.1%
Near East	40,934	38,913	-2,021	-4.9%	39,112	199	0.5%	39,300	188	0.5%
Central	30,726	26,959	-3,767	-12.3%	26,586	-373	-1.4%	26,735	149	0.6%
West	13,494	13,385	-109	-0.8%	12,886	-499	-3.7%	12,768	-118	-0.9%
Evansville	122,887	120,081	-2,806	-2.3%	120,258	177	0.1%	120,932	674	0.6%

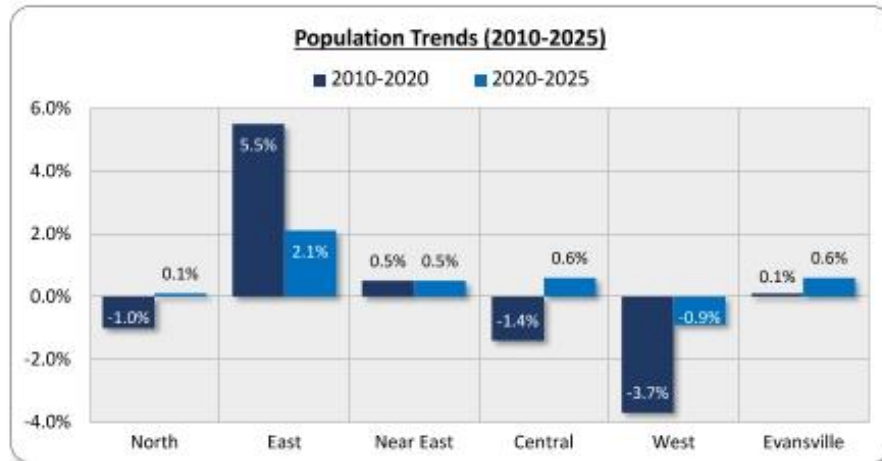
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- From 2000 to 2010, the PSA (Evansville) population decreased by 2,806 (2.3%), or by 281 (0.2%) per year. Between 2010 and 2020, the PSA's (Evansville) population increased by 177 (0.1%). Of the five submarkets, the East Submarket increased the most, adding a total of 1,063 people during this 10-year period. This represents an increase of 5.5%. A modest increase (0.5%) also occurred within the Near East Submarket, representing an increase of 199 people. Meanwhile the North Submarket decreased by 213 (1.0%), the Central Submarket decreased by 373 (1.4%), and the West Submarket decreased by 499 (3.7%).
- Overall, the PSA is projected to increase by 674 (0.6%) people from 2020 to 2025, greatly outpacing the trends from 2010 to 2020. The projected population growth from 2020 to 2025 will improve over the trends from 2010 to 2020 in the North, Central and West submarkets, while population growth will slow down in the East and Near East submarkets. Individual submarket growth is projected at 424 (2.1%) in the East Submarket, 149 (0.6%) in the Central Submarket, 188 (0.5%) in the Near East Submarket, and 31 (0.1%) in the North Submarket. Only the West Submarket is projected to decline over the next five years (2020-2025), though it will only decline by 118 (0.9%) people.



The following graph compares percent change in population (growth) for two periods, 2010 to 2020 and 2020 to 2025:



Population by age cohorts for selected years is shown in the following table:

		Population by Age							
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	Median Age
North	2010	6,274 (29.1%)	3,014 (14.0%)	2,546 (11.8%)	3,181 (14.8%)	2,598 (12.1%)	1,807 (8.4%)	2,109 (9.8%)	40.7
	2020	5,561 (26.1%)	3,052 (14.3%)	2,795 (13.1%)	2,489 (11.7%)	2,916 (13.7%)	2,309 (10.8%)	2,194 (10.3%)	42.0
	2025	5,601 (26.2%)	2,605 (12.2%)	3,036 (14.2%)	2,495 (11.7%)	2,578 (12.1%)	2,667 (12.5%)	2,365 (11.1%)	43.1
	Change 2020-2025	40 (0.7%)	-447 (-14.6%)	241 (8.6%)	6 (0.2%)	-338 (-11.6%)	358 (15.5%)	171 (7.8%)	N/A
East	2010	6,305 (32.7%)	2,815 (14.6%)	1,939 (10.0%)	2,517 (13.0%)	2,260 (11.7%)	1,470 (7.6%)	1,989 (10.3%)	37.7
	2020	6,157 (30.2%)	3,376 (16.6%)	2,233 (11.0%)	1,953 (9.6%)	2,557 (12.6%)	2,032 (10.0%)	2,050 (10.1%)	37.6
	2025	6,353 (30.6%)	3,099 (14.9%)	2,613 (12.6%)	1,976 (9.5%)	2,166 (10.4%)	2,395 (11.5%)	2,180 (10.5%)	38.3
	Change 2020-2025	196 (3.2%)	-277 (-8.2%)	380 (17.0%)	23 (1.2%)	-391 (-15.3%)	363 (17.9%)	130 (6.3%)	N/A
Near East	2010	13,982 (35.9%)	5,639 (14.5%)	4,447 (11.4%)	5,280 (13.6%)	4,370 (11.2%)	2,461 (6.3%)	2,734 (7.0%)	34.7
	2020	13,092 (33.5%)	5,547 (14.2%)	5,020 (12.8%)	4,361 (11.2%)	4,764 (12.2%)	3,611 (9.2%)	2,717 (6.9%)	36.7
	2025	13,233 (33.7%)	5,119 (13.0%)	5,218 (13.3%)	4,397 (11.2%)	4,348 (11.1%)	3,910 (9.9%)	3,075 (7.8%)	37.4
	Change 2020-2025	141 (1.1%)	-428 (-7.7%)	198 (3.9%)	36 (0.8%)	-416 (-8.7%)	299 (8.3%)	358 (13.2%)	N/A

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

		(Continued)							
		Population by Age							Median Age
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+	
Central	2010	9,205 (34.1%)	3,800 (14.1%)	3,256 (12.1%)	4,107 (15.2%)	3,241 (12.0%)	1,715 (6.4%)	1,635 (6.1%)	36.5
	2020	8,481 (31.9%)	3,707 (13.9%)	3,356 (12.6%)	3,347 (12.6%)	3,436 (12.9%)	2,551 (9.6%)	1,708 (6.4%)	38.1
	2025	8,443 (31.6%)	3,584 (13.4%)	3,481 (13.0%)	3,300 (12.3%)	3,239 (12.1%)	2,753 (10.3%)	1,935 (7.2%)	38.8
	Change 2020-2025	-38 (-0.4%)	-123 (-3.3%)	125 (3.7%)	-47 (-1.4%)	-197 (-5.7%)	202 (7.9%)	227 (13.3%)	N/A
West	2010	4,534 (33.9%)	2,048 (15.3%)	1,500 (11.2%)	1,826 (13.6%)	1,460 (10.9%)	895 (6.7%)	1,122 (8.4%)	35.7
	2020	3,789 (29.4%)	2,153 (16.7%)	1,708 (13.3%)	1,426 (11.1%)	1,599 (12.4%)	1,144 (8.9%)	1,067 (8.3%)	37.7
	2025	3,729 (29.2%)	1,824 (14.3%)	1,881 (14.7%)	1,421 (11.1%)	1,480 (11.6%)	1,260 (9.9%)	1,173 (9.2%)	39.2
	Change 2020-2025	-60 (-1.6%)	-329 (-15.3%)	173 (10.1%)	-5 (-0.4%)	-119 (-7.4%)	116 (10.1%)	106 (9.9%)	N/A
Evansville	2010	40,301 (33.6%)	17,316 (14.4%)	13,688 (11.4%)	16,910 (14.1%)	13,930 (11.6%)	8,348 (7.0%)	9,588 (8.0%)	36.8
	2020	37,079 (30.8%)	17,835 (14.8%)	15,113 (12.6%)	13,577 (11.3%)	15,271 (12.7%)	11,646 (9.7%)	9,737 (8.1%)	38.2
	2025	37,358 (30.9%)	16,231 (13.4%)	16,229 (13.4%)	13,588 (11.2%)	13,812 (11.4%)	12,986 (10.7%)	10,728 (8.9%)	39.1
	Change 2020-2025	279 (0.8%)	-1,604 (-9.0%)	1,116 (7.4%)	11 (0.1%)	-1,459 (-9.6%)	1,340 (11.5%)	991 (10.2%)	N/A

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

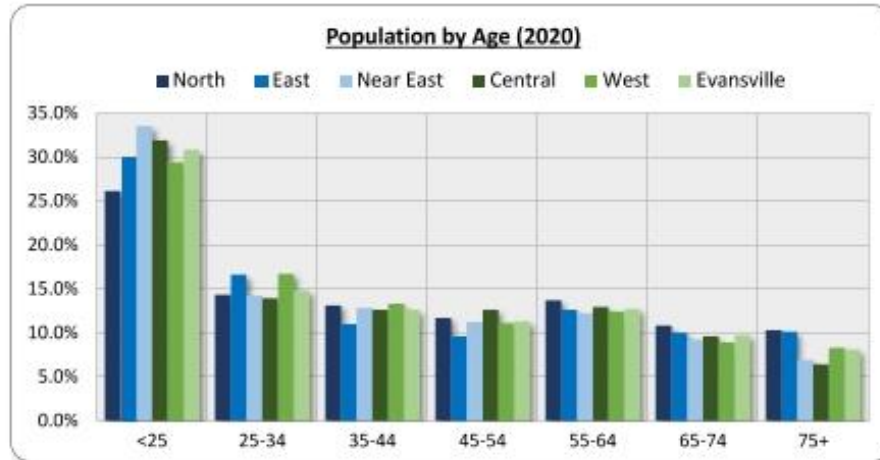
Noteworthy observations from the preceding table include:

- The median age in the PSA (Evansville) of 38.2 in 2020 is expected to increase steadily with time, reaching 39.1 by 2025. This reflects a 0.47% annualized increase in the median age from 2020 to 2025, which is higher than the 0.38% annualized increase from 2010 to 2020.
- The North Submarket population has the oldest median age of the submarkets, with a median age over 40 in 2010 and a projected median age of over 43 by 2025. Each of the remaining submarkets generally appear to have similar median ages when compared to each other.
- From 2020 to 2025, the number of seniors age 65 and older within the PSA (Evansville) is projected to increase by 2,331 (10.9%). The senior population is projected to increase by 493 (12.1%) in the East Submarket, by 529 (11.7%) in the North Submarket, by 657 (10.4%) in the Near East Submarket, by 429 (10.1%) in the Central Submarket, and by 222 (10.0%) in the West Submarket.

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- The largest projected decline among any age group in the PSA (Evansville) is projected to occur among people between the ages of 25 and 34, reflecting a decline of 1,604 people (9.0%) and among those between the ages of 55 and 64, which is projected to decline by 1,459 (9.6%) people between 2020 and 2025.

The graph below illustrates the population by age group for 2020:



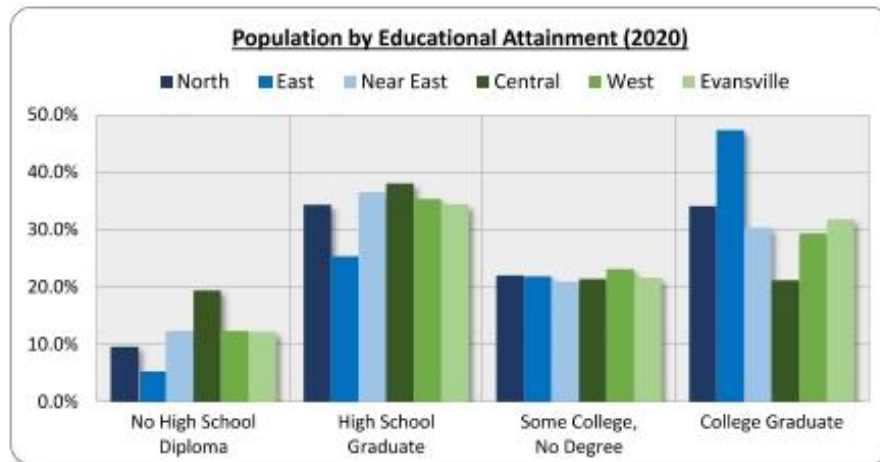
Population by educational attainment for 2020 is shown in the following table:

		Population by Educational Attainment					
		No High School Diploma	High School Graduate	Some College, No Degree	Associate Degree	Bachelor Degree	Graduate Degree
North	Number	1,510	5,396	3,460	1,600	2,715	1,073
	Percent	9.6%	34.3%	22.0%	10.2%	17.2%	6.8%
East	Number	791	3,596	3,090	1,219	3,658	1,848
	Percent	5.6%	25.3%	21.8%	8.6%	25.8%	13.0%
Near East	Number	3,204	9,500	5,448	2,542	3,723	1,604
	Percent	12.3%	36.5%	20.9%	9.8%	14.3%	6.2%
Central	Number	3,511	6,885	3,879	1,376	1,548	905
	Percent	19.4%	38.0%	21.4%	7.6%	8.6%	5.0%
West	Number	1,120	3,215	2,101	728	1,190	742
	Percent	12.3%	35.3%	23.1%	8.0%	13.1%	8.2%
Evansville	Number	10,136	28,592	17,978	7,465	12,834	6,173
	Percent	12.2%	34.4%	21.6%	9.0%	15.4%	7.4%
		Total					

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

In the PSA (Evansville) overall, 12.2% of the population did not graduate from high school. Areas with low shares of educational attainment often suffer from poverty and lower wages due to their limited earning potential. The Central Submarket has the highest share of people without a high school diploma, representing 19.4% of the submarket's population. The East Submarket has the highest share (94.4%) of people that graduated from high school and/or that went on to obtain some level of post-secondary education. Nearly two-fifths (38.8%) of the population in the East Submarket has at least a bachelor's degree.

The following graph compares educational attainment for 2020:



Population by poverty status for each study area is shown in the following table:

		Population by Poverty Status						Total
		Income below poverty level:			Income at or above poverty level:			
		<18	18 to 64	65+	<18	18 to 64	65+	
North	Number	856	1,692	361	3,121	10,853	3,415	20,298
	Percent	4.2%	8.3%	1.8%	15.4%	53.5%	16.8%	100.0%
East	Number	648	1,264	360	2,970	10,413	3,259	18,914
	Percent	3.4%	6.7%	1.9%	15.7%	55.1%	17.2%	100.0%
Near East	Number	3,073	4,452	492	5,281	18,747	4,782	36,827
	Percent	8.3%	12.1%	1.3%	14.3%	50.9%	13.0%	100.0%
Central	Number	2,998	5,287	663	2,657	11,113	2,527	25,245
	Percent	11.9%	20.9%	2.6%	10.5%	44.0%	10.0%	100.0%
West	Number	662	1,867	123	2,127	6,658	1,926	13,363
	Percent	5.0%	14.0%	0.9%	15.9%	49.8%	14.4%	100.0%
Evansville	Number	8,238	14,557	2,001	16,155	57,783	15,908	114,642
	Percent	7.2%	12.7%	1.7%	14.1%	50.4%	13.9%	100.0%

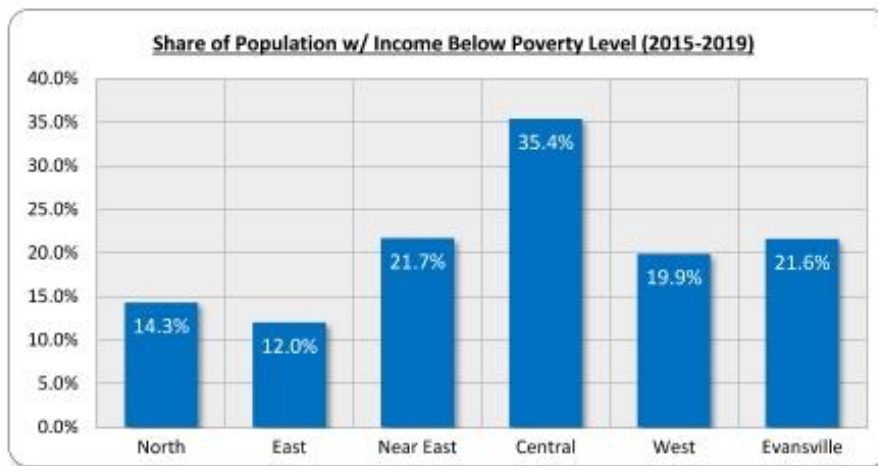
Source: U.S. Census Bureau, 2015-2019 American Community Survey; Urban Decision Group; Bowen National Research



Noteworthy observations from the preceding table include:

- Over one-fifth (21.6%) of the PSA (Evansville) population lives in poverty. More than one-third (33.8%) of children (under the age of 18) within the PSA live in poverty.
- The poverty rate is the highest within the Central Submarket, with more than one in three households (35.4%) living in poverty. The Near East Submarket also has a notable share of people living in poverty, with over one-fifth of its population having income below the poverty level.

The following graph compares poverty status for each study area:



Population by migration (previous residence one year prior to survey) for each study area is shown in the following table:

		Population by Migration					
		Same House	Different House in Same County	Different County in Same State	Different State	Moved from Abroad	Total
North	Number	17,042	2,685	819	473	0	21,019
	Percent	81.1%	12.8%	3.9%	2.3%	0.0%	100.0%
East	Number	15,168	2,285	817	506	32	18,808
	Percent	80.6%	12.1%	4.3%	2.7%	0.2%	100.0%
Near East	Number	30,418	5,310	1,310	1,253	196	38,487
	Percent	79.0%	13.8%	3.4%	3.3%	0.5%	100.0%
Central	Number	20,511	3,813	547	765	11	25,647
	Percent	80.0%	14.9%	2.1%	3.0%	0.0%	100.0%
West	Number	10,305	2,119	840	340	9	13,613
	Percent	75.7%	15.6%	6.2%	2.5%	0.1%	100.0%
Evansville	Number	93,445	16,212	4,333	3,336	248	117,574
	Percent	79.5%	13.8%	3.7%	2.8%	0.2%	100.0%

Source: U.S. Census Bureau, 2015-2019 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

On average, nearly 80% of the PSA's population stays within their place of residence in a given year, while just over one-fifth moves. The West Submarket has the highest annual turnover rate of 24.3%, while the North Submarket has the lowest annual turnover rate of 18.9%.

### C. HOUSEHOLD CHARACTERISTICS

Households by numbers and percent change (growth or decline) for selected years are shown in the following table:

	Total Households									
	2000 Census	2010 Census	Change 2000-2010		2020 Estimated	Change 2010-2020		2025 Projected	Change 2020-2025	
			Number	Percent		Number	Percent		Number	Percent
North	9,178	9,522	344	3.7%	9,518	-4	0.0%	9,548	30	0.3%
East	7,913	9,208	1,295	16.4%	9,704	496	5.4%	9,898	194	2.0%
Near East	17,106	16,153	-953	-5.6%	16,275	122	0.8%	16,354	79	0.5%
Central	12,770	11,051	-1,719	-13.5%	10,962	-89	-0.8%	11,083	121	1.1%
West	5,939	5,972	33	0.6%	5,795	-177	-3.0%	5,748	-47	-0.8%
Evansville	52,906	51,906	-1,000	-1.9%	52,255	349	0.7%	52,631	376	0.7%

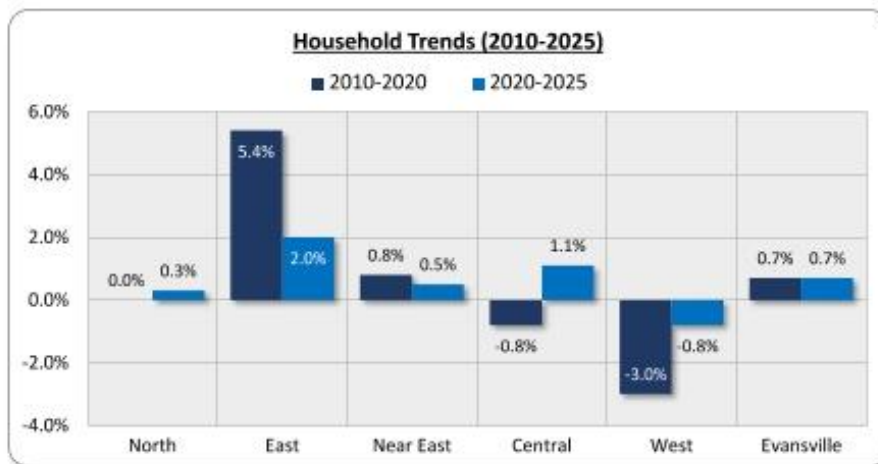
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- Between 2000 to 2010, the number of households in the PSA (Evansville) decreased by 1,000 (1.9%). Between 2010 and 2020, the PSA recovered roughly one-third of the households it lost between 2000 and 2010, increasing by 349 (0.7%) households during this time.

- Between 2010 and 2020, the number of households increased by about 500 (5.4%) in the East Submarket, while an increase of 122 (0.8%) also occurred in the Near East Submarket. During this same period, the number of households decreased by 89 (0.8%) in the Central Submarket and by 177 (3.0%) in the West Submarket. The North Submarket has remained virtually unchanged during the previous 10-year period.
- Between 2020 and 2025, the PSA (Evansville) is projected to increase by 376 (0.7%) households, reaching a total household count of 52,631. Excepting the West Submarket, household growth rates among the individual submarkets are projected to be positive, ranging from 0.3% (North Submarket) and 2.0% (East Submarket). This growth contributes to the need for additional housing.

The following graph compares percent change in households for two time periods, 2010 to 2020 and 2020 to 2025:



Householders by age cohort for selected years are shown in the following table:

		Householders by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
North	2010	558 (5.9%)	1,468 (15.4%)	1,412 (14.8%)	1,874 (19.7%)	1,606 (16.9%)	1,189 (12.5%)	1,415 (14.9%)
	2020	408 (4.3%)	1,483 (15.6%)	1,487 (15.6%)	1,421 (14.9%)	1,758 (18.5%)	1,487 (15.6%)	1,474 (15.5%)
	2025	408 (4.3%)	1,241 (13.0%)	1,640 (17.2%)	1,419 (14.9%)	1,544 (16.2%)	1,710 (17.9%)	1,586 (16.6%)
	Change 2020-2025	0 (0.0%)	-242 (-16.3%)	153 (10.3%)	-2 (-0.1%)	-214 (-12.2%)	223 (15.0%)	112 (7.6%)
East	2010	927 (10.1%)	1,662 (18.0%)	1,197 (13.0%)	1,517 (16.5%)	1,498 (16.3%)	977 (10.6%)	1,430 (15.5%)
	2020	814 (8.4%)	1,907 (19.7%)	1,380 (14.2%)	1,170 (12.1%)	1,635 (16.8%)	1,310 (13.5%)	1,488 (15.3%)
	2025	888 (9.0%)	1,746 (17.6%)	1,591 (16.1%)	1,193 (12.1%)	1,386 (14.0%)	1,530 (15.5%)	1,564 (15.8%)
	Change 2020-2025	74 (9.1%)	-161 (-8.4%)	211 (15.3%)	23 (2.0%)	-249 (-15.2%)	220 (16.8%)	76 (5.1%)
Near East	2010	1,077 (6.7%)	2,959 (18.3%)	2,580 (16.0%)	3,143 (19.5%)	2,794 (17.3%)	1,689 (10.5%)	1,911 (11.8%)
	2020	909 (5.6%)	2,811 (17.3%)	2,843 (17.5%)	2,506 (15.4%)	2,960 (18.2%)	2,396 (14.7%)	1,850 (11.4%)
	2025	928 (5.7%)	2,583 (15.8%)	2,947 (18.0%)	2,520 (15.4%)	2,686 (16.4%)	2,592 (15.8%)	2,098 (12.8%)
	Change 2020-2025	19 (2.1%)	-228 (-8.1%)	104 (3.7%)	14 (0.6%)	-274 (-9.3%)	196 (8.2%)	248 (13.4%)
Central	2010	739 (6.7%)	1,891 (17.1%)	1,812 (16.4%)	2,359 (21.3%)	2,059 (18.6%)	1,152 (10.4%)	1,039 (9.4%)
	2020	647 (5.9%)	1,783 (16.3%)	1,812 (16.5%)	1,849 (16.9%)	2,112 (19.3%)	1,683 (15.4%)	1,076 (9.8%)
	2025	641 (5.8%)	1,725 (15.6%)	1,888 (17.0%)	1,810 (16.3%)	1,990 (18.0%)	1,803 (16.3%)	1,226 (11.1%)
	Change 2020-2025	-6 (-0.9%)	-58 (-3.3%)	76 (4.2%)	-39 (-2.1%)	-122 (-5.8%)	120 (7.1%)	150 (13.9%)
West	2010	640 (10.7%)	1,087 (18.2%)	814 (13.6%)	1,113 (18.6%)	927 (15.5%)	599 (10.0%)	792 (13.3%)
	2020	437 (7.5%)	1,130 (19.5%)	912 (15.7%)	858 (14.8%)	1,000 (17.3%)	756 (13.0%)	702 (12.1%)
	2025	420 (7.3%)	946 (16.5%)	1,005 (17.5%)	854 (14.9%)	922 (16.0%)	828 (14.4%)	773 (13.4%)
	Change 2020-2025	-17 (-3.9%)	-184 (-16.3%)	93 (10.2%)	-4 (-0.5%)	-78 (-7.8%)	72 (9.5%)	71 (10.1%)
Evansville	2010	3,939 (7.6%)	9,068 (17.5%)	7,814 (15.1%)	10,011 (19.3%)	8,883 (17.1%)	5,606 (10.8%)	6,585 (12.7%)
	2020	3,218 (6.2%)	9,114 (17.4%)	8,434 (16.1%)	7,803 (14.9%)	9,464 (18.1%)	7,632 (14.6%)	6,590 (12.6%)
	2025	3,286 (6.2%)	8,241 (15.7%)	9,070 (17.2%)	7,796 (14.8%)	8,528 (16.2%)	8,463 (16.1%)	7,247 (13.8%)
	Change 2020-2025	68 (2.1%)	-873 (-9.6%)	636 (7.5%)	-7 (-0.1%)	-936 (-9.9%)	831 (10.9%)	657 (10.0%)

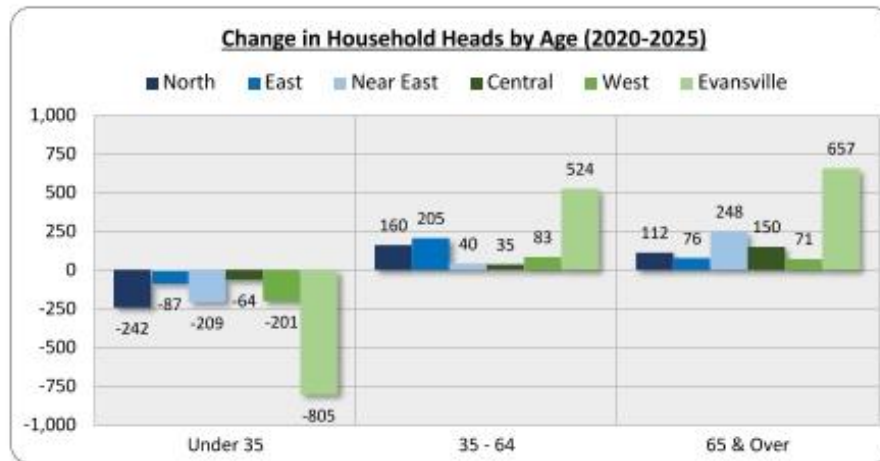
Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research



Noteworthy observations from the preceding table include:

- Nearly three-quarters (72.7%) of all households in the PSA (Evansville) in 2020 were headed up by persons under the age of 65, while the remaining quarter were senior (age 65 and older) households. By 2025, 70.1% of the households in the PSA will be under the age of 65, while 29.9% will be ages 65 and older.
- Within the overall PSA, the greatest growth between 2020 and 2025 will be among households ages of 65 and older. This age cohort is projected to increase by 1,488 (10.5%) in the overall PSA. Within the submarkets, the number of senior (ages 65 and older) households is projected to increase by 296 (10.6%) in the East Submarket, by 444 (10.5%) in the Near East Submarket, by 335 (11.3%) in the North Submarket, by 270 (9.8%) in the Central Submarket, and by 143 (9.8%) in the West Submarket. This will increase the need for senior-oriented housing within each submarket.
- Notable growth (7.5%) is also projected to occur among the age 35 to 44 group, adding 636 such households to the PSA between 2020 and 2025. The greatest number (211) and highest rate of increase (15.3%) among households ages 35 to 44 is among households in the East Submarket. Regardless, all submarkets are expected to experience growth among these older millennials.

The following graph compares the change of households by age cohort between 2020 and 2025:



Households by tenure for selected years are shown in the following table:

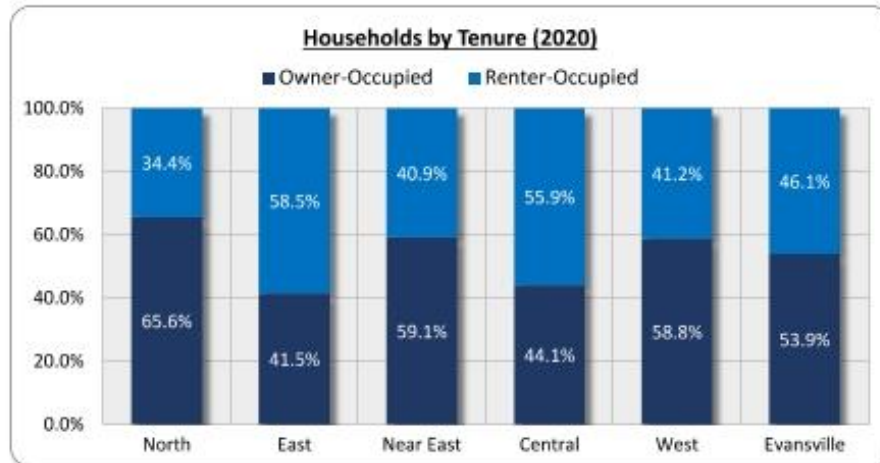
	Households by Tenure								
	Household Type	2000		2010		2020		2025	
		Number	Percent	Number	Percent	Number	Percent	Number	Percent
North	Owner-Occupied	6,238	68.0%	6,428	67.5%	6,247	65.6%	6,325	66.2%
	Renter-Occupied	2,940	32.0%	3,094	32.5%	3,271	34.4%	3,223	33.8%
	Total	9,178	100.0%	9,522	100.0%	9,518	100.0%	9,548	100.0%
East	Owner-Occupied	4,218	53.3%	4,158	45.2%	4,032	41.5%	4,057	41.0%
	Renter-Occupied	3,695	46.7%	5,050	54.8%	5,672	58.5%	5,841	59.0%
	Total	7,913	100.0%	9,208	100.0%	9,704	100.0%	9,898	100.0%
Near East	Owner-Occupied	11,026	64.5%	9,814	60.8%	9,617	59.1%	9,630	58.9%
	Renter-Occupied	6,080	35.5%	6,339	39.2%	6,658	40.9%	6,723	41.1%
	Total	17,106	100.0%	16,153	100.0%	16,275	100.0%	16,353	100.0%
Central	Owner-Occupied	6,373	49.9%	5,020	45.4%	4,834	44.1%	4,818	43.5%
	Renter-Occupied	6,397	50.1%	6,031	54.6%	6,128	55.9%	6,266	56.5%
	Total	12,770	100.0%	11,051	100.0%	10,962	100.0%	11,084	100.0%
West	Owner-Occupied	3,994	67.3%	3,565	59.7%	3,410	58.8%	3,355	58.4%
	Renter-Occupied	1,945	32.7%	2,407	40.3%	2,386	41.2%	2,393	41.6%
	Total	5,939	100.0%	5,972	100.0%	5,796	100.0%	5,748	100.0%
Evansville	Owner-Occupied	31,849	60.2%	28,985	55.8%	28,140	53.9%	28,184	53.6%
	Renter-Occupied	21,057	39.8%	22,921	44.2%	24,115	46.1%	24,447	46.4%
	Total	52,906	100.0%	51,906	100.0%	52,255	100.0%	52,631	100.0%

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2020, 53.9% of households in the PSA (Evansville) are owner-occupied and the remaining 46.1% are renter-occupied. The overall mix of households by tenure is projected to remain similar through 2025. The East and Central submarkets are the only two submarkets that have a share of renter-occupied households above 50% in 2020.
- Between 2020 and 2025, owner households in the PSA are projected to increase by 44 (0.2%), while renter households are projected to increase by 332 (1.4%). As such, owner households comprise 88.3% of the projected household growth in the PSA by 2025. These trends indicate that there will be an increasing need for all types of housing within the PSA, though the majority of the need will be for rental product.
- Except for projected declines of 55 (1.6%) in the West Submarket and 16 (0.3%) in the Central Submarket, owner households are projected to increase in all submarkets. The North Submarket contains the greatest projected increase (78 or 1.2%) in owner households and the only projected decrease (48 or 1.5%) in renter households. The greatest projected growth among renter households is within the East and Central submarkets, which are projected to increase by 169 (3.0%) and 138 (2.3%), respectively.

The following graph compares household tenure shares for 2020:



Renter households by size for selected years are shown in the following table:

		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
North	2010	1,725 (55.7%)	687 (22.2%)	394 (12.8%)	161 (5.2%)	127 (4.1%)	3,094 (100.0%)	1.80
	2020	1,643 (50.2%)	876 (26.8%)	351 (10.7%)	304 (9.3%)	97 (3.0%)	3,271 (100.0%)	1.88
	2025	1,610 (50.0%)	854 (26.5%)	327 (10.1%)	339 (10.5%)	93 (2.9%)	3,223 (100.0%)	1.90
East	2010	2,217 (43.9%)	1,694 (33.5%)	642 (12.7%)	358 (7.1%)	139 (2.8%)	5,050 (100.0%)	1.91
	2020	3,412 (60.1%)	1,430 (25.2%)	396 (7.0%)	245 (4.3%)	190 (3.4%)	5,673 (100.0%)	1.66
	2025	3,664 (62.7%)	1,353 (23.2%)	364 (6.2%)	231 (4.0%)	229 (3.9%)	5,841 (100.0%)	1.63
Near East	2010	2,566 (40.5%)	1,437 (22.7%)	1,033 (16.3%)	687 (10.8%)	617 (9.7%)	6,339 (100.0%)	2.27
	2020	2,641 (39.7%)	1,593 (23.9%)	977 (14.7%)	806 (12.1%)	640 (9.6%)	6,658 (100.0%)	2.28
	2025	2,726 (40.5%)	1,594 (23.7%)	958 (14.3%)	830 (12.3%)	615 (9.1%)	6,723 (100.0%)	2.26
Central	2010	2,763 (45.8%)	1,390 (23.1%)	779 (12.9%)	689 (11.4%)	410 (6.8%)	6,031 (100.0%)	2.10
	2020	2,646 (43.2%)	1,663 (27.1%)	878 (14.3%)	483 (7.9%)	458 (7.5%)	6,128 (100.0%)	2.09
	2025	2,675 (42.7%)	1,718 (27.4%)	912 (14.5%)	465 (7.4%)	497 (7.9%)	6,266 (100.0%)	2.10

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

(Continued)

		Persons Per Renter Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
West	2010	1,067 (44.3%)	734 (30.5%)	361 (15.0%)	119 (4.9%)	126 (5.2%)	2,407 (100.0%)	1.96
	2020	1,151 (48.2%)	533 (22.3%)	286 (12.0%)	222 (9.3%)	194 (8.1%)	2,386 (100.0%)	2.07
	2025	1,090 (45.6%)	470 (19.6%)	258 (10.8%)	207 (8.7%)	368 (15.4%)	2,393 (100.0%)	2.29
Evansville	2010	10,330 (45.1%)	5,911 (25.8%)	3,202 (14.0%)	2,047 (8.9%)	1,430 (6.2%)	22,921 (100.0%)	2.05
	2020	11,438 (47.4%)	6,067 (25.2%)	2,906 (12.0%)	2,098 (8.7%)	1,606 (6.7%)	24,115 (100.0%)	2.02
	2025	11,814 (48.3%)	6,029 (24.7%)	2,863 (11.7%)	2,098 (8.6%)	1,643 (6.7%)	24,447 (100.0%)	2.01

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2020, single persons comprise nearly one-half (47.4%) of renter households in the PSA (Evansville), while couples represent approximately one-fourth of PSA renter households. Between 2020 and 2025, projected growth is exclusive to one-person and 5+-person renter households, which are projected to increase by 376 (3.3%) and 37 (2.3%), respectively. A decline of 81 (0.9%) is projected for two- and three-person renter households in the PSA, and four-person households in the PSA will remain unchanged.
- Between 2020 and 2025, single renter households are only projected to increase in the East, Near East, and Central submarkets, by 252 (7.4%), 85 (3.2%), and 29 (1.1%), respectively. During the same time, the only significant growth in two-person renter households is within the Central Submarket, reflecting a projected 55 (3.3%) increase.
- The Near East and West submarkets have the largest shares (21.7% and 17.4%, respectively) of large-family (four-person or larger) renter households in 2020. As a result, these submarkets have relatively large median renter household sizes. The East and North submarkets have the largest shares of one-person households, at 60.1% and 50.2% of renter households in 2020, respectively. These submarkets have significantly lower shares of large-family renter households, at 7.7% and 12.3% in 2020, respectively.



The following graph compares renter household size shares for 2020:



Owner households by size for selected years are shown on the following table:

		Persons Per Owner Household					Total	Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person		
North	2010	1,814 (28.2%)	2,443 (38.0%)	929 (14.4%)	901 (14.0%)	341 (5.3%)	6,428 (100.0%)	2.30
	2020	1,849 (29.6%)	2,590 (41.4%)	795 (12.7%)	738 (11.8%)	276 (4.4%)	6,248 (100.0%)	2.20
	2025	1,861 (29.4%)	2,641 (41.7%)	776 (12.3%)	739 (11.7%)	308 (4.9%)	6,325 (100.0%)	2.21
East	2010	1,045 (25.1%)	1,650 (39.7%)	724 (17.4%)	450 (10.8%)	289 (6.9%)	4,158 (100.0%)	2.35
	2020	1,105 (27.4%)	1,606 (39.8%)	556 (13.8%)	454 (11.3%)	311 (7.7%)	4,032 (100.0%)	2.32
	2025	1,123 (27.7%)	1,562 (38.5%)	565 (13.9%)	471 (11.6%)	335 (8.3%)	4,057 (100.0%)	2.34
Near East	2010	2,928 (29.8%)	3,805 (38.8%)	1,592 (16.2%)	935 (9.5%)	554 (5.7%)	9,814 (100.0%)	2.22
	2020	3,379 (35.1%)	3,308 (34.4%)	1,496 (15.6%)	891 (9.3%)	541 (5.6%)	9,617 (100.0%)	2.16
	2025	3,440 (35.7%)	3,214 (33.4%)	1,509 (15.7%)	891 (9.2%)	576 (6.0%)	9,630 (100.0%)	2.16
Central	2010	1,745 (34.8%)	1,822 (36.3%)	688 (13.7%)	514 (10.2%)	251 (5.0%)	5,020 (100.0%)	2.14
	2020	1,434 (29.7%)	1,730 (35.8%)	749 (15.5%)	599 (12.4%)	322 (6.7%)	4,834 (100.0%)	2.31
	2025	1,344 (27.9%)	1,763 (36.6%)	736 (15.3%)	674 (14.0%)	301 (6.2%)	4,818 (100.0%)	2.34

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

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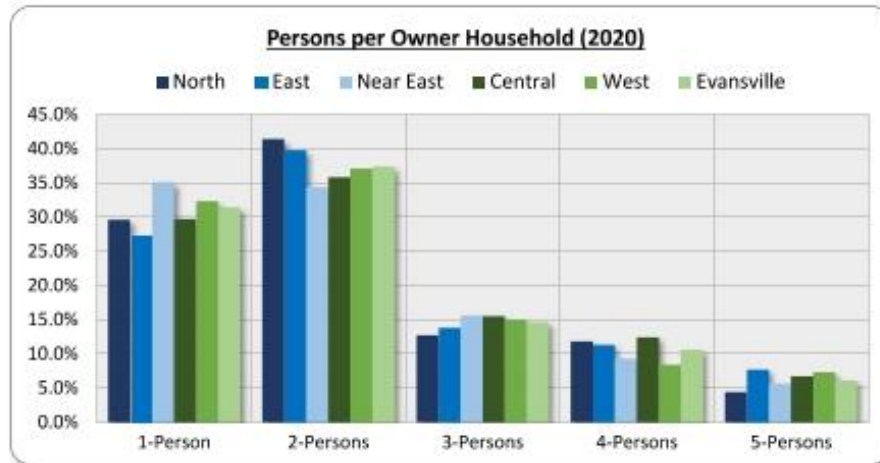
		Persons Per Owner Household						Average H.H. Size
		1-Person	2-Person	3-Person	4-Person	5-Person	Total	
West	2010	1,205 (33.8%)	1,014 (28.4%)	607 (17.0%)	537 (15.1%)	203 (5.7%)	3,565 (100.0%)	2.30
	2020	1,101 (32.3%)	1,266 (37.1%)	511 (15.0%)	287 (8.4%)	250 (7.3%)	3,414 (100.0%)	2.21
	2025	1,071 (31.9%)	1,266 (37.7%)	505 (15.0%)	257 (7.7%)	257 (7.7%)	3,356 (100.0%)	2.21
Evansville	2010	8,748 (30.2%)	10,701 (36.9%)	4,536 (15.6%)	3,362 (11.6%)	1,638 (5.6%)	28,985 (100.0%)	2.26
	2020	8,831 (31.4%)	10,514 (37.4%)	4,103 (14.6%)	2,989 (10.6%)	1,705 (6.1%)	28,143 (100.0%)	2.23
	2025	8,834 (31.3%)	10,517 (37.3%)	4,112 (14.6%)	3,008 (10.7%)	1,713 (6.1%)	28,184 (100.0%)	2.23

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- Generally, one- and two-person owner households have each represented about one-third of the owner household base within the PSA (Evansville). The distribution of the PSA's owner households by size is not expected to change much through 2025, though large-family (four-person or larger) owner households are projected to increase by 27 (0.6%) compared to the projected increase of 15 (0.1%) among smaller households during this time.
- Among the five submarkets, the average owner household size is highest in the East and Central submarkets. By 2025, large-family (four-person or larger) owner households in these submarkets will comprise approximately one-fifth of households, while the shares in the remaining submarkets are projected to be no higher than 16.6% in 2025. The East and Central submarkets are also projected to have the lowest shares of one- to two-person owner households in 2025 (66.2% and 64.5%, respectively), while the shares in all remaining submarkets will be above 69.0% in 2025.
- Between 2020 and 2025, growth in one-person owner households is concentrated within the Near East Submarket, which is projected to increase by 61 (1.8%). Meanwhile, growth in two-person owner households is concentrated within the North and Central submarkets, which are projected to increase by 51 (2.0%) and 33 (1.9%), respectively.
- Except for the West Submarket, large-family (four-person or larger) owner households are projected to increase in each submarket, with projected growth rates ranging from 2.4% (Near East Submarket) to 5.9% (Central Submarket).

The following graph compares owner household size shares for 2020:



Median household income for selected years is shown in the following table:

	Median Household Income				
	2010 Census	2020 Estimated	% Change 2010-2020	2025 Projected	% Change 2020-2025
North	\$36,886	\$52,135	41.3%	\$58,333	11.9%
East	\$41,873	\$47,549	13.6%	\$54,516	14.7%
Near East	\$32,407	\$41,282	27.4%	\$43,714	5.9%
Central	\$22,353	\$29,016	29.8%	\$33,294	14.7%
West	\$33,898	\$45,619	34.6%	\$49,412	8.3%
Evansville	\$33,226	\$41,993	26.4%	\$48,794	16.2%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- The PSA (Evansville) had an estimated median household income of \$33,226 in 2010. This increased to \$41,993 in 2020. It is projected that median household income will increase to \$48,794 by 2025, reflecting a greater annual rate of increase compared to the previous decade.
- The Central Submarket has historically had and is projected to have the lowest median household income of the five Evansville submarkets. The submarkets with the highest median household incomes (North, East, and West submarkets) are projected to increase the most over the next five years.



Renter households by income are shown in the following table:

		Renter Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
North	2010	591 (19.1%)	847 (27.4%)	547 (17.7%)	391 (12.6%)	277 (9.0%)	125 (4.0%)	263 (8.5%)	53 (1.7%)
	2020	256 (7.8%)	687 (21.0%)	504 (15.4%)	520 (15.9%)	365 (11.2%)	304 (9.3%)	466 (14.2%)	168 (5.1%)
	2025	173 (5.4%)	590 (18.3%)	442 (13.7%)	435 (13.5%)	288 (8.9%)	308 (9.6%)	431 (13.4%)	555 (17.2%)
	Change 2020-2025	-83 (-32.4%)	-97 (-14.1%)	-62 (-12.3%)	-84 (-16.2%)	-77 (-21.2%)	4 (1.3%)	-35 (-7.5%)	387 (229.9%)
East	2010	737 (14.6%)	1,116 (22.1%)	698 (13.8%)	757 (15.0%)	531 (10.5%)	412 (8.2%)	581 (11.5%)	218 (4.3%)
	2020	405 (7.1%)	1,166 (20.5%)	1,003 (17.7%)	784 (13.8%)	532 (9.4%)	532 (9.4%)	975 (17.2%)	276 (4.9%)
	2025	337 (5.8%)	1,096 (18.8%)	945 (16.2%)	728 (12.5%)	507 (8.7%)	668 (11.4%)	1,204 (20.6%)	355 (6.1%)
	Change 2020-2025	-68 (-16.7%)	-70 (-6.0%)	-57 (-5.7%)	-56 (-7.1%)	-25 (-4.7%)	135 (25.4%)	229 (23.5%)	79 (28.7%)
Near East	2010	1,354 (21.4%)	1,755 (27.7%)	1,161 (18.3%)	880 (13.9%)	595 (9.4%)	236 (3.7%)	336 (5.3%)	22 (0.3%)
	2020	927 (13.9%)	1,224 (18.4%)	1,142 (17.2%)	973 (14.6%)	639 (9.6%)	505 (7.6%)	949 (14.3%)	299 (4.5%)
	2025	787 (11.7%)	1,114 (16.6%)	1,148 (17.1%)	884 (13.1%)	592 (8.8%)	568 (8.4%)	1,293 (19.2%)	338 (5.0%)
	Change 2020-2025	-140 (-15.1%)	-110 (-9.0%)	5 (0.4%)	-89 (-9.2%)	-46 (-7.3%)	63 (12.5%)	343 (36.2%)	39 (13.1%)
Central	2010	1,667 (27.6%)	1,920 (31.8%)	908 (15.0%)	623 (10.3%)	372 (6.2%)	217 (3.6%)	262 (4.3%)	63 (1.0%)
	2020	1,314 (21.4%)	1,631 (26.6%)	1,123 (18.3%)	679 (11.1%)	393 (6.4%)	306 (5.0%)	496 (8.1%)	186 (3.0%)
	2025	1,154 (18.4%)	1,532 (24.4%)	1,176 (18.8%)	776 (12.4%)	501 (8.0%)	346 (5.5%)	474 (7.6%)	306 (4.9%)
	Change 2020-2025	-159 (-12.1%)	-99 (-6.1%)	53 (4.8%)	97 (14.3%)	109 (27.7%)	40 (13.0%)	-22 (-4.5%)	120 (64.4%)
West	2010	525 (21.8%)	542 (22.5%)	477 (19.8%)	323 (13.4%)	210 (8.7%)	96 (4.0%)	196 (8.1%)	38 (1.6%)
	2020	308 (12.9%)	484 (20.3%)	367 (15.4%)	271 (11.4%)	220 (9.2%)	169 (7.1%)	386 (16.2%)	181 (7.6%)
	2025	241 (10.1%)	461 (19.3%)	330 (13.8%)	200 (8.4%)	175 (7.3%)	215 (9.0%)	451 (18.9%)	320 (13.4%)
	Change 2020-2025	-68 (-21.9%)	-23 (-4.7%)	-37 (-10.1%)	-71 (-26.2%)	-45 (-20.4%)	46 (27.3%)	65 (17.0%)	139 (76.9%)
Evansville	2010	4,734 (20.7%)	6,165 (26.9%)	3,873 (16.9%)	3,005 (13.1%)	2,066 (9.0%)	1,020 (4.5%)	1,662 (7.3%)	396 (1.7%)
	2020	3,301 (13.7%)	5,046 (20.9%)	4,150 (17.2%)	3,185 (13.2%)	2,203 (9.1%)	1,814 (7.5%)	3,300 (13.7%)	1,116 (4.6%)
	2025	2,681 (11.0%)	4,567 (18.7%)	4,012 (16.4%)	3,014 (12.3%)	2,128 (8.7%)	2,327 (9.5%)	3,995 (16.3%)	1,723 (7.0%)
	Change 2020-2025	-620 (-18.8%)	-478 (-9.5%)	-138 (-3.3%)	-171 (-5.4%)	-76 (-3.4%)	514 (28.3%)	695 (21.1%)	607 (54.4%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

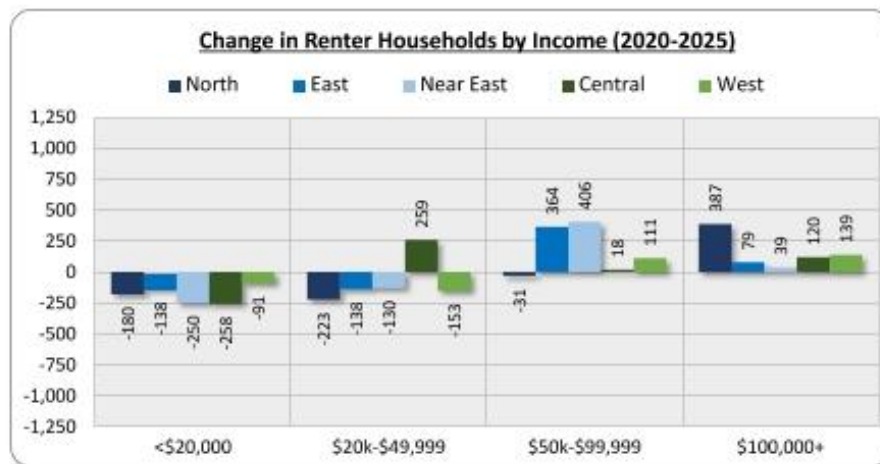
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Key findings from the preceding table are summarized below:

- Between 2010 and 2020, the PSA's (Evansville) renter household base grew among all household income segments with incomes of \$20,000 or more. During this time, renter households with incomes between \$20,000 and \$49,999 increased by 594 (6.6%), while households with incomes of \$50,000 or more roughly doubled, adding 3,152 households to the PSA.
- It is projected that between 2020 and 2025 renter household growth in the PSA will only occur among households making \$50,000 or more, increasing by 1,816 (29.1%) during this time. The projected growth among renter households making \$50,000 or more from 2020 to 2025 ranges from 138 (14.0%) in the Central Submarket to 445 (16.2%) in the Near East Submarket during this time.

The following graph compares the change of renter households by income between 2020 and 2025 for each submarket:



Owner households by income are shown in the following table:

		Owner Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
North	2010	370 (5.8%)	753 (11.7%)	775 (12.0%)	884 (13.8%)	727 (11.3%)	680 (10.6%)	1,554 (24.2%)	685 (10.7%)
	2020	181 (2.9%)	494 (7.9%)	409 (6.5%)	616 (9.9%)	524 (8.4%)	649 (10.4%)	2,061 (33.0%)	1,315 (21.0%)
	2025	195 (3.1%)	490 (7.7%)	322 (5.1%)	593 (9.4%)	476 (7.5%)	616 (9.7%)	2,318 (36.6%)	1,316 (20.8%)
	Change 2020-2025	14 (7.8%)	-4 (-0.8%)	-87 (-21.2%)	-24 (-3.8%)	-48 (-9.1%)	-33 (-5.1%)	257 (12.5%)	1 (0.1%)
East	2010	109 (2.6%)	328 (7.9%)	301 (7.2%)	378 (9.1%)	430 (10.3%)	588 (14.1%)	942 (22.7%)	1,082 (26.0%)
	2020	132 (3.3%)	282 (7.0%)	227 (5.6%)	273 (6.8%)	237 (5.9%)	368 (9.1%)	1,094 (27.1%)	1,419 (35.2%)
	2025	198 (4.9%)	216 (5.3%)	156 (3.8%)	194 (4.8%)	161 (4.0%)	242 (6.0%)	1,107 (27.3%)	1,784 (44.0%)
	Change 2020-2025	66 (49.8%)	-66 (-23.5%)	-72 (-31.6%)	-79 (-29.1%)	-76 (-32.1%)	-125 (-34.1%)	13 (1.2%)	365 (25.7%)
Near East	2010	623 (6.3%)	1,253 (12.8%)	1,398 (14.2%)	1,332 (13.6%)	1,120 (11.4%)	885 (9.0%)	2,173 (22.1%)	1,030 (10.5%)
	2020	473 (4.9%)	870 (9.1%)	1,143 (11.9%)	1,192 (12.4%)	870 (9.0%)	929 (9.7%)	2,512 (26.1%)	1,628 (16.9%)
	2025	524 (5.4%)	875 (9.1%)	1,117 (11.6%)	1,176 (12.2%)	893 (9.3%)	1,026 (10.7%)	2,279 (23.7%)	1,739 (18.1%)
	Change 2020-2025	51 (10.8%)	5 (0.6%)	-25 (-2.2%)	-16 (-1.3%)	22 (2.6%)	97 (10.4%)	-232 (-9.3%)	111 (6.8%)
Central	2010	610 (12.2%)	941 (18.7%)	739 (14.7%)	709 (14.1%)	547 (10.9%)	517 (10.3%)	693 (13.8%)	263 (5.2%)
	2020	374 (7.7%)	595 (12.3%)	615 (12.7%)	544 (11.3%)	445 (9.2%)	557 (11.5%)	1,183 (24.5%)	521 (10.8%)
	2025	290 (6.0%)	449 (9.3%)	518 (10.7%)	508 (10.5%)	499 (10.3%)	699 (14.5%)	1,341 (27.8%)	515 (10.7%)
	Change 2020-2025	-85 (-22.6%)	-146 (-24.5%)	-97 (-15.8%)	-36 (-6.6%)	53 (11.9%)	142 (25.5%)	158 (13.4%)	-6 (-1.1%)
West	2010	235 (6.6%)	397 (11.1%)	527 (14.8%)	403 (11.3%)	460 (12.9%)	515 (14.4%)	765 (21.5%)	263 (7.4%)
	2020	115 (3.4%)	268 (7.9%)	328 (9.6%)	387 (11.3%)	442 (12.9%)	329 (9.6%)	1,080 (31.6%)	465 (13.6%)
	2025	105 (3.1%)	270 (8.0%)	331 (9.9%)	384 (11.4%)	412 (12.3%)	247 (7.4%)	1,174 (35.0%)	433 (12.9%)
	Change 2020-2025	-9 (-8.2%)	2 (0.7%)	3 (0.9%)	-3 (-0.8%)	-30 (-6.8%)	-82 (-24.9%)	94 (8.7%)	-32 (-6.9%)
Evansville	2010	1,779 (6.1%)	3,593 (12.4%)	3,655 (12.6%)	3,671 (12.7%)	3,342 (11.5%)	3,260 (11.2%)	6,232 (21.5%)	3,453 (11.9%)
	2020	1,350 (4.8%)	2,494 (8.9%)	2,751 (9.8%)	2,913 (10.4%)	2,508 (8.9%)	2,813 (10.0%)	7,921 (28.1%)	5,393 (19.2%)
	2025	1,270 (4.5%)	2,127 (7.5%)	2,259 (8.0%)	2,562 (9.1%)	2,220 (7.9%)	2,780 (9.9%)	8,851 (31.4%)	6,115 (21.7%)
	Change 2020-2025	-80 (-5.9%)	-368 (-14.7%)	-492 (-17.9%)	-351 (-12.0%)	-287 (-11.5%)	-34 (-1.2%)	930 (11.7%)	722 (13.4%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

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Key observations from the preceding table include the following:

- Owner-occupied household growth within the PSA (Evansville) between 2010 and 2020 only occurred among households that made at least \$60,000 annually. During this same time, households that made at least \$60,000 increased by 3,629 (37.5%), while households earning less than \$60,000 decreased by 4,471 (23.2%).
- By 2025, owner-occupied households making \$60,000 and higher will comprise over one-half (53.1%) of the PSA's owner households and are the only owner-occupied household income segments projected to increase. Between 2020 and 2025, households that make at least \$60,000 will increase by 1,652 (12.4%), while households earning less than \$60,000 will decrease by 1,611 (10.9%).
- The projected change among PSA households making \$60,000 and higher during this time (2020 to 2025) ranges from a decline of 121 (2.9%) in the Near East Submarket to an increase of 378 (15.0%) in the East Submarket. The growth in households making at least \$60,000 is primarily concentrated among those making between \$60,000 and \$99,999 in the North, Central, and West submarkets, while the majority of the household growth in the East Submarket is among households making \$100,000 or more.

The following graph compares the change in households by income between 2020 and 2025 for each submarket:



## V. ECONOMIC ANALYSIS

### A. INTRODUCTION

The demand for housing within a given geographic area is influenced by the number of households choosing to live there. Although the number of households within Evansville at any given time is a function of many factors, one of the primary reasons for residency is job availability. In this section, Evansville's workforce and employment are examined.

In Section B below, an overview of Evansville's workforce is provided through several overall metrics: employment by industry, wages by occupation, total employment, unemployment rates and in-place employment trends. The Primary Study Area's (Evansville's) relationship with Vanderburgh County and the Evansville Metropolitan Statistical Area (MSA) are examined in this section. When available, employment data for the five submarkets within the city limits is evaluated in detail and compared statistically with the PSA. Within Section C, we conclude this section of the report with commuting and migrating data and analysis.

### B. WORKFORCE ANALYSIS

Evansville and Vanderburgh County comprise a large and diverse employment base that are interdependent on each other to some degree and are generally influenced by similar economic factors such as taxes, government policy, and labor laws. Because of the mobility of the workforce between each study area and the reliance that each economy has with the other, it was necessary to evaluate the economies of the entire Vanderburgh County area, and to a degree, the Evansville MSA. The following evaluates key economic metrics within the various study areas. It should be noted that based on the availability of various economic data metrics, some information is presented only for the PSA (Evansville), Vanderburgh County, MSA and/or state.

#### Employment by Industry

The distribution of employment by industry sector in each of the five submarkets is compared with the overall PSA (Evansville) in the tables on the following page.



NAICS Group	Employment by Industry (Employees)					
	North		East		Near East	
	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	0	0.0%	3	0.0%	4	0.0%
Mining	5	0.0%	176	0.8%	14	0.1%
Utilities	0	0.0%	17	0.1%	0	0.0%
Construction	501	3.1%	1,121	5.1%	334	1.4%
Manufacturing	1,662	10.4%	1,391	6.3%	981	4.0%
Wholesale Trade	583	3.7%	619	2.8%	262	1.1%
Retail Trade	3,575	22.5%	6,307	28.7%	3,811	15.4%
Transportation & Warehousing	1,880	11.8%	141	0.6%	161	0.7%
Information	220	1.4%	428	1.9%	102	0.4%
Finance & Insurance	483	3.0%	1,003	4.6%	488	2.0%
Real Estate & Rental & Leasing	741	4.7%	607	2.8%	323	1.3%
Professional, Scientific & Technical Services	338	2.1%	1,601	7.3%	2,799	11.3%
Management of Companies & Enterprises	4	0.0%	35	0.2%	32	0.1%
Administrative, Support, Waste Management & Remediation Services	326	2.0%	541	2.5%	422	1.7%
Educational Services	1,276	8.0%	312	1.4%	1,498	6.1%
Health Care & Social Assistance	1,263	7.9%	1,972	9.0%	9,477	38.4%
Arts, Entertainment & Recreation	303	1.9%	855	3.9%	687	2.8%
Accommodation & Food Services	1,384	8.7%	3,387	15.4%	1,893	7.7%
Other Services (Except Public Administration)	978	6.1%	1,349	6.1%	1,312	5.3%
Public Administration	378	2.4%	56	0.3%	93	0.4%
Nonclassifiable	20	0.1%	44	0.2%	6	0.0%
Total	15,920	100.0%	21,965	100.0%	24,699	100.0%

NAICS Group	Employment by Industry (Employees)					
	Central		West		Evansville (PSA)	
	Number	Percent	Number	Percent	Number	Percent
Agriculture, Forestry, Fishing & Hunting	24	0.1%	3	0.0%	34	0.0%
Mining	52	0.1%	0	0.0%	247	0.2%
Utilities	231	0.5%	25	0.4%	273	0.2%
Construction	1,307	3.0%	529	7.5%	3,791	3.3%
Manufacturing	6,933	15.7%	668	9.5%	11,636	10.2%
Wholesale Trade	1,501	3.4%	161	2.3%	3,126	2.7%
Retail Trade	3,900	8.8%	1,296	18.4%	18,889	16.6%
Transportation & Warehousing	544	1.2%	160	2.3%	2,885	2.5%
Information	1,463	3.3%	241	3.4%	2,455	2.2%
Finance & Insurance	3,835	8.7%	180	2.6%	5,989	5.3%
Real Estate & Rental & Leasing	468	1.1%	104	1.5%	2,243	2.0%
Professional, Scientific & Technical Services	7,315	16.5%	310	4.4%	12,363	10.9%
Management of Companies & Enterprises	696	1.6%	300	4.3%	1,067	0.9%
Administrative, Support, Waste Management & Remediation Services	754	1.7%	297	4.2%	2,340	2.1%
Educational Services	955	2.2%	501	7.1%	4,541	4.0%
Health Care & Social Assistance	7,841	17.7%	492	7.0%	21,044	18.5%
Arts, Entertainment & Recreation	1,779	4.0%	91	1.3%	3,715	3.3%
Accommodation & Food Services	1,363	3.1%	717	10.2%	8,744	7.7%
Other Services (Except Public Administration)	1,837	4.2%	843	12.0%	6,320	5.6%
Public Administration	1,364	3.1%	101	1.4%	1,993	1.8%
Nonclassifiable	63	0.1%	6	0.1%	139	0.1%
Total	44,225	100.0%	7,025	100.0%	113,834	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

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

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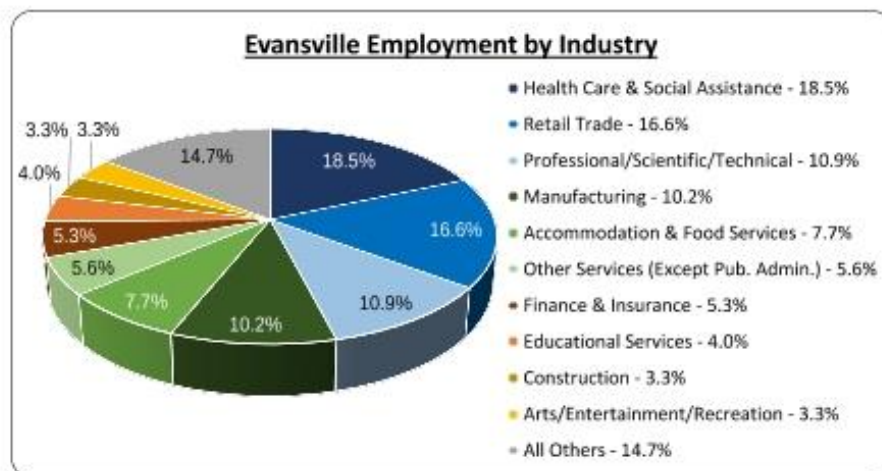
**V-2**

The largest employment sectors within the PSA (Evansville) are within Health Care & Social Assistance (18.5%), Retail Trade (16.6%), Professional, Scientific & Technical Services (10.9%), and Manufacturing (10.2%). Combined, these four industry sectors represent nearly three-fifths (56.2%) of the total employment base or nearly 64,000 jobs.

With over 44,000 jobs, the Central Submarket contains two-fifths (39.9%) of the PSA's employment base. This submarket, which contains the Evansville Central Business District, has most of its employed persons within Health Care & Social Assistance (17.7%), Professional, Scientific & Technical Services (16.5%), and Manufacturing (15.7%).

The Near East Submarket also contains a notable share of jobs, with an estimated 24,699 persons employed. Health Care & Social Assistance (38.4%), Retail Trade (15.4%), and Professional, Scientific & Technical Services (11.3%) represent the largest shares of employment within this submarket.

Because the overall PSA employment base is diversified and well balanced, it appears that Evansville is less vulnerable to a notable 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 drive the demand for a variety of housing needs (including affordability). The household income levels are evaluated in greater detail in Section IV: Demographic Analysis and was considered in Section VII: Housing Gap/Demand Analysis. A pie chart illustrating the distribution of employment by job sector for the PSA is included below.



Typical wages by job category for the Evansville Metropolitan Statistical Area (MSA) are compared with those of Indiana in the following table:

Typical Wage by Occupation Type		
Occupation Type	Evansville MSA	Indiana
Management Occupations	\$93,880	\$102,280
Business and Financial Occupations	\$57,930	\$66,930
Computer and Mathematical Occupations	\$67,930	\$77,380
Architecture and Engineering Occupations	\$78,550	\$77,330
Community and Social Service Occupations	\$43,260	\$44,810
Art, Design, Entertainment and Sports Medicine Occupations	\$48,010	\$48,870
Healthcare Practitioners and Technical Occupations	\$74,520	\$78,410
Healthcare Support Occupations	\$30,700	\$30,010
Protective Service Occupations	\$39,360	\$43,090
Food Preparation and Serving Related Occupations	\$22,660	\$23,320
Building and Grounds Cleaning and Maintenance Occupations	\$29,030	\$28,950
Personal Care and Service Occupations	\$25,930	\$26,740
Sales and Related Occupations	\$37,960	\$40,750
Office and Administrative Support Occupations	\$36,360	\$38,210
Construction and Extraction Occupations	\$54,510	\$51,480
Installation, Maintenance and Repair Occupations	\$45,800	\$47,260
Production Occupations	\$39,580	\$39,750
Transportation and Moving Occupations	\$34,750	\$35,480

Source: U.S. Department of Labor, Bureau of Statistics

Most annual blue-collar salaries range from \$22,660 to \$54,510 within the Evansville MSA. White-collar jobs, such as those related to professional positions, management and medicine, have an average salary of \$74,562. It is important to note that most occupational types within the Evansville MSA have slightly lower (4.1% on average) typical wages than the State of Indiana's typical wages. Just four occupational groups have typical wages which are slightly above the State, with the largest difference (5.6%) within Construction and Extraction Occupations. While the area has a wide range for typical wages by occupation, including some higher wage paying jobs, the majority of wages appear to be under \$60,000 annually. These wages likely limit the amount of money that many households can pay toward housing costs in the Evansville MSA.

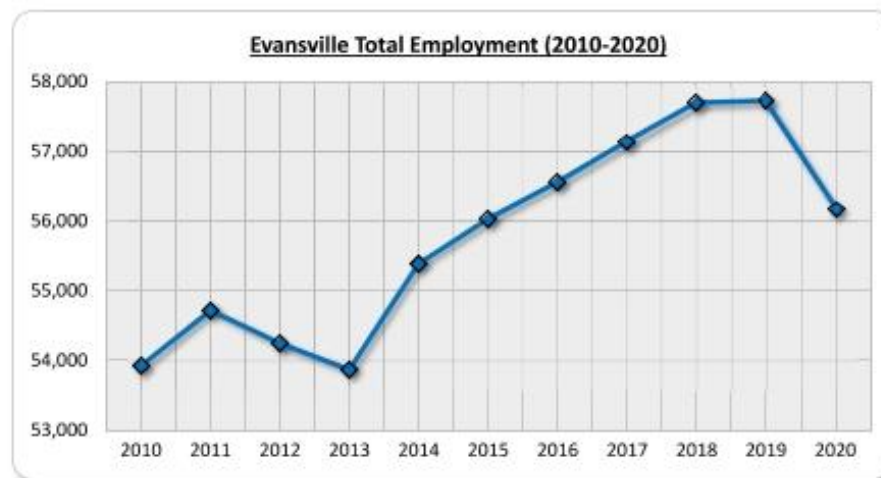
#### Employment Base and Unemployment Rates

The following tables were generated from the U.S. Department of Labor, Bureau of Labor Statistics and reflect employment trends of the county in which the site is located.

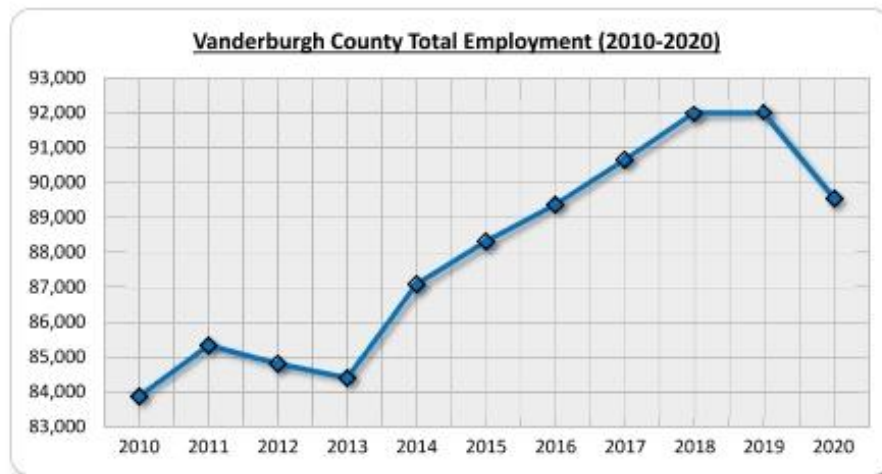
The following table and graphs illustrate the total employment base for Evansville, Vanderburgh County, the state of Indiana and the United States.

Year	Total Employment							
	Evansville		Vanderburgh County		Indiana		United States	
	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change	Total Number	Percent Change
2010	53,916	-	83,894	-	2,854,843	-	140,469,139	-
2011	54,727	1.5%	85,341	1.7%	2,904,397	1.7%	141,791,255	0.9%
2012	54,235	-0.9%	84,785	-0.7%	2,911,925	0.3%	143,621,634	1.3%
2013	53,873	-0.7%	84,411	-0.4%	2,953,672	1.4%	145,017,562	1.0%
2014	55,396	2.8%	87,063	3.1%	3,036,685	2.8%	147,313,048	1.6%
2015	56,028	1.1%	88,290	1.4%	3,109,791	2.4%	149,500,941	1.5%
2016	56,554	0.9%	89,389	1.2%	3,186,420	2.5%	151,887,366	1.6%
2017	57,126	1.0%	90,656	1.4%	3,211,524	0.8%	154,160,937	1.5%
2018	57,686	1.0%	91,968	1.4%	3,264,145	1.6%	156,081,212	1.2%
2019	57,719	0.1%	92,022	0.1%	3,273,070	0.3%	158,102,439	1.3%
2020	56,161	-2.7%	89,538	-2.7%	3,082,982	-5.8%	148,739,082	-5.9%

Source: Department of Labor; Bureau of Labor Statistics





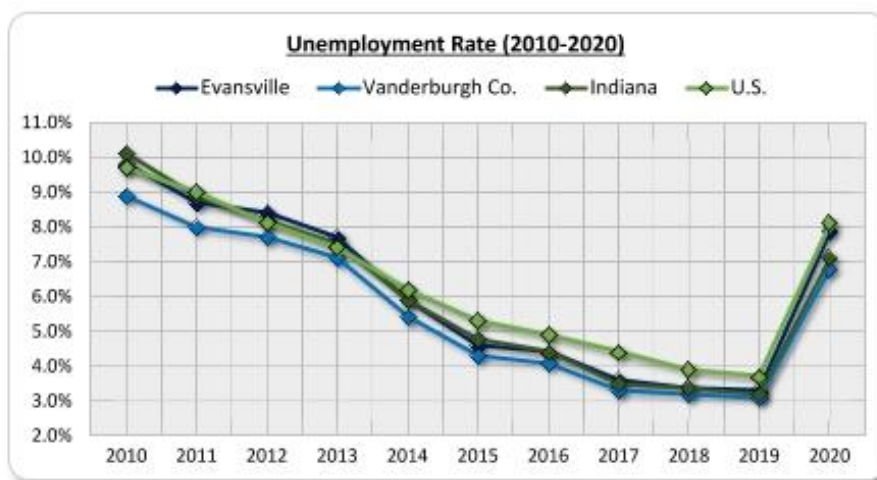


As the preceding illustrates, the Evansville employment base has increased by 2,245 (4.2%) since 2010, exhibiting year-over-year growth between 2014 and 2019. However, much of this increase occurred in 2014 and 2015, and the Evansville employment base decreased by 2.7% since the end of 2019 due to a reduction in business and commercial activity during the COVID-19 pandemic. This is evaluated further in this section. Regardless, Evansville's 2019 employment base of 57,719 represents a 10-year high. This positive employment growth contributes to the overall positive demographic trends of the city. Given the influence Evansville has on the county's economy, it is not surprising that Vanderburgh County's employment base trends generally mirrored the city's trends.

The unemployment rate in Evansville has ranged between 3.3% and 9.8%, while Vanderburgh County has remained between 3.1% and 8.9%, well below the state average since 2009. Unemployment rates for Evansville, Vanderburgh County, the state of Indiana and the United States are illustrated as follows.

Year	Unemployment Rate			
	Evansville	Vanderburgh County	Indiana	United States
2010	9.8%	8.9%	10.1%	9.7%
2011	8.7%	8.0%	8.9%	9.0%
2012	8.4%	7.7%	8.2%	8.1%
2013	7.7%	7.1%	7.5%	7.4%
2014	5.9%	5.4%	5.9%	6.2%
2015	4.6%	4.3%	4.8%	5.3%
2016	4.4%	4.1%	4.4%	4.9%
2017	3.6%	3.3%	3.5%	4.4%
2018	3.4%	3.2%	3.4%	3.9%
2019	3.3%	3.1%	3.2%	3.7%
2020	7.9%	6.8%	7.1%	8.1%

Source: Department of Labor, Bureau of Labor Statistics

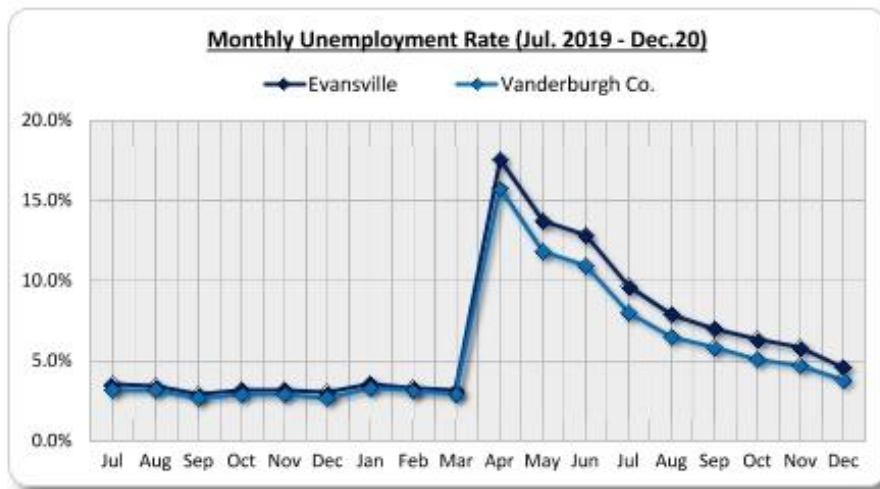


The unemployment rate in the PSA (Evansville) has remained slightly above the Vanderburgh County average since 2010. The 10-year low unemployment rate at the end of 2019 is a good indication of the strength of the local job market. The 2020 *annualized* unemployment rate in the PSA was 7.9%. This is primarily attributed to the initial economic impact of COVID-19 and associated stay-at-home orders. The initial impact of COVID-19 and the subsequent economic recovery in the months that followed are illustrated on the following page.

The following table and graph illustrate the *monthly* unemployment rate in Evansville and Vanderburgh County for the most recent 18-month period for which data is currently available.

18-Month Unemployment Rate		
Month	Evansville	Vanderburgh County
July 2019	3.5%	3.2%
August 2019	3.4%	3.2%
September 2019	2.9%	2.7%
October 2019	3.2%	2.9%
November 2019	3.2%	2.9%
December 2019	3.0%	2.7%
January 2020	3.6%	3.3%
February 2020	3.3%	3.1%
March 2020	3.1%	2.9%
April 2020	17.6%	15.7%
May 2020	13.7%	11.8%
June 2020	12.8%	10.9%
July 2020	9.6%	8.0%
August 2020	7.9%	6.5%
September 2020	7.0%	5.8%
October 2020	6.3%	5.1%
November 2020	5.8%	4.7%
December 2020	4.6%	3.8%

Source: Department of Labor, Bureau of Labor Statistics



Prior to the COVID-related unemployment effects beginning in April 2020, the monthly unemployment rate within the PSA (Evansville) ranged between 2.9% and 3.6% in the preceding nine months. Since the peak unemployment rate of 17.6% in April 2020, there has been a sizeable recovery in the economy. However, as of December 2020, the PSA's unemployment rate remained at 4.6%, still above, but near, pre-COVID levels.

In-place employment reflects the total number of jobs within the county regardless of the employee's county of residence. The following illustrates the total in-place employment base for Vanderburgh County.

In-Place Employment Vanderburgh County			
Year	Employment	Change	Percent Change
2010	104,094	-	-
2011	105,699	1,605	1.5%
2012	104,870	-829	-0.8%
2013	103,355	-1,515	-1.4%
2014	105,177	1,822	1.8%
2015	106,446	1,269	1.2%
2016	106,993	547	0.5%
2017	108,249	1,256	1.2%
2018	109,361	1,112	1.0%
2019	109,001	-360	-0.3%
2020*	100,979	-8,022	-7.4%

Source: Department of Labor, Bureau of Labor Statistics  
\*Through September

The preceding table illustrates in-place employment has grown by 4,907 jobs over the past 10 full years, reflecting a 4.7% increase. This is significant job growth within Vanderburgh County. However, the county lost a total of 360 jobs in 2019 and just over 8,000 jobs through September of 2020. Given the significant annual job growth within the county prior to 2019, particularly over the preceding five-year period, the 7.4% decline in in-place employment through September of 2020 is attributable to COVID-19 factors and not a reflection of any inherent weakness in the market. As shown on the previous page, the local economy has recovered significantly in the last quarter of 2020.

Data for 2019, the most recent year that year-end figures are available, indicates in-place employment in Vanderburgh County to be 118.5% of the total Vanderburgh County employment. This means that Vanderburgh County has more employed persons coming to the county from other counties for work (daytime employment) than those who both live and work there. This represents a development opportunity, as many of the people commuting into the county for work could represent potential residents that would support (live in) new residential development. Commuting and migrating data is included in Section C, later in this section of the report.



### Economic Drivers & Major Employers

The ten largest employers within Evansville comprise a total of more than 25,000 employees and are summarized as follows:

Employer Name	Business Type	Total Employed
Deaconess Health System	Healthcare	6,500
Evansville-Vanderburgh School Corporation	Education	3,450
St. Vincent's Healthcare-Evansville	Healthcare	3,150
University of Southern Indiana	Education	2,650
Berry Global	Manufacturer	2,600
Koch Enterprises, Incorporated	Manufacturer	2,100
TJ Maxx Distribution Center	Distribution	1,600
SKANSKA-Industrial Contractors, Incorporated	Construction & Engineering	1,550
OneMain Financial	Financial Services	1,250
Vectren, A CenterPoint Energy Company	Utilities	1,000
Total		25,850

Source: Growth Alliance for Greater Evansville Economic Development; Date Unknown

According to a representative with the Growth Alliance for Greater Evansville, the Evansville economy was improving prior to COVID-19 and has slowly recovered.

In 2020, due to the pandemic, the monthly unemployment rose from 3.6% to 17.6% between January and April. Since then, job growth has increased, and the unemployment rate has declined significantly. In 2020, several projects were announced along with future investments that should facilitate economic growth in 2021. According to local sources, the need for locally manufactured goods continues to exceed pre-recession levels which is a good indication that employment and productivity will increase in 2021.

Several local events were cancelled in 2020 due to the pandemic but several are on the calendar for 2021 such as: Night on Main 1, 2 and 3, Fireworks on the Ohio, Spring Small Business Saturday, Halloween Stroll, and Downtown Christmas. Such events will contribute to the local economy.

In February 2021, Vanderburgh County, and the City of Evansville announced updated guidelines regarding gatherings to help slow the spread of COVID-19. Facilities/venues (weddings, funeral homes, etc.) cannot exceed 50% of capacity, and need to continue reinforcing the face mask mandate and sanitation measures. The same applies to facilities/venues for conventions, sport competitions, concerts, and other business or commercial functions. Prior to the events, the facilities/venues must submit a safety plan to the local health department.

In 2015, Southwest Indiana received a \$42 million grant which sparked the economic growth in downtown Evansville. Some notable openings in downtown include CoWorkEvansville Space (2018), Robert L. Koch Center for the Arts and Sciences building (2020), the mixed-use Post House (2020) and the Hyatt Place Hotel, which is to open in March 2021. Two shell buildings were completed in 2020 to encourage more large-scale businesses. One building is 75,000 square feet and the other is 150,000 square feet.

Additionally, in 2016 the Evansville Land Bank Corporation was put in place to ensure that Evansville's vacant lots could be maintained, and vacated homes and buildings could be demolished. As a result, 328 vacant buildings were demolished, and 400 parcels were transferred to local homeowners, businesses, and a few developers. The land bank still held 325 parcels in 2020, with over 90% located in Pigeon Township, which encompasses downtown, Jacobsville, and Haynie's Corner. Of the 400 parcels that were transferred, over 100 parcels will be used to build affordable housing, 30 parcels were used for businesses, 36 structures that were transferred are being rehabilitated, and 24 new owners of the land bank parcels built new market-rate homes.

According to local sources, Evansville is "high on the list" for possible development areas for businesses as they assess their possible return on investment. Both Evansville's cost of development and cost of living are enticing to developers. The area's strong manufacturing base and desirable location for product distribution also contributes to its appeal.

The following tables summarize some key economic announcements that impact the Evansville economy:

Economic Development Activity			
Evansville			
Project Name	Investment	Job Creation	Scope of Work/Details
Atlas World Group, Incorporated	\$1.1 million	75	Expanding headquarters; Moving international relocation service branch from Seattle to Evansville under the name AWG Equipment Leasing, Incorporated; ECD and job creation by 2023
Evansville Regional Airport	\$6.5 million	N/A	Completed construction of solar covered parking canopy in 2020
EFP Corporation	\$2 million	29	Leased a 100,000 square-foot building at Vanderburgh Industrial Park; Job creation by end of 2021
Polyram Compounds	\$10 million	50	Leased a 100,000 square-foot building at Vanderburgh Industrial Park; Job creation by 2022
The Promenade	N/A	N/A	A 228-acre mixed-use neighborhood; The project is expected to add over \$500 million in economic development for the SW Indiana region; Construction still ongoing
CenterPoint Energy, Incorporated	\$6 billion	N/A	CenterPoint Energy, Incorporated acquired Vectren Corporation in 2019
Torsion Group Corporation (Torsion Plastics)	\$4.1 million	18	In 2020, a 30,000 square-foot expansion was completed and new equipment was added; Job creation by 2025
Vectren Foundation	\$4.5 million	N/A	Announced in 2019; Vectren invested funding to have 100 affordable single-family homes built over the next five years
Promise Zone	N/A	N/A	In 2016, the City of Evansville received a 10-year Promise Zone designation; A total of 71 affordable single-family homes will be built; 30 have been completed
Outfall Cascade and Sunrise Pump Station	\$33 million	N/A	These projects are part of the \$729 million "Renew Evansville" plan that was approved in 2016; The cascade will feature an overlook, laboratory facility, observation deck and steps leading down to the Ohio River; ECD 2022; The Sunrise Pump Station to be completed end of 2021

N/A – Not Available

ECD – Estimated Completion Date

In addition to the above, Toyota Indiana, located in Princeton (Gibson County), invested \$700 million and added 150 new jobs in 2020. This brings a total of 550 new jobs and \$1.3 billion in total investment into the region since 2017 for preparation to manufacture the Toyota Highlander.

Additional economic activity within the three subareas of the Central Submarket which include the Downtown Study Area, Jacobsville Study Area, and the Arts District Study Area are outlined below.

Economic Development Activity			
Downtown Study Area			
Project Name	Investment	Job Creation	Scope of Work/Details
The 5th & Main Tower	\$60 million	N/A	Building at 420 Main Street to be demolished in 2021 along with the Sycamore building; Plans include a mixed-use project with four floors of indoor parking; Apartments on upper floors with indoor and outdoor amenities; ECD 2023
Architectural Renovators Lofts (A/R Lofts)	\$80 million	N/A	Former Nabisco building renovated into a mixed-use development; 2 <sup>nd</sup> Language restaurant (on first floor) opened in late 2020; Apartments on top floors are currently being leased
Deaconess Clinic	N/A	N/A	Opened facility in summer 2020; Offers primary care, specialty care, and clinical research space
217 and 219 Main Street	N/A	N/A	Announced in 2020; Developer will build office space
Roger's Hair Academy	N/A	N/A	Relocated salon and academy to 221 Main Street in spring 2020
425 Main Street	N/A	N/A	New owner renovated the property for storefront and office space; Sixth and Zero opened a space on first floor in February 2021
The Post House	\$42 million	N/A	Located at 215 Vine Street; Mixed-use project with commercial space, parking garage, grocery, and apartments; Completed in 2020
4th and Main streets Park	N/A	N/A	Land was acquired in October 2018 to develop a park; Still in the planning stages
Ascension St. Vincent YMCA	\$16.5 million	N/A	Opened new facility in September 2019 which includes wellness and group exercise rooms, a gym, pool, locker rooms and executive offices as well as a STEM learning center and teaching kitchen
Central Lofts	\$25 million	N/A	Anderson Partners Development and ECHO Housing Corporation are renovating the former YMCA into affordable rental units; ECD spring 2022
Hyatt Place Hotel	\$18 million	N/A	The 139-room hotel to start accepting reservations in May 2021
Mediterranean Hotel	N/A	N/A	The historic Riverhouse Hotel underwent renovations and opened in 2020 under the new name
Robert L. Koch Center for the Arts and Sciences	\$2.5 million	N/A	The Evansville Signature School opened the center in January 2020
Indiana University Medical School	\$2.5 million	100+	In 2019, the university was awarded grants to expand its residency program; Job creation over the next few years
Tropicana Evansville	\$480 million	N/A	In 2020, Caesars Entertainment, Incorporation announced the sale of the casino to Gaming and Leisure Properties and Twin River Worldwide Holdings; The deal is valued at nearly half a billion dollars

N/A – Not Available

ECD – Estimated Completion Date

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In 2016, neighborhood residents and city stakeholders came up with a Quality of Life plan and used \$13.5 million to revitalize the Jacobsville neighborhood. In 2017, the North Main Street improvement project, between Division Street and Franklin Street, was completed. A protected bike lane of the bike loop connecting the riverfront to downtown from North Main Street and Garvin Park was also completed in 2017. The path is expected to generate between \$7 to \$11 million over the next six years according to research done by the Lochmueller Group. Streetlamps were replaced to provide better lighting and paired with new businesses that opened in the area to help reduce crime in the neighborhood.

Economic Development Activity			
Jacobsville Study Area			
Project Name	Investment	Job Creation	Scope of Work/Details
Jacobsville Overlay Zone	N/A	N/A	Evansville City Council approved an overlay zone for the Jacobsville neighborhood in July 2018; Developers can use special permissions to create mixed-use projects such as retail with housing above
Jacobsville Redevelopment Area	N/A	N/A	Evansville City Council voted in 2019 to expand the Jacobsville Redevelopment Area; Amy's on Franklin was able to purchase a three-way liquor license for \$1,500 compared to \$30,000 or \$40,000
Deaconess Aquatic Center (Garvin Park)	\$28 million	N/A	Construction began December 2019; Stadium for 800 people, stretch pool for competitive events, a teaching pool, a leisure pool, an outdoor spray park, concessions area; ECD July 2021
Forge on Main (AKA North Main Lofts)	\$28.4 million	N/A	Former IGA demolished in 2020; Mixed-use project under construction; Commercial space, grocery store and apartments; ECD 2022
Vectren Foundation	\$1 million	N/A	Announced in 2019 that funding is going toward 26 affordable single-family homes; Homes to be built over a five-year time span
Berry Global Group (FKA Berry Plastics Group)	\$70 million	150	In March 2018, Berry Global began construction to expand its manufacturing operations and construction is still ongoing; Job creation occurred in 2020
Superfund Sites	\$60 million	N/A	In 2004, the Environmental Protection Agency made 4.5 square miles around Jacobsville a Superfund Site (land contaminated by hazardous waste); Cleanup began in 2007; To date, over 3,466 homes have been cleaned with about 1,500 more homes that still need addressed; All remaining homes to be completed by 2025

N/A – Not Available

ECD – Estimated Completion Date

Economic Development Activity			
Arts District Study Area			
Project Name	Investment	Job Creation	Scope of Work/Details
Brownfields Grants	\$96,000	N/A	Monies were awarded in 2019; To go toward cleaning up chosen sites that are contaminated with pollutants
The Rathbone	\$3 million+	N/A	Former assisted living facility redeveloped into a multifamily apartment complex in 2019
The Colours	N/A	N/A	Located at 31 Jefferson Avenue; Developer completed three condos in 2020; Status for completion is unknown
Haynie's Corner Attractions	N/A	N/A	First Friday- A gallery hop held on the first Friday from May through October Funk in the City- Featuring artists and food vendors throughout the area River City Pride Parade and Festival- Held for the first time in June 2019; Currently making plans for the 2021 parade Front Porch Fest- A music event with live performances on front porches all over the Haynie's Corner area Arts Council Exhibits- Feature's art exhibits with different themes

N/A – Not Available

#### Infrastructure Projects

Project Name	Investment	Scope of Work/Details
Interstate 69 Extension	\$6 million	Once project is complete in 2024, Interstate 69 will connect Evansville and Indianapolis; Transportation officials from Kentucky and Indiana continue discussions on the Interstate 69 Ohio River Crossing bridge that would run over the Ohio River between Evansville, Indiana and Henderson, Kentucky and expected to have an impact on the economy
Walnut Street Improvement	\$5.3 million	Phase I was completed in 2019 and included lane reduction from four lanes to three lanes on Walnut Street to Weinbach Avenue, intersection improvements, and storm sewer upgrades; Project will be done in three phases and is expected to be complete in winter 2023
Water Main	\$8 million	Work began in January 2021 and includes new water lines along First Avenue between Moran Avenue, Colonial Avenue, and a portion of the railroad corridor
Outfall Cascade and Sunrise Pump Station	\$33 million	These projects are part of the \$729 million "Renew Evansville" plan that was approved in 2016; The cascade will feature an overlook, laboratory facility, observation deck and steps leading down to the Ohio River; ECD 2022; The Sunrise Pump Station to be complete at the end of 2021

ECD – Estimated Completion Date

The Worker Adjustment and Retraining Notification (WARN) Act requires advance notice of qualified plant closings and mass layoffs. WARN notices were reviewed on March 3, 2021. According to the Indiana Department of Workforce Development there have been 10 WARN notices reported for Evansville over the past 12 months.

WARN Notices				
Company	Location	Jobs	Effective Date	Type of Lay Off
White Stallion Energy, LLC	Evansville and Illinois	338	12/2020	Permanent/COVID-19
Monarch Beverage Company	Evansville and Indianapolis	633	12/2020	Permanent
The Arch of Evansville Industries Plant 1	Evansville	35	9/2020	Permanent/COVID-19
Royal Crown Bottling Corporation	Evansville	85	10/2020	Permanent
Vitro Automotive/Pittsburgh Glass Works	Evansville	271	12/2020	Permanent
OS Restaurant Services, LLC	Evansville	125	4/2020	Temporary/COVID-19
Visionworks	Several locations	125	4/2020	Temporary
Aztec Indiana Gaming Company, LLC dba Tropicana Evansville	Evansville	529	4/2020	Temporary/COVID-19
Hooters of America, LLC	Several locations	502	3/2020	Temporary/COVID-19
DoubleTree	Evansville	83	3/2020	Temporary/COVID-19

### Tourism

Visit Evansville is largely funded by the bed tax, which is paid by out of town guests. However, corporate and leisure travel declined due to the COVID-19 pandemic, which negatively impacted the marketing and advertising budgets. Visit Evansville contracted the Conventions, Sports & Leisure International, LLC to form a 10-year tourism and destination management master plan for Evansville and Vanderburgh County. The plan, which will help Evansville recover from the pandemic, is expected to be released the second quarter of 2021.

As previously noted, DoubleTree laid off dozens of workers since corporate travel and leisure travel declined.

Tropicana Evansville also laid off hundreds of employees due to the pandemic. The casino temporarily closed in mid-March 2020 then reopened in June 2020. Due to the closure in March, the casinos adjusted gross revenue (AGR) fell 52.9% compared to February 2020.

The Mesker Park Zoo saw a decline in visitors in 2020. Typically the zoo brings in \$1 to \$1.2 million in annual revenue, but as of July 2020 revenue was at \$178,000. Despite this, the zoo continued with construction of the \$6.8 million Penguins of Patagonia exhibit that will be complete in summer 2021.

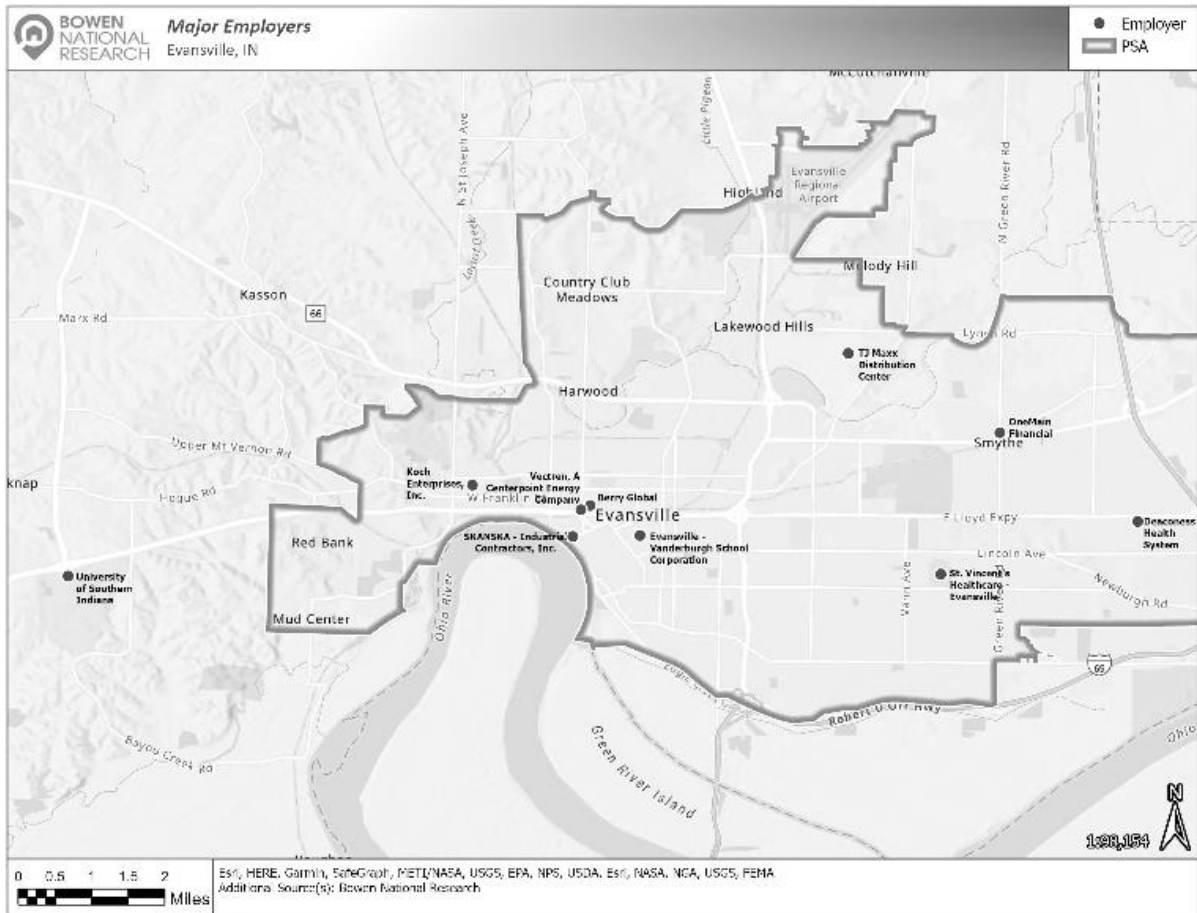
Despite COVID-19, Evansville was able to host the United States Specialty Sports Association (USSSA) Fastpitch Great Lakes Nationals in 2020. However, just over 220 teams participated even though more than 300 teams had registered. Economic impact was estimated at \$4.6 million.

In 2019, the Ohio Valley Conference Men's and Women's National Collegiate Athletic Association (NCAA) Basketball Championships returned to the Ford Center and will continue to be held there through the 2023 season. The agreement includes the possibility to have the games held there in 2024. The 2021 Men's Division II Elite Eight Basketball tournament will also be held at the Ford Center. This is the second year of a four-year deal with the NCAA.

Construction began in 2019 on the Deaconess Aquatic Center in Garvin Park. The \$28 million project includes a seating area that can seat more than 900 people, a stretch pool for competitions, a leisure and teaching pool, a spray park, and concession stands. Construction will be complete in July 2021 and the center is expected to have a significant economic impact for the area.

According to the representative of the Evansville Convention & Visitors Bureau (CVB), Evansville has many premium attractions that appeal to persons young and old. There are eight museums in the Evansville area, including the Evansville Museum of Arts, History & Science, the Koch Family Children's Museum, the Evansville African American Museum, the John James Audubon Museum, the Reitz Home Museum, the EMTRAC-Evansville Museum Transportation Center, and the LST 325 World War II Warship and Memorial that attracts thousands of visitors annually. Other local attractions include the Victory Theatre, a 1,950-seat venue that recently underwent a \$20 million renovation and is the home of the Evansville Philharmonic Orchestra, the Burdette Park Aquatic Center, and a BMX Track. There is a thriving arts district consisting of several galleries including the Bower-Suhrheinrich Foundation Art Gallery. The Haynie's Corner Arts District, an arts and culture neighborhood close to downtown Evansville, annually hosts the Funk in the City Haynie's Corner Art Festival, which draws a large number of people to the area. While the tourism industry was impacted by the pandemic, numerous events are planned for 2021 that should help the local tourism industry continue to recover.





### C. COMMUTING AND MIGRATING

The ability of a person or household to move easily, quickly, and affordably throughout a locality influences the desirability of a housing market. If traffic jams create long commuting times or public transit service is not available for carless people, the quality of life is diminished. Factors that lower resident satisfaction ultimately weaken housing markets. People move about their locality most often to commute, run errands, or recreate. Determining factors for the ease of personal mobility include commuting patterns and public transit availability and costs.

The following table shows commuting mode for the designated study areas.

		Commuting Mode					
		Drove Alone	Carpooled	Public Transit	Walked	Other Means	Worked at Home
North	Number	9,255	692	215	152	133	221
	Percent	86.8%	6.5%	2.0%	1.4%	1.2%	2.1%
East	Number	8,763	504	22	235	53	237
	Percent	89.3%	5.1%	0.2%	2.4%	0.5%	2.4%
Near East	Number	14,762	1,516	673	448	244	238
	Percent	82.6%	8.5%	3.8%	2.5%	1.4%	1.3%
Central	Number	8,210	1,090	375	454	291	111
	Percent	78.0%	10.4%	3.6%	4.3%	2.8%	1.1%
West	Number	5,739	585	14	196	133	32
	Percent	85.7%	8.7%	0.2%	2.9%	2.0%	0.5%
Evansville	Number	46,729	4,387	1,299	1,484	853	839
	Percent	84.1%	7.9%	2.3%	2.7%	1.5%	1.5%

Source: U.S. Census Bureau, 2015-2019 American Community Survey

Most (92.0%) Evansville residents commute by car, either driving alone or carpooling. It does not appear that any one submarket has a notably divergent share of people using any particular mode of travel. The Central Submarket has a relatively high share (4.3%) of people that walk to work.

The following table shows commuting times for the designated study areas.

		Commuting Time						
		Less Than 15 Minutes	15 to 29 Minutes	30 to 44 Minutes	45 to 59 Minutes	60 or More Minutes	Worked at Home	Total
North	Number	4,069	4,172	1,668	237	303	221	10,670
	Percent	38.1%	39.1%	15.6%	2.2%	2.8%	2.1%	100.0%
East	Number	4,125	3,986	915	327	223	237	9,813
	Percent	42.0%	40.6%	9.3%	3.3%	2.3%	2.4%	100.0%
Near East	Number	7,018	7,627	1,907	594	498	238	17,882
	Percent	39.2%	42.7%	10.7%	3.3%	2.8%	1.3%	100.0%
Central	Number	4,035	4,557	1,168	321	338	111	10,530
	Percent	38.3%	43.3%	11.1%	3.0%	3.2%	1.1%	100.0%
West	Number	2,523	2,914	849	181	200	32	6,699
	Percent	37.7%	43.5%	12.7%	2.7%	3.0%	0.5%	100.0%
Evansville	Number	21,769	23,255	6,507	1,660	1,562	839	55,592
	Percent	39.2%	41.8%	11.7%	3.0%	2.8%	1.5%	100.0%

Source: U.S. Census Bureau, 2015-2019 American Community Survey

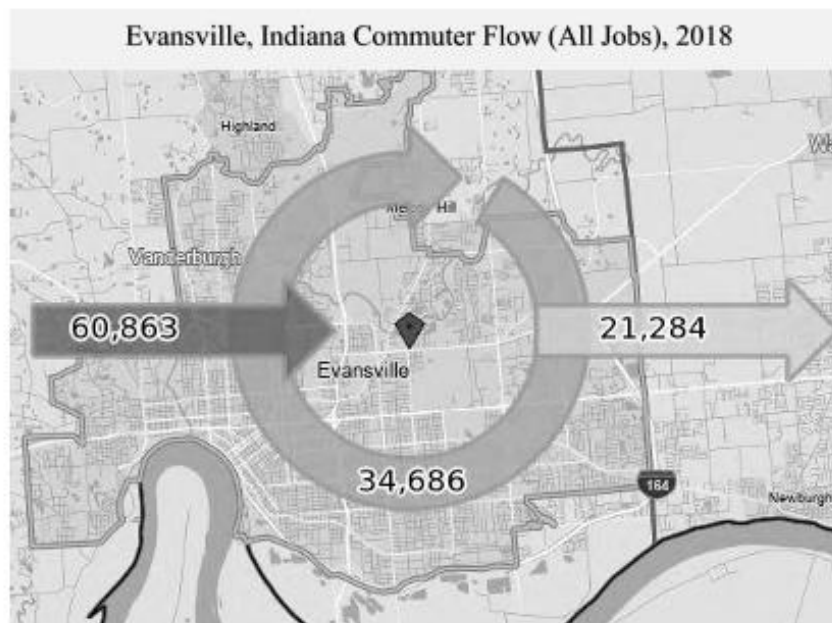
Overall, nearly two-fifths of Evansville residents have commute times of less than 15 minutes and 81.0% have commute times of less than 30 minutes. Overall, about 1.5% of Evansville commuters work from home. Generally speaking, most area commuters have relatively short drive-times to work, thereby keeping their travel costs down. Drive times of less than 30 minutes are relatively consistent between the five submarkets. Therefore, it appears that none of the submarkets have abnormally long drive times and, as a result, should not have abnormally high transit costs that would notably influence housing choices.

The following table and graph show commuter inflow and outflow data for the city of Evansville:

Inflow/Outflow Data (City of Evansville)						
	2010 Census		2018 Estimated		Change 2010-2018	
	Number	Percent	Number	Percent	Number	Percent
Employed in Evansville	95,289	100.0%	95,549	100.0%	260	0.3%
Employed in Evansville (but Living Outside)	60,916	63.9%	60,863	63.7%	-53	-0.1%
Employed and Living in Evansville	34,373	36.1%	34,686	36.3%	313	0.9%
Living in Evansville	51,053	100.0%	55,970	100.0%	4,917	9.6%
Living in Evansville (but Working Outside)	16,680	32.7%	21,284	38.0%	4,604	27.6%
Living and Employed in Evansville	34,373	67.3%	34,686	62.0%	313	0.9%

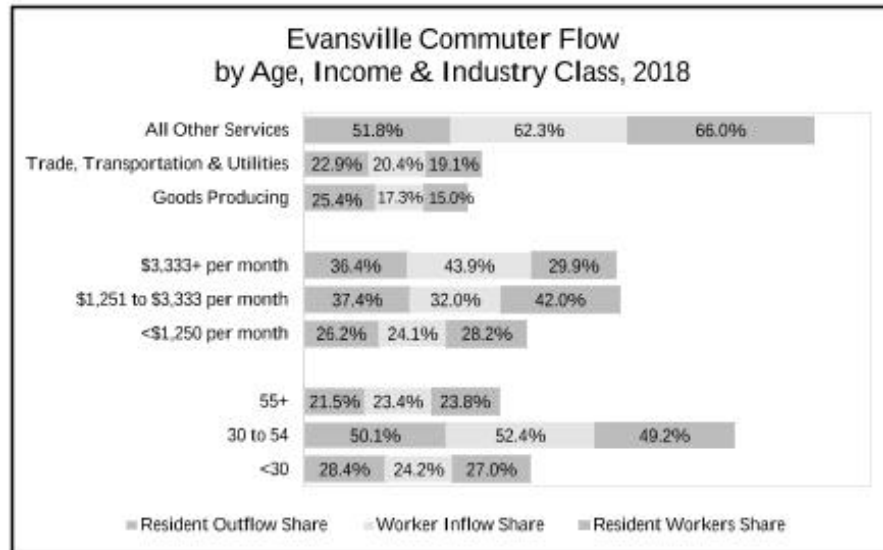
Source: U.S. Census, LODES

Note: Figures exclude contract employees and self-employed workers



According to U.S. Census Longitudinal Origin-Destination Employment Statistics (LODES), of the 95,549 persons employed in Evansville in 2018, 63.7% of the city work force lives outside of Evansville, while the remaining 36.3% lives and works in Evansville. Note that of the 55,970 employed persons that live in Evansville, over two-thirds (67.3%) both live and work in Evansville. According to the data, the Evansville labor market has a notable share of employees that live in the city and commute from outside of the city limits for employment. Note that non-residents represent over 60.0% of people employed in the city of Evansville and represent a good base of potential support for future residential development. The number of Evansville residents commuting outside the city for employment also increased by 4,604 (27.6%) between 2010 and 2018. These trends indicate that Evansville residents are increasingly finding economic opportunity outside of the city. Conversely, the share of inbound commuters decreased slightly (by 0.1%) and the number of Evansville residents working within the city increased by 0.9% during the same period.

The following graph illustrates various socioeconomic characteristics of outbound residents, inbound non-residents, and internal commuters in the Evansville area.



As illustrated in the preceding graph, commuter flow by age appears to be somewhat similar between resident outflow share, worker inflow share, and resident workers share. Note that 43.9% of workers that live outside of Evansville and commute to the city for work earn more than \$3,333 per month. By comparison, the largest share of resident workers earns between \$1,251 and \$3,333 per month. This data indicates that a large share of high-paying jobs in Evansville are held by workers that reside outside the city. In addition, nearly two-thirds of jobs held by workers who live in Evansville are in the All Other Services category, a larger share than outflow workers and inflow workers. Resident workers also represent the smallest share (15.0%) of Goods Producing jobs, which are typically associated with the Manufacturing sector. Higher-income commuters represent potential Evansville residents that will most likely be seeking a wide range of housing alternatives.

## VI. HOUSING SUPPLY ANALYSIS

This housing supply analysis considers both rental and for-sale housing. Understanding the historical trends, market performance, characteristics, composition, and current housing choices provide critical information as to current market conditions and future housing potential. The housing data presented and analyzed in this section includes primary data collected directly by Bowen National Research and secondary data sources including American Community Survey (ACS), U.S. Census housing information and data provided by various government entities and real estate professionals.

While there are a variety of housing alternatives offered in the Evansville area, we focused our analysis on the most common alternatives. The housing structures included in this analysis are as follows:

- **Rental Housing** – Rental Properties generally with 20 or more units were identified and surveyed. A total of 98 multifamily properties with a total of 12,246 units in Evansville were surveyed and updated by Bowen National Research. A total of 76 non-conventional rental units (e.g., single-family homes, duplexes, units over storefronts, etc.) were identified as currently available for rent and are also evaluated. A total of 25 senior care facilities (e.g., assisted living, nursing homes, etc.) with a total of 2,204 beds were also surveyed.
- **For-Sale Housing** – We identified attached and detached for-sale housing. Some of these include individual homes, while others were part of a planned development or community, as well as attached multifamily housing such as condominiums. A total of 16,047 housing units sold between January of 2010 and December of 2020, as well as 168 currently available for-sale homes, were identified in Evansville.

For the purposes of this analysis, the housing supply information is presented for the Primary Study Area (Evansville) and compared with the five submarkets within the PSA. This analysis includes secondary Census housing data (renter- and owner-occupied), Bowen National Research's survey of area rental alternatives, and for-sale housing data (both historical sales and available housing alternatives) obtained from secondary data sources (Indiana Regional MLS, REALTOR.com, and other online sources). Finally, planned or proposed housing was considered for its potential impact on housing market conditions and demand.

Maps illustrating the location of various housing types are included throughout this section.

Please note, the totals in some charts may not equal the sum of individual columns or rows or may vary from the total reported in other tables due to rounding.

## A. HOUSING SUPPLY OVERVIEW

Evaluation of the age, condition and affordability of the existing housing stock is important to understanding housing needs of a market. This section of area housing supply relies on secondary data sources such as the U.S. Census, 2015-2019 American Community Survey and ESRI to provide insight on these housing market metrics in the PSA (Evansville) and its submarkets.

The following table illustrates vacant units as a share of total units along with the change in total units for various time periods for the designated study areas.

Vacant Units by Market											
Study Area	2010 (Census)			2020 (Estimated)				2025 (Projected)			
	Total	Number Vacant	Percent Vacant	Total	Number Vacant	Percent Vacant	Total Unit Change 2010-2020	Total	Number Vacant	Percent Vacant	Total Unit Change 2020-2025
North	10,357	835	8.1%	10,404	886	8.5%	0.5%	10,489	941	9.0%	0.8%
East	16,153	887	5.5%	16,275	797	4.9%	0.8%	16,354	834	5.1%	0.5%
Near East	18,298	2,145	11.7%	18,514	2,239	12.1%	1.2%	18,688	2,334	12.5%	0.9%
Central	13,912	2,861	20.6%	14,036	3,074	21.9%	0.9%	14,285	3,202	22.4%	1.8%
West	6,613	641	9.7%	6,615	820	12.4%	0.0%	6,619	871	13.2%	0.1%
Evansville	59,276	7,370	12.4%	60,070	7,815	13.0%	1.3%	60,813	8,182	13.5%	1.2%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

There are approximately 60,000 housing units in the PSA (Evansville). The largest number of housing units in the city is within the Near East, East and Central submarkets. Approximately, 13.0% of all housing units are vacant, with the greatest share (21.9%) vacant in the Central Submarket. It is important to note that a variety of factors contribute to vacancies within a given market, including units that may be abandoned or uninhabitable. This is addressed on the following pages.

The following table illustrates the vacancy types within Evansville and its submarkets based on the 2010 U.S. Census and 2015-2019 American Community Survey (ACS) data.

Vacancy by Type				
	2010 (Census)		2015-2019 (ACS)	
	Number	Percent	Number	Percent
For Rent	3,110	42.2%	1,870	25.4%
For-Sale Only	1,119	15.2%	685	9.3%
Renter/Sold, Not Occ.	365	5.0%	642	8.7%
Seasonal or Recreational	197	2.7%	172	2.3%
Other Vacant	2,579	35.0%	4,006	54.3%
Total	7,370	100.0%	7,375	100.0%

Source: 2010 Census; ESRI; Urban Decision Group; Bowen National Research

While the number of vacant units has remained virtually unchanged over the past decade, the share of vacant units classified as “for rent” and “for-sale only” have declined. This is similar to the declining vacancies we have found based on our survey of rental housing and the number of MLS listings of available for-sale homes.

The following table compares key housing age and condition of Evansville and its submarkets based on 2015-2019 ACS data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room) or housing that lacks complete indoor kitchens or bathroom plumbing are illustrated for each study area by tenure in the following table. It is important to note that some occupied housing units may have more than one housing issue.

	Housing Age and Condition											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
North	1,061	33.5%	3,529	54.5%	88	2.8%	43	0.7%	21	0.7%	16	0.2%
East	540	10.7%	1,563	35.6%	26	0.5%	15	0.3%	193	3.8%	15	0.3%
Near East	3,724	55.7%	8,133	86.3%	125	1.9%	89	0.9%	138	2.1%	54	0.6%
Central	4,122	76.2%	4,736	88.3%	121	2.2%	29	0.5%	134	2.5%	0	0.0%
West	1,280	47.4%	2,924	88.0%	49	1.8%	24	0.7%	18	0.7%	26	0.8%
Evansville	10,726	46.7%	20,884	72.1%	408	1.8%	200	0.7%	502	2.2%	203	0.7%

Source: 2015-2019 American Community Survey; ESRI; Urban Decision Group; Bowen National Research

Among the preceding categories, the greatest housing issue facing Evansville residents appears to be associated with older housing stock. A total of 10,726 occupied units, representing nearly one-half (46.7%) of renter-occupied housing units in Evansville were built prior to 1970, which have the potential for lead paint issues. This share is even higher among owner-occupied housing units in Evansville, with housing units built prior to 1970 representing nearly three-quarters (72.1%) of the ownership housing stock. Unsurprisingly, the well-established Central Submarket has the highest share of renter- and owner-occupied units built prior to 1970. Other housing condition issues affect 2.2% or less of Evansville residents. It is worth noting that the East Submarket has a significantly higher share (3.8%) of renter-occupied product with incomplete kitchens or plumbing than the other submarkets.



The following table compares key household income, housing cost, and affordability metrics of Evansville and its submarkets.

Household Income, Housing Costs, and Affordability						
Study Area	2020 Households	Median Household Income	Median Home Price (ESRI)	Average Gross Rent	Share of Cost Burdened Households*	
					Renter	Owner
North	9,518	\$52,135	\$123,262	\$798	43.7%	17.1%
East	9,704	\$47,549	\$173,624	\$877	46.7%	15.9%
Near East	16,275	\$41,282	\$90,685	\$778	46.0%	22.5%
Central	10,962	\$29,016	\$70,789	\$711	56.0%	25.7%
West	5,795	\$45,619	\$98,027	\$795	48.5%	15.6%
Evansville	52,255	\$41,993	\$101,117	\$789	48.5%	20.1%

Source: American Community Survey (2015-2019); ESRI

\*Paying more than 30% of income toward housing cost

As the preceding illustrates, Evansville's average gross rent is \$789, its median home price is \$101,117, and its median household income is \$41,993. The high shares of cost burdened renter (48.5%) and owner (20.1%) households in Evansville indicates that many households are paying a disproportionately high share of their income toward housing costs, likely due to a lack of affordable housing. Among the individual submarkets, the median home prices, average gross rents, and median household incomes are all lowest within the Central Submarket, followed by the Near East Submarket. Subsequently, the share of cost burdened households is highest in the Central Submarket. Additionally, the West Submarket has a lower average gross rent compared to the North and East submarkets, yet it has a slightly higher share of cost burdened renter households.

## B. RENTAL HOUSING SUPPLY

### Multifamily Rental Housing Overview

During January and February of 2021, Bowen National Research telephone updated a total of 98 rental housing properties within Evansville, Indiana. These surveyed projects represent more than one-half of the total multifamily rental housing projects identified within the city. As such, this survey represents a good base from which characteristics and trends of rental housing can be evaluated, and from which conclusions can be drawn.

Projects surveyed operate as market-rate and under a number of affordable housing programs including the Low-Income Housing Tax Credit (LIHTC) program and various HUD programs. Definitions of each housing program are included in Addendum D: Glossary. Data collected during our survey is presented in aggregate format for the Primary Study Area (PSA) and submarkets within the PSA.

Managers and leasing agents at each project were surveyed to collect a variety of property information including vacancies, rental rates, design characteristics, amenities, utility responsibility, and other features. Projects were also rated based on quality and upkeep; and each was photographed and mapped as part of the original study we completed.

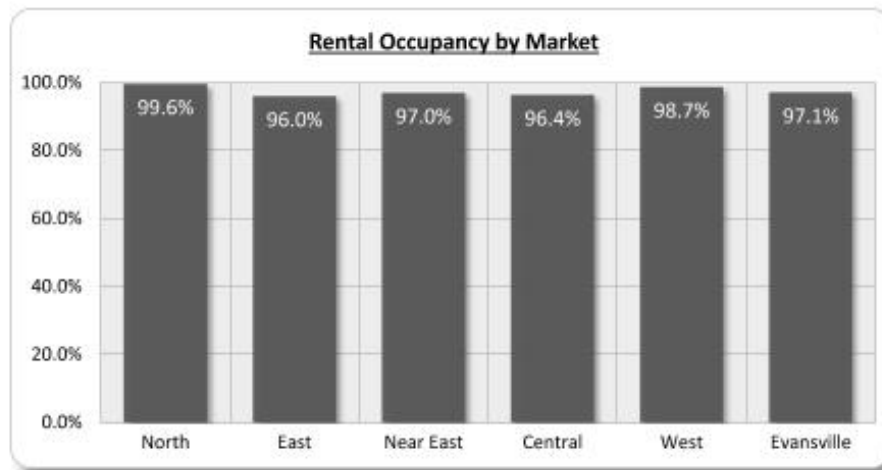
Because certain portions of the city of Evansville may exhibit rental housing characteristics or trends that may be unique, we have also evaluated the rental housing supply of Evansville based on five geographic submarkets (see Section III: Study Area Delineation for descriptions and maps of these submarkets). We have also provided historical occupancy information from 2014, 2016, 2018 and 2020 for comparison purposes. The following table summarizes the overall PSA's (Evansville) and submarkets' rental housing supply.

Overall Market Performance by Area						
	North	East	Near East	Central	West	Evansville
Projects Surveyed	11	25	23	30	10	98
Total Units	1,905	5,117	2,693	1,475	1,056	12,246
Vacant Units	8	205	80	53	14	359
Current Occupancy Rate	99.6%	96.0%	97.0%	96.4%	98.7%	97.1%
(Occupancy % from 3/2020)	(94.9%)	(96.4%)	(93.9%)	(96.0%)	(96.2%)	(95.5%)
(Occupancy % from 3/2018)	(96.9%)	(95.3%)	(90.4%)	(97.9%)	(98.5%)	(95.0%)
(Occupancy % from 9/2016)	(98.9%)	(96.7%)	(93.9%)	(99.7%)	(99.1%)	(97.1%)
(Occupancy % from 3/2014)	(97.1%)	(95.8%)	(93.1%)	(98.8%)	(98.6%)	(95.9%)

Source: Bowen National Research

Healthy, well-balanced rental housing markets typically have occupancy levels generally between 94% and 96%. A market occupancy level over 97.0% may be 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.

Based on our survey of multifamily rentals, the PSA (Evansville) has a very high occupancy rate of 97.1%, equaling the highest annual rate from the four selected periods shown on the preceding table. This is a likely indication that there is a shortage of multifamily rental supply in the local market. The 98%+ occupancy rates in the North and West submarkets are very high. In fact, given that there were only 14 or fewer vacant units identified in the North and West submarkets, it appears that there is extremely limited availability among multifamily rental properties in these submarkets. The lowest occupancy rate of 96.0% in the East Submarket is still considered a relatively high occupancy rate. This submarket has 205 vacant units indicating the prospective renters have a larger base of potential rental alternatives from which they can choose as compared with other areas in the city.



**Non-Subsidized Housing (Market-rate and Tax Credit)**

Non-subsidized rental housing consists of product that does not receive or operate with any direct federal government financial assistance. This typically includes market-rate housing and product developed under the Low-Income Housing Tax Credit program. While Tax Credit housing has programmatic income and rent restrictions, the property owner and renters do not receive a federal subsidy of any kind. Therefore, for the purposes of this analysis, these two housing segments are evaluated together as non-subsidized housing.

The following table summarizes the breakdown of market-rate and Tax Credit units surveyed within the PSA (Evansville).

Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	123	1.3%	5	4.1%	\$459
One-Bedroom	1.0	4,246	44.3%	139	3.3%	\$663
One-Bedroom	1.5	18	0.2%	0	0.0%	\$1,200
Two-Bedroom	1.0	2,597	27.1%	83	3.2%	\$750
Two-Bedroom	1.5	623	6.5%	23	3.7%	\$785
Two-Bedroom	2.0	1,284	13.4%	42	3.3%	\$940
Two-Bedroom	2.5	158	1.6%	4	2.5%	\$990
Three-Bedroom	1.0	58	0.6%	2	3.4%	\$950
Three-Bedroom	1.5	183	1.9%	7	3.8%	\$1,125
Three-Bedroom	2.0	254	2.6%	4	1.6%	\$1,060
Three-Bedroom	2.5	41	0.4%	3	7.3%	\$1,684
Four-Bedroom	1.5	4	0.0%	1	25.0%	\$850
Four-Bedroom	2.0	2	0.0%	0	0.0%	\$1,050
Five-Bedroom	3.0	1	0.0%	0	0.0%	\$1,395
Total Market-rate		9,592	100.0%	313	3.3%	-
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	78	5.4%	0	0.0%	\$504
One-Bedroom	1.0	366	25.4%	21	5.7%	\$557
Two-Bedroom	1.0	323	22.4%	10	3.1%	\$750
Two-Bedroom	1.5	101	7.0%	0	0.0%	\$628
Two-Bedroom	2.0	170	11.8%	10	5.9%	\$786
Three-Bedroom	1.0	23	1.6%	0	0.0%	\$625
Three-Bedroom	1.5	28	1.9%	0	0.0%	\$707
Three-Bedroom	2.0	213	14.8%	4	1.9%	\$830
Three-Bedroom	2.5	27	1.9%	0	0.0%	\$600
Four-Bedroom	1.5	4	0.3%	0	0.0%	\$595
Four-Bedroom	2.0	97	6.7%	1	1.0%	\$815
Four-Bedroom	2.5	8	0.6%	0	0.0%	\$860
Four-Bedroom	3.0	4	0.3%	0	0.0%	\$625
Total Tax Credit		1,442	100.0%	46	3.2%	-

Source: Bowen National Research

The market-rate units are 96.7% occupied and the Tax Credit units are 96.8% occupied. These are both relatively high occupancy rates, indicating healthy markets but somewhat limited availability of product.

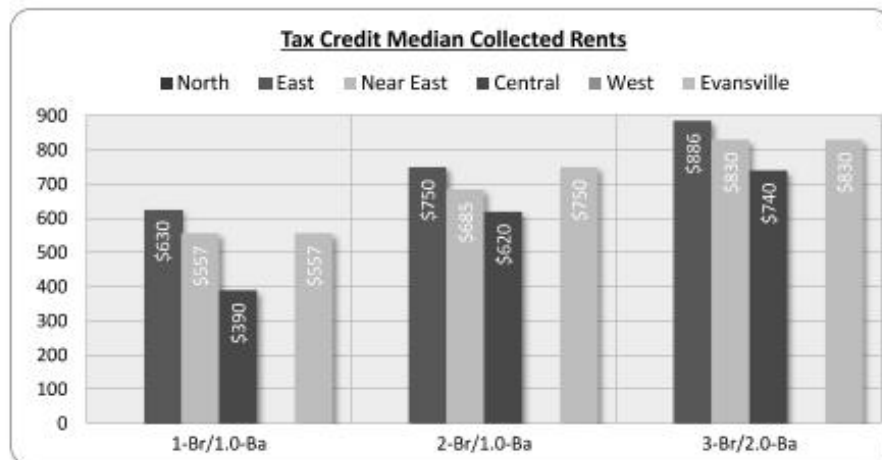
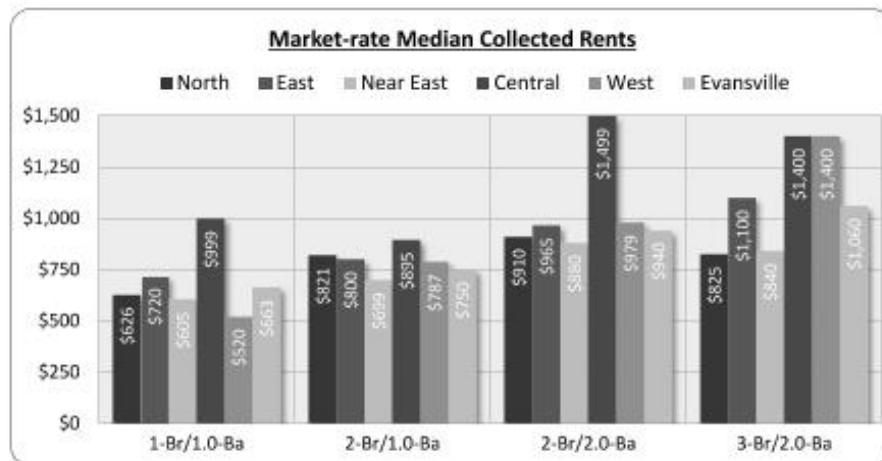
The following tables summarize the breakdown of non-subsidized (market-rate and Tax Credit) units surveyed within Evansville and its five submarkets. Note that 2019 median rents have also been provided, as well as the corresponding change over the past two years with an annualized percent change in rents.

Market-Rate Median Collected Rents							Historical Data (2019)	
Bedroom / Baths	North	East	Near East	Central	West	Evansville	Evansville	Avg. Annual Change (%)
Studio / 1.0	-	\$445	\$459	\$999	-	\$459	\$399	7.5%
One-Bedroom / 1.0	\$626	\$720	\$605	\$999	\$520	\$663	\$605	4.8%
One-Bedroom / 1.5	-	-	-	\$1,200	-	\$1,200	-	N/A
Two-Bedroom / 1.0	\$821	\$800	\$699	\$895	\$787	\$750	\$695	4.0%
Two-Bedroom / 1.5	\$755	\$753	\$750	-	\$900	\$785	\$755	2.0%
Two-Bedroom / 2.0	\$910	\$965	\$880	\$1,499	\$979	\$940	\$895	2.5%
Two-Bedroom / 2.5	-	\$990	\$975	-	\$1,240	\$990	\$950	2.1%
Three-Bedroom / 1.0	-	-	\$950	-	-	\$950	\$850	5.9%
Three-Bedroom / 1.5	\$875	\$1,165	\$820	-	\$1,120	\$1,125	\$990	6.8%
Three-Bedroom / 2.0	\$825	\$1,100	\$840	\$1,400	\$1,400	\$1,060	\$999	3.1%
Three-Bedroom / 2.5	-	\$1,684	-	-	-	\$1,684	\$1,435	8.7%
Four-Bedroom / 1.0	-	-	-	-	-	-	\$775	N/A
Four-Bedroom / 1.5	-	\$850	-	-	-	\$850	\$1,120	-12.1%
Four-Bedroom / 2.0	-	\$1,050	-	-	-	\$1,050	-	N/A
Five-Bedroom / 3.0	-	-	\$1,395	-	-	\$1,395	\$1,000	19.8%
Tax Credit, Non-Subsidized Median Collected Rents							Historical Data (2019)	
Bedroom / Baths	North	East	Near East	Central	West	Evansville	Evansville	Avg. Annual Change (%)
Studio / 1.0	-	\$508	\$504	-	-	\$504	\$429	8.7%
One-Bedroom / 1.0	-	\$630	\$557	\$390	-	\$557	\$491	6.7%
Two-Bedroom / 1.0	-	\$750	\$685	\$620	-	\$750	\$620	10.5%
Two-Bedroom / 1.5	-	\$786	\$628	\$650	-	\$628	\$650	-1.7%
Two-Bedroom / 2.0	-	-	-	\$740	-	\$786	-	N/A
Three-Bedroom / 1.0	-	-	-	\$625	-	\$625	\$625	0.0%
Three-Bedroom / 1.5	-	-	\$707	-	-	\$707	\$630	6.1%
Three-Bedroom / 2.0	-	\$886	\$830	\$740	-	\$830	\$740	6.1%
Three-Bedroom / 2.5	-	-	-	\$600	-	\$600	\$600	0.0%
Four-Bedroom / 1.5	-	-	\$595	-	-	\$595	\$491	10.6%
Four-Bedroom / 2.0	-	\$990	-	\$760	-	\$815	\$630	14.7%
Four-Bedroom / 2.5	-	-	-	\$860	-	\$860	\$825	2.1%
Four-Bedroom / 3.0	-	-	-	\$625	-	\$625	\$625	0.0%

Source: Bowen National Research

All five of the submarkets offer at least some market-rate multifamily choices. The Central Submarket has relatively high median market-rate rents, while the lowest rents are generally within the Near East Submarket. As for Tax Credit units, the North and West submarkets do not offer any Tax Credit units, or we were unable to survey any Tax Credit projects. While the Tax Credit rents between the submarkets do not vary significantly, the Central and West submarkets appear to offer some of the highest market-rate rents.

Based on a comparison with 2019 survey data, it appears that market-rate rents are increasing at an annual rate of around 4.7%, while Tax Credit rents are increasing at a nearly equal rate of 4.6%. While the average annual rate of rent growth among the market-rate supply is slightly high, the average annual rent growth among the Tax Credit supply is unusually large and likely outpacing household income growth among most low-income households.



### Government-Subsidized Housing

There is a total of 14 projects in the PSA (Evansville) that contain some type of government subsidy. These 14 projects contain a total of 1,212 units. All of these projects are fully occupied, and most of these properties maintain wait lists. The 100.0% occupancy rate and wait lists at a majority of the government-subsidized projects are clear indications that there is pent-up demand for rental housing affordable to very low-income households.

The 11 government-subsidized projects within the PSA operate under a variety of housing programs and serve both seniors and families. Generally, these properties have few amenities, are older and offer small unit sizes (square feet). The government-subsidized units (both with and without Tax Credits) in the PSA are summarized as follows.

Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
Studio	1.0	204	37.6%	0	0.0%
One-Bedroom	1.0	102	18.8%	0	0.0%
Two-Bedroom	1.0	71	13.1%	0	0.0%
Two-Bedroom	1.5	14	2.6%	0	0.0%
Three-Bedroom	1.0	84	15.5%	0	0.0%
Three-Bedroom	1.5	11	2.0%	0	0.0%
Three-Bedroom	2.0	30	5.5%	0	0.0%
Four-Bedroom	1.5	9	1.7%	0	0.0%
Four-Bedroom	2.0	18	3.3%	0	0.0%
Total Subsidized Tax Credit		543	100.0%	0	0.0%
Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	451	67.4%	0	0.0%
Two-Bedroom	1.0	108	16.1%	0	0.0%
Two-Bedroom	1.5	69	10.3%	0	0.0%
Three-Bedroom	1.5	39	5.8%	0	0.0%
Four-Bedroom	1.5	2	0.3%	0	0.0%
Total Subsidized		669	100.0%	0	0.0%

All surveyed government-subsidized units in the PSA (Evansville) are occupied. This 100.0% occupancy rate among all subsidized projects and long wait lists at several projects indicates a continued pent-up demand for government-subsidized rentals in the market.

The subsidized housing market is dominated by smaller bedroom types, with nearly two-thirds 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 approximately 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 or larger 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 high occupancy rates and wait lists at virtually all of the subsidized projects.

According to a representative with the Evansville Housing Authority, there are approximately 1,575 Housing Choice Voucher holders within the housing authority's jurisdiction, and 500 people currently on the waiting list for additional Vouchers. The waiting list is closed and is expected to reopen in 2<sup>nd</sup> or 3<sup>rd</sup> quarter 2021. Annual turnover is estimated at 240 households. This reflects the continuing need for Housing Choice Voucher assistance.

A map illustrating the location of all multifamily apartments surveyed within Evansville is included on the following page.





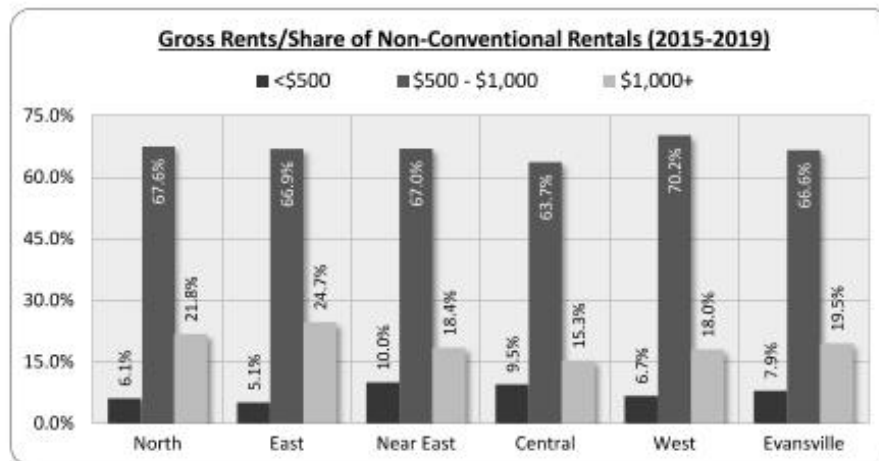
### Non-Conventional Rentals

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. For the purposes of this analysis, we have assumed that rental properties consisting of four or less units are non-conventional rentals. As such, there are 12,143 non-conventional rental units in the PSA (Evansville) based on 2019 Five-Year American Community Survey estimates, reflecting 52.8% of the rental housing stock. The share of non-conventional rentals ranges from 28.5% in the East Submarket to 66.9% in the Central Submarket. With a majority of the rental housing stock in the PSA consisting of non-conventional rentals, it is clear that this segment is significant and warrants additional analysis.

The following table and graph summarize 2019 Five-Year estimates of gross rents (tenant-paid rents and utilities) and number and share of the rental properties consisting of four or less units by study area. These rents are for all rental product types including apartments, non-conventional rentals, and mobile homes. However, since the majority of all rentals in the city are considered non-conventional rentals, the rents below provide insight as to likely rents for non-conventional rentals within the PSA.

Estimated Gross Rents and Share of Non-Conventional Rentals by Market												
Gross Rent	North		East		Near East		Central		West		Evansville	
	Units	Share	Units	Share	Units	Share	Units	Share	Units	Share	Units	Share
\$300 - \$500	192	6.1%	255	5.1%	666	10.0%	514	9.5%	180	6.7%	1,807	7.9%
\$500 - \$750	1,289	40.8%	1,253	24.9%	2,146	32.1%	1,819	33.6%	901	33.4%	7,407	32.2%
\$750 - \$1,000	848	26.8%	2,113	42.0%	2,337	34.9%	1,628	30.1%	993	36.8%	7,919	34.4%
\$1,000 - \$1,500	571	18.1%	1,138	22.6%	952	14.2%	655	12.1%	361	13.4%	3,678	16.0%
\$1,500+	119	3.7%	105	2.1%	283	4.2%	172	3.2%	124	4.6%	803	3.5%
No Cash Rent	67	2.1%	50	1.0%	283	4.2%	150	2.8%	124	4.6%	674	2.9%
Total	3,162	100.0%	5,028	100.0%	6,689	100.0%	5,409	100.0%	2,701	100.0%	22,990	100.0%
Rental Units in Structures of up to 4 Units	1,471	46.5%	1,433	28.5%	4,198	62.8%	3,620	66.9%	1,422	52.6%	12,143	52.8%

Source: American Community Survey (2015-2019); ESRI; UDG; Bowen National Research



As the preceding illustrates, two-thirds of rental units in the PSA (Evansville) have rents between \$500 and \$1,000, while a notable share (16.0%) of rental units in the PSA have rents between \$1,000 and \$1,500. While all five submarkets have over 70% of their rental product priced below \$1,000, the highest share (77.0%) of such product is in the Near East Submarket.

In an effort to further evaluate the non-conventional rental housing inventory, we conducted a sample survey identifying a total of 76 individual units available for rent within detached single-family homes, duplexes, units over storefronts, etc. While these rentals do not represent all non-conventional rentals, these units are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to evaluate the attributes of non-conventional rentals.

The following table aggregates the 76 non-conventional rental units surveyed in the PSA by bedroom type.

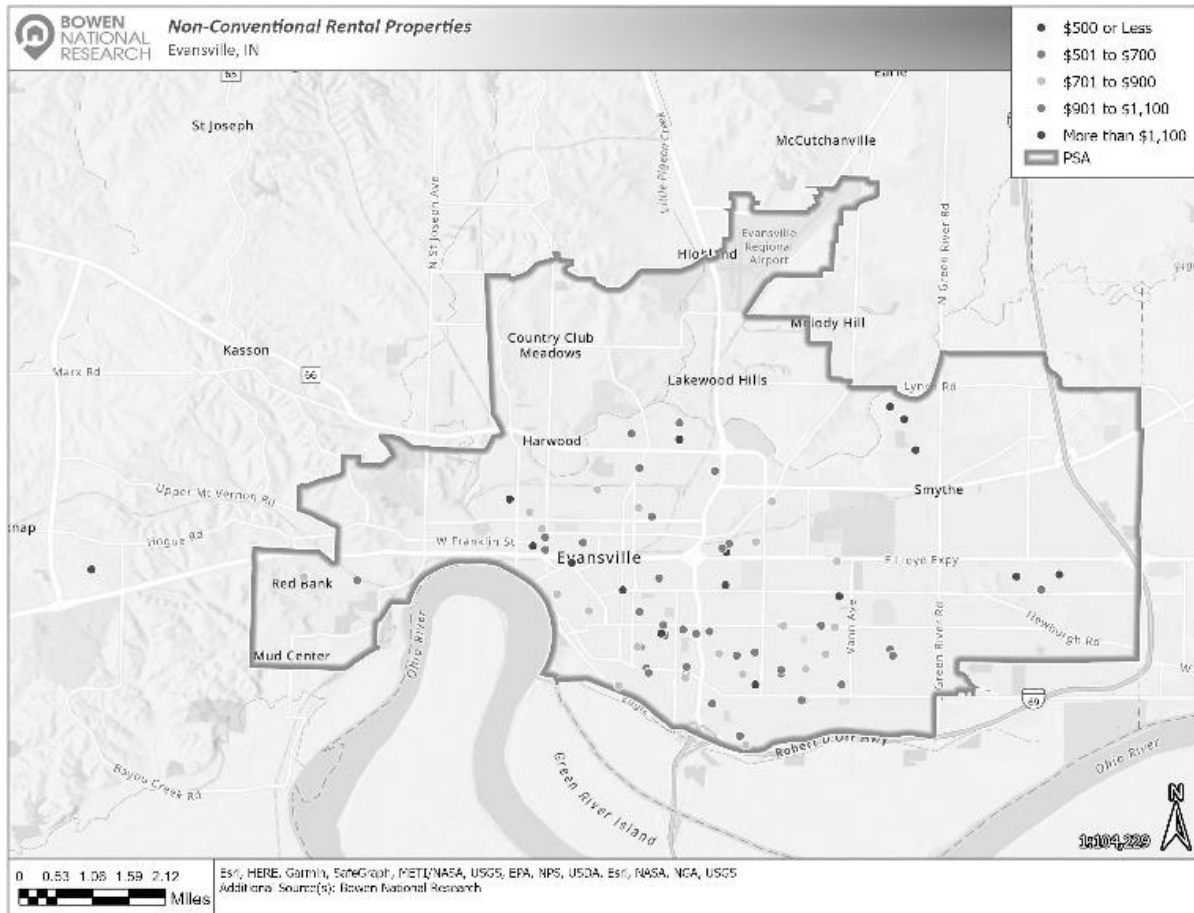
Non-Conventional Rental Supply				
Bedroom	Units	Rent Range	Average Rent	Average Rent PSF
Studio	2	\$450-\$575	\$513	\$0.91
One-Bedroom	12	\$450-\$750	\$538	\$1.06
Two-Bedroom	31	\$495-\$1,149	\$695	\$0.77
Three-Bedroom	24	\$695-\$1,450	\$945	\$0.84
Four-Bedroom	7	\$850-\$1,995	\$1,123	\$0.66
Total	76			

PSF – Per Square Foot

The distribution of surveyed units by bedroom type is more concentrated among two- and three-bedroom units, representing nearly three-quarters (72.4%) of the identified supply. This is comparable to other markets. Average collected rents by bedroom type range from \$513 for a studio unit to \$1,123 for a four-bedroom unit. The average rents per-square-foot by bedroom type range from \$0.66 for a four-bedroom unit to \$1.06 for a one-bedroom unit. Generally, the rents of non-conventional rentals are lower than market-rate apartment rentals but higher than typical Tax Credit rent levels. As such, it may be difficult for some low-income households to afford non-conventional rentals. When also considering that the amenity packages typical of non-conventional product are relatively limited along with additional tenant-paid utility costs, it would appear the non-conventional rentals represent less of a value than most multifamily apartments in the market.

A full listing of unit details of all non-conventional rentals identified as available to rent in the city is included in Addendum C: Non-Conventional Rentals.

A map of the identified non-conventional rentals is included on the following page.



### C. FOR-SALE HOUSING SUPPLY

#### For-Sale Housing Overview

Bowen National Research, through a review of the Multiple Listing Service information for the PSA (Evansville), identified both historical for-sale residential data and currently available for-sale housing stock. Key metrics that were considered include age of product, bedroom types, number of bathrooms, square footage, geographic location, and days on market (DOM).

Within the entire city of Evansville there were 15,879 housing units sold between January 2010 and December 2020. More than one-third (36.9%) of the PSA's sold homes were within the Near East Submarket. This is consistent with historic trends from previous analyses of the market. The remaining four submarkets each contain roughly 12% to 22% of the sold housing supply. There is a total of 168 housing units available for purchase in the city of Evansville, of which over one-third (33.9%) are within the Near East Submarket, which is significantly greater than the other submarkets. The following table summarizes the available and 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	18	25	57	47	21	168
Sold	3,433	2,258	5,866	2,361	1,961	15,879
Total	3,451	2,283	5,923	2,408	1,982	16,047

Source: Indiana Regional MLS and Bowen National Research

The historical and available for-sale housing supply for the PSA is compared with the five submarkets in this section.

#### Historical For-Sale Analysis

The historical data includes any home sales that occurred within the study areas from January 2010 to December 2020. It is our opinion that an evaluation of sales activity after 2009 is representative of true market conditions and market norms following the "Great Recession."

The following table includes a summary of annual for-sale residential transactions that occurred within the PSA (Evansville) since January 2010.

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	1,852	-21.0%	\$104,311	-5.2%
2015	1,371	-26.0%	\$82,900	-20.5%
2016	1,551	13.1%	\$87,000	4.9%
2017	1,631	5.2%	\$89,500	2.9%
2018	1,596	-2.1%	\$90,000	0.6%
2019	1,722	7.9%	\$102,000	13.3%
2020	1,833	6.4%	\$115,000	12.7%

Source: Indiana Regional MLS and Bowen National Research

Annual residential for-sales activity within the PSA over the past two years has increased, while the median sales price has increased over the past five years. The latest (2020) median sales price of \$115,000 reflects an 11-year high. This is reflective of a strong and growing level of demand for for-sale housing.

The following graph illustrates the overall annual number of homes sold in the PSA (Evansville) since January of 2010 and the annual median sales price.



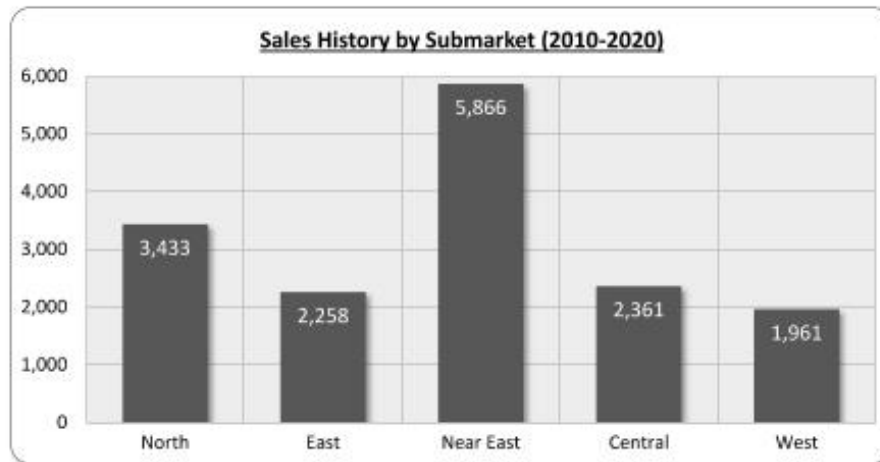
The following table includes a summary of the total for-sale residential transactions that occurred within each submarket and the overall PSA since January 2010.

Sales History by Submarket (Jan. 1, 2010 through Dec. 31, 2020)							
	Total Units	Percent of PSA	Low Sales Price	High Sales Price	Average Sales Price	Median Sales Price	Average Days On Market
North	3,433	21.6%	\$2,775	\$850,000	\$114,970	\$108,000	65
East	2,258	14.2%	\$12,000	\$2,050,000	\$160,856	\$139,000	79
Near East	5,866	36.9%	\$500	\$1,300,000	\$84,220	\$76,325	73
Central	2,361	14.9%	\$25	\$910,000	\$59,824	\$37,100	91
West	1,961	12.3%	\$2,000	\$410,000	\$83,434	\$82,000	67
PSA - Evansville	15,879	100.0%	\$25	\$2,050,000	\$98,041	\$85,000	74

Source: Indiana Regional MLS and Bowen National Research

Among the more than 15,000 homes sold over the past decade, the largest share (36.5%) has occurred within the Near East Submarket. Homes within this submarket have an average sales price of \$84,220. The highest average sales price of \$160,856 has been within the East Submarket. Regardless of the submarket, homes have been selling quickly, with an average days on market no higher than 91.

The graph below illustrates the number of homes sold by submarket within the PSA since 2010.





Average home sales price for each submarket is summarized in the table below:

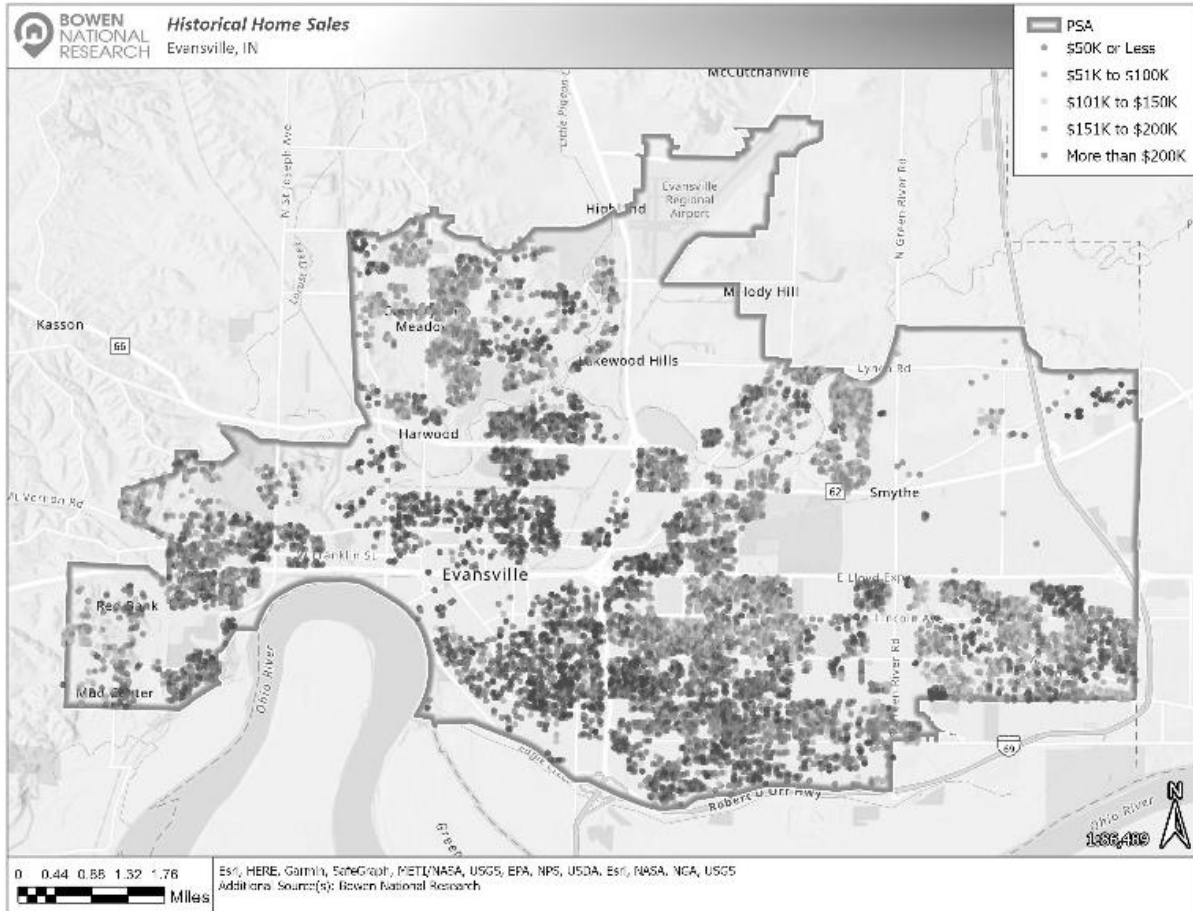


Because newer product sold in the PSA (Evansville) provides insight as to the potential for additional new product, we have evaluated the home sales activity of product built since 2000. The distribution of home sales by bedroom type for modern product (built since 2000) in the PSA is summarized in the following table:

PSA - City of Evansville							
New Home Sales by Bedrooms – Year Built 2000 and later (Jan. 1, 2010 through Dec. 31, 2020)							
Bedrooms	Number Sold	Average Baths	Average Square Feet	Price Range	Median Sales Price	Median Price Per Sq. Ft.	Average Days on Market
One-Br.	6	1.0	911	\$43,000 - \$146,600	\$133,000	\$134.00	352
Two-Br.	153	2.0	1,292	\$10,000 - \$405,000	\$134,000	\$106.43	111
Three-Br.	518	2.25	1,728	\$18,000 - \$585,000	\$168,000	\$103.35	71
Four-Br.	104	3.0	2,721	\$41,000 - \$867,000	\$245,000	\$102.39	71
Five+-Br.	11	3.5	3,483	\$70,500 - \$2,050,000	\$369,900	\$117.33	46
Total	792	2.25	1,793	\$10,000 - \$2,050,000	\$165,293	\$104.07	81

Source: Indiana Regional MLS and Bowen National Research

As the preceding table illustrates, nearly two-thirds (65.4%) of the newer units sold contained three-bedrooms. As expected, the more bedrooms a unit contains equates to higher median home prices. Interestingly, the average days on market (the number of days a home was listed for sale before it sold) for the newer product is 81, which is slightly longer than but comparable to the overall market's average of 71 days on market. It should be noted, however, that it is not unusual for newer product with its correspondingly higher prices to take longer to sell than older and lower priced product. This is typically the result of the more limited number of higher income households that can afford these higher priced and newer units. A map illustrating the location of all homes sold over the past decade within Evansville is included on the following page.



### Available For-Sale Housing Supply

Through Multiple Listing Services, we identified 168 housing units within Evansville that were listed as “for sale” housing as of the end of December 2020. Virtually all of the product we surveyed included single-family home listings, while a limited number of duplexes, manufactured homes, and other non-conventional product were identified. While there are likely some other for-sale residential units available for purchase, such homes were not identified during our research due to the method of advertisement or simply because the product was not actively marketed.

It should be noted that when the PSA’s (Evansville’s) estimated 28,140 owner-occupied housing units are considered, the 168 available for-sale units represent a 0.6% availability/vacancy rate, which is significantly lower than the 1.3% vacancy rate from our 2020 analysis of this market.

The following table summarizes the total number of homes that were listed in Evansville as available for purchase, along with the median list price, during our annual research of the market, dating back to 2016.

City of Evansville					
Available For-Sale Housing by Year					
Year	Units Available		Average List Price		Average Days on Market
	Number	Change	Price	Change	
2016	577	-	\$94,465	-	152
2017	327	-43.3%	\$98,408	4.2%	132
2018	358	9.5%	\$115,098	17.0%	101
2019	369	3.1%	\$124,298	8.0%	113
2020	168	-54.5%	\$154,443	24.3%	134

Source: Indiana Regional MLS and Bowen National Research

With only 168 homes available for purchase, the available for-sale supply has declined significantly from the 369 housing units within Evansville one year earlier, reflective of a decrease of 54.5%. This follows the total available inventory of 577 in 2016, illustrating the diminishing trend of available housing stock in the market. Over the past four years, the average list price has steadily increased and the 24.3% increase in 2020 is a four-year high. Since 2016, the average list price has increased by \$59,978 or 63.5%, representing an annual increase of 15.9%. As such, the inventory of available for-sale housing appears to be diminishing significantly while home prices are increasing rapidly. This places a significant challenge on homebuyers, particularly lower income households. Beyond our analysis of the characteristics and trends of the for-sale housing market, we also considered the available housing units by price point in our demand estimates for housing units by household income levels in Section VII of this report.

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

Available For-Sale Housing by Market (As of December 31, 2020)							
	Total Units	% Share of PSA	Low List Price	High List Price	Average List Price	Median List Price	Average Days On Market
North	18	10.7%	\$59,000	\$995,000	\$229,028	\$167,400	91
East	25	14.9%	\$105,000	\$969,969	\$358,205	\$289,900	146
Near East	57	33.9%	\$29,900	\$349,900	\$104,538	\$89,900	124
Central	47	28.0%	\$16,900	\$424,900	\$93,208	\$62,500	171
West	21	12.5%	\$36,843	\$335,000	\$120,443	\$109,900	101
PSA - Evansville	168	100.0%	\$16,900	\$995,000	\$154,443	\$105,000	134

Source: Indiana Regional MLS and Bowen National Research

Based on the preceding table, the largest share (33.9%) of the available product is located in the Near East Submarket. The average list price (\$104,538) of housing in this submarket is the second lowest of the five submarkets and it has an average days on market (124) that is lower than the overall city. This may be an indication that despite the large inventory of available product in this submarket, demand for housing remains strong. The lowest average list price (\$93,208) is within the Central Submarket, while the highest median list price (\$358,205) 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, most 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.





The distribution of available for-sale residential units by price point follows:

	Available For-Sale Housing by Price Point (As of December 31, 2020)											
	Less Than \$100k		\$100k-\$149,999		\$150k-\$199,999		\$200k-\$249,999		\$250k-\$299,999		\$300,000+	
	Units	Median Price	Units	Median Price	Units	Median Price	Units	Median Price	Units	Median Price	Units	Median Price
North	4	\$84,200	3	\$119,000	4	\$167,400	2	\$232,450	2	\$264,950	3	\$399,900
East	0	-	1	\$105,000	1	\$162,500	7	\$225,000	6	\$282,400	10	\$569,950
Near East	32	\$66,250	17	\$120,000	4	\$160,950	2	\$247,450	1	\$279,900	1	\$349,900
Central	36	\$49,900	4	\$109,200	1	\$184,000	2	\$208,500	2	\$289,450	2	\$391,950
West	10	\$69,950	6	\$124,500	2	\$177,400	2	\$236,200	0	-	1	\$335,000
Evansville	82	\$60,000	31	\$119,900	12	\$162,250	15	\$230,000	11	\$279,000	17	\$399,900

Source: Indiana Regional MLS and Bowen National Research

Nearly one-half (48.8%) of the available for-sale supply in the PSA (Evansville) is priced below \$100,000. Of the 82 units priced below \$100,000, the median price is \$60,000. 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 12 homes priced between \$150,000 and \$199,999, 15 homes available that are priced between \$200,000 and \$249,999 and only 11 homes available that are priced between \$250,000 and \$299,999 within the overall PSA. This appears to be a 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 this report.

Both the Central and Near East submarkets have disproportionately high shares (over half) of product priced below \$100,000 and very little product priced above \$150,000. As stated earlier, this lower priced product that dominates the Central and Near East submarkets is generally 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 and older 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.

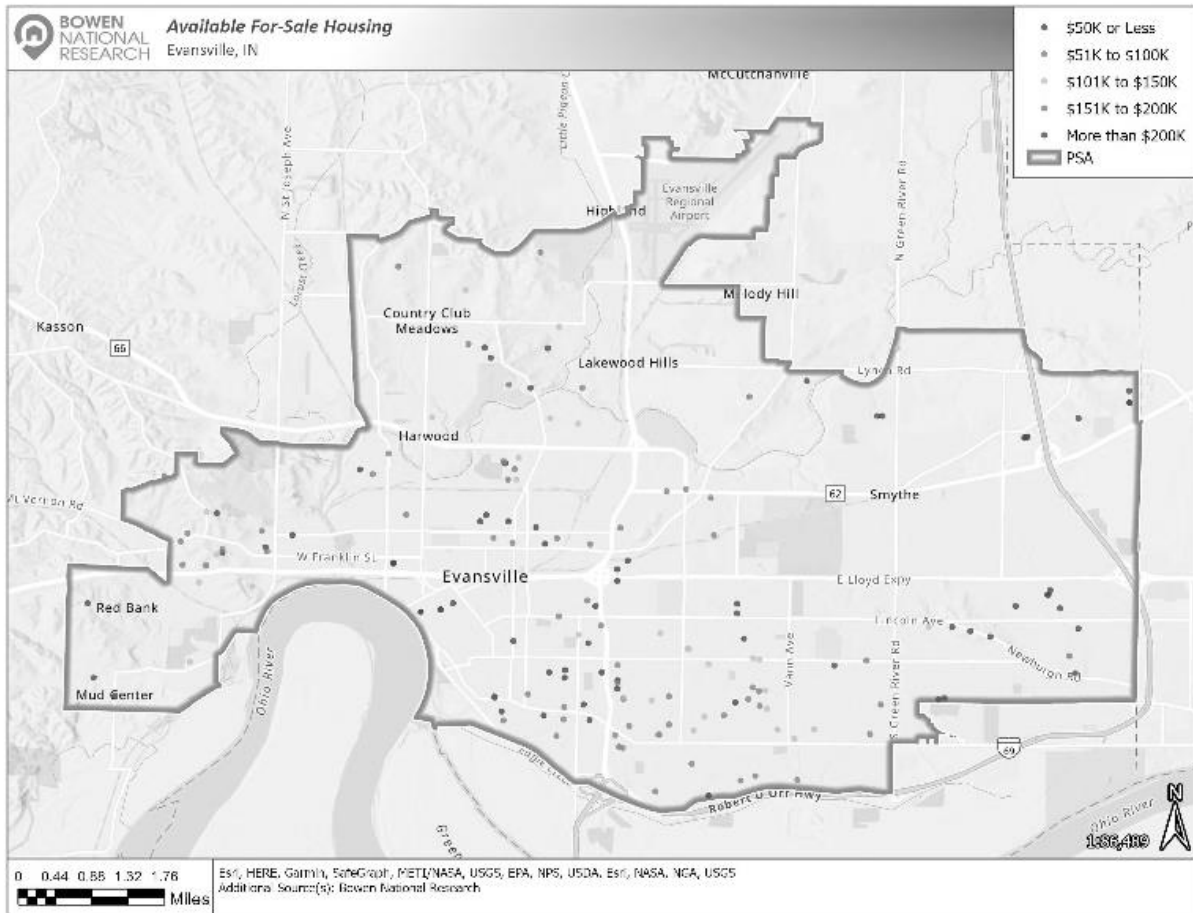


The following table illustrates residential units currently available for purchase in Evansville that were built in 2000 or later.

PSA - City of Evansville							
Available New Homes by Bedrooms – Year Built 2000 and later (As of December 31, 2020)							
Bedrooms	Number Listed	Average Baths	Average Square Feet	Price Range	Median List Price	Median Price Per Sq. Ft.	Average Days on Market
Two-Br.	3	2.25	1,612	\$184,000 - \$259,900	\$202,000	\$138.64	71
Three-Br.	15	2.5	2,116	\$94,900 - \$629,900	\$234,900	\$130.18	118
Four-Br.	5	3.25	3,201	\$230,000 - \$995,000	\$324,900	\$134.48	114
Total	23	2.75	2,286	\$94,900 - \$995,000	\$259,900	\$134.48	111

Source: Indiana Regional MLS and Bowen National Research

There are only 23 identified residential units in the PSA (Evansville) that are available for purchase and built in 2000 or later. While this inventory of newer product is priced slightly higher than the available modern homes from our recent surveys of this market, it is a low portion of the overall market. The average square footage of the newest for-sale residential units is 2,286, with an average list price of \$259,000. Homes priced at this level are likely not affordable to a majority of Evansville residents. Overall, these newer homes have an average number of days on market of 111, which is relatively fast. Based on this analysis, there are very 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 wanting to upgrade from their current residences. As such, there is likely a need for modern for-sale product that serves such households. A map illustrating the location of available for-sale homes in Evansville is included on the following page.





#### **D. SENIOR CARE HOUSING**

Evansville, like larger communities throughout the country, has a large senior population that requires a variety of senior housing alternatives. Among seniors age 75 and older, some individuals are either seeking a more leisurely lifestyle or need assistance with Activities of Daily Living (ADLs). Four levels of care typically respond to older adults seeking, or who need, alternatives to their current living environment. They include, in order of increasing care requirements, independent living, congregate care, assisted living (including memory care), and nursing care.

Independent living and congregate care have often been used to describe the same type of housing. Independent living (in its purest form) is shelter only without services. Congregate care provides shelter and services such as meals and housekeeping. For the purposes of this analysis, we have classified independent living facilities as shelter without any meals included in monthly fees. These facilities may or may not have additional services included in the monthly fees.

In Indiana, assisted living facilities are licensed as Residential Care Facilities by the Indiana State Department of Health (ISDH) Division of Long Term Care. The licensure dictates that a facility must meet a certain building standard that dictates construction, fire rating, and other health and safety issues. These facilities generally offer limited care that is designed for senior citizens who need some assistance with daily activities but do not require nursing care.

A nursing home or nursing care facility is a privately operated establishment providing maintenance and personal or nursing care for persons (as the aged or the chronically ill) who are unable to care for themselves properly. These facilities are licensed by the Indiana State Department of Health (ISDH) Division of Long Term Care.

Within the Evansville area we identified and surveyed 25 senior residential facilities, three congregate care facilities, eight assisted living facilities, and 14 nursing homes (Note: some projects offer more than one housing type). These 25 facilities represent most of the senior care facilities in Evansville and are representative of the housing choices available to seniors requiring special care housing. We referenced the Medicare.com and Indiana State Department of Health websites for all licensed assisted living facilities and cross referenced this list with other senior care facility resources. As such, we believe the identified and surveyed senior care facilities represent most licensed facilities in Evansville. It should be noted that we were unable to survey any of the few independent living senior facilities in the city.

The 25 senior residential facilities surveyed are summarized as follows:

Evansville Senior Care Housing - 2021					Evansville	National
Facility Type*	Facilities Surveyed	Total Units/Beds	Vacant Units/Beds	Occupancy Rates	2014 Occupancy Rate	Occupancy Rate**
Congregate Care	3	150	12	92.0%	98.0%	91.5%
Assisted Living	8	592	138	76.7%	93.3%	90.7%
Nursing Care	14	1,462	387	71.7%	85.5%	88.0%
Total	25	2,204	537	75.6%	-	-

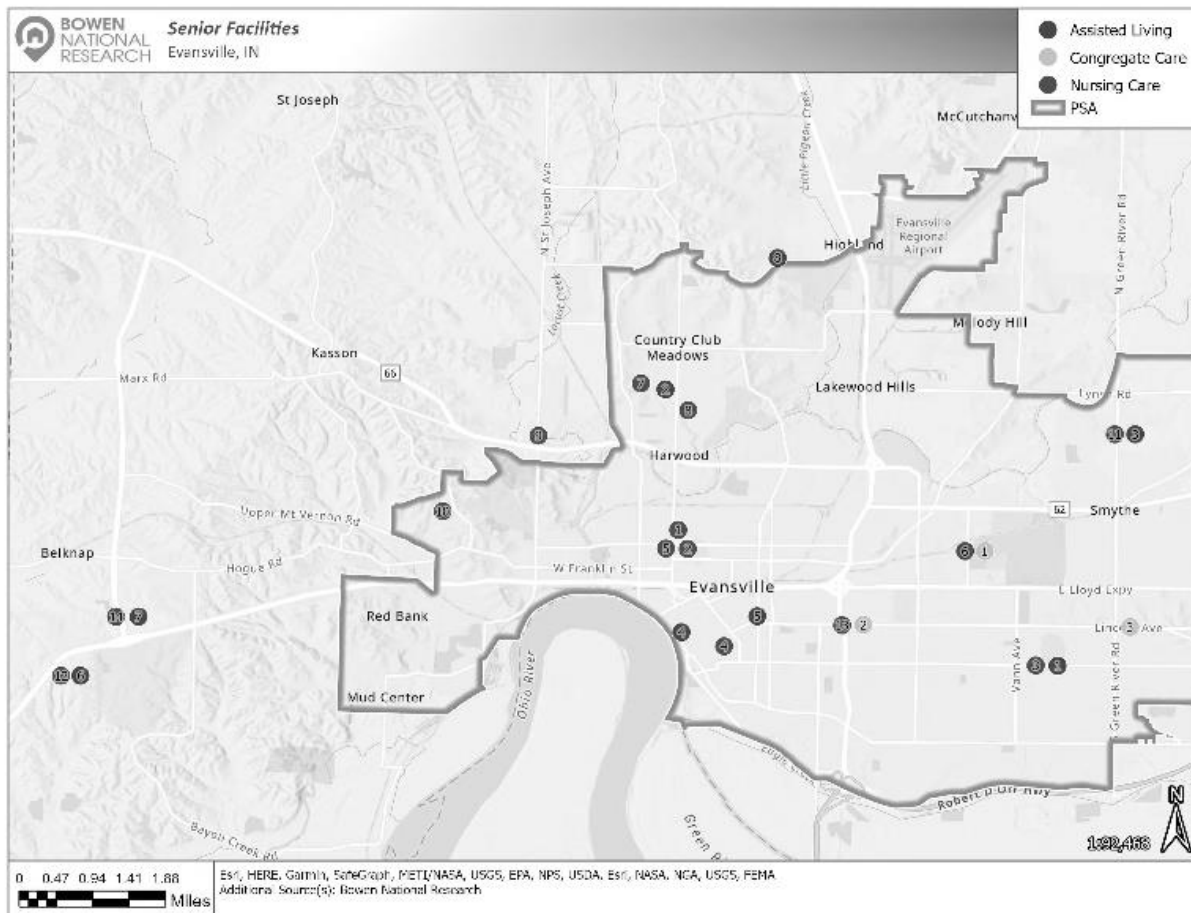
\*Some facilities offer more than one type of housing product

\*\*Source: American Seniors Housing Assn. The State of Seniors Housing

The Evansville senior care market is reporting overall occupancy rates between 71.7% (nursing care) to 92.0% (congregate care). Historically, the PSA (Evansville) senior care housing market has operated at relatively high occupancy levels. However, as happened throughout much of the country over the past year, the COVID-19 pandemic has adversely impacted occupancy levels among assisted living and nursing home facilities, with most operating below 80%. According to several facility operators, prospective resident traffic has greatly subsided due to health concerns of seniors living at such facilities. These same representatives believe as more people are vaccinated, tenant traffic and occupancy rates should return to normal levels.

Base monthly fees for congregate care housing are \$810 per month, assisted living base fees start at \$2,270 a month, and nursing care has a base monthly fee starting near \$5,475 (using a daily fee). These fees should be considered as starting points for future senior care projects in the area. Details of all surveyed senior care projects are included in Addendum A of this report.

Due to the abnormally low occupancy rates experienced at most senior care housing projects that were the result of COVID-19, we have not prepared any demand estimates for this type of housing product. It is anticipated that as occupancy levels return to more typical levels in the near future, the demand for additional senior care housing will return.



## E. PLANNED & PROPOSED RESIDENTIAL DEVELOPMENT

In order to assess housing development potential, we evaluated recent residential building permit activity and identified residential projects in the development pipeline for Evansville. Understanding the number of residential units and the type of housing being considered for development in Evansville can assist in determining how these projects are expected to meet the housing needs of the city.

The following tables illustrate single-family and multifamily building permits issued within the city of Evansville and Vanderburgh County for the past ten years (2020 data not available):

Housing Unit Building Permits for Evansville, IN:										
Permits	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Multifamily Permits	39	2	22	2	4	10	80	6	0	18
Single-Family Permits	39	44	74	62	88	54	96	72	71	139
Total Units	78	46	96	64	92	64	176	78	71	157

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

Housing Unit Building Permits for Vanderburgh County:										
Permits	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Multifamily Permits	64	12	24	24	26	54	104	20	10	34
Single-Family Permits	213	214	279	278	296	289	322	299	257	304
Total Units	277	226	303	302	322	343	426	319	267	338

Source: SOCDS Building Permits Database at <http://socds.huduser.org/permits/index.html>

While many economic, demographic and housing metrics within the city have been positive and are trending in a positive direction, new residential building permit activity in Evansville remained below 100 units annually from 2008 through 2015. However, activity increased significantly in 2016, when it reached 176 units which is a 10-year high. The 157 housing units permitted in 2019 was the second highest total in the city over the past decade. Residential building permit activity in Vanderburgh County has averaged over 300 units annually over the past decade. As such, residential development activity has remained steady for several years.

### Multifamily Rental Housing

Based on our interviews with planning representatives, it was determined that there are several rental housing projects either under construction or planned within the PSA (Evansville). These developments are summarized as follows:

Project Name & Address	Type	Units	Developer	Status/Details
Central Lofts 203 North West 5th Street	Tax Credit	62	Anderson Partners Development/ ECHO Housing Corporation	Under Construction: Allocated in 2018; 21 one-bedroom units, 37 two-bedroom units, and (4) three-bedroom units; 30% AMHI rent ranges from \$266 to \$356; 50% AMHI rent ranges from \$518 to \$705; 60% AMHI rent ranges from \$644 to \$880; Seven units will target various special needs population; ECD spring 2022
Evansville Townhomes 254 Canal Street & Scattered Sites	Tax Credit	30	Advantix Development Corporation (Evansville Housing Authority)	Under Construction: Allocated in 2018; All units will be at an 80% AMHI level; ECD summer 2021
TBD 4010 & 4016 Broadway Avenue	Market-Rate	21	Do It Right Investments	Planned: Three-bedroom/two-bath units; Still plan to go forward with project as of February 2021
Erie Pointe 320 Lincoln Avenue	Tax Credit	38	Advantix Development Corporation	Planned: Allocated in 2020; One-, two-, and three-bedroom units; 30%, 50% and 80% AMHI levels; No start date has been set as of February 2021
Memorial Lofts 1050 Bayard Park Drive and 535 Lincoln Avenue	Tax Credit	50	Memorial Community Development Corporation	Under Construction: Allocated in 2020; One-, two-, and three-bedroom units; 13 units at 30% AMHI; 14 units at 50% AMHI; 23 units at 80% AMHI; 24 units to open in August 2021; 26 units to open in November 2021
Forge on Main (AKA North Main Lofts) North Main and Illinois streets	Affordable	180	House Investments of Indianapolis	Under Construction: Demolition of former IGA store began in August 2020; Mixed-use; Studio, one-, and two-bedroom units; Rent ranging from \$530 to \$1,200; Considered "workforce housing" with incomes from \$28,000 to \$57,000; ECD 2022
5th & Main 420 Main Street	Market-Rate	60+	Domo Development Company, LLC	Planned: Building located at 420 Main Street to be demolished in 2021 along with the Sycamore building; Mixed-use; Four floors of indoor parking; 60+ luxury apartments; ECD 2023
Cape on Cody 1106 and 1108 Cody Street	HOME Funds/ Section 8	2	Community Action Program of Evansville and Vanderburgh County (CAPE)	Planned: Project is still in the planning stages; Container homes; Contract rent for one-bedroom units \$395; Contract rent for two-bedroom units \$614; ECD 2021
Havens at Promenade North Burkhardt Road	Market-Rate	224	The Martin Group	Proposed: Mixed-use neighborhood (The Promenade); One-, two- and three-bedroom units; No permits have been issued as of February 2021

TBD – To be determined  
ECD – Estimated completion date  
N/A – Not Available

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### Senior Living Projects

One senior rental housing project is planned in the area and is summarized below:

Project Name & Address	Type	Units	Developer	Status/ Details
Parkside Assisted Living 1701 North Heidelberg Avenue	Tax Credit/ GSS	120	C&H Capital LLC	Planned: Allocated 2020; Studio and one-bedroom units; Targeting households at 40%, 50%, 60%, 70% and 80% AMHI levels; 115 units will have Medicaid waiver

### For-Sale Housing-Single Family Home, Condominiums, and Townhomes

There are currently seven confirmed for-sale housing projects planned and/or under construction within the PSA (Evansville). These projects are summarized in the following table:

Subdivision/ Condominium	Type	Units	Developer	Status/ Details
Vectren Foundation	Affordable Single-Family Homes	100	Vectren	Under Construction: Announced in 2019, Vectren invested \$5.5 million for affordable single-family housing to be built over a five-year span
Promise Zone	Affordable Single-Family Homes	71	Truvest	Under Construction: In 2016, the City of Evansville received a 10-year Promise Zone designation; 30 affordable single-family homes have been completed
The Colours 31 Jefferson Avenue	Condos	10	Mominee Construction	Status Unknown: Three-bedroom; \$279,500; Three units were completed in 2020; Additional units may not be completed (company may be out of business)
Terra Vista Terra Vista Drive	Single-Family Homes	29	Thompson Homes	Under Construction: Low \$200,000s to \$400,000; 1,347 to 2,687 square feet
The Orchard North 617 Criterion Way	Single-Family Homes	33	Jagoe Homes	Under Construction: Low \$200,000s to high \$200,000s; 1,154 to 2,791 square feet
Summerlyn Trail North Burkhardt Road	Single-Family Homes and Townhomes	41	Thompson Homes	Under Construction: High \$180,000s; 1,347 to 2,686 square feet
Centerra Ridge 7865 Telephone Road	Single-Family Homes	37	Jagoe Homes	Under Construction: Section 9 of Phase II; More than 168 homes built; \$190,000 to \$400,000; 1,546 to 2,700 square feet

ECD – Estimated Completion Date  
N/A – Not Available

As the preceding tables illustrate, there are numerous residential projects in the development pipeline. Overall, there are several hundred residential units under construction, planned/proposed or being renovated in Evansville, though it is likely many more are being considered for development. While there are multiple known for-sale housing projects planned or under construction, most of these only include lots. It is up to homebuyers to select and build upon the lots at these sites. Therefore, it is unknown how many and when additional homes will actually be built. The product in the development pipeline is considered in our demand estimates (Section VII) to determine remaining housing gaps that may exist.

## VII. HOUSING GAP/DEMAND ANALYSIS

### INTRODUCTION

Since the development of new housing in Evansville could include a variety of product types and target markets, our estimates for the number of units that can be supported consider a variety of rents/price points and corresponding income levels. For the purposes of this analysis, we have segmented demand into three levels of household income types: 1.) Very Low Income, 2.) Low Income, and 3.) Moderate/High Income. The actual household incomes for each segment differ slightly between the demand for rentals versus for-sale housing and are discussed in further detail within their corresponding sections.

#### 1. Rental Housing

Rental housing needs of both current and future households in Evansville will most likely take the shape of apartment, duplex, and single-family housing alternatives. There are a variety of financing mechanisms that can support the development of rental housing alternatives such as federal government programs and state programs, as well as conventional financing through private lending institutions. These different financing alternatives often have specific income and rent restrictions, which affect the market they target.

We have evaluated the Evansville market's ability to support rental housing based on three levels of income/affordability. While there may be overlap among these three levels due to program targeting and rent levels charged, we have established specific income stratifications that are exclusive of each other in order to eliminate double counting demand. The three levels of affordability are described below:

- **Very Low-Income Households** – There are a variety of federal housing programs that assist in meeting the needs of very low-income households. While the actual parameters for qualifying housing based on income levels are affected by the program type, household size limits, and other programmatic restrictions, most projects using federal housing program financing or assistance in Evansville are occupied by households with annual incomes under \$36,000. This income level generally represents 50% of Area Median Household Income (AMHI) levels (depending upon household sizes). For the purposes of this analysis, we have limited our demand estimates for housing that serves very low-income households to households with incomes up to \$36,000.

- **Low-Income Households** – Development of housing for low-income households is often financed through state issued (but federally mandated) Tax Credits under the Section 42 program. Such housing is restricted to households with incomes of up to 80% of AMHI, though most such rentals are restricted to households earning up to 60% of AMHI. While the minimum income requirement is usually based on the lowest gross rent that a Tax Credit project would charge, for the purposes of this analysis, we have limited the minimum income requirement to the maximum income limit (\$36,001) used for the very low-income households demand estimates. The maximum income limit used for this housing segment is \$58,000.
- **Moderate/High-Income Households** – Projects that are not limited by federal and state government programs are considered market-rate housing. Market-rate units can fall within the entire spectrum of affordability, as it is up to ownership and management of a market-rate project to determine the rents to charge and the corresponding income qualifications of prospective residents. For the purposes of this analysis, we assume households with incomes above 80% of AMHI will respond to market-rate housing. The income level used for this housing segment is \$58,001 and higher.

The following table summarizes the three income segments used in this analysis to estimate potential demand. It should be noted these income bands are different than the income bands used for previous Housing Needs Assessments of Evansville completed by our firm.

Household Type (% AMHI)	Income Range
Very Low Income (<50% AMHI)	<\$36,000
Low Income (51% to 80% AMHI)	\$36,001 to \$58,000
Moderate/High Income (81%+ AMHI)	\$58,001+

While different state and federal housing programs establish income and rent restrictions for their respective programs, in reality, there is potential overlap between windows of affordability between the programs. Further, those who respond to a certain product or program type vary and many households could respond to multiple project types. This is because housing markets are highly dynamic, with households entering and exiting by tenure and economic profile. Further, qualifying policies of property owners and management impact the households that may respond to specific project types. As such, while a household may prefer a certain product, ownership/management qualifying procedures (i.e., review of credit history, current income verification, criminal background checks, etc.) may affect housing choices that are available.



Regardless, we have used the preceding income segmentations as the ranges that a typical project would use to qualify residents, based on their household income. Ultimately, any new product added to the market will be influenced by many decisions made by the developer and management. This includes eligibility requirements, design type, location, rents, amenities, and other features. As such, our estimates assume that the rents, quality, location, design, and features are marketable and will appeal to most renters.

For the purposes of this Housing Needs Assessment, we used primary sources of demand for new rental housing. These sources include the following:

- New Renter Household Growth
- Additional Units Required for a Balanced Market
- Replacement Housing for Demolished and Substandard Housing
- External Market Support Generated by Commuters

#### New Renter Household Growth

The first source of demand is generally easily quantifiable and includes the net change in renter households between the baseline year of 2020 and the projection year of 2025.

#### Units Required for a Balanced Market

The second demand component considers the number of units a market requires to offer balanced market conditions. Healthy markets require approximately 4% to 6% of the rental market to be available in order to allow for inner-market mobility and encourage competitive rental rates. Markets with vacancy rates below a healthy rate often suffer from rapid rent increases, minimal tenant turnover (which may result in deferred maintenance), and residents being forced into housing situations that do not meet their housing needs. The vacancy rates by program type and/or affordability level are based on our survey of area rental alternatives. To determine a balanced market, we have applied a 5% vacancy rate to the existing rental housing supply.

#### Replacement Housing

Demand for new units as replacement housing takes into consideration that while some properties are adequately maintained and periodically updated, a portion of the existing stock reaches a point of functional obsolescence over time and needs to be replaced. This comes in the form of either units that are substandard (lacking complete plumbing and/or are overcrowded) or units expected to be removed from the housing stock through demolitions. According to U.S. Census data, approximately 4.0% of renter households in Evansville are considered to be living in substandard housing, depending

upon income levels (low-income households typically have a disproportionately high share of residents living in substandard housing). For the purposes of this analysis, we have used a substandard housing ratio of up to 4.0% depending upon affordability. Further, while some households may physically be accommodated in existing housing structures, many households live in housing that is priced in such a way that creates a financial burden upon households. While financially burdened, these households are currently accommodated in existing housing and were not considered in this analysis.

#### External Market Support

Market support can originate from households not currently living in the market. This is particularly true for people working in Evansville but who currently live outside of the city and would consider moving to Evansville, if adequate and affordable housing that met residents' specific needs was offered. Currently, there are relatively few available housing options in the city. As such, external market support will likely be created if new housing product is developed in Evansville.

Based on our experience in evaluating rental housing in markets throughout the country, it is not uncommon for new product in a market with limited available product such as Evansville to attract as much as 10% of its support from outside the city limits. As a result, we have conservatively assumed that up to 10% of commuters would seek new rental housing if it were affordable and available.

Note: We only included residential rental units currently in the development pipeline that are confirmed as planned or under construction. Conversely, we have excluded projects that have not secured financing, are under preliminary review or have not established a specific project concept (e.g., number of units, rents, target market, etc.). Any vacant housing units among the existing supply are accounted for in the "Units Required for a Balanced Market" portion of our demand estimates.

The following table includes demand calculations for rental units targeting the income segments considered in this analysis.

### Rental Demand Housing Gap Estimates

2020 - 2025 Rental Demand Potential by Income Level & Rent Affordability Evansville, IN Primary Study Area			
Household Income Range	< \$36,000	\$36,001-\$58,000	\$58,001+
Rent Affordability	< \$900	\$901-\$1,450	\$1,410+
New Income-Qualified Renter Households	-1,340	267	1,404
Units Needed for Balanced Market*	660	187	-77
Replacement Housing Needed**	630	99	48
Total External/Commuter Market Support^	817	281	271
Gross Demand of Units Needed	767	834	1,646
Less Units in the Development Pipeline (Planned Projects)	-177	-183	-81
Total Potential PSA (Evansville) Support for New Units	590	651	1,565

\*Based on Bowen National Research's survey of area rentals

\*\*Based on ESRI/ACS estimates of units lacking complete indoor plumbing and/or are overcrowded

^Based on Bowen National Research proprietary research and commuting patterns for Evansville

Based on the preceding demand estimates, it is clear that there is some level of demand among all household income levels within Evansville over the five-year projection period. There is an overall housing need for approximately 2,806 additional rental units in the city over the next five years. There is a notable need for housing among all affordability levels. As such, future rental housing development should include a variety of rent and income-eligibility levels.

Based on the demographics of the market, including projected household growth estimates, it appears that approximately one-third of the demand for new rental housing could be specifically targeted to meet the needs of area seniors, though a project could be built to meet the housing needs of both seniors and families concurrently. A unit mix of around 25% to 35% one-bedroom units, 50% to 60% two-bedroom units, and 10% to 20% three-bedroom units should be the general goal for future rental housing, though senior-oriented projects should consider unit mixes closer to 50% for both one- and two-bedroom units each.

It is critical to understand that these estimates represent potential units of demand by targeted rents and income levels. In order to achieve support for all of the preceding projected estimates, a large portion of the housing units that are classified as "substandard" would need to be replaced and a large variety of product types (e.g., bedroom types, price ranges, features and amenities, designs, etc.) would have to be built to meet a broad range of housing needs. The actual number of rental units that can be supported will ultimately be contingent upon a variety of factors including the location of a project, proposed features, product quality, designs, management, and marketing efforts. As such, the potential number of units of support should be considered a general guideline to residential development planning for the overall PSA.

## 2. For-Sale Housing Demand Estimates

This section of the report addresses the market demand for for-sale housing alternatives in Evansville. Like the rental housing demand estimates, we have segmented potential demand by three different income levels. This includes very low-income households (making less than \$36,000 annually), low-income households (making between \$36,001 and \$58,000), and moderate/high-income households (making \$58,001 or higher).

There are a variety of factors that impact the demand for new homes within an area. In particular, area and neighborhood perceptions, quality of school districts, socioeconomic characteristics, mobility patterns, city demolition and revitalization efforts, and the number active builders all play a role in generating new home sales. Support can be both internal (households moving within the market) and external (households new to the market).

While new household growth alone is often the primary contributor to demand for new for-sale housing, the age and condition of the existing housing stock can be indicators that demand for new housing will also be generated from the need to replace some of the older housing stock. Overall, we have considered the following specific sources of demand for new for-sale housing in the PSA (Evansville).

- New Owner Household Growth
- Units Required for a Balanced Market
- Replacement of Functionally Obsolete/Substandard Housing
- External Market Support Generated by Commuters
- Step-Down Support (People who buy homes below their purchasing capacity)

For the purposes of this analysis, we conservatively assume that a homebuyer will be required to make a minimum down payment of at least 5.0% of the purchase price for the purchase of a new home. Further, we assume that most buyers will be qualified on a mortgage to income ratio of around 30%. Using this methodology, the following represents the potential purchase price by income level:

Household Income Level	Maximum Purchase Price
Up to \$36,000	Up to \$113,999
\$36,001-\$58,000	\$114,000-\$183,999
\$58,001 and Higher	\$184,000 and Higher

Naturally, there are cases where a household can afford a higher down payment to purchase a more expensive home. There are also cases in which a household purchases a less expensive home although they could afford a higher purchase price. The actual support for new housing will ultimately be based on a variety of factors such as price points, square footages, amenities, design, quality of finishes, and location. Considering these variations, this broad analysis provides the basis in which to estimate the potential sales of new for-sale housing within Evansville.

#### New Household Growth

We evaluated the number of new owner-occupied households that are expected to be added to the market between 2020 and 2025. It should be noted that changes in the number of households within a specific income segment does not necessarily mean that households are coming to or leaving the market, but instead, many of these households are likely to experience income growth or loss that would move them into a higher or lower income segment.

#### Units Required for a Balanced Market

Healthy, well-balanced for-sale housing markets typically require a sufficient supply of available product at a variety of price points in order to allow for internal market mobility (allowing people to upgrade or downsize their housing based on their household needs), to keep household pricing stable (lack of supply drives pricing up exceedingly high, while excessive supply could decrease housing prices), and to allow sufficient choices to attract new households to the Evansville market. Typically, in most for-sale housing markets, vacancy rates of around 2.0% to 3.0% are generally considered ideal, though higher vacancy rates could be supportable in high growth markets. In Evansville, we believe the for-sale housing market could experience healthy market conditions at a 3.0% availability/ vacancy rate. Therefore, we have applied this 3.0% availability/vacancy rate to the existing housing supply to estimate the number of vacant units that would be required at each pricing segment to achieve a “balanced” market.

#### Replacement Housing

Given the limited development of new housing units in Evansville over the past several years, most homebuyers have primarily been limited to choosing from the established housing stock, much of which is more than 40 years old. Based on our on-site analysis of the existing housing stock, it appears the quality of housing varies greatly throughout the city. This variety in quality likely contributes to the variety of home pricing in the market.

Nationally, approximately 0.3% of all housing stock is considered functionally obsolete or uninhabitable on an annual basis. Certainly, factors such as the quality and type of housing originally constructed, local perceptions and expectations, seasonal climate influences, scope of city building and property maintenance codes, and political and other socioeconomic factors influence the need and rate for replacement housing.

Substandard housing is considered housing that suffers from overcrowded households, lacks completed kitchens or plumbing facilities. Based on demographic data, up to 1.5% of owner-occupied housing units are considered substandard. Since it is likely that lower priced product has a higher propensity for having substandard conditions, for the purposes of this analysis we have applied a substandard ratio of up to 1.5%.

#### External Market Support

Market support can originate from households not currently living in the market. As shown in Section V of this report, more than 60,000 people commute into Evansville for work on a daily basis, of which an estimated 33,475 are homeowners. While these people do not live in Evansville, they represent potential future residents that may move to the city if adequate, desirable, and marketable housing was developed in the city. For the purposes of this analysis, we have assumed that between 2.5% and 10% of the demand could originate from outside of Evansville.

Note: We only included residential for-sale housing currently in the development pipeline that is planned or under construction and does not have a confirmed buyer, such as a condominium unit or a spec home, in our demand estimates. Conversely, we have excluded single-family home lots that may have been platted or are being developed, as such lots do not represent actual housing units that are available for purchase. Any housing units currently available for purchase are accounted for in the "Units Required for a Balanced Market" portion of our demand estimates.

#### Step-Down Support

It is not unusual, particularly in the homebuyer market, that a household spends less on a house than what their income actually enables them to afford. This is more frequent among higher income households, who will often purchase a home well below their purchasing capacity. For the purposes of this report, we have assumed that 50% of the demand within each affordability segment will "step down" to the next lowest income segment.

The following table includes demand calculations for for-sale housing units targeting the income segments considered in this analysis.

#### For-Sale Demand Housing Gap Estimates

2020-2025 For-Sale Housing Demand by Income Level & Price Point Evansville, IN Primary Study Area			
Household Income Range	< \$36,000	\$36,001-\$58,000	\$58,001+
Housing Price Affordability	< \$113,999	\$114,000-\$183,999	\$184,000+
New Owner-Occupied Household Growth	-1,200	-455	1,645
Units Required for a Balanced Market*	154	145	192
Total Replacement Housing**	125	59	0
Total External/Commuter Market Support^	991	353	412
Total Step-Down Support	51	1,074	-1,125
Gross Demand of Units Needed	121	1,176	1,124
Less Units in the Development Pipeline (Planned Projects)	0	-141	-51
Total Potential PSA (Evansville) Support for New Units	121	1,035	1,073

\*Based on Bowen National Research's survey of available for-sale housing supply

\*\*Based on share of units lacking complete indoor plumbing and/or are overcrowded

^Based on Bowen National Research proprietary research and commuting patterns for Evansville

As the preceding table illustrates, there is a potential need for for-sale housing of up to 2,229 units over the five-year projection period. Most of this housing need is split between moderate income households earning between \$36,001 and \$58,000 and those earning more than \$58,000.

While there is a projected need of for-sale housing priced under \$114,000, it will be difficult for most developers to build such product. However, the development of higher priced product (\$114,000+) would enable some existing homeowners currently in lower priced homes to leave such product, thereby freeing up lower priced housing for those households than can afford it.

Based on the demographic characteristics and trends known in Section IV of this report, most of the projected owner household growth is expected to occur among one- and two-person households and among senior households generally ages 65 and older. As a result, it is expected that a notable share of new product will need to consist of one- and two-bedroom units. This will enable individuals, couples, small families, and seniors (including those wishing to downsize) to move into units that will meet their needs.

It is critical to understand that these estimates represent potential units of demand by targeted sales price and income levels. In order to achieve support for all of the preceding projected estimates, a large variety of product types (e.g., bedroom types, price ranges, features and amenities, designs, etc.) within a variety of geographic areas would have to be built to meet a broad range of housing needs. The actual number of for-sale units that can be supported is likely less than estimated above and will ultimately be contingent upon a variety of factors including the location of a project,

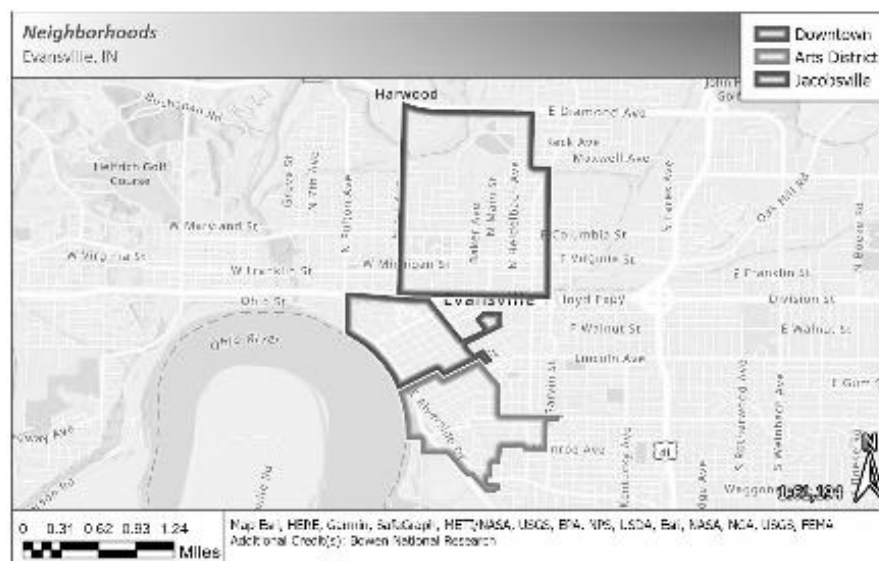
proposed features, product quality, designs, management, and marketing efforts. As such, the potential number of units of support should be considered a general guideline to residential development planning for the overall PSA.

Overall, there is potential support for a variety of residential development alternatives in Evansville. It is important to understand that the housing demand estimates shown in this report assume no major changes occur in the local economy and that the demographic trends and projections provided in this report materialize. As such, our demand estimates should be considered conservative and serve as a baseline for development potential. With a substantial amount of planned investments and infrastructure projects, Evansville could experience significant job and demographic growth that could far exceed those projected in this report. As such, housing demand estimates could be significantly greater than our current estimates.



## A. INTRODUCTION

The map below delineates the boundaries of the three subareas (neighborhoods or districts), all of which fall within the Central Submarket. The individual maps of the smaller neighborhoods are included in the corresponding neighborhood analyses included in this section of the report.

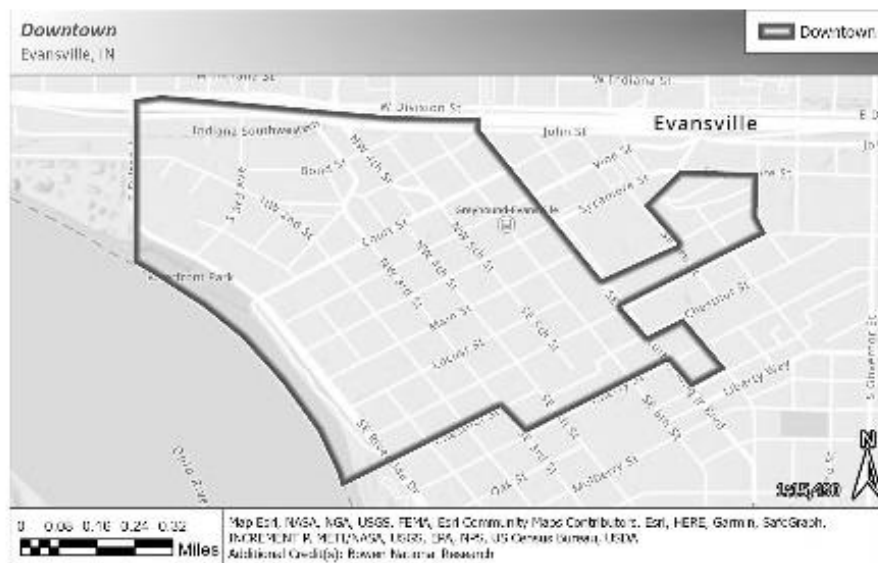


## B. DOWNTOWN STUDY AREA

The Downtown Redevelopment Area, hereinafter referred to as the Downtown Study Area, is located in the Central Submarket or central portion of Evansville, along the east side of the Ohio River. The area generally encompasses the Evansville Central Business District and includes a variety of government facilities, offices, retail establishments, and multifamily residential housing.

The Downtown Study Area is generally bounded by the Lloyd Expressway (State Road 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 and South Fulton Avenue 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.

A Map of the Downtown Study Area is below:

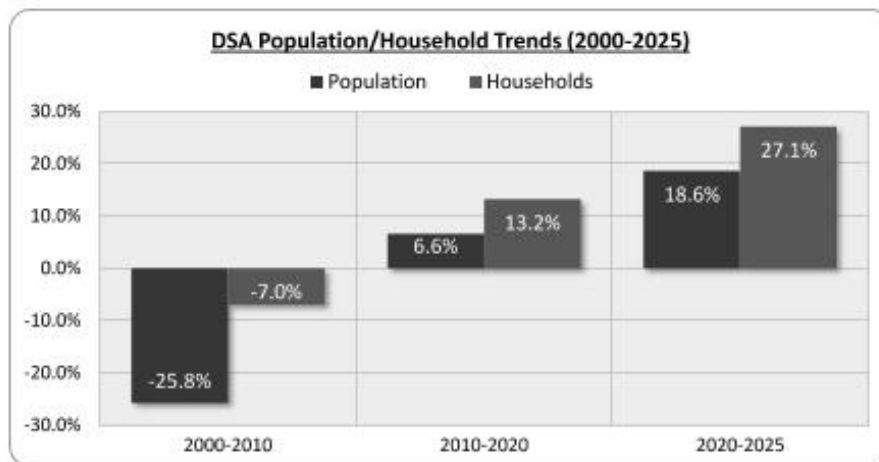


## Demographics

Population and households by numbers and percent change (growth or decline) for selected years within the Downtown Study Area (DSA) and Evansville are shown in the following table:

	Total Population		Total Households	
	DSA	Evansville	DSA	Evansville
2000 Census	1,337	122,887	455	52,906
2010 Census	992	120,081	423	51,906
Change 2000-2010	-345	-2,806	-32	-1,000
Percent Change 2000-2010	-25.8%	-2.3%	-7.0%	-1.9%
2020 Estimated	1,057	120,258	479	52,255
Change 2010-2020	65	177	56	349
Percent Change 2010-2020	6.6%	0.1%	13.2%	0.7%
2025 Projected	1,254	120,932	609	52,631
Change 2020-2025	197	674	130	376
Percent Change 2020-2025	18.6%	0.6%	27.1%	0.7%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research



Between 2000 and 2010, the Downtown Study Area (DSA) population base declined. Between 2010 and 2020, the DSA population increased by 65 (6.6%), while households increased by 56 (13.2%). Between 2020 and 2025, the DSA is projected to increase by 197 (18.6%) people or 130 (27.1%) households. These positive projected demographic rate changes will significantly outpace the overall PSA (Evansville), which is projected to increase by less than 1.0% during the same period. As such, it appears the investment and redevelopment/development efforts in the DSA over the past decade had a positive impact on the downtown market.

The distribution of households by age for the Downtown Study Area is compared with overall Evansville in the table below.

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
DSA	2010	29 (6.9%)	82 (19.4%)	60 (14.2%)	70 (16.5%)	103 (24.3%)	39 (9.2%)	40 (9.5%)
	2020	21 (4.4%)	82 (17.1%)	85 (17.7%)	70 (14.6%)	103 (21.5%)	69 (14.4%)	49 (10.2%)
	2025	33 (5.4%)	102 (16.7%)	119 (19.5%)	88 (14.4%)	119 (19.5%)	79 (13.0%)	69 (11.3%)
	Change 2020-2025	12 (57.1%)	20 (24.4%)	34 (40.0%)	18 (25.7%)	16 (15.5%)	10 (14.5%)	20 (40.8%)
Evansville	2010	3,939 (7.6%)	9,068 (17.5%)	7,814 (15.1%)	10,011 (19.3%)	8,883 (17.1%)	5,606 (10.8%)	6,585 (12.7%)
	2020	3,218 (6.2%)	9,114 (17.4%)	8,434 (16.1%)	7,803 (14.9%)	9,464 (18.1%)	7,632 (14.6%)	6,590 (12.6%)
	2025	3,286 (6.2%)	8,241 (15.7%)	9,070 (17.2%)	7,796 (14.8%)	8,528 (16.2%)	8,463 (16.1%)	7,247 (13.8%)
	Change 2020-2025	68 (2.1%)	-873 (-9.6%)	636 (7.5%)	-7 (-0.1%)	-936 (-9.9%)	831 (10.9%)	657 (10.0%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

It is projected that by 2025, the largest share (19.5%) of households by age in the DSA will be among the 35-to-44 as well as the 55-to-64 age cohorts, while the number of households between the ages of 35 and 44 will increase the most, adding 34 households during this time. This 40.0% growth rate in the number of households ages 35 to 44 in the DSA is greater than the overall PSA's rate of 7.5%. Notable growth is also expected to occur in the DSA among households ages 65 and older, which will increase by 30 (25.4%) over the next five years, greater than the overall PSA's rate of 10.5%.

Households by income for selected years are shown in the following table:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
DSA	2010	130 (30.7%)	113 (26.7%)	47 (11.1%)	34 (8.0%)	22 (5.2%)	13 (3.1%)	39 (9.2%)	25 (5.9%)
	2020	69 (14.4%)	99 (20.7%)	69 (14.4%)	45 (9.4%)	25 (5.2%)	23 (4.8%)	38 (7.9%)	110 (23.0%)
	2025	85 (14.0%)	116 (19.1%)	81 (13.3%)	52 (8.6%)	34 (5.6%)	33 (5.4%)	54 (8.9%)	153 (25.2%)
	Change 2020-2025	16 (23.2%)	17 (17.2%)	12 (17.4%)	7 (15.6%)	9 (36.0%)	10 (43.5%)	16 (42.1%)	43 (39.1%)
	2010	6,513 (12.5%)	9,758 (18.8%)	7,528 (14.5%)	6,676 (12.9%)	5,408 (10.4%)	4,280 (8.2%)	7,894 (15.2%)	3,849 (7.4%)
Evansville	2020	4,651 (8.9%)	7,540 (14.4%)	6,901 (13.2%)	6,098 (11.7%)	4,711 (9.0%)	4,627 (8.9%)	11,221 (21.5%)	6,509 (12.5%)
	2025	3,951 (7.5%)	6,694 (12.7%)	6,271 (11.9%)	5,576 (10.6%)	4,348 (8.3%)	5,107 (9.7%)	12,846 (24.4%)	7,838 (14.9%)
	Change 2020-2025	-700 (-15.1%)	-846 (-11.2%)	-630 (-9.1%)	-522 (-8.6%)	-363 (-7.7%)	480 (10.4%)	1,625 (14.5%)	1,329 (20.4%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

**BOWEN NATIONAL RESEARCH**

**VIII-4**

In 2025, projections indicate that 46.4% of DSA (Downtown) households will have annual incomes below \$30,000, while 25.2% will have incomes over \$100,000. In the overall PSA (Evansville), 32.1% of households will have incomes below \$30,000 and 14.9% will have incomes of \$100,000 or more. The DSA appears to be lacking a notable presence of middle-income households (earning between \$30,000 and \$99,999).

Between 2020 and 2025, households with incomes of \$100,000 or more are projected to increase the most in absolute terms, adding 43 households to the market during this period. However, all household income segments in the DSA are projected to increase by 2025, including a projected increase of 45 (19.0%) among households earning less than \$30,000 and 69 (40.4%) earning \$50,000 or more. 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, while the overall PSA is only projected to increase in households earning \$50,000 or more.

Other notable demographic findings regarding the Downtown Study Area (DSA) based on 2015-2019 American Community Survey (ACS) data include:

- Approximately 237 people, or 27.5%, of the total population within the DSA live in poverty. This is higher than the 21.6% poverty share for the overall PSA.
- Approximately 221 people, or 25.6%, of the total population within the DSA have a disability, well above the 17.0% share for the overall PSA. Among the disabled persons in the DSA, 74 (33.5%) are over the age of 65, reflecting a 42.0% disability rate for this age group.
- Approximately 262 people, or 61.9%, of households in the DSA are single, well above the 36.8% share for the overall PSA.
- Approximately 3.0% of renter households live in substandard housing, which is considered housing lacking complete indoor plumbing facilities and/or is overcrowded. This is slightly higher than the 2.0% share for the overall PSA.
- The share of homes for renters built prior to 1970 is 76.4% in the DSA, well above the 46.7% share in the overall PSA. The share of homes for owners built prior to 1970 is 71.7% in the DSA, which is comparable to the 72.1% share in the PSA.
- The share of non-conventional rental homes within structures of four or less units in the DSA is 23.3%, well below the 52.8% in the PSA.
- An approximate share of 42.6% of the renter households are considered “rent burdened” within the DSA, representing the households that pay more than 30% of their annual income toward rent. This share is slightly lower than the overall PSA share of 48.5%.

### Economic and Redevelopment Activity

The Downtown Study Area (DSA) has and will continue to undergo significant investment and economic activity. Notable activity includes the development of the \$100 million University of Southern Indiana's Stone Family Center (opened in 2018), the opening of the CoWorkEvansville Space (2018), and the recent opening of the Robert L. Koch Center for the Arts and Sciences building (2020). The Post House, a \$40 million mixed-use development, opened for occupancy in spring 2020. A new YMCA opened in 2019, while a 62-unit affordable housing project (Central Lofts) is slated to occupy the old YMCA building in late 2021. Hyatt Place Evansville, a newly developed 139-room hotel, is accepting reservations starting in May 2021. In addition, the City of Evansville acquired land near Fourth and Main streets in 2018, which is designated to become a park. These developments are expected to encourage ancillary development and contribute to the continued revitalization of downtown. With nearly \$200 million in investments, the downtown area is poised for significant economic growth for the foreseeable future, which will increase the need for additional downtown housing for a variety of household types.

### Housing Supply

#### 1. Rental Housing

We identified and telephone surveyed four multifamily rental housing projects containing a total of 321 units within the Downtown Study Area (DSA). This survey was conducted to establish the overall strength of the rental market in the downtown area. These rentals have a combined occupancy rate of 85.7%. All four projects surveyed are non-subsidized (market-rate and Tax Credit) projects. Note that this survey does not include Central Lofts, a 62-unit affordable housing property expected to open in late 2021. The distribution of surveyed rental housing supply by product type is illustrated in the following table:

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	4	321	46	85.7%
Total	4	321	46	85.7%

As the preceding table illustrates, these rentals have a combined occupancy rate of 85.7%, a slightly low rate for multifamily housing. Note that one of the four projects surveyed (Post House) opened for occupancy in June 2020 and is still in lease-up. Post House has 29 of the 46 vacant units among the four properties surveyed in the DSA. Excluding the 29 vacant units at Post House, the remaining three properties are established and have a combined occupancy of 89.3%. This may indicate some level of "softness" in the DSA's market-rate rental inventory.

In addition to the four properties surveyed in the Downtown Study Area (DSA), we identified four additional existing properties within the DSA that we were unable to survey at the time of this report. The known details of these projects are based on previous surveys conducted by Bowen National Research in Evansville and from our review of additional sources and are summarized in the following table:

Name	Location	Year Built/ Renovated	Total Units	Property Type
A/R Lofts (aka Biscuit Company)	401 NW 2 <sup>nd</sup> Street	1894/2020	20	Market-rate
Buckner Towers	717 Cherry Street	1968/2016	108	Subsidized Tax Credit
Central Place Apts.	18 SE First Street	1917/2017	18	Market-rate
Kennedy Towers	315 SE Martin Luther King Jr. Blvd.	1965/2016	100	Subsidized Tax Credit

The following table summarizes the breakdown of market-rate units surveyed within the DSA.

Downtown Study Area (DSA)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	4	1.2%	0	0.0%	\$999
One-Bedroom	1.0	174	54.2%	26	14.9%	\$1,079
One-Bedroom	1.5	18	5.6%	0	0.0%	\$1,200
Two-Bedroom	1.0	44	13.7%	5	11.4%	\$900
Two-Bedroom	2.0	80	24.9%	15	18.8%	\$1,666
Three-Bedroom	2.0	1	0.3%	0	0.0%	\$3,200
Total Market-rate		321	100.0%	46	14.3%	-

Vacant units among properties surveyed in the DSA are primarily among one-bedroom/1.0-bath units (14.9% vacant) and two-bedroom/2.0-bath units (18.8% vacant). These vacancies primarily represent the recently completed Post House property that is currently in lease-up. Median rents by bedroom type range from \$900 to \$3,200 for the market-rate multifamily units. It is important to note that the \$3,200 rent represents a three-bedroom penthouse unit. The next highest rental unit surveyed in the DSA is a two-bedroom/2.0-bath unit that rents for \$1,666 per month. Note that most units surveyed in the DSA are one-bedroom units. Due to the lack of three-bedroom apartment units, there appear to be no multifamily rental options for most family households, particularly larger families, seeking housing within the DSA. As a result, family households seeking three-bedroom rental alternatives in the DSA likely must choose from non-conventional rentals, which typically have higher rents, fewer amenities, and are of lower quality than multifamily options.

## 2. For-Sale Housing

Bowen National Research, through a review of the Multiple Listing Service information for the Downtown Study Area (DSA), identified both historical (sold since 2010) for-sale residential data and currently available for-sale housing stock.

Within the DSA, there were 117 homes sold over the past decade and only five homes currently available for purchase. The five available homes in the DSA are all condominium units and represent a small fraction of all homes in the entire PSA (Evansville). The following tables summarize the available and sold since 2010 housing stock for the DSA and the PSA.

For-Sale/Sold Housing Supply		
Type	DSA (Downtown Study Area)	PSA (Evansville)
Available	5	168
Sold	117	17,711
Total	122	17,879

Source: Multiple Listing Service and Bowen National Research

Available For-Sale Housing						
	Total Units	% Share of PSA	Low List Price	High List Price	Average List Price	Average Days On Market
DSA - Downtown Study Area	5	3.0%	\$215,000	\$424,900	\$315,560	186
PSA - Evansville	168	100.0%	\$16,900	\$995,000	\$154,443	134

Source: Multiple Listing Service and Bowen National Research

Within the DSA (Downtown), the available homes have a median list price of \$299,900, which is nearly three times the overall PSA (Evansville) median list price of \$105,000. All five available listings are condominium units, ranging from \$215,000 to \$424,900. Given that none of the available for-sale housing supply is priced under \$215,000, it is difficult for lower income households to purchase a home in the DSA. The average days on market for available product in the DSA is 186 days, which is a longer duration than the overall PSA average of 134. Note that three of the five units listed for sale in the DSA have been on the market for over 180 days. The higher average days on market in the DSA may be reflective of much higher listing prices for homes relative to other areas of Evansville.

A total of 12 homes were sold from January 2020 to December 2020 within the Downtown Study Area (DSA). The average price of these sold homes was \$213,333, while the median price was \$184,500. Note that 11 of the 12 homes sold in 2020 were condominium units, and the average days on market for all 12 sold units was 70 days.



### Conclusions

The Downtown Study Area (DSA) increased in population and households from 2010 to 2020. Projections indicate that DSA population and households will increase at a significantly higher rate from 2020 to 2025. These positive projected demographic rate changes will significantly outpace the overall PSA (Evansville). It is projected that by 2025, the largest share (19.5%) of households by age in the DSA will be among the 35- to 44-year old as well as the 55- to 64-year old age cohorts, while the number of households between the ages of 35 and 44 will increase the most. In 2025, projections indicate that 46.4% of DSA (Downtown) households will have annual incomes below \$30,000, while 25.2% will have incomes over \$100,000. Relative to the Evansville PSA, the Downtown Study Area (DSA) appears to be lacking a notable presence of middle-income households. Note that 27.5% of the DSA population lives in poverty, and 42.6% of all renter households in the DSA are considered "rent burdened" (paying more than 30% of their income of their income toward rent). With nearly \$200 million in new development activity planned for the downtown area, it is expected that the need for affordable workforce housing and housing for young professionals and medical school students will increase.

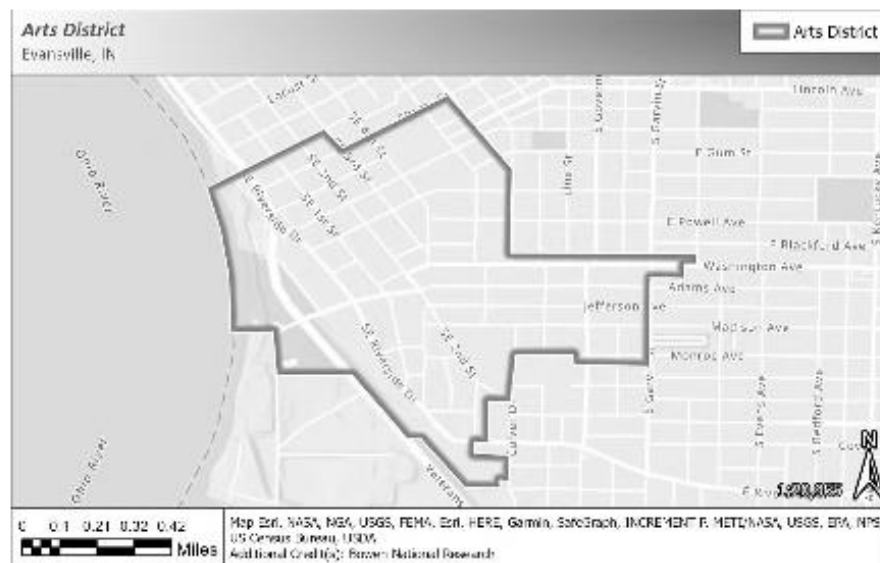
According to Bowen National Research's survey of rental housing alternatives and a review of the for-sale housing inventory, the DSA has few available housing units for lower income households and there appears to be pent-up demand for additional housing. It should be noted that 62 new affordable housing units (named Center Lofts) are currently under development in the 1913 YMCA building with an expected completion date in late 2021. Although there are market-rate units available for lease primarily due to the recently completed Post House property, past surveys of affordable housing projects in the DSA indicated extensive waiting lists for the next available units. Multifamily rental product identified and surveyed has median rents by bedroom type that range from \$900 to \$1,666 for most market-rate units. As such, 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 that exceeds \$200,000 for for-sale units, most available for-sale housing is not considered affordable to households within the DSA that generally make \$50,000 or less. While existing market-rate apartment units and for-sale condominium units exist for the portion of DSA households that earn over \$100,000, there appears to be a lack of housing choices for the much larger portion of DSA households that earn less than \$30,000. Note that the expected opening of the 62-unit Central Lofts property in 2021 will satisfy a portion of unmet housing demand among lower income households in the DSA. In conclusion, it appears the downtown area needs additional rental and for-sale product, with emphasis on product affordable to lower income households.

### C. ARTS DISTRICT STUDY AREA

The Arts District Redevelopment Area, hereinafter referred to as the Arts District Study Area (ADSA), is located in the Central Submarket or central portion of Evansville. The ASDA is along the east side of the Ohio River and south of the downtown area of Evansville. The area generally encompasses museums, parks, medical facilities, the Riverside Historic District, retail and office space, as well as multifamily and single-family residential uses.

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 (Interstate 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.

A map of the Arts District Study Area is below:

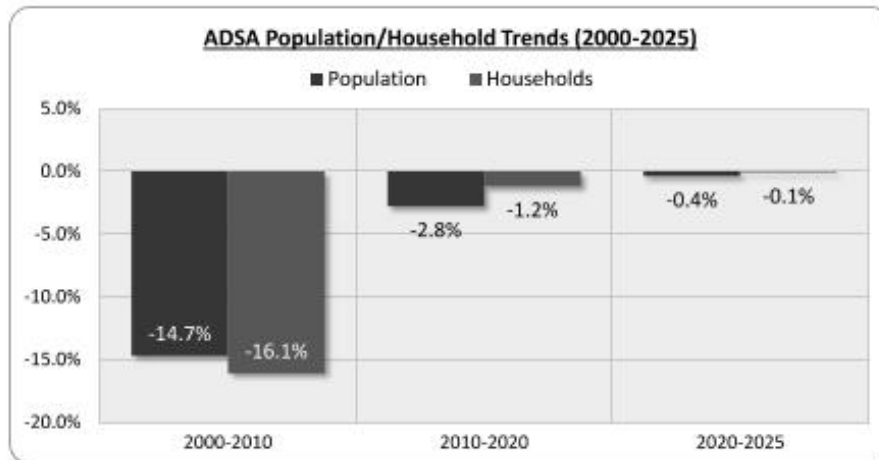


## Demographics

The population and household trends of the Arts District Study Area (ADSA) are illustrated in the table below:

	Total Population		Total Households	
	ADSA	Evansville	ADSA	Evansville
2000 Census	3,514	122,887	1,738	52,906
2010 Census	2,996	120,081	1,459	51,906
Change 2000-2010	-518	-2,806	-279	-1,000
Percent Change 2000-2010	-14.7%	-2.3%	-16.1%	-1.9%
2020 Estimated	2,913	120,258	1,441	52,255
Change 2010-2020	-83	177	-18	349
Percent Change 2010-2020	-2.8%	0.1%	-1.2%	0.7%
2025 Projected	2,902	120,932	1,440	52,631
Change 2020-2025	-11	674	-1	376
Percent Change 2020-2025	-0.4%	0.6%	-0.1%	0.7%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research



The overall population in the ADSA declined by 518, while the number of households declined by 279 between 2000 and 2010, representing declines of 14.7% and 16.1%, respectively. The population and households decreased from 2010 to 2020 by 2.8% and 1.2%, respectively. These trends are projected to continue through 2025, although at a diminishing rate. While the ADSA lost 18 households in the previous decade, the number of ADSA households is projected to remain virtually unchanged in the next five years. The slowing decrease in overall population and households in the ADSA reflects a stabilizing neighborhood.

The distribution of households by age for the Arts District Study Area (ADSA) is compared with Evansville in the table below.

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
ADSA	2010	119 (8.2%)	267 (18.3%)	208 (14.3%)	278 (19.1%)	299 (20.5%)	150 (10.3%)	138 (9.5%)
	2020	112 (7.8%)	258 (17.9%)	239 (16.6%)	207 (14.4%)	236 (16.4%)	258 (17.9%)	131 (9.1%)
	2025	113 (7.8%)	232 (16.1%)	259 (18.0%)	204 (14.2%)	221 (15.3%)	246 (17.1%)	165 (11.5%)
	Change 2020-2025	1 (0.9%)	-26 (-10.1%)	20 (8.4%)	-3 (-1.4%)	-15 (-6.4%)	-12 (-4.7%)	34 (26.0%)
Evansville	2010	3,939 (7.6%)	9,068 (17.5%)	7,814 (15.1%)	10,011 (19.3%)	8,883 (17.1%)	5,606 (10.8%)	6,585 (12.7%)
	2020	3,218 (6.2%)	9,114 (17.4%)	8,434 (16.1%)	7,803 (14.9%)	9,464 (18.1%)	7,632 (14.6%)	6,590 (12.6%)
	2025	3,286 (6.2%)	8,241 (15.7%)	9,070 (17.2%)	7,796 (14.8%)	8,528 (16.2%)	8,463 (16.1%)	7,247 (13.8%)
	Change 2020-2025	68 (2.1%)	-873 (-9.6%)	636 (7.5%)	-7 (-0.1%)	-936 (-9.9%)	831 (10.9%)	657 (10.0%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

It is projected that by 2025, the largest share (18.0%) of households by age in the Arts District Study Area (ADSA) will be within the 35- to 44-year old age cohort, while 17.1% of households will fall within the 65- to 74-year old age cohort. Between 2020 and 2025, the only significant growth is projected among these income groups, with the number of households ages 35 to 44 increasing by 20 (8.4%) and households age 75 and older increasing by 34 (26.0%) during the projection period. The ADSA's projected five-year growth rate in households age 75 and older is significantly higher than the PSA (Evansville).

Households by income for selected years are shown in the following table:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
ADSA	2010	352 (24.1%)	401 (27.5%)	251 (17.2%)	154 (10.6%)	92 (6.3%)	51 (3.5%)	115 (7.9%)	43 (2.9%)
	2020	241 (16.7%)	315 (21.9%)	196 (13.6%)	133 (9.2%)	82 (5.7%)	103 (7.1%)	240 (16.7%)	131 (9.1%)
	2025	226 (15.7%)	291 (20.2%)	184 (12.8%)	129 (9.0%)	91 (6.3%)	116 (8.1%)	267 (18.6%)	135 (9.4%)
	Change 2020-2025	-15 (-6.2%)	-24 (-7.6%)	-12 (-6.1%)	-4 (-3.0%)	9 (11.0%)	13 (12.6%)	27 (11.3%)	4 (3.1%)
	2010	6,513 (12.5%)	9,758 (18.8%)	7,528 (14.5%)	6,676 (12.9%)	5,408 (10.4%)	4,280 (8.2%)	7,894 (15.2%)	3,849 (7.4%)
Evansville	2020	4,651 (8.9%)	7,540 (14.4%)	6,901 (13.2%)	6,098 (11.7%)	4,711 (9.0%)	4,627 (8.9%)	11,221 (21.5%)	6,509 (12.5%)
	2025	3,951 (7.5%)	6,694 (12.7%)	6,271 (11.9%)	5,576 (10.6%)	4,348 (8.3%)	5,107 (9.7%)	12,846 (24.4%)	7,838 (14.9%)
	Change 2020-2025	-700 (-15.1%)	-846 (-11.2%)	-630 (-9.1%)	-522 (-8.6%)	-363 (-7.7%)	480 (10.4%)	1,625 (14.5%)	1,329 (20.4%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Projections indicate that low-income households making less than \$40,000 a year will comprise 57.7% of the households in the ADSA (Arts District Study Area) in 2025. However, households earning less than \$40,000 will decline between 2020 and 2025, while households earning over \$40,000 are projected to increase during this period. The greatest projected growth within the ADSA from 2020 to 2025 is expected to occur among households with incomes between \$50,000, and \$99,999, reflecting an increase of 40 (11.7%). A modest increase of 9 (11.0%) is also projected among households with incomes between \$40,000 and \$49,999 in the ADSA, while this same income group is projected to decline in the overall PSA (Evansville) during the same period.

Other notable demographic findings regarding the Arts District Study Area based on 2015-2019 American Community Survey (ACS) data include:

- Approximately one-third of the total population within the ADSA live in poverty. This is significantly higher than the 21.6% share for the overall PSA.
- Approximately 715 people, or 27.5% of the total population within the ADSA have a disability, well above the 17.0% share for the overall PSA. Among disabled persons in the ADSA, 159 (22.2%) are age 65 or older, reflecting a 47.5% disability rate for this age group.
- Nearly half of households in the ADSA are single, well above the 36.8% share for the overall PSA.
- Just 2.8% of renter households live in substandard housing, which is considered housing lacking complete indoor plumbing facilities and/or is overcrowded. This is comparable to the 2.0% share for the overall PSA.
- The share of renter-occupied housing units built prior to 1970 is 70.3% in the ADSA, well above the 46.7% share in the overall PSA. The share of owner-occupied housing units built prior to 1970 is 83.8% in the ADSA, which is also above the 72.1% share in the PSA.
- The share of non-conventional rental homes within structures of four or less units in the ADSA is 49.2%, which is comparable to the 52.8% in the PSA.
- An approximate share of 59.1% of the renter households are considered “rent burdened” within the ADSA, representing the households that pay more than 30% of their annual income toward rent. This share is significantly higher than the overall PSA share of 50.1%.

### Economic and Redevelopment Activity

Various activity is ongoing to continue revitalization efforts in the Arts District Study Area (ADSA). Notable activity includes the recent renovation and opening of the historic Rathbone building, creating a 46-unit multifamily apartment complex with banquet space and a rooftop lounge. Haynie's Corner, which contains bars, restaurants, and local businesses, continues to develop as a commerce center and gathering place within the ADSA. In 2019, it was announced that a total of six sites were approved for brownfield grant funding and that the City of Evansville accepted proposals to purchase and develop one or two mixed-use developments at the corner of Jefferson Street and Southeast Second Street. These revitalization efforts along with the significant investment and development underway in the adjacent downtown area will create synergy for the district. These efforts have spurred economic activity for the area, creating additional demand for a variety of housing alternatives.

### Housing Supply

#### 1. Rental Housing

We identified and telephone surveyed five multifamily rental housing projects containing a total of 201 units within the Arts District Study Area (ADSA). This survey was conducted to establish the overall strength of the rental market in the study area. These rentals have a combined occupancy rate of 99.0%, an extremely high rate for rental housing. All five surveyed properties consist of non-subsidized (market-rate and Tax Credit) units. The distribution of surveyed rental housing supply by product type is illustrated in the following table:

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	3	101	2	98.0%
Tax Credit	2	100	0	100.0%
Total	5	201	2	99.0%

Note that the only vacant units among surveyed properties in the ADSA are at market-rate projects, which have an overall occupancy rate of 98.0%. Tax Credit properties in the ADSA are 100.0% occupied with a waiting list ranging from 46 to 92 households for the next available units. The overall occupancy rate of 99.0% among all properties surveyed is indicative of a strong rental market in the ADSA.

Besides the five properties surveyed in the Arts District Study Area (ADSA), we identified five additional existing properties within the ADSA that we were unable to survey at the time of this report. The known details of these projects are based on previous surveys conducted by Bowen National Research in Evansville and from our review of additional sources and are summarized in the following table.

Name	Location	Year Built/ Renovated	Total Units	Property Type
Donaldson Arms	1407 Howard Street	1912	60	Market-rate
The Grove	1105 SE 1 <sup>st</sup> Street	1935/2015	24	Market-rate
Hampton Apts.	1322 Parrett Street	1965/2019	35*	Market-rate
Mulberry Square	237 Mulberry Street	1978	40	Market-rate
Washington Court	111 Washington Avenue	1914	22	Government-subsidized

\*Includes 15 units under construction/renovation at the time of our last survey (2019)

The following table summarizes the breakdown of market-rate and Tax Credit units surveyed within the ADSA.

Arts District Study Area (ADSA)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
One-Bedroom	1.0	28	27.7%	1	3.6%	\$772
Two-Bedroom	1.0	42	41.6%	0	0.0%	\$895
Two-Bedroom	2.0	18	17.8%	1	5.6%	\$1,250
Three-Bedroom	2.0	13	12.9%	0	0.0%	\$1,450
Total Market-rate		101	100.0%	2	2.0%	-
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
One-Bedroom	1.0	7	7.0%	0	0.0%	\$315
Two-Bedroom	1.0	15	15.0%	0	0.0%	\$1,128
Three-Bedroom	2.0	25	25.0%	0	0.0%	\$716
Four-Bedroom	2.0	53	53.0%	0	0.0%	\$760
Total Tax Credit		100	100.0%	0	0.0%	-

The market-rate units are 98.0% occupied and the Tax Credit units are 100.0% occupied. Median collected rents by bedroom type range from \$772 to \$1,450 for the market-rate units and \$315 to \$1,128 for the Tax Credit units. It is important to point out that only 12.9% of the market-rate supply includes three-bedroom units. However, the supply of Tax Credit units in the ADSA heavily favors larger unit types, as over 75.0% of surveyed Tax Credit units are three-bedroom or larger. The 13 three-bedroom market-rate units have a median collected rent of \$1,400, whereas the three-bedroom and four-bedroom Tax Credit units range from \$716 to \$760 per month. Tax Credit rents for three-bedroom and four-bedroom units in the ADSA represent a significant rent advantage compared with market-rate units. However, very high occupancy rates for both market-rate and Tax Credit units in the ADSA demonstrates the need for additional rental housing choices for a wide variety of households sizes and income levels.

## 2. For-Sale Housing

Bowen National Research, through a review of the Multiple Listing Service information for the Arts District Study Area, identified historical (sold since 2010) for-sale residential data and currently available for-sale housing stock.

The following tables summarize the available and sold (since 2010) housing stock for the ADSA and the PSA.

For-Sale/Sold Housing Supply		
Type	ASDA (Arts District Study Area)	PSA (Evansville)
Available	0	168
Sold	278	17,711
Total	278	17,879

Source: Multiple Listing Service and Bowen National Research

Available For-Sale Housing							
	Total Units	% Share of PSA	Low List Price	High List Price	Average List Price	Median List Price	Average Days On Market
ASDA - Arts District Study Area	0	0.0%	N/A	N/A	N/A	N/A	N/A
PSA - Evansville	168	100.0%	\$16,900	\$995,000	\$154,443	\$105,000	134

Source: Multiple Listing Service and Bowen National Research

As the preceding table indicates, there were no homes available for sale in the Arts District Study Area (ADSA) at the time this survey was conducted. By comparison, the overall PSA (Evansville) has a total of 168 homes for sale with a median list price of \$105,000. The average days on market for available product in the PSA is 134.

Among the 278 homes sold in the ADSA since 2010, a total of 28 homes were sold from January 2020 to December 2020. Home sales prices within the ADSA ranged from \$35,000 to \$435,000, with an average sales price of \$163,344 and a median sales price of \$146,250. The average year built of sold product in the ADSA is 1911, while the average days on market is 53. Homes sold in the ADSA are selling within a time period that is much shorter than the overall PSA (Evansville). It appears that the shorter days-on-market figure and a lack of available homes for sale in the ADSA is indicative of very limited supply relative to the PSA.



### Conclusions

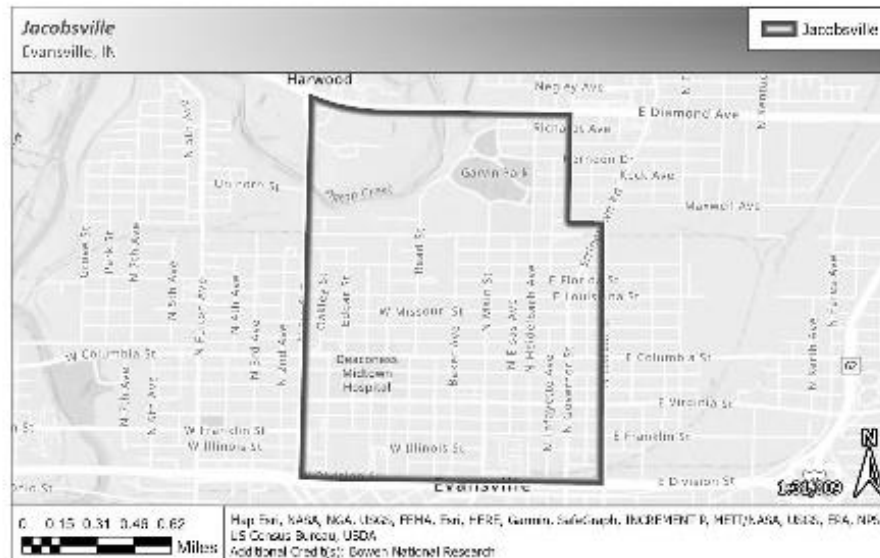
The Arts District Study Area (ADSA) experienced significant declines in its population and households between 2000 and 2010. However, population and household growth in the ADSA has stabilized since 2010. It is projected that the total population base will decline by only 11 between 2020 and 2025, while the number of households will go virtually unchanged during the same period. However, some household segments will grow over the next five years, with the greatest growth between 2020 and 2025 projected to occur among households age 75 and older and among households with incomes between \$50,000 and \$99,999. Over half of the overall households within the ADSA have incomes below \$40,000 and approximately one-third of the population lives in poverty.

According to the survey of rental housing alternatives and a review of the for-sale housing inventory, the ADSA has few available housing units and there appears to be pent-up demand for additional housing. Among the multifamily product surveyed in the market, the only vacant units are among the market-rate supply, while all Tax Credit units are occupied, with both Tax Credit properties having a waiting list for the next available units. As such, there is clear pent-up demand in the Arts District Study Area for affordable housing. While Tax Credit rental housing in the ADSA has much lower rents than comparable market-rate units, the lack of available units further demonstrates the need for additional affordable housing, especially since nearly 60.0% of renter households in the ADSA are considered to be rent burdened. In addition, there were no homes listed for sale in the ADSA at the time of this report, and only 28 homes sold in the ADSA in 2020. With an average sales price of over \$160,000, most available for-sale housing is not considered affordable to a majority of households within the ADSA.

Based on this analysis, the Arts District Study Area has a large base of low-income households and a large population living in poverty, many of which are rent burdened. In addition, few rental and for-sale housing options are available in the ADSA, particularly among affordable rental product for which there were no vacant units among the Tax Credit rental units surveyed. Note that there were no for-sale homes identified as available for purchase in the ADSA. As a result, it appears the Arts District area needs additional rental and for-sale product, with emphasis on product affordable to lower income households.

The Jacobsville Redevelopment Area, hereinafter referred to as the Jacobsville Study Area (JSA), is located in the northern portion of the Central Submarket, which is in the north central portion of Evansville. The area generally encompasses medical facilities, light industrial uses, retail and office space, residential units, and parkland.

A map of the Jacobsville Study Area is below:

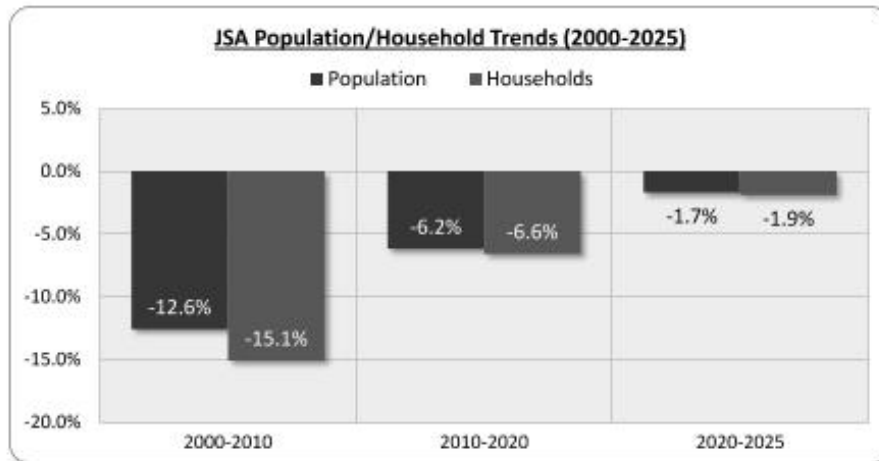


### Demographics

The following summarizes the population and household trends of the Jacobsville Study Area (JSA).

	Total Population		Total Households	
	JSA	Evansville	JSA	Evansville
2000 Census	6,748	122,887	2,781	52,906
2010 Census	5,896	120,081	2,361	51,906
Change 2000-2010	-852	-2,806	-420	-1,000
Percent Change 2000-2010	-12.6%	-2.3%	-15.1%	-1.9%
2020 Estimated	5,532	120,258	2,204	52,255
Change 2010-2020	-364	177	-157	349
Percent Change 2010-2020	-6.2%	0.1%	-6.6%	0.7%
2025 Projected	5,438	120,932	2,162	52,631
Change 2020-2025	-94	674	-42	376
Percent Change 2020-2025	-1.7%	0.6%	-1.9%	0.7%

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research



The Jacobsville Study Area (JSA) experienced significant population and household declines between 2000 and 2010. During this time, the study area population declined by 852 (12.6%) and households declined by 420 (15.1%). The population and household base declined further between 2010 and 2020 and is projected to decline between 2020 and 2025 as well, though at significantly slower rates.

The distribution of households by age for the Jacobsville Study Area (JSA) is compared with Evansville in the table below.

		Household Heads by Age						
		<25	25 to 34	35 to 44	45 to 54	55 to 64	65 to 74	75+
JSA	2010	137 (5.8%)	384 (16.3%)	405 (17.2%)	531 (22.5%)	415 (17.6%)	250 (10.6%)	239 (10.1%)
	2020	116 (5.3%)	350 (15.9%)	339 (15.4%)	399 (18.1%)	440 (20.0%)	326 (14.8%)	234 (10.6%)
	2025	102 (4.7%)	334 (15.4%)	338 (15.6%)	371 (17.2%)	403 (18.6%)	366 (16.9%)	248 (11.5%)
	Change 2020-2025	-14 (-12.1%)	-16 (-4.6%)	-1 (-0.3%)	-28 (-7.0%)	-37 (-8.4%)	40 (12.3%)	14 (6.0%)
Evansville	2010	3,939 (7.6%)	9,068 (17.5%)	7,814 (15.1%)	10,011 (19.3%)	8,883 (17.1%)	5,606 (10.8%)	6,585 (12.7%)
	2020	3,218 (6.2%)	9,114 (17.4%)	8,434 (16.1%)	7,803 (14.9%)	9,464 (18.1%)	7,632 (14.6%)	6,590 (12.6%)
	2025	3,286 (6.2%)	8,241 (15.7%)	9,070 (17.2%)	7,796 (14.8%)	8,528 (16.2%)	8,463 (16.1%)	7,247 (13.8%)
	Change 2020-2025	68 (2.1%)	-873 (-9.6%)	636 (7.5%)	-7 (-0.1%)	-936 (-9.9%)	831 (10.9%)	657 (10.0%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

It is projected that by 2025, the largest share of households by age in the Jacobsville Study Area will be within the 55- to 64-year old age cohort. Between 2020 and 2025, it is projected that households within all age groups under the age of 65 will decline, while the number of households among age groups 65 and older will increase by 54 (9.6%). The projected increase in the older adult population in the JSA is consistent with the Evansville PSA.

Households by income for selected years are shown in the following table:

		Households by Income							
		<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
JSA	2010	494 (20.9%)	590 (25.0%)	339 (14.4%)	278 (11.8%)	251 (10.6%)	119 (5.0%)	231 (9.8%)	59 (2.5%)
	2020	332 (15.1%)	501 (22.7%)	390 (17.7%)	252 (11.4%)	182 (8.3%)	125 (5.7%)	289 (13.1%)	133 (6.0%)
	2025	297 (13.7%)	473 (21.9%)	366 (16.9%)	246 (11.4%)	184 (8.5%)	138 (6.4%)	308 (14.3%)	149 (6.9%)
	Change 2020-2025	-35 (-10.5%)	-28 (-5.6%)	-24 (-6.2%)	-6 (-2.4%)	2 (1.1%)	13 (10.4%)	19 (6.6%)	16 (12.0%)
Evansville	2010	6,513 (12.5%)	9,758 (18.8%)	7,528 (14.5%)	6,676 (12.9%)	5,408 (10.4%)	4,280 (8.2%)	7,894 (15.2%)	3,849 (7.4%)
	2020	4,651 (8.9%)	7,540 (14.4%)	6,901 (13.2%)	6,098 (11.7%)	4,711 (9.0%)	4,627 (8.9%)	11,221 (21.5%)	6,509 (12.5%)
	2025	3,951 (7.5%)	6,694 (12.7%)	6,271 (11.9%)	5,576 (10.6%)	4,348 (8.3%)	5,107 (9.7%)	12,846 (24.4%)	7,838 (14.9%)
	Change 2020-2025	-700 (-15.1%)	-846 (-11.2%)	-630 (-9.1%)	-522 (-8.6%)	-363 (-7.7%)	480 (10.4%)	1,625 (14.5%)	1,329 (20.4%)

Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Over one-half (52.5%) of all households within the JSA (Jacobsville Study Area) will have incomes under \$30,000 in 2025. Generally, each household income segment in the JSA under \$40,000 is projected to decrease slightly from 2020 to 2025, with households making less than \$10,000 projected to decrease the most. During the same period, households making \$50,000 or more annually are projected to increase by 48 (8.8%), which is well below the projected 15.4% increase for these households in the overall PSA.

Other notable demographic findings regarding the Jacobsville Study Area based on 2015-2019 American Community Survey (ACS) data include:

- Approximately 1,897 people, or 34.7% of the total population within the JSA live in poverty. This is higher than the 21.6% poverty share for the overall PSA.
- Approximately 1,299 people, or 23.6% of the total population within the JSA have a disability, well above the 17.0% share for the overall PSA. Among disabled persons in the JSA, 355 (27.3%) are over the age of 65, reflecting a 53.8% disability rate for this age group.
- Approximately 907 people, or 38.4% of households in the JSA are single, which is slightly higher than the 36.8% share for the overall PSA.
- Approximately 3.5% of renter households live in substandard housing, which is considered housing lacking complete indoor plumbing facilities and/or is overcrowded. This is higher than the 2.0% share for the overall PSA.
- The share of homes built prior to 1970 for renters is 69.2% in the JSA, well above the 46.7% share in the overall PSA. The share of homes built prior to 1970 for owners is 94.5% in the JSA, which is also higher than the 72.1% share in the PSA.
- The share of non-conventional rental homes within structures of four or less units in the JSA is 67.2%, well above the 52.8% in the PSA.
- An approximate share of 54.3% of the renter households are considered "rent burdened" within the JSA, representing the households that pay more than 30% of their annual income toward rent. This share is only slightly higher than the overall PSA share of 50.1%. Regardless, it is significant that over one-half of the renter households in the JSA are rent burdened.

### Economic and Redevelopment Activity

Evansville City Council voted in 2019 to expand the Jacobsville Redevelopment Area, which will allow for a larger portion of the Jacobsville neighborhood to benefit from a potential increase in economic activity. In addition to the expanded redevelopment area, various activity is ongoing to continue revitalization efforts in the Jacobsville Study Area (JSA). Notable activity includes the Deaconess Aquatic Center, which is expected to be complete in summer 2021; The Forge on Main, a mixed-use development that will include workforce housing and a grocery store when complete in fall 2021; Vectren's ongoing investment through the Jacobsville Workforce Housing Partnership to build and renovate affordable workforce housing in the Jacobsville neighborhood, and Berry Plastic's expansion of job openings. These revitalization efforts along with the significant investment and development underway in the adjacent downtown area will create synergy for the JSA. These efforts have spurred economic activity for the area, creating additional demand for a variety of housing alternatives.

### Housing Supply

#### 1. Rental Housing

We identified and telephone surveyed five multifamily rental housing projects containing a total of 241 units within the Jacobsville Study Area (JSA). This survey was conducted to establish the overall strength of the rental market in the study area. These rentals have a combined occupancy rate of 100.0%. Among the five projects surveyed, four are non-subsidized (market-rate and Tax Credit) projects containing 118 units. The remaining government-subsidized project has a total of 123 units. These non-subsidized units are 100.0% occupied. Note that this survey does not include The Forge on Main, a workforce housing project that is slated to open in fall 2021. The distribution of surveyed rental housing supply by product type is illustrated in the following table:

Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-rate	2	47	0	100.0%
Tax Credit	2	71	0	100.0%
Government-Subsidized	1	123	0	100.0%
Total	5	241	0	100.0%

As the preceding table illustrates, two of the surveyed projects are market-rate, two operate under the Tax Credit program, and the remaining project operates with a government subsidy. All five properties are 100.0% occupied. In addition, the Tax Credit and government-subsidized properties each have a waiting list in place for the next available units. According to property management, waiting lists range from five to 15 households for the next available units. As such, there is clear pent-up demand in the Jacobsville Study Area for affordable housing.

In addition to the five properties surveyed in the Jacobsville Study Area (JSA), we identified three additional existing properties within the JSA that we were unable to survey at the time of this report. The known details of these projects are based on previous surveys conducted by Bowen National Research in Evansville and from our review of additional sources and are summarized in the following table:

Name	Location	Year Built/ Renovated	Total Units	Property Type
Garfield Commons	422 Garfield Avenue	2018	47	Tax Credit
Lucas Place I	414 Baker Avenue	1907/1999	20	Government-subsidized
Lucas Place II	120 W. Michigan Street	2011	27	Government-subsidized

The following table summarizes the breakdown of market-rate and Tax Credit units surveyed within the Jacobsville Study Area (JSA).

Jacobsville Study Area (JSA)						
Market-rate						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
One-Bedroom	1.0	35	74.5%	0	0.0%	\$535
Two-Bedroom	1.0	12	25.5%	0	0.0%	\$565
Total Market-rate		47	100.0%	0	0.0%	-
Tax Credit, Non-Subsidized						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
One-Bedroom	1.0	12	16.9%	0	0.0%	\$335
Two-Bedroom	1.0	25	35.2%	0	0.0%	\$650
Two-Bedroom	2.0	4	5.6%	0	0.0%	\$740
Three-Bedroom	2.0	22	31.0%	0	0.0%	\$740
Four-Bedroom	2.5	8	11.3%	0	0.0%	\$860
Total Tax Credit		71	100.0%	0	0.0%	-

The market-rate and Tax Credit units in the Jacobsville Study Area (JSA) are 100.0% occupied. Median rents by bedroom type range from \$535 (one-bedroom) to \$565 (two-bedroom) for the market-rate units and \$335 (one-bedroom) to \$860 (four-bedroom) for the Tax Credit units. Generally, these median rents for the JSA are below the rents for the Downtown and Arts District study areas.

## 2. For-Sale Housing

Bowen National Research, through a review of the Multiple Listing Service information for the Jacobsville Study Area (JSA), identified both historical (sold since 2010) for-sale residential data and currently available for-sale housing stock.

Within this study area, there were 489 homes sold over the past decade and only nine homes currently available for purchase. The following tables summarize the available and sold (since 2010) housing stock for the JSA and the PSA.

For-Sale/Sold Housing Supply		
Type	JSA (Jacobsville Study Area)	PSA (Evansville)
Available	9	168
Sold	489	17,711
Total	498	17,879

Source: Multiple Listing Service and Bowen National Research

Available For-Sale Housing						
	Total Units	% Share of PSA	Low List Price	High List Price	Average List Price	Average Days On Market
JSA – Jacobsville Study Area	9	5.4%	\$36,843	\$95,000	\$57,010	199
PSA - Evansville	168	100.0%	\$16,900	\$995,000	\$154,443	134

Source: Multiple Listing Service and Bowen National Research

The nine homes available for purchase within the Jacobsville Study Area (JSA) range from \$36,843 to \$95,000, with a median list price of \$55,000, which is nearly half of the overall PSA median list of \$105,000. The average days on market for the available homes in the JSA is 199, which is a higher figure than the overall PSA (134 days on market).

A total of 11 homes were sold within the JSA from January 2020 to December 2020. Home sales prices within the JSA ranged from \$3,700 to \$182,500, with an average sales price of \$46,800 and a median sales price of \$35,450. The average year built of sold product in the JSA is 1904, while the average days on market is 42.

While the median list price of available homes in the JSA is \$55,000 and may be affordable to many low-income households, we expect that homes at this price are likely older, lower quality homes in need of significant repairs and modernization that will be unaffordable to most low-income households in the JSA. The average year built of sold product in the JSA was 1904. As such, this housing does not represent a viable option for most low-income households and will likely not appeal to most moderate- and higher-income households.

### Conclusions

The Jacobsville Study Area (JSA) experienced significant declines in overall population and households between 2000 and 2020. Projections indicate that the decline in overall population and households will not be as significant between 2020 and 2025. Despite the negative demographic trends, older adult households (age 65 and older) are projected to increase by 9.6% between 2020 and 2025. Over one-half (52.5%) of all households within the JSA are projected to have incomes below \$30,000 by 2025, and over one-third of the population lives in poverty.



According to the survey of rental housing alternatives and a review of the for-sale housing inventory, the JSA has few available housing units and there appears to be pent-up demand for additional housing. The five rental properties surveyed in the JSA have a total of 241 units with no vacancies. According to property management, wait lists range from five to 15 households for the Tax Credit and government-subsidized projects in the market. As such, there is clear pent-up demand in the Jacobsville Study Area for affordable housing. Although rental and for-sale product in the JSA is generally priced below adjacent neighborhoods, more than half of area households are considered cost burdened, meaning that many area households are paying a disproportionately high share of their income toward housing costs.

Based on this analysis, the Jacobsville Study Area has a large base of low-income households, many of which are cost burdened. Few housing options are available in the neighborhood, particularly among affordable rental product and for-sale product that does not require extensive repairs. As a result, it appears the Jacobsville area needs additional rental and for-sale product, with emphasis on product affordable to lower income households and the increasing older adult population. Note that the ongoing Jacobsville Workforce Housing Partnership funded by Vectren is renovating existing properties in the JSA. This project, along with The Forge on Main mixed-use property slated to open in fall 2021, is expected to supply much needed affordable housing units to the neighborhood.

Addendum A:  
Senior Care Housing Survey

BOWEN NATIONAL RESEARCH

Addendum A-1

Independent Living/Congregate Care										
Map ID	Facility Name	Address	City	ST	Year Built	Total Units	Vacant Units	Occ. Rate	Monthly Rates	
									Low	High
C-1	Good Samaritan Home	601 N. Boeke Rd.	Evansville	IN	2002	16	6	62.5%	\$1,100	\$1,200
C-2	University Terrace	1236 Lincoln Ave.	Evansville	IN	1966	22	4	81.8%	\$810	\$810
C-3	Willow Park	5050 Lincoln Ave.	Evansville	IN	1988	112	2	98.2%	\$1,800	\$3,300

Assisted Living											
Map ID	Facility Name	Address	City	ST	Year Built/ Renovated	Licensed Beds	Marketed Beds*	Vacant Beds	Occ. Rate	Monthly Rates	
										Low	High
A-1	Evansville Protestant Home	3701 Washington Ave.	Evansville	IN	1926/2009	144	72	10	86.1%	\$2,270	\$3,117
A-2	Holiday Village	1200 W. Buena Vista Rd.	Evansville	IN	1996	102	102	10	90.2%	\$2,800	\$3,700
A-3	River Pointe Health Campus	3001 Galaxy Dr.	Evansville	IN	2003	59	42	18	57.1%	\$3,645	\$4,930
A-4	Riverwalk Communities	101 SE 1st St.	Evansville	IN	1917/2010	113	113	28	75.2%	\$2,738	\$4,258
A-5	Silver Birch of Evansville	475 S. Governor St.	Evansville	IN	2018	119	119	26	78.2%	\$3,300	\$3,600
A-6	Terrace at Solarbron	1501 McDowell Rd.	Evansville	IN	2000	70	34	10	70.6%	\$3,295	\$4,858
A-7	West River Health Campus	714 S. Eickhoff Rd.	Evansville	IN	2011	68	68	34	50.0%	\$4,250	\$6,454
A-8	Wyndmoor of Evansville	6521 Greendale Dr.	Evansville	IN	1996	56	42	2	95.2%	\$2,695	\$3,045

\*Facility may have less marketed beds than licensed beds due to the ability to have multiple people in one room

Nursing Care											
Map ID	Facility Name	Address	City	ST	Year Built/ Renovated	Licensed Beds	Marketed Beds*	Vacant Beds	Occ. Rate	Rates	
										Low	High
N-1	Braun's Nursing Home	909 1st Ave.	Evansville	IN	1957	71	71	41	42.3%	\$6,844	\$5,475
N-2	Columbia Healthcare Center	621 W. Columbia St.	Evansville	IN	1983	186	171	5	97.1%	\$7,148	\$9,368
N-3	Evansville Protestant Home	3701 Washington Ave.	Evansville	IN	1964	87	68	10	85.3%	\$7,300	\$9,460
N-4	Golden Living Center at Brentwood	30 E. Candler Ave.	Evansville	IN	1984/2001	114	114	26	77.2%	\$5,885	\$6,076
N-5	Golden Living Center Woodbridge	816 N. 1st Ave.	Evansville	IN	1960	67	67	15	77.6%	\$6,638	\$6,638
N-6	Good Samaritan Home	601 N. Boeke Rd.	Evansville	IN	1962/2003	212	212	92	56.6%	\$7,452	\$8,669
N-7	Heritage Center	1201 W. Buena Vista Rd.	Evansville	IN	N/A	172	141	25	82.3%	\$8,608	\$9,429
N-8	North Park Nursing Center	650 Fairway Dr.	Evansville	IN	1970	103	103	20	80.6%	\$8,121	\$11,011
N-9	Parkview Care Center	2819 N. St. Joseph Ave.	Evansville	IN	1965/2010	108	85		68.2%	\$7,756	\$9,490
N-10	Pine Haven Health & Rehab Center	3400 Stocker Dr.	Evansville	IN	1957/2014	120	110	27	75.5%	\$6,023	\$7,330
N-11	River Pointe Health Campus	3001 Galaxy Dr.	Evansville	IN	2003	109	99	61	38.4%	\$6,692	\$10,311
N-12	Terrace at Solarbron	1501 McDowell Rd.	Evansville	IN	2008	150	116	43	62.9%	\$7,209	\$9,064
N-13	University Nursing & Rehab Center	1236 Lincoln Ave.	Evansville	IN	1966	47	47	7	85.1%	\$7,604	\$7,604
N-14	West River Health Campus	714 S. Eickhoff Rd.	Evansville	IN	2011	61	58	15	74.1%	\$7,148	\$8,213

\*Facility may have less marketed beds than licensed beds due to the ability to have multiple people in one room

BOWEN NATIONAL RESEARCH

Addendum A-3

**ADDENDUM B:**

**PHONE SURVEY OF  
CONVENTIONAL RENTALS**

**BOWEN NATIONAL RESEARCH**

**B-1**



Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	329 on Main	MRR	B	1916	52	2	96.2%
2	Abbey Court	MRR	B	1973	249	19	92.4%
3	Addison Place	MRR	B	1972	152	6	96.1%
4	Anchor Court	MRR	C+	1941	64	2	96.9%
5	Arbors at Eastland	TAX	B+	2004	176	5	97.2%
6	Ashley Pointe	MRR	B	1987	150	8	94.7%
7	Bellemeade & Line	GSS	B-	1986	8	0	100.0%
8	Boeke Place	MRR	C+	1972	32	0	100.0%
9	Bradford Pointe	MRR	C+	1945	252	15	94.0%
10	Brickyard	MRR	B	1999	214	4	98.1%
11	Brooklyn Place	MRR	B+	2003	204	12	94.1%
12	Bryce de Moray	MRR	B	1967	136	3	97.8%
13	Cambridge Arms	MRR	C	1925	33	5	84.8%
14	Carousel	MRR	B+	2009	37	0	100.0%
15	Carpenter Court	TAX	B-	1954	45	5	88.9%
16	Cedar Trace I & II	TAX	B	2010	71	0	100.0%
17	Cedar Trace III	TAX	B+	2012	49	0	100.0%
18	Cedar Trace Senior	TAX	A	2014	51	0	100.0%
19	Colonial Manor	MRR	C+	1951	164	8	95.1%
20	Covert	MRR	C	1972	16	0	100.0%
21	Crescent Manor	MRR	C	1970	24	0	100.0%
22	Cross Lake	MRR	B	2001	208	8	96.2%
23	Crossings	GSS	C	1978	200	0	100.0%
24	Dalehaven Estates Cooperative	TGS	C+	1969	119	0	100.0%
25	Delaware Trace	MRT	B+	2007	192	12	93.8%
26	Devonshire Gardens	MRR	B	1985	138	3	97.8%
27	Devonshire Place	MRR	B	1977	106	4	96.2%
28	Dexter	MRR	B-	1999	10	0	100.0%
29	Dexter Villa	MRR	B-	1974	59	0	100.0%
30	Diamond Valley	MRR	C	1978	156	0	100.0%
31	Eastland	TAX	B-	1979	161	12	92.5%
32	Eastlodge	MRR	C+	1979	72	0	100.0%
33	Eco Square	MRR	C	1966	108	18	83.3%
34	Embassy	MRR	C+	1972	246	25	89.8%
35	Evansville Public Housing	TGS	B-	1985	105	0	100.0%
36	Fairmont	MRR	C+	1978	112	5	95.5%

✓ Composite Property	■ (MRR) Market Rate, Income Restricted (not LHTC) & Govt Subsidized	■ (MGI) Tax Credit, Income Restricted (not LHTC) & Govt Subsidized
◆ Single-Building	■ (TAX) Tax Credit	■ (MGI) Income-Restricted (not LHTC)
■ (MRR) Market Rate	■ (TGS) Tax Credit & Government-Subsidized	■ (MGI) Income-Restricted (not LHTC) & Government-Subsidized
■ (MRT) Market Rate & Tax Credit	■ (TMI) Tax Credit, Market-Rate, Income-Restricted (not LHTC)	■ (SSS) Government-Subsidized
■ (MRR) Market Rate & Government-Subsidized	■ (TMI) Tax Credit & Income-Restricted (not LHTC)	■ (MLJ) Tax Credit, Market Rate, Govt Subsidized & Income-Restricted
■ (MTR) Market Rate & Income-Restricted (not LHTC)	■ (TMI) Tax Credit, Market Rate & Government-Subsidized	

Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
37	Fairway Plaza	MRR	B	1972	59	0	100.0%
38	Fielding Court	MRR	B-	1966	100	0	100.0%
39	Foxfire West	MRR	A-	1981	132	4	97.0%
40	Franklin Manor	MRR	C-	1970	23	0	100.0%
41	Garvin Lofts	TAX	B	1909	27	0	100.0%
42	Grand Oak	MRG	C+	1971	301	22	92.7%
43	Grandview Tower	GSS	C-	1979	170	0	100.0%
44	Harmony Villas	MRR	B+	2005	26	0	100.0%
45	Harmony West	MRR	C+	1978	48	0	100.0%
46	Heathmoore	MRR	C	1983	73	0	100.0%
47	Holly	MRR	C	1972	16	0	100.0%
48	Homes of Evansville I	TAX	B	2013	40	0	100.0%
49	Homes of Evansville II	TAX		2019	60	0	100.0%
50	Horizon Homes	TGS	C+	1969	148	0	100.0%
51	Independence Square	GSS	B-	1981	123	0	100.0%
52	Indian Woods	MRR	B	1984	202	8	96.0%
53	Jacobsville I	TAX	B	2005	36	0	100.0%
54	Jacobsville II	TAX	B-	2006	35	0	100.0%
55	John Cable	TGS	B	2004	24	0	100.0%
56	John M. Caldwell Homes	TGS	C	1953	121	0	100.0%
57	Kenzi Estates	MRR	B+	2000	64	0	100.0%
58	Kimber Green	MRR	B	1975	112	3	97.3%
59	Kinway	MRR	A	2015	137	0	100.0%
60	Lakeshore Apartment Homes	MRR	A-	2005	224	0	100.0%
61	Lakeside Manor	MRR	B	1992	700	0	100.0%
62	Leisure Living Lakeside	MRR	A-	2008	98	2	98.0%
63	May Belle & Montrose	MRR	A	1924	14	1	92.9%
64	McCurdy Hotel	MRR	B	1917	92	10	89.1%
65	Meghann Manor	MRR	C+	1925	43	3	93.0%
66	Memorial Place I & II	TAX	B-	1999	24	0	100.0%
67	Memorial Pointe I & II	TAX	C	1998	20	0	100.0%
68	Memorial Townhouses I	MRR	B	2003	8	0	100.0%
69	Memorial Townhouses I & II	TAX	B	2005	35	0	100.0%
70	North Park Apts.	MRR	B-	1972	284	1	99.6%
71	Ohio Valley	MRR	C+	1980	146	4	97.3%
72	Orchardgate	MRR	C+	1978	124	2	98.4%

✓ Composite Property	[MRR] Market Rate, Income Restricted (not LHTC) & Govt Subsidized	[MGI] Tax Credit, Income Restricted (not LHTC) & Govt Subsidized
◆ Single-Building	[TAX] Tax Credit	[MGI] Income-Restricted (not LHTC)
[MRR] Market Rate	[TGS] Tax Credit & Government Subsidized	[MGI] Income-Restricted (not LHTC)
[MRR] Market Rate & Tax Credit	[TGS] Tax Credit, Market Rate, Income-Restricted (not LHTC)	[MGI] Income-Restricted (not LHTC) & Government Subsidized
[MRR] Market Rate & Government Subsidized	[TGS] Tax Credit & Income-Restricted (not LHTC)	[MGI] Government Subsidized
[MRR] Market Rate & Income-Restricted (not LHTC)	[TGS] Tax Credit, Market Rate & Government Subsidized	[MGI] Tax Credit, Market Rate, Govt Subsidized & Income-Restricted








Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
73	Paradise Estates	GSS	B	2004	9	0	100.0%
74	Parkside Terrace Senior World	GSS	C-	1979	20	0	100.0%
75	Pavilion Lakes	MRR	B	1981	202	10	95.0%
76	Phoenix Apts.	MRR	C+	1950	39	1	97.4%
77	Pollack Apts.	MRR	C	1972	24	3	87.5%
78	Post House	MRR	B	2020	144	29	79.9%
79	Princeton Court	MRR	C+	1976	62	0	100.0%
80	Rathbone	MRR	B	1869	56	0	100.0%
81	Regency Club	MRR	B-	1980	444	37	91.7%
82	Reserve	MRR	A	2008	158	6	96.2%
83	Schnute	TGS	C+	1972	115	0	100.0%
84	Shannon Glen	TAX	B	1969	144	8	94.4%
85	Sugar Mill Creek	MRR	A-	1985	487	1	99.8%
86	Sunrise East	MRR	B-	1974	47	1	97.9%
87	Sunset Tower	MRR	B+	1968	31	1	96.8%
88	Timbers	MRR	B	1975	454	3	99.3%
89	Vann Park I-IV	MRT	C+	1993	192	4	97.9%
90	Village Green	MRR	C	1978	384	3	99.2%
91	Villas at Theatre Commons	MRR	B+	2008	154	0	100.0%
92	Waterstone at Green River	MRR	A+	2016	130	4	96.9%
93	West Briar	MRR	B	1965	24	0	100.0%
94	Western Hills	MRR	B-	1970	86	0	100.0%
95	Westwood	MRR	C+	1975	151	0	100.0%
96	White Oak Manor	TGS	C+	1973	115	0	100.0%
97	Woodbridge Place	MRR	B-	1982	192	0	100.0%
98	Woodland Park	MRR	C	1975	322	7	97.8%

✓ Composite Property	[HMS] Market Rate, Income Restricted (not LHTC) & Govt Subsidized	[TM] Tax Credit, Income Restricted (not LHTC) & Govt Subsidized
◆ Senior Housing	[TAX] Tax Credit	[HKL] Income-Restricted (not LHTC)
[MRR] Market Rate	[HCS] Tax Credit & Government-Subsidized	[HKL] Income-Restricted (not LHTC) & Government-Subsidized
[MRT] Market Rate & Tax Credit	[HML] Tax Credit, Market-Rate, Income-Restricted (not LHTC)	[SSS] Government-Subsidized
[MTR] Market-Rate & Government-Subsidized	[TMH] Tax Credit & Income-Restricted (not LHTC)	[MLL] Tax Credit, Market Rate, Govt Subsidized & Income-Restricted
[MTH] Market Rate & Income-Restricted (not LHTC)	[TMH] Tax Credit, Market Rate & Government-Subsidized	

Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

1	<b>329 on Main</b> 329 Main St, Evansville, IN 47708	Contact: Vanessa Phone: (812) 629-3527
	Total Units: 52 UC: 0 Occupancy: 96.2% Stories: 10 w/Elevator Year Built: 1916 BR: 1, 2 Vacant Units: 2 Waitlist: None AR Year: 2011 Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range based on floor level & unit location	
2	<b>Abbey Court</b> 5301 Stonehedge Dr, Evansville, IN 47715	Contact: Emily Phone: (812) 477-0488
	Total Units: 249 UC: 0 Occupancy: 92.4% Stories: 2 Year Built: 1973 BR: 1, 2, 3 Vacant Units: 19 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2010 Rent Special: None Notes: Higher rents based on unit upgrades, microwave & floorplan	
3	<b>Addison Place</b> 1165 Shiloh Sq, Evansville, IN 47714	Contact: KelseyCynthia Phone: (812) 476-0331
	Total Units: 152 UC: 0 Occupancy: 96.1% Stories: 2 Year Built: 1972 BR: 1, 2 Vacant Units: 6 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2007 Rent Special: None Notes: Rent range based on upgrades; Rents change daily	
4	<b>Anchor Court</b> 2025 W Columbia St, Evansville, IN 47712	Contact: Kathy Phone: (812) 423-3592
	Total Units: 64 UC: 0 Occupancy: 96.9% Stories: 2 Year Built: 1941 BR: 1 Vacant Units: 2 Waitlist: None AR Year: Target Population: Family Yr Renovated: 1999 Rent Special: None Notes:	
5	<b>Arbors at Eastland</b> 6649 Old Boonville Hwy, Evansville, IN 47715	Contact: Misty Phone: (812) 476-8100
	Total Units: 176 UC: 0 Occupancy: 97.2% Stories: 2 Year Built: 2004 BR: 1, 2, 3, 4 Vacant Units: 5 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit	






<input checked="" type="checkbox"/> Comparable Property <input checked="" type="checkbox"/> Section Renovated <input checked="" type="checkbox"/> [MGR] Market Rate <input checked="" type="checkbox"/> [MGR] Market Rate & Tax Credit <input checked="" type="checkbox"/> [MGR] Market Rate & Government Subsidized <input checked="" type="checkbox"/> [MGR] Market Rate & Government Subsidized <input checked="" type="checkbox"/> [MGR] Market Rate & Income Restricted (not LHTC)	<input checked="" type="checkbox"/> [MGR] Market Rate, Income Restricted (not LHTC) & Government Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit <input checked="" type="checkbox"/> [MGR] Tax Credit & Government Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate, Income Restricted (not LHTC) <input checked="" type="checkbox"/> [MGR] Tax Credit & Income Restricted (not LHTC) <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate & Government Subsidized	<input checked="" type="checkbox"/> [MGR] Tax Credit, Income Restricted (not LHTC) & Government Subsidized <input checked="" type="checkbox"/> [MGR] Income Restricted (not LHTC) <input checked="" type="checkbox"/> [MGR] Income Restricted (not LHTC) & Government Subsidized <input checked="" type="checkbox"/> [MGR] Government Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate, Gov. Subsidized & Income Restricted
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Bowen National Research

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6	<b>Ashley Pointe</b> 410 Fuquay Rd, Evansville, IN 47715	Contact: Rebecca Phone: (812) 496-3058
	Total Units: 150 UC: 0 BR: 1, 2, 3 Occupancy: 94.7% Vacant Units: 8 Target Population: Family Rent Special: None Notes: Rents change daily	Stories: 2 Waitlist: None Year Built: 1987 AR Year: Yr Renovated:
7	<b>Bellemeade &amp; Line</b> 314 Bellemeade Ave, Evansville, IN 47714	Contact: Whitley Phone: (812) 402-5993
	Total Units: 8 UC: 0 BR: 1 Occupancy: 100.0% Vacant Units: 0 Target Population: Family Rent Special: None Notes: PBV/PBRA RAD	Stories: 1 Waitlist: Maintained by Housing Year Built: 1986 AR Year: Yr Renovated: 2011
8	<b>Boeke Place</b> 1401 S Boeke Pl, Evansville, IN 47714	Contact: Susan Phone: (812) 473-4904
	Total Units: 32 UC: 0 BR: 1 Occupancy: 100.0% Vacant Units: 0 Target Population: Family Rent Special: None Notes:	Stories: 2 Waitlist: None Year Built: 1972 AR Year: Yr Renovated:
9	<b>Bradford Pointe</b> 1680 E Franklin St, Evansville, IN 47711	Contact: Nicole Phone: (812) 477-1900
	Total Units: 252 UC: 0 BR: 2 Occupancy: 94.0% Vacant Units: 15 Target Population: Family Rent Special: None Notes:	Stories: 2 Waitlist: None Year Built: 1945 AR Year: Yr Renovated: 1996
10	<b>Brickyard</b> 3701 Upper Mount Vernon Rd, Evansville, IN 47712	Contact: Brittany Phone: (812) 424-4800
	Total Units: 214 UC: 0 BR: 1, 2, 3 Occupancy: 98.1% Vacant Units: 4 Target Population: Family Rent Special: \$350 off move in cost Notes:	Stories: 2 Waitlist: None Year Built: 1999 AR Year: Yr Renovated: 2016

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Section Renovated <input type="checkbox"/> (MRO) Market Rate <input type="checkbox"/> (MRO) Market Rate & Tax Credit <input type="checkbox"/> (MRO) Market Rate & Government-Subsidized <input type="checkbox"/> (MRO) Market Rate & Government-Subsidized <input type="checkbox"/> (MRO) Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> (MRO) Market Rate, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit <input type="checkbox"/> (MRO) Tax Credit & Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> (MRO) Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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11	<b>Brooklyn Place</b> 6830 Brooklyn Ct., Evansville, IN 47715	Contact: Maria Phone: (812) 303-7100
	Total Units: 204 UC: 0 Occupancy: 94.1% Stories: 3 Year Built: 2003 BR: 1, 2, 3 Vacant Units: 12 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: \$900 off move-in cost Notes: Rent range based on renovated units; Rents change daily	
12	<b>Bryce de Moray</b> 712 S Kenmore Dr, Evansville, IN 47714	Contact: Desiree Phone: (812) 476-7757
	Total Units: 136 UC: 0 Occupancy: 97.8% Stories: 2, 2.5 Year Built: 1967 BR: 1, 2, 3 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: 1989 Rent Special: None Notes: Rent range based on floorplan, level & fireplace	
13	<b>Cambridge Arms</b> 202 SE 1st St., Evansville, IN 47708	Contact: Diane Phone: (812) 422-2215
	Total Units: 33 UC: 0 Occupancy: 84.8% Stories: 4, 5 w/Elevator Year Built: 1925 BR: 1, 3 Vacant Units: 5 Waitlist: None AR Year: 2018 Target Population: Family Yr Renovated: 2018 Rent Special: None Notes: Rent range based on flooring & floor level	
14	<b>Carousel</b> 1309 Carousel Ct, Evansville, IN 47715	Contact: Cory Phone: (812) 962-3402
	Total Units: 37 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2009 BR: 1, 2 Vacant Units: 0 Waitlist: 24-36 mos AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Higher rents on units with attached garage	
15	<b>Carpenter Court</b> 607 E Iowa St, Evansville, IN 47711	Contact: Delores Phone: (812) 492-0065
	Total Units: 45 UC: 0 Occupancy: 88.9% Stories: 2.5 Year Built: 1954 BR: 1, 2, 3 Vacant Units: 5 Waitlist: None AR Year: 2018 Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit: Preleasing 10/2018, opened 11/2018, 100% occupied 12/2018	
✓ Comparable Property ♦ Senior Restricted ■ HUD/202 Market Rate ■ HUD/202 Market Rate & Tax Credit ■ HUD/202 Market Rate & Government-Subsidized ■ HUD/202 Market Rate & Government-Subsidized ■ HUD/202 Market Rate & Income-Restricted (per HUD)	■ HUD/202 Market Rate, Income-Restricted (per HUD) & Government-Subsidized ■ HUD/202 Tax Credit ■ HUD/202 Tax Credit & Government-Subsidized ■ HUD/202 Tax Credit, Market Rate, Income-Restricted (per HUD) ■ HUD/202 Tax Credit & Income-Restricted (per HUD) ■ HUD/202 Tax Credit, Market Rate & Government-Subsidized	■ HUD/202 Tax Credit, Income-Restricted (per HUD) & Government-Subsidized ■ HUD/202 Income-Restricted (per HUD) ■ HUD/202 Income-Restricted (per HUD) & Government-Subsidized ■ HUD/202 Government-Subsidized ■ HUD/202 Tax Credit, Market Rate, Govt. Subsidized & Income-Restricted

Properties Surveyed — Evansville, Indiana

Survey Date: February 2021



16	<b>Cedar Trace I &amp; II</b> 2200 N. 7th Ave., Evansville, IN 47710	Contact: Angela Phone: (812) 402-1711
	Total Units: 71 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2010 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: 15 HH Target Population: Family Rent Special: None Notes: Tax Credit	Year Built: 2010 AR Year: Yr Renovated:
17	<b>Cedar Trace III</b> 2000 N. 7th Ave., Evansville, IN 47710	Contact: Angela Phone: (812) 402-1711
	Total Units: 49 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2012 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 10 HH Target Population: Family Rent Special: None Notes: Tax Credit	Year Built: 2012 AR Year: Yr Renovated:
18	<b>Cedar Trace Senior</b> 1501 Keller St, Evansville, IN 47710	Contact: Delores Phone: (812) 401-5060
	Total Units: 51 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 2014 BR: 1, 2 Vacant Units: 0 Waitlist: 25 HH Target Population: Senior 55+ Rent Special: None Notes: Tax Credit	Year Built: 2014 AR Year: Yr Renovated:
19	<b>Colonial Manor</b> 1717 Lodge Ave, Evansville, IN 47114	Contact: Karen Phone: (812) 477-3037
	Total Units: 164 UC: 0 Occupancy: 95.1% Stories: 2 Year Built: 1951 BR: 2 Vacant Units: 8 Waitlist: None Target Population: Family Rent Special: None Notes:	Year Built: 1951 AR Year: Yr Renovated: 1988
20	<b>Covert</b> 1613 Green River Rd, Evansville, IN 47715	Contact: Melissa Phone: (812) 479-6366
	Total Units: 16 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1972 BR: 1 Vacant Units: 0 Waitlist: None Target Population: Family Rent Special: None Notes:	Year Built: 1972 AR Year: Yr Renovated:

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> [MRO] Market Rate <input type="checkbox"/> [MRO] Market Rate & Tax Credit <input type="checkbox"/> [MRO] Market Rate & Government-Subsidized <input type="checkbox"/> [MRO] Market Rate & Government-Subsidized <input type="checkbox"/> [MRO] Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> [MRO] Market Rate, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> [MRO] Tax Credit <input type="checkbox"/> [MRO] Tax Credit & Government-Subsidized <input type="checkbox"/> [MRO] Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> [MRO] Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> [MRO] Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> [MRO] Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> [MRO] Income-Restricted (not LHTC) <input type="checkbox"/> [MRO] Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> [MRO] Government-Subsidized <input type="checkbox"/> [MRO] Tax Credit, Market Rate, Govt. Subsidized & Income-Restricted
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Bowen National Research

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21	<b>Crescent Manor</b> 710 W Michigan St, Evansville, IN 47710	Contact: Betty Phone: (812) 424-0431
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1970 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
22	<b>Cross Lake</b> 7900 Circle Front Ct, Evansville, IN 47715	Contact: Rachael Phone: (812) 479-4000
	Total Units: 208 UC: 0 Occupancy: 96.2% Stories: 2 Year Built: 2001 BR: 1, 2, 3 Vacant Units: 8 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
23	<b>Crossings</b> 2451 Waterbridge Way, Evansville, IN 47710	Contact: Taylor Phone: (812) 422-3485
	Total Units: 200 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1978 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 120 HH AR Year: Target Population: Family Yr Renovated: 2012 Rent Special: None Notes: HUD Section 8	
24	<b>Dalehaven Estates Cooperative</b> 3700 Justus Ct., Evansville, IN 47714	Contact: Dee Phone: (812) 479-0411
	Total Units: 119 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 1969 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: 6-24 mos AR Year: Target Population: Family Yr Renovated: 2007 Rent Special: None Notes: Tax Credit (85 units); HUD Section 8 & Tax Credit (34 units)	
25	<b>Delaware Trace</b> 4901 Lenape Ln, Evansville, IN 47715	Contact: John Phone: (812) 476-7635
	Total Units: 192 UC: 0 Occupancy: 93.8% Stories: 2 Year Built: 2007 BR: 1, 2, 3, 4 Vacant Units: 12 Waitlist: None AR Year: Target Population: Family, Homeless Yr Renovated: Rent Special: None Notes: Market-rate (16 units); Tax Credit (176 units); 5 units at 30% AMHI set aside for homeless	
<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> [MRF] Market Rate <input type="checkbox"/> [MRF] Market-Rate & Tax Credit <input type="checkbox"/> [MRF] Market-Rate & Government-Subsidized <input type="checkbox"/> [MRF] Market-Rate & Income-Restricted (per HUD) <input type="checkbox"/> [MRF] Market-Rate & Income-Restricted (per HUD)	<input type="checkbox"/> [MRF] Market-Rate, Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> [MRF] Tax Credit <input type="checkbox"/> [MRF] Tax Credit & Government-Subsidized <input type="checkbox"/> [MRF] Tax Credit, Market Rate, Income-Restricted (per HUD) <input type="checkbox"/> [MRF] Tax Credit & Income-Restricted (per HUD) <input type="checkbox"/> [MRF] Tax Credit, Market-Rate & Government-Subsidized	<input type="checkbox"/> [MRF] Tax Credit, Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> [MRF] Income-Restricted (per HUD) <input type="checkbox"/> [MRF] Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> [MRF] Government-Subsidized <input type="checkbox"/> [MRF] Tax Credit, Market Rate, Govt. Subsidized & Income-Restricted

26	<b>Devonshire Gardens</b> 815 Erie Ave, Evansville, IN 47715	Contact: Paula Phone: (812) 473-6070
	Total Units: 138 UC: 0 Occupancy: 97.8% Stories: 2,3 Year Built: 1985 BR: 1, 2 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range based floorplan, floor level & fireplace	
27	<b>Devonshire Place</b> 1237 Devonshire Pl, Evansville, IN 47715	Contact: Amanda Phone: (812) 476-9936
	Total Units: 106 UC: 0 Occupancy: 96.2% Stories: 2,3 Year Built: 1977 BR: 1, 2 Vacant Units: 4 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2017 Rent Special: None Notes: Rent range based on unit upgrades	
28	<b>Dexter</b> 1003 S Dexter Ave, Evansville, IN 47714	Contact: Emily Phone: (812) 568-6902
	Total Units: 10 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1999 BR: 1, 3 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
29	<b>Dexter Villa</b> 2841 Washington Ave, Evansville, IN 47714	Contact: Susan Phone: (812) 473-4904
	Total Units: 59 UC: 0 Occupancy: 100.0% Stories: 3 Year Built: 1974 BR: 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
30	<b>Diamond Valley</b> 1151 Diamond Pl, Evansville, IN 47710	Contact: Kristy Phone: (812) 426-1640
	Total Units: 156 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1978 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 2 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> HUD/203 Market Rate <input type="checkbox"/> HUD/203 Market Rate & Tax Credit <input type="checkbox"/> HUD/203 Market Rate & Government-Subsidized <input type="checkbox"/> HUD/203 Market Rate & Income-Restricted (per HUD)	<input type="checkbox"/> HUD (Market-Rate, Income-Restricted (per HUD) & Government-Subsidized) <input type="checkbox"/> HUD Tax Credit <input type="checkbox"/> HUD Tax Credit & Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Income-Restricted (per HUD) <input type="checkbox"/> HUD Tax Credit & Income-Restricted (per HUD) <input type="checkbox"/> HUD Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> HUD Tax Credit, Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> HUD Income-Restricted (per HUD) <input type="checkbox"/> HUD Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> HUD Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

31	<b>Eastland</b> 5308 Eden Dr, Evansville, IN 47715	Contact: Becka Phone: (812) 476-3124
	Total Units: 161 UC: 0 Occupancy: 92.5% Stories: 2 Year Built: 1979 BR: 1, 2 Vacant Units: 12 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes: Tax Credit	Yr Renovated: 2015
32	<b>Eastlodge</b> 1625 Cass Ct, Evansville, IN 47715	Contact: Lisa Phone: (812) 473-5968
	Total Units: 72 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1979 BR: 1, 2, 3 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes:	Yr Renovated:
33	<b>Eco Square</b> 700 Chateau Dr, Evansville, IN 47715	Contact: Jamie Phone: (812) 477-2908
	Total Units: 108 UC: 0 Occupancy: 83.3% Stories: 2 Year Built: 1966 BR: 0, 2 Vacant Units: 18 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes:	Yr Renovated:
34	<b>Embassy</b> 1290 Hatfield Dr, Evansville, IN 47714	Contact: Bobbie Phone: (812) 473-1119
	Total Units: 246 UC: 0 Occupancy: 89.8% Stories: 2 Year Built: 1972 BR: 0, 1 Vacant Units: 25 Waitlist: None AR Year: Target Population: Family Rent Special: Move-in: Studio - \$399 off & 1-br \$499 off Notes: Vacancies attributed to lack of applicants	Yr Renovated:
35	<b>Evansville Public Housing</b> 528-534 S Linwood Ave, Evansville, IN 47713	Contact: Marrissa Phone: (812) 402-5993
	Total Units: 105 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 1985 BR: 2, 3, 4 Vacant Units: 0 Waitlist: 100 HH AR Year: Target Population: Family Rent Special: None Notes: Tax Credit & HUD RAD with PBV	Yr Renovated: 2019

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Section 8/Qualified <input type="checkbox"/> (MTR) Market Rate <input type="checkbox"/> (MTR) Market Rate & Tax Credit <input type="checkbox"/> (MTR) Market Rate & Government-Subsidized <input type="checkbox"/> (MTR) Market Rate & Government-Subsidized <input type="checkbox"/> (MTR) Market Rate & Income-Restricted (per HUD)	<input type="checkbox"/> (MTR) Market Rate, Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> (MTR) Tax Credit <input type="checkbox"/> (MTR) Tax Credit & Government-Subsidized <input type="checkbox"/> (MTR) Tax Credit, Market Rate, Income-Restricted (per HUD) <input type="checkbox"/> (MTR) Tax Credit & Income-Restricted (per HUD) <input type="checkbox"/> (MTR) Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> (MTR) Tax Credit, Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> (MTR) Income-Restricted (per HUD) <input type="checkbox"/> (MTR) Income-Restricted (per HUD) & Government-Subsidized <input type="checkbox"/> (MTR) Government-Subsidized <input type="checkbox"/> (MTR) Tax Credit, Market Rate, Govt-Subsidized & Income-Restricted
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Bowen National Research

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Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

36 Fairmont		Contact: April	
4982 Tippecanoe Dr, Evansville, IN 47715		Phone: (812) 476-8849	
	Total Units: 112	UC: 0	Occupancy: 95.5%
	BR: 1, 2		Vacant Units: 5
	Target Population: Family		Stories: 2
	Rent Special: None		Waitlist: None
	Notes: Rent range based on floorplan, level & unit upgrades		Year Built: 1978
37 Fairway Plaza		Contact: Scott	
702 Fairway Dr., Evansville, IN 47710		Phone: (812) 423-0456	
Picture Not Available	Total Units: 59	UC: 0	Occupancy: 100.0%
	BR: 1, 2		Vacant Units: 0
	Target Population: Family		Stories: 2.5
	Rent Special: None		Waitlist: None
	Notes:		Year Built: 1972
38 Fielding Court		Contact: Stephanie	
3 Brentwood Dr, Evansville, IN 47715		Phone: (812) 477-8911	
	Total Units: 100	UC: 0	Occupancy: 100.0%
	BR: 0, 1		Vacant Units: 0
	Target Population: Family		Stories: 2
	Rent Special: None		Waitlist: None
	Notes:		Year Built: 1966
39 Foxfire West		Contact: Alex	
360 S Rosenberger Ave, Evansville, IN 47712		Phone: (812) 303-4750	
	Total Units: 132	UC: 0	Occupancy: 97.0%
	BR: 1, 2		Vacant Units: 4
	Target Population: Family		Stories: 3
	Rent Special: None		Waitlist: None
	Notes: Rent range due to units with a fireplace		Year Built: 1981
40 Franklin Manor		Contact: Karen	
221 Harriet St, Evansville, IN 47710		Phone: (812) 423-2232	
	Total Units: 23	UC: 0	Occupancy: 100.0%
	BR: 1, 2		Vacant Units: 0
	Target Population: Family		Stories: 2
	Rent Special: None		Waitlist: None
	Notes:		Year Built: 1970

<input checked="" type="checkbox"/> Comparable Property	<input type="checkbox"/> [M] (Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized)	<input type="checkbox"/> [M] Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
<input type="checkbox"/> Section 8/Assisted	<input type="checkbox"/> [M] Tax Credit	<input type="checkbox"/> [M] Income-Restricted (not LIHTC)
<input type="checkbox"/> [M] Market-Rate	<input type="checkbox"/> [M] Tax Credit & Government-Subsidized	<input type="checkbox"/> [M] Income-Restricted (not LIHTC) & Government-Subsidized
<input type="checkbox"/> [M] Market-Rate & Tax Credit	<input type="checkbox"/> [M] Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	<input type="checkbox"/> [M] Income-Restricted (not LIHTC) & Government-Subsidized
<input type="checkbox"/> [M] Market-Rate & Government-Subsidized	<input type="checkbox"/> [M] Tax Credit & Income-Restricted (not LIHTC)	<input type="checkbox"/> [M] Government-Subsidized
<input type="checkbox"/> [M] Market-Rate & Income-Restricted (not LIHTC)	<input type="checkbox"/> [M] Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	<input type="checkbox"/> [M] Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted


Bowen National Research

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41	<b>Garvin Lofts</b> 101-107 N. Garvin St., Evansville, IN 47711	Contact: Eric Phone: (812) 202-2006
	Total Units: 27 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1909 BR: 1 Vacant Units: 0 Waitlist: None AR Year: 2018 Target Population: Homeless, Other Yr Renovated: Rent Special: None Notes: Tax Credit: Designated for chronically homeless with substance abuse, referral from Echo Housing; Opened 12/2018	
42	<b>Grand Oak</b> 5010 Cass Ave, Evansville, IN 47715	Contact: Shanelle Phone: (812) 479-3441
	Total Units: 301 UC: 0 Occupancy: 92.7% Stories: 1,2 Year Built: 1971 BR: 1, 2, 3, 4 Vacant Units: 22 Waitlist: Section 8; 6-24 mos AR Year: Target Population: Family Yr Renovated: 2010 Rent Special: None Notes: Market-rate (162 units); HUD Section 8 (139 units); Rent range based on floor level, phase & unit location	
43	<b>Grandview Tower</b> 1000 Fulton Pkwy, Evansville, IN 47710	Contact: Robin Phone: (812) 424-3507
	Total Units: 170 UC: 0 Occupancy: 100.0% Stories: 10 w/Elevator Year Built: 1979 BR: 1 Vacant Units: 0 Waitlist: 12-24 mos AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 8	
44	<b>Harmony Villas</b> 3301 Longfield Ct, Evansville, IN 47710	Contact: Chris Phone: (812) 483-9182
	Total Units: 26 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2005 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes:	
45	<b>Harmony West</b> 3110 Mt Vernon Ave, Evansville, IN 47712	Contact: Amy Phone: (812) 426-2086
	Total Units: 48 UC: 0 Occupancy: 100.0% Stories: 3 Year Built: 1978 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
<div><div><div><input checked="" type="checkbox"/> Comparable Property</div><div><input type="checkbox"/> Senior Restricted</div><div><input type="checkbox"/> HUD Market Rate</div><div><input type="checkbox"/> HUD Market Rate &amp; Tax Credit</div><div><input type="checkbox"/> HUD Market Rate &amp; Government Subsidized</div><div><input type="checkbox"/> HUD Market Rate &amp; Income Restricted (w/ HUD)</div></div><div><div><input type="checkbox"/> HUD (Market Rate, Income Restricted (w/ HUD) &amp; Government Subsidized)</div><div><input type="checkbox"/> HUD Tax Credit</div><div><input type="checkbox"/> HUD Tax Credit &amp; Government Subsidized</div><div><input type="checkbox"/> HUD Tax Credit, Market Rate, Income Restricted (w/ HUD)</div><div><input type="checkbox"/> HUD Tax Credit &amp; Income Restricted (w/ HUD)</div><div><input type="checkbox"/> HUD Tax Credit, Market Rate &amp; Government Subsidized</div></div><div><div><input type="checkbox"/> HUD Tax Credit, Income Restricted (w/ HUD) &amp; Government Subsidized</div><div><input type="checkbox"/> HUD Income Restricted (w/ HUD)</div><div><input type="checkbox"/> HUD Income Restricted (w/ HUD) &amp; Government Subsidized</div><div><input type="checkbox"/> HUD Government Subsidized</div><div><input type="checkbox"/> HUD Tax Credit, Market Rate, Gov. Subsidized &amp; Income Restricted</div></div></div>		

Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

46	<b>Heathmoore</b> 2413 S Green River Rd, Evansville, IN 47715	Contact: Brandy Phone: (812) 773-0692
	Total Units: 73 UC: 0 BR: 1, 2 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0 Stories: 1 Waitlist: 2 HH Year Built: 1983 AR Year: Yr Renovated:
47	<b>Holly</b> 1613 Green River Rd, Evansville, IN 47715	Contact: Mellissa Phone: (812) 479-6366
	Total Units: 16 UC: 0 BR: 1 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0 Stories: 2 Waitlist: None Year Built: 1972 AR Year: Yr Renovated:
48	<b>Homes of Evansville I</b> 400 Jefferson Ave, Evansville, IN 47708	Contact: Angela Phone: (812) 602-1140
	Total Units: 40 UC: 0 BR: 3, 4 Target Population: Family Rent Special: None Notes: Tax Credit: HOME Funds (One 4-br unit at 50% AMHI)	Occupancy: 100.0% Vacant Units: 0 Stories: 1.2 Waitlist: 46 HH Year Built: 2013 AR Year: Yr Renovated:
49	<b>Homes of Evansville II</b> 506 Jefferson Ave, Evansville, IN 47713	Contact: Angela Phone: (812) 602-1140
Picture Not Available	Total Units: 60 UC: 0 BR: 1, 2, 3, 4 Target Population: Family Rent Special: None Notes: Tax Credit	Occupancy: 100.0% Vacant Units: 0 Stories: 2 Waitlist: 92 HH Year Built: 2019 AR Year: Yr Renovated:
50	<b>Horizon Homes</b> 1450 Luther Sq, Evansville, IN 47714	Contact: Julie Phone: (812) 479-0456
	Total Units: 148 UC: 0 BR: 0, 1 Target Population: Senior 55+ Rent Special: None Notes: Tax Credit (119 units); HUD Section 8 & Tax Credit (29 units)	Occupancy: 100.0% Vacant Units: 0 Stories: 1 Waitlist: 4 HH Year Built: 1969 AR Year: Yr Renovated: 1991






✓ Comparable Property ♦ Senior Restricted ■ HUD Market Rate ■ HUD Market Rate & Tax Credit ■ HUD Market Rate & Government-Subsidized ■ HUD Market Rate & Government-Subsidized ■ HUD Market Rate & Income-Restricted (not LIHTC) ■ HUD Market Rate & Income-Restricted (not LIHTC)	■ HUD (Market-Rate, Income-Restricted (not LIHTC) & Government-Subsidized) ■ HUD Tax Credit ■ HUD Tax Credit & Government-Subsidized ■ HUD Tax Credit, Market Rate, Income-Restricted (not LIHTC) ■ HUD Tax Credit & Income-Restricted (not LIHTC) ■ HUD Tax Credit, Market Rate & Income-Restricted (not LIHTC)	■ HUD Tax Credit, Income-Restricted (not LIHTC) & Government-Subsidized ■ HUD Income-Restricted (not LIHTC) ■ HUD Income-Restricted (not LIHTC) & Government-Subsidized ■ HUD Government-Subsidized ■ HUD Tax Credit, Market Rate, Senior-Subsidized & Income-Restricted
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Bowen National Research

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Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

51	<b>Independence Square</b> 201 W Delaware St, Evansville, IN 47710		Contact: Michelle Phone: (812) 428-0362	
		Total Units: 123 UC: 0 BR: 1 Target Population: Senior 62+ Rent Special: None Notes: HUD Section 202	Occupancy: 100.0% Vacant Units: 0	Stories: 4.5 Waitlist: 5 HH w/Elevator Year Built: 1981 AR Year: Yr Renovated: 2015
52	<b>Indian Woods</b> 1900 Pueblo Pass, Evansville, IN 47715		Contact: Ashley Phone: (812) 476-2324	
		Total Units: 202 UC: 0 BR: 2, 3 Target Population: Family Rent Special: None Notes: Rent range due to unit location; Rents change daily	Occupancy: 96.0% Vacant Units: 8	Stories: 1.2 Waitlist: None Year Built: 1984 AR Year: Yr Renovated: 2007
53	<b>Jacobsville I</b> 1212 Baker Ave., Evansville, IN 47710		Contact: Angela Phone: (812) 402-7360	
		Total Units: 36 UC: 0 BR: 1, 2, 3, 4 Target Population: Family Rent Special: None Notes: Tax Credit	Occupancy: 100.0% Vacant Units: 0	Stories: 1.2 Waitlist: Shared with phase II: 15 HH Year Built: 2005 AR Year: Yr Renovated:
54	<b>Jacobsville II</b> 240 W. Florida St., Evansville, IN 47710		Contact: Angela Phone: (812) 402-7360	
		Total Units: 35 UC: 0 BR: 1, 2, 3, 4 Target Population: Family Rent Special: None Notes: Tax Credit	Occupancy: 100.0% Vacant Units: 0	Stories: 1.2 Waitlist: Shared with phase I: 15 HH Year Built: 2006 AR Year: Yr Renovated:
55	<b>John Cable</b> 1111 Cherry St, Evansville, IN 47713		Contact: Whitley Phone: (812) 402-5993	
		Total Units: 24 UC: 0 BR: 1, 2 Target Population: Family Rent Special: None Notes: Tax Credit & PBV/PBRA	Occupancy: 100.0% Vacant Units: 0	Stories: 1.2 Waitlist: 3-16 mos Year Built: 2004 AR Year: Yr Renovated:






✓ Comparable Property	■ [M] (Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized)	■ [MGI] Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
✦ Senior Restricted	■ [M] Tax Credit	■ [MGI] Income-Restricted (not LIHTC)
■ [M] (Market-Rate)	■ [MGI] Tax Credit & Government-Subsidized	■ [MGI] Income-Restricted (not LIHTC) & Government-Subsidized
■ [MGI] (Market-Rate & Tax Credit)	■ [M] Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	■ [MGI] Government-Subsidized
■ [MGI] (Market-Rate & Government-Subsidized)	■ [MGI] Tax Credit & Income-Restricted (not LIHTC)	■ [MGI] Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ [MGI] (Market-Rate & Income-Restricted (not LIHTC))	■ [MGI] Tax Credit, Market-Rate & Government-Subsidized	

Bowen National Research

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Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

56	<b>John M. Caldwell Homes</b> 736 Cross St, Evansville, IN 47713	Contact: Jenna Phone: (812) 428-8527
	Total Units: 121 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1953 BR: 0, 1, 2, 3, 4 Vacant Units: 0 Waitlist: 8-12 mos AR Year: Target Population: Family Yr Renovated: 2016 Rent Special: None Notes: Tax Credit & HUD Section 8	
57	<b>Kenzi Estates</b> 1219 Kiwi Ct, Evansville, IN 47710	Contact: Sheila Phone: (812) 428-9900
	Total Units: 64 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2000 BR: 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range based on floor level	
58	<b>Kimber Green</b> 200 Kimber Ln, Evansville, IN 47715	Contact: Allie Phone: (812) 476-1476
	Total Units: 112 UC: 0 Occupancy: 97.3% Stories: 2 Year Built: 1975 BR: 1, 2, 3 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2011 Rent Special: M/I by 3-31 get \$300 off move-in cost Notes:	
59	<b>Kinway</b> 1952 Colts Ln, Evansville, IN 47714	Contact: Connelly Phone: (812) 602-3302
	Total Units: 137 UC: 0 Occupancy: 100.0% Stories: 1, 2 Year Built: 2015 BR: 1, 2, 3 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Final units opened 1/2017	
60	<b>Lakeshore Apartment Homes</b> 727 Beachfront Dr., Evansville, IN 47715	Contact: Liza Phone: (812) 303-7780
	Total Units: 224 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2005 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 32 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	






<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> HUD/Market Rate <input type="checkbox"/> HUD/Market Rate & Tax Credit <input type="checkbox"/> HUD/Market Rate & Government-Subsidized <input type="checkbox"/> HUD/Market Rate & Government-Subsidized <input type="checkbox"/> HUD/Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> HUD (Market-Rate, Income-Restricted (not LHTC) & Government-Subsidized) <input type="checkbox"/> HUD Tax Credit <input type="checkbox"/> HUD Tax Credit & Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> HUD Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> HUD Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> HUD Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> HUD Income-Restricted (not LHTC) <input type="checkbox"/> HUD Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> HUD Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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Bowen National Research

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Properties Surveyed — Evansville, Indiana






Survey Date: February 2021

61	<b>Lakeside Manor</b> 3201 N Green River Rd, Evansville, IN 47715		Contact: Courtney Phone: (812) 474-9999	
		Total Units: 700 BR: 1, 2 Target Population: Senior 55+ Rent Special: None Notes:	UC: 0 Occupancy: 100.0% Vacant Units: 0 Stories: 1 Waitlist: 40 HH	Year Built: 1992 AR Year: Yr Renovated:
62	<b>Leisure Living Lakeside</b> 1214 Lavendar Ct, Evansville, IN 47712		Contact: Emily Phone: (812) 401-5001	
		Total Units: 98 BR: 1, 2 Target Population: Senior 55+ Rent Special: None Notes:	UC: 0 Occupancy: 98.0% Vacant Units: 2 Stories: 1 Waitlist: None	Year Built: 2008 AR Year: Yr Renovated:
63	<b>May Belle &amp; Montrose</b> 1012 SE 2nd St., Evansville, IN 47713		Contact: Diane Phone: (812) 422-2215	
		Total Units: 14 BR: 1 Target Population: Family Rent Special: None Notes:	UC: 0 Occupancy: 92.9% Vacant Units: 1 Stories: 3 Waitlist: None	Year Built: 1924 AR Year: 2015 Yr Renovated:
64	<b>McCurdy Hotel</b> 101 SE 1st St, Evansville, IN 47708		Contact: Amanda Phone: (812) 402-1220	
		Total Units: 92 BR: 1, 2 Target Population: Family Rent Special: None Notes: Rent range based on floorplan, floor level & view	UC: 0 Occupancy: 89.1% Vacant Units: 10 Stories: 8 Waitlist: None	w/Elevator Year Built: 1917 AR Year: 2017 Yr Renovated:
65	<b>Meghann Manor</b> 1211 Lincoln Ave., Evansville, IN 47714		Contact: Emily Phone: (812) 431-9363	
		Total Units: 43 BR: 1, 5 Target Population: Family Rent Special: None Notes:	UC: 0 Occupancy: 93.0% Vacant Units: 3 Stories: 2 Waitlist: None	Year Built: 1925 AR Year: Yr Renovated:

✓ Comparable Property	■ [M] (Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized)	■ [M] Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
✦ Senior Restricted	■ [M] Tax Credit	■ [M] Income-Restricted (not LIHTC)
■ [M] Market-Rate	■ [M] Tax Credit & Government-Subsidized	■ [M] Income-Restricted (not LIHTC) & Government-Subsidized
■ [M] (M) Market-Rate & Tax Credit	■ [M] Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	■ [M] Government-Subsidized
■ [M] (M) Market-Rate & Government-Subsidized	■ [M] Tax Credit & Income-Restricted (not LIHTC)	■ [M] Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ [M] (M) Market-Rate & Income-Restricted (not LIHTC)	■ [M] Tax Credit, Market-Rate & Government-Subsidized	

Bowen National Research






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<b>66</b> 	<b>Memorial Place I &amp; II</b> 920 Oak St, Evansville, IN 47713 Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1999 BR: 3, 4 Vacant Units: 0 Waitlist: 6 HH Target Population: Family Rent Special: None Notes: Tax Credit: HOME Funds	Contact: Jerone Phone: (812) 424-8627
<b>67</b> 	<b>Memorial Pointe I &amp; II</b> 658 E Cherry St, Evansville, IN 47713 Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1998 BR: 1 Vacant Units: 0 Waitlist: 6 HH Target Population: Senior 55+ Rent Special: None Notes: Tax Credit:	Contact: Jerone Phone: (812) 424-8627
<b>68</b> 	<b>Memorial Townhouses I</b> 507 E. Walnut, Evansville, IN 47713 Total Units: 8 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2003 BR: 3 Vacant Units: 0 Waitlist: 10 HH Target Population: Family Rent Special: None Notes: HOME Funds (8 units)	Contact: Jerone Phone: (812) 424-8627
<b>69</b> 	<b>Memorial Townhouses I &amp; II</b> 401 E. Walnut St., Evansville, IN 47713 Total Units: 35 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2005 BR: 2, 3, 4 Vacant Units: 0 Waitlist: 6 HH Target Population: Family Rent Special: None Notes: Tax Credit	Contact: Jerone Phone: (812) 424-8627
<b>70</b> 	<b>North Park Apts.</b> 1125 Wellington Dr, Evansville, IN 47710 Total Units: 284 UC: 0 Occupancy: 99.6% Stories: 2 Year Built: 1972 BR: 1, 2 Vacant Units: 1 Waitlist: None Target Population: Family Rent Special: None Notes: Rents change daily	Contact: Kelsey Phone: (812) 424-1811






<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> (MRF) Market Rate <input type="checkbox"/> (MRF) Market Rate & Tax Credit <input type="checkbox"/> (MRF) Market Rate & Government-Subsidized <input type="checkbox"/> (MRF) Market Rate & Government-Subsidized <input type="checkbox"/> (MRF) Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> (MRF) Market Rate, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit <input type="checkbox"/> (MRF) Tax Credit & Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> (MRF) Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit, Market Rate, Senior-Subsidized & Income-Restricted
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71	<b>Ohio Valley</b> 4400 Spring Valley Rd, Evansville, IN 47715	Contact: Christina Phone: (812) 401-8911
	Total Units: 146 UC: 0 Occupancy: 97.3% Stories: 2 Year Built: 1980 BR: 1 Vacant Units: 4 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Rent range based on renovated unit	
72	<b>Orchardgate</b> 401 Applewood Ct, Evansville, IN 47712	Contact: Kathy Phone: (812) 423-3900
	Total Units: 124 UC: 0 Occupancy: 98.4% Stories: 2 Year Built: 1978 BR: 1, 2 Vacant Units: 2 Waitlist: 5 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes:	
73	<b>Paradise Estates</b> 252 E Mulberry St, Evansville, IN 47711	Contact: Barbara Phone: (812) 386-8200
	Total Units: 9 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2004 BR: 1 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 202 PRAC	
74	<b>Parkside Terrace Senior World</b> 2305 S. Rotherwood Ave., Evansville, IN 47710	Contact: Carline Phone: (760) 500-1363
	Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1979 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 8	
75	<b>Pavilion Lakes</b> 100 Williamsburg Dr, Evansville, IN 47715	Contact: Cari Phone: (812) 479-0917
	Total Units: 202 UC: 0 Occupancy: 95.0% Stories: 2 Year Built: 1981 BR: 1, 2, 3 Vacant Units: 10 Waitlist: None AR Year: Target Population: Family Yr Renovated: 2015 Rent Special: None Notes:	
<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> HUD Market Rate <input type="checkbox"/> HUD Market-Rent & Tax Credit <input type="checkbox"/> HUD Market-Rent & Government-Subsidized <input type="checkbox"/> HUD Market-Rate & Government-Subsidized <input type="checkbox"/> HUD Market-Rate & Income-Restricted (not LIHTC)	<input type="checkbox"/> HUD (Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized) <input type="checkbox"/> HUD Tax Credit <input type="checkbox"/> HUD Tax Credit & Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Income-Restricted (not LIHTC) <input type="checkbox"/> HUD Tax Credit & Income-Restricted (not LIHTC) <input type="checkbox"/> HUD Tax Credit, Market-Rate & Government-Subsidized	<input type="checkbox"/> HUD Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized <input type="checkbox"/> HUD Income-Restricted (not LIHTC) <input type="checkbox"/> HUD Income-Restricted (not LIHTC) & Government-Subsidized <input type="checkbox"/> HUD Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Govt-Subsidized & Income-Restricted



<b>76</b> <b>Phoenix Apts.</b> <b>1153 Covert Ave, Evansville, IN 47714</b> 	<b>Contact: Chelsea</b> <b>Phone: (812) 550-9400</b>  Total Units: <b>39</b> UC: <b>0</b> Occupancy: <b>97.4%</b> Stories: <b>2.5</b> Year Built: <b>1950</b> BR: <b>1, 2</b> Vacant Units: <b>1</b> Waitlist: <b>None</b> AR Year: Target Population: <b>Family</b> Yr Renovated: Rent Special: <b>None</b> Notes:
<b>77</b> <b>Pollack Apts.</b> <b>2501 Pollack Ave, Evansville, IN 47714</b> 	<b>Contact: Samira</b> <b>Phone: (812) 777-6102</b>  Total Units: <b>24</b> UC: <b>0</b> Occupancy: <b>87.5%</b> Stories: <b>2</b> Year Built: <b>1972</b> BR: <b>1, 2</b> Vacant Units: <b>3</b> Waitlist: <b>None</b> AR Year: Target Population: <b>Family</b> Yr Renovated: Rent Special: <b>None</b> Notes:
<b>78</b> <b>Post House</b> <b>123 NW 2nd St, Evansville, IN 47708</b> 	<b>Contact: Miranda</b> <b>Phone: (812) 492-4460</b>  Total Units: <b>144</b> UC: <b>0</b> Occupancy: <b>79.9%</b> Stories: <b>5</b> w/Elevator Year Built: <b>2020</b> BR: <b>0, 1, 2</b> Vacant Units: <b>29</b> Waitlist: <b>None</b> AR Year: Target Population: <b>Family</b> Yr Renovated: Rent Special: <b>None</b> Notes: <b>Preleasing 1/2020, opened 6/2020, still in lease-up</b>
<b>79</b> <b>Princeton Court</b> <b>103 Princeton Ct, Evansville, IN 47715</b> 	<b>Contact: Brandy</b> <b>Phone: (812) 773-0692</b>  Total Units: <b>62</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>1</b> Year Built: <b>1976</b> BR: <b>1, 2</b> Vacant Units: <b>0</b> Waitlist: <b>3 HH</b> AR Year: Target Population: <b>Family</b> Yr Renovated: Rent Special: <b>None</b> Notes:
<b>80</b> <b>Rathbone</b> <b>1320 SE 2nd St, Evansville, IN 47713</b> 	<b>Contact: Megan</b> <b>Phone: (812) 213-0142</b>  Total Units: <b>56</b> UC: <b>0</b> Occupancy: <b>100.0%</b> Stories: <b>2, 3</b> w/Elevator Year Built: <b>1869</b> BR: <b>1, 2</b> Vacant Units: <b>0</b> Waitlist: <b>7 HH</b> AR Year: <b>2019</b> Target Population: <b>Family</b> Yr Renovated: Rent Special: <b>None</b> Notes: <b>1st units opened 3/2019, final units opened 5/2019</b>






<input checked="" type="checkbox"/> Comparable Property <input checked="" type="checkbox"/> Section Renovated <input checked="" type="checkbox"/> [MGR] Market Rate <input checked="" type="checkbox"/> [MGR] Market Rate & Tax Credit <input checked="" type="checkbox"/> [MGR] Market Rate & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Market Rate & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Market Rate & Income-Restricted (w/ LHTC)	<input checked="" type="checkbox"/> [MGR] Market Rate, Income-Restricted (w/ LHTC) & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit <input checked="" type="checkbox"/> [MGR] Tax Credit & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate, Income-Restricted (w/ LHTC) <input checked="" type="checkbox"/> [MGR] Tax Credit & Income-Restricted (w/ LHTC) <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate & Government-Subsidized	<input checked="" type="checkbox"/> [MGR] Tax Credit, Income-Restricted (w/ LHTC) & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Income-Restricted (w/ LHTC) <input checked="" type="checkbox"/> [MGR] Income-Restricted (w/ LHTC) & Government-Subsidized <input checked="" type="checkbox"/> [MGR] Government-Subsidized <input checked="" type="checkbox"/> [MGR] Tax Credit, Market Rate, Gov. Subsidized & Income-Restricted
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81	<b>Regency Club</b> 8416 Lincoln Ave., Evansville, IN 47715	Contact: Courtney Phone: (812) 473-3311
	Total Units: 444 UC: 0 Occupancy: 91.7% Stories: 2 Year Built: 1980 BR: 1, 2, 3 Vacant Units: 37 Waitlist: None Target Population: Family Rent Special: \$300 off with a 12 month lease Notes: Rent range based on unit upgrades	
82	<b>Reserve</b> 520 Reserve Blvd, Evansville, IN 47715	Contact: Julie Phone: (812) 475-9700
	Total Units: 158 UC: 0 Occupancy: 96.2% Stories: 2,3,4 w/Elevator Year Built: 2008 BR: 1, 2, 3 Vacant Units: 6 Waitlist: None Target Population: Family Rent Special: None Notes:	
83	<b>Schnute</b> 1030 W Franklin St, Evansville, IN 47710	Contact: Lauren Phone: (812) 428-8531
	Total Units: 115 UC: 0 Occupancy: 100.0% Stories: 7 w/Elevator Year Built: 1972 BR: 0, 1, 2 Vacant Units: 0 Waitlist: Maintained by Housing Target Population: Family Rent Special: None Notes: Tax Credit & PBV/PBRA	
84	<b>Shannon Glen</b> 280 Shamrock Dr, Evansville, IN 47715	Contact: Mary Phone: (812) 476-7576
	Total Units: 144 UC: 0 Occupancy: 94.4% Stories: 2.5 Year Built: 1969 BR: 0, 1, 2, 3 Vacant Units: 8 Waitlist: None Target Population: Family Rent Special: None Notes: Tax Credit	
85	<b>Sugar Mill Creek</b> 4901 Sugar Creek Dr, Evansville, IN 47715	Contact: Linda Phone: (812) 477-7678
	Total Units: 487 UC: 0 Occupancy: 99.8% Stories: 2 Year Built: 1985 BR: 1, 2, 3 Vacant Units: 1 Waitlist: None Target Population: Family Rent Special: None Notes: Rent range based on unit amenities	

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> (MRO) Market Rate <input type="checkbox"/> (MRO) Market Rate & Tax Credit <input type="checkbox"/> (MRO) Market Rate & Government-Subsidized <input type="checkbox"/> (MRO) Market Rate & Government-Subsidized <input type="checkbox"/> (MRO) Market Rate & Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> (MRO) Market Rate, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit <input type="checkbox"/> (MRO) Tax Credit & Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> (MRO) Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Income-Restricted (not LHTC) <input type="checkbox"/> (MRO) Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRO) Government-Subsidized <input type="checkbox"/> (MRO) Tax Credit, Market Rate, Senior-Subsidized & Income-Restricted
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Properties Surveyed — Evansville, Indiana


Survey Date: February 2021

86	<b>Sunrise East</b> 3974 Covert Ave, Evansville, IN 47714	Contact: Edna Phone: (812) 476-3059
	Total Units: 47 UC: 1 Occupancy: 97.9% Stories: 2 Year Built: 1974 BR: 1, 2 Vacant Units: 1 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes: 1 unit under renovation	Yr Renovated:
87	<b>Sunset Tower</b> 828 Sunset Ave, Evansville, IN 47713	Contact: Cory Phone: (844) 636-5482
	Total Units: 31 UC: 0 Occupancy: 96.8% Stories: 7 w/Elevator Year Built: 1968 BR: 2, 3 Vacant Units: 1 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes:	Yr Renovated: 2017
88	<b>Timbers</b> 3213 Tamarack Ct, Evansville, IN 47715	Contact: Kelsea Phone: (812) 479-5556
	Total Units: 454 UC: 0 Occupancy: 99.3% Stories: 2.5 Year Built: 1975 BR: 1, 2 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes:	Yr Renovated:
89	<b>Vann Park I-IV</b> 3305 E Pollack Ave, Evansville, IN 47714	Contact: Darwi Phone: (812) 471-1661
	Total Units: 192 UC: 0 Occupancy: 97.9% Stories: 2 Year Built: 1993 BR: 1, 2, 3 Vacant Units: 4 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes: Market-rate (104 units); Tax Credit (88 units)	Yr Renovated:
90	<b>Village Green</b> 4700 E Riverside Dr, Evansville, IN 47714	Contact: Katia Phone: (812) 476-5321
	Total Units: 384 UC: 0 Occupancy: 99.2% Stories: 1, 2 Year Built: 1978 BR: 0, 1, 2, 3 Vacant Units: 3 Waitlist: None AR Year: Target Population: Family Rent Special: None Notes: Rent range based on updated units, floorplan & washer/dryer hookups	Yr Renovated:

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Section Renovated <input type="checkbox"/> (MRF) Market Rate <input type="checkbox"/> (MRF) Market Rate & Tax Credit <input type="checkbox"/> (MRF) Market Rate & Government-Subsidized <input type="checkbox"/> (MRF) Market Rate & Government-Subsidized <input type="checkbox"/> (MRF) Market Rate & Income-Restricted (not LHTC)	<input type="checkbox"/> (MRF) Market Rate, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit <input type="checkbox"/> (MRF) Tax Credit & Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit, Market Rate, Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Tax Credit & Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> (MRF) Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Income-Restricted (not LHTC) <input type="checkbox"/> (MRF) Income-Restricted (not LHTC) & Government-Subsidized <input type="checkbox"/> (MRF) Government-Subsidized <input type="checkbox"/> (MRF) Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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Bowen National Research


B-23

<div>91</div> 	<b>Villas at Theatre Commons</b> 4500 Theatre Dr, Evansville, IN 47715	Contact: Sue Phone: (812) 474-9900
	Total Units: 154 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2008 BR: 2 Vacant Units: 0 Waitlist: 35 HH Target Population: Senior 55+ Rent Special: None Notes: Higher rent for end unit	
<div>92</div> 	<b>Waterstone at Green River</b> 5300 Crystal Lake Dr, Evansville, IN 47715	Contact: Melanie Phone: (812) 602-5111
	Total Units: 130 UC: 0 Occupancy: 96.9% Stories: 3 Year Built: 2016 BR: 1, 2 Vacant Units: 4 Waitlist: None Target Population: Family Rent Special: None Notes: Rent range based on unit amenities	
<div>93</div> 	<b>West Briar</b> 2300 W Iowa St, Evansville, IN 47712	Contact: Brody Phone: (812) 423-2232
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1965 BR: 1, 2 Vacant Units: 0 Waitlist: 3 HH Target Population: Family Rent Special: None Notes:	
<div>94</div> 	<b>Western Hills</b> 1140 Western Hills Dr, Evansville, IN 47720	Contact: Jim Phone: (812) 423-5149
	Total Units: 86 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1970 BR: 1 Vacant Units: 0 Waitlist: None Target Population: Family Rent Special: None Notes: Rent range due to new carpeting	
<div>95</div> 	<b>Westwood</b> 798 Douglas Dr, Evansville, IN 47712	Contact: Valerie Phone: (812) 422-3559
	Total Units: 151 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1975 BR: 1, 2 Vacant Units: 0 Waitlist: 8 HH Target Population: Family Rent Special: None Notes: Higher rents for updated units	

<input checked="" type="checkbox"/> Comparable Property <input type="checkbox"/> Senior Restricted <input type="checkbox"/> HUD/Market Rate <input type="checkbox"/> HUD/Market Rate & Tax Credit <input type="checkbox"/> HUD/Market Rate & Government-Subsidized <input type="checkbox"/> HUD/Market Rate & Government-Subsidized <input type="checkbox"/> HUD/Market Rate & Income-Restricted (not HUD)	<input type="checkbox"/> HUD (Market Rate, Income-Restricted (not HUD) & Government-Subsidized) <input type="checkbox"/> HUD Tax Credit <input type="checkbox"/> HUD Tax Credit & Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Income-Restricted (not HUD) <input type="checkbox"/> HUD Tax Credit & Income-Restricted (not HUD) <input type="checkbox"/> HUD Tax Credit, Market Rate & Government-Subsidized	<input type="checkbox"/> HUD Tax Credit, Income-Restricted (not HUD) & Government-Subsidized <input type="checkbox"/> HUD Income-Restricted (not HUD) <input type="checkbox"/> HUD Income-Restricted (not HUD) & Government-Subsidized <input type="checkbox"/> HUD Government-Subsidized <input type="checkbox"/> HUD Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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Properties Surveyed — Evansville, Indiana

Survey Date: February 2021

96	<b>White Oak Manor</b> 509 N St Joseph Ave, Evansville, IN 47712	Contact: Raye Phone: (812) 428-8532
	Total Units: 115 UC: 0 BR: 0, 1, 2 Target Population: Family Rent Special: None Notes: Tax Credit & PBV/PBRA	Occupancy: 100.0% Vacant Units: 0 Stories: 7 Waitlist: Maintained by Housing w/Elevator Year Built: 1973 AR Year: Yr Renovated: 2016
97	<b>Woodbridge Place</b> 3550 Woodbridge Dr, Evansville, IN 47710	Contact: Sheila Phone: (812) 428-0448
	Total Units: 192 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: None Notes:	Occupancy: 100.0% Vacant Units: 0 Stories: 2 Waitlist: 1HH Year Built: 1982 AR Year: Yr Renovated:
98	<b>Woodland Park</b> 2340 Sunburst Blvd, Evansville, IN 47714	Contact: Samira Phone: (812) 471-1700
	Total Units: 322 UC: 0 BR: 1, 2, 3 Target Population: Family Rent Special: None Notes:	Occupancy: 97.8% Vacant Units: 7 Stories: 2, 2.5 Waitlist: None Year Built: 1975 AR Year: Yr Renovated: 2014

✓ Comparable Property ✦ Section Renovated [HHS] Market Rate [HHS] Market Rate & Tax Credit [HHS] Market Rate & Government-Subsidized [HHS] Market Rate & Income-Restricted (not LHTC) [HHS] Market Rate & Income-Restricted (not LHTC)	[HHS] Market Rate, Income-Restricted (not LHTC) & Government-Subsidized [HHS] Tax Credit [HHS] Tax Credit & Government-Subsidized [HHS] Tax Credit, Market Rate, Income-Restricted (not LHTC) [HHS] Tax Credit & Income-Restricted (not LHTC) [HHS] Tax Credit, Market Rate & Government-Subsidized	[HHS] Tax Credit, Income-Restricted (not LHTC) & Government-Subsidized [HHS] Income-Restricted (not LHTC) [HHS] Income-Restricted (not LHTC) & Government-Subsidized [HHS] Government-Subsidized [HHS] Tax Credit, Market Rate, Government-Subsidized & Income-Restricted
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Bowen National Research

B-25

Source: Evansville Housing Authority  
Effective: 03/2021

## Monthly Dollar Allowances

		Garden						Townhome					
		0 BR	1 BR	2 BR	3 BR	4 BR	5 BR	0 BR	1 BR	2 BR	3 BR	4 BR	5 BR
Heating	Natural Gas	11	16	21	25	32	36	11	16	21	25	32	36
	+Base Charge	0	0	0	0	0	0	0	0	0	0	0	0
	Bottled Gas	47	62	85	108	139	162	47	62	85	108	139	162
	Electric	39	55	72	87	107	120	39	55	72	87	107	120
	Heat Pump	0	0	0	0	0	0	0	0	0	0	0	0
	Oil	0	0	0	0	0	0	0	0	0	0	0	0
Cooking	Natural Gas	1	2	3	3	4	5	1	2	3	3	4	5
	Bottled Gas	6	9	12	15	19	23	6	9	12	15	19	23
	Electric	5	8	9	11	15	17	5	8	9	11	15	17
Other Electric		28	35	41	48	58	65	28	35	41	48	58	65
+Base Charge		0	0	0	0	0	0	0	0	0	0	0	0
Air Conditioning		8	11	15	18	24	28	8	11	15	18	24	28
Water Heating	Natural Gas	30	32	34	35	38	40	30	32	34	35	38	40
	Bottled Gas	17	25	33	41	53	60	17	25	33	41	53	60
	Electric	17	24	31	36	47	54	17	24	31	36	47	54
	Oil	0	0	0	0	0	0	0	0	0	0	0	0
Water		16	23	27	31	38	45	16	23	27	31	38	45
Sewer		33	48	62	71	86	109	33	48	62	71	86	109
Trash Collection		13	13	13	13	13	13	13	13	13	13	13	13
Internet*		20	20	20	20	20	20	20	20	20	20	20	20
Cable*		20	20	20	20	20	20	20	20	20	20	20	20
Alarm Monitoring*		0	0	0	0	0	0	0	0	0	0	0	0

\* Estimated- not from source

ADDENDUM C:  
NON-CONVENTIONAL  
RENTAL SURVEY

BOWEN NATIONAL RESEARCH

C-1

Address	City	Type: SF, Duplex, Condo, Etc.	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
1505 East Indiana Street	Evansville	Single-Family Home	\$495	886	\$0.56	2	1.0	1925	Trulia
13 West Eichel Avenue	Evansville	Single-Family Home	\$750	1,099	\$0.68	2	1.0	1922	Trulia
3206 South Norman Avenue	Evansville	Single-Family Home	\$795	840	\$0.95	3	1.0	1955	Trulia
719 East Maryland Street	Evansville	Single-Family Home	\$595	660	\$0.90	2	1.0	1914	Trulia
2912 East Mulberry Street	Evansville	Single-Family Home	\$1,500	1,553	\$0.97	4	2.5	1959	Trulia
504 East Parkland Avenue	Evansville	Single-Family Home	\$995	1,139	\$0.87	3	1.0	1939	Trulia
1910 South Governor Street	Evansville	Single-Family Home	\$750	1,014	\$0.74	3	1.0	1987	Trulia
2126 Ridgeway Avenue	Evansville	Single-Family Home	\$1,100	900	\$1.22	3	1.0	1957	Trulia
3001 South Rotherwood Avenue	Evansville	Single-Family Home	\$1,100	840	\$1.31	3	1.0	1955	Trulia
3001 Southeast Boulevard	Evansville	Single-Family Home	\$1,100	840	\$1.31	3	1.0	1955	Trulia
970 South Saint James Boulevard	Evansville	Single-Family Home	\$1,100	1,148	\$0.96	3	2.0	1945	Trulia
1015 Fountain Avenue	Evansville	Single-Family Home	\$850	1,840	\$0.46	4	2.0	1909	Trulia
1505 Lodge Avenue	Evansville	Single-Family Home	\$750	1,080	\$0.69	2	1.0	1938	Trulia
2158 Washington Avenue	Evansville	Single-Family Home	\$750	984	\$0.76	2	1.0	1920	Trulia
1929 Stringtown Road	Evansville	Single-Family Home	\$645	1,225	\$0.53	2	1.0	1929	Trulia
1708 Ridgeway Avenue	Evansville	Single-Family Home	\$850	864	\$0.98	3	1.0	1954	Trulia
1114 Henning Avenue	Evansville	Single-Family Home	\$550	756	\$0.73	2	1.0	-	Trulia
1015 Fountain Avenue	Evansville	Single-Family Home	\$850	1,840	\$0.46	4	2.0	1909	Zillow
1032 Adams Avenue	Evansville	Single-Family Home	\$695	987	\$0.70	3	1.0	1928	Zillow
517 Bennighof Avenue	Evansville	Single-Family Home	\$1,200	1,572	\$0.76	3	1.5	1940	Zillow
2341 Margybeth Avenue	Evansville	Single-Family Home	\$750	990	\$0.76	3	1.0	1947	Zillow
2167 Washington Avenue	Evansville	Single-Family Home	\$895	1,255	\$0.71	3	1.0	1950	Zillow
203 North 3rd Avenue	Evansville	Apartment	\$450	525	\$0.86	0	1.0	1919	ForRent.com
1507 East Franklin Street	Evansville	Single-Family Home	\$575	601	\$0.96	0	1.0	1925	ForRent.com

BOWEN NATIONAL RESEARCH

C-2



(Continued)

Address	City	Type: SF, Duplex, Condo, Etc.	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
1708 South Kerth Avenue	Evansville	Single-Family Home	\$525	-	-	1	1.0	1930	ForRent.com
1231 North 5th Avenue	Evansville	Single-Family Home	\$495	804	\$0.62	1	1.0	1889	ForRent.com
517 South Bennighof Avenue	Evansville	Single-Family Home	\$1,200	1,572	\$0.76	3	1.5	1940	Zumper
360 South Bosse Avenue	Evansville	Single-Family Home	\$725	732	\$0.99	2	1.0	1948	Zumper
1161 South Bedford Avenue	Evansville	Single-Family Home	\$575	700	\$0.82	2	1.0	1924	Apts.com
403 Chandler Avenue #B	Evansville	Apartment	\$725	850	\$0.85	2	1.0	1889	Zumper
6608 East Oak Street	Evansville	Single-Family Home	\$995	1,446	\$0.69	3	2.0	1956	Zumper
1512 South Saint James Boulevard	Evansville	Single-Family Home	\$850	912	\$0.93	3	1.0	1950	Zumper
715 East Riverside Drive	Evansville	Single-Family Home	\$695	806	\$0.86	2	1.0	1944	Zumper
2125 Cass Avenue	Evansville	Single-Family Home	\$995	1,184	\$0.84	3	2.0	1943	Apts.com
3809 Pine Needle Pointe	Evansville	Single-Family Home	\$1,450	1,391	\$1.04	3	2.0	1999	Apts.com
425 Key West Drive	Evansville	Single-Family Home	\$1,995	3,082	\$0.65	4	2.5	1991	Apts.com
6121 East Walnut Street	Evansville	Single-Family Home	\$1,400	1,284	\$1.09	3	2.0	1990	Apts.com
1681 South Boeke Road	Evansville	Single-Family Home	\$895	864	\$1.04	3	1.0	1958	ForRent.com
1254 North Lincoln Park Drive	Evansville	Single-Family Home	\$800	1,472	\$0.54	2	2.0	1947	ForRent.com
424 South Denby Avenue	Evansville	Single-Family Home	\$650	972	\$0.67	2	1.0	1919	ForRent.com
726 Ridgeway Avenue	Evansville	Single-Family Home	\$625	825	\$0.76	2	1.0	1950	ForRent.com
1402 Jeanette Avenue	Evansville	Townhome	\$695	1,100	\$0.63	3	1.5	1968	ForRent.com
1816 East Franklin Street	Evansville	Single-Family Home	\$795	936	\$0.85	3	1.0	1937	ForRent.com
1136 Jefferson Avenue	Evansville	Single-Family Home	\$650	726	\$0.90	2	1.0	1902	ForRent.com
1608 Ravenswood Drive	Evansville	Single-Family Home	\$695	624	\$1.11	2	1.0	1943	ForRent.com
594 South Governor Street	Evansville	Single-Family Home	\$1,149	1,150	\$1.00	2	2.5	-	ForRent.com
1512 South Frederick Street	Evansville	Apartment	\$525	864	\$0.61	2	1.0	1955	ForRent.com
104 North 1st Avenue	Evansville	Apartment	\$600	780	\$0.77	2	1.0	1928	ForRent.com

BOWEN NATIONAL RESEARCH

C-3

(Continued)

Address	City	Type: SF, Duplex, Condo, Etc.	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
618 East Missouri Street	Evansville	Single-Family Home	\$750	960	\$0.78	2	1.0	1919	ForRent.com
2867 Washington Avenue	Evansville	Condo	\$750	989	\$0.76	2	1.5	1970	ForRent.com
637 Jackson Avenue	Evansville	Single-Family Home	\$550	791	\$0.70	1	1.0	1924	ForRent.com
330 Plaza Drive	Evansville	Single-Family Home	\$1,500	1,970	\$0.76	4	2.5	1986	ForRent.com
2328 Margybeth Avenue	Evansville	Single-Family Home	\$625	810	\$0.77	2	1.0	1947	ForRent.com
2500 Saratoga Drive	Evansville	Single-Family Home	\$1,399	2,060	\$0.68	3	2.0	1976	ForRent.com
1405 East Illinois Street	Evansville	Single-Family Home	\$695	850	\$0.82	2	1.0	1925	ForRent.com
1901 Conlin Avenue	Evansville	Duplex	\$495	660	\$0.75	2	1.0	1952	ForRent.com
1650 South Kerth Avenue	Evansville	Single-Family Home	\$695	864	\$0.80	2	1.0	1935	ForRent.com
1729 South Kerth Avenue	Evansville	Single-Family Home	\$750	1,100	\$0.68	3	1.0	1935	ForRent.com
800 West Michigan Street	Evansville	Single-Family Home	\$550	1,172	\$0.47	2	1.0	1894	ForRent.com
3204 Austin Avenue	Evansville	Single-Family Home	\$700	660	\$1.06	1	1.0	1927	Zillow
623 Jackson Avenue	Evansville	Single-Family Home	\$725	1,044	\$0.69	2	1.0	1924	Zillow
3104 Saratoga Drive	Evansville	Single-Family Home	\$1,350	2,028	\$0.67	4	2.0	1974	Zillow
1933 Texas Drive	Evansville	Mobile Home	\$699	950	\$0.74	3	2.0	-	Zillow
1920 Rhode Island Drive	Evansville	Mobile Home	\$649	860	\$0.75	2	1.0	-	Zillow
23 South Thomas Avenue	Evansville	Single-Family Home	\$750	775	\$0.97	2	1.0	1948	Realtor.com
2327 Herbert Avenue	Evansville	Single-Family Home	\$675	725	\$0.93	2	1.0	1950	Realtor.com
1460 Harrelton Drive Unit 1458	Evansville	Apartment	\$695	900	\$0.77	2	1.0	1972	Realtor.com
101 South East 2nd Street Unit 212	Evansville	Apartment	\$750	548	\$1.37	1	1.0	-	Realtor.com
101 South East 2nd Street Unit 204	Evansville	Apartment	\$700	410	\$1.71	1	1.0	-	Realtor.com
827 Jefferson Avenue	Evansville	Apartment	\$450	-	-	1	1.0	1924	Realtor.com
2511 North Kentucky Avenue	Evansville	Apartment	\$475	-	-	1	1.0	1978	Realtor.com
2720 North Kentucky Avenue	Evansville	Apartment	\$525	-	-	1	1.0	-	Realtor.com

BOWEN NATIONAL RESEARCH

C-4

(Continued)

Address	City	Type: SF, Duplex, Condo, Etc.	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
706 Court Street	Evansville	Apartment	\$500	500	\$1.00	1	1.0	1894	Realtor.com
844 Washington Avenue	Evansville	Apartment	\$575	360	\$1.60	1	1.0	1980	Realtor.com
222 West Franklin Street A	Evansville	Apartment	\$625	-	-	1	1.0	-	Realtor.com
616 East Chandler Avenue	Evansville	Apartment	\$535	400	\$1.34	-	1.0	1924	Realtor.com
816 West Iowa Street	Evansville	Duplex	\$895	1,900	\$0.47	4	2.0	1932	Rentals.com

## ADDENDUM D: GLOSSARY

Various key terms associated with issues and topics evaluated in this report are used throughout this document. The following provides a summary of the definitions for these key terms. It is important to note that the definitions cited below include the source of the definition, when applicable. Those definitions that were not cited originated from the National Council of Housing Market Analysts (NCHMA).

**Area Median Household Income (AMHI)** is the median income for families in metropolitan and non-metropolitan areas, used to calculate income limits for eligibility in a variety of housing programs. HUD estimates the median family income for an area in the current year and adjusts that amount for different family sizes so that family incomes may be expressed as a percentage of the area median income. For example, a family's income may equal 80 percent of the area median income, a common maximum income level for participation in HUD programs. (Bowen National Research, Various Sources)

**Available rental housing** is any rental product that is currently available for rent. This includes any units identified through Bowen National Research survey of over 100 affordable rental properties identified in the study areas, published listings of available rentals, and rentals disclosed by local realtors or management companies.

**Basic Rent** is the minimum monthly rent that tenants who do not have rental assistance pay to lease units developed through the USDA-RD Section 515 Program, the HUD Section 236 Program and the HUD Section 223 (d) (3) Below Market Interest Rate Program. The Basic Rent is calculated as the amount of rent required to operate the property, maintain debt service on a subsidized mortgage with a below-market interest rate, and provide a return on equity to the developer in accordance with the regulatory documents governing the property.

**Contract Rent** is (1) the actual monthly rent payable by the tenant, including any rent subsidy paid on behalf of the tenant, to the owner, inclusive of all terms of the lease (HUD & RD) or (2) the monthly rent agreed to between a tenant and a landlord (Census).

**Cost overburdened households** are those renter households that pay more than 30% or 35% (depending upon source) of their annual household income towards rent. Typically, such households will choose a comparable property (including new affordable housing product) if it is less of a rent burden.

**Elderly or Senior Housing** is housing where (1) all the units in the property are restricted for occupancy by persons 62 years of age or older or (2) at least 80% of the units in each building are restricted for occupancy by households where at least one household member is 55 years of age or older and the housing is designed with amenities and facilities designed to meet the needs of senior citizens.

**Extremely low-income** is a person or household with income below 30% of Area Median Income adjusted for household size.

Fair Market Rent (FMR) are the estimates established by HUD of the gross rents (contract rent plus tenant paid utilities) needed to obtain modest rental units in acceptable condition in a specific county or metropolitan statistical area. HUD generally sets FMR so that 40% of the rental units have rents below the FMR. In rental markets with a shortage of lower priced rental units HUD may approve the use of Fair Market Rents that are as high as the 50<sup>th</sup> percentile of rents.

Garden apartments are apartments in low-rise buildings (typically two to four stories) that feature low density, ample open-space around buildings, and on-site parking.

Gross Rent is the monthly housing cost to a tenant which equals the Contract Rent provided for in the lease plus the estimated cost of all tenant paid utilities.

Household is one or more people who occupy a housing unit as their usual place of residence.

Housing Choice Voucher (Section 8 Program) is a federal rent subsidy program under Section 8 of the U.S. Housing Act, which issues rent vouchers to eligible households to use in the housing of their choice. The voucher payment subsidizes the difference between the Gross Rent and the tenant's contribution of 30% of adjusted gross income, (or 10% of gross income, whichever is greater). In cases where 30% of the tenant's income is less than the utility allowance, the tenant will receive an assistance payment. In other cases, the tenant is responsible for paying his share of the rent each month.

Housing unit is a house, apartment, mobile home, or group of rooms used as a separate living quarters by a single household.

HUD Section 8 Program is a Federal program that provides project based rental assistance. Under the program HUD contracts directly with the owner for the payment of the difference between the Contract Rent and a specified percentage of tenants' adjusted income.

HUD Section 202 Program is a Federal program, which provides direct capital assistance (i.e. grant) and operating or rental assistance to finance housing designed for occupancy by elderly households who have income not exceeding 50% of the Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization. Units receive HUD project based rental assistance that enables tenants to occupy units at rents based on 30% of tenant income.

HUD Section 236 Program is a Federal program which provides interest reduction payments for loans which finance housing targeted to households with income not exceeding 80% of Area Median Income who pay rent equal to the greater of Basic Rent or 30% of their adjusted income. All rents are capped at a HUD approved market rent.

HUD Section 811 Program is a Federal program, which provides direct capital assistance and operating or rental assistance to finance housing designed for occupancy by persons with disabilities who have income not exceeding 50% of Area Median Income. The program is limited to housing owned by 501(c)(3) nonprofit organizations or by limited partnerships where the sole general partner is a 501(c)(3) nonprofit organization.

Income Limits are the Maximum Household Income by county or Metropolitan Statistical Area, adjusted for household size and expressed as a percentage of the Area Median Income for the purpose of establishing an upper limit for eligibility for a specific housing program. Income Limits for federal, state and local rental housing programs typically are established at 30%, 50%, 60% or 80% of AMI.

Low-Income Household is a person or household with gross household income less than 40% of Area Median Income adjusted for household size (Bowen National Research).

Low-Income Housing Tax Credit is a program to generate equity for investment in affordable rental housing authorized pursuant to Section 42 of the Internal Revenue Code, as amended. The program requires that a certain percentage of units built be restricted for occupancy to households earning 60% or less of Area Median Income, and that the rents on these units be restricted accordingly.

Market vacancy rate (physical) is the average number of apartment units in any market which are unoccupied divided by the total number of apartment units in the same market, excluding units in properties which are in the lease-up stage. Bowen National Research considers only these vacant units in its rental housing survey.

Mixed income property is an apartment property containing (1) both income restricted and unrestricted units or (2) units restricted at two or more income limits (i.e. low-income tax credit property with income limits of 30%, 50% and 60%).

Moderate Income is a person or household with gross household income between 40% and 60% of Area Median Income adjusted for household size.

Multifamily are structures that contain more than two housing units.

Overcrowded housing is often considered housing units with 1.01 or more persons per room. These units are often occupied by multi-generational families or large families that are in need of more appropriately-sized and affordable housing units. For the purposes of this analysis, we have used the share of overcrowded housing from the American Community Survey.

Pipeline housing is housing that is currently under construction or is planned or proposed for development. We identified pipeline housing during our telephone interviews with local and county planning departments and through a review of published listings from housing finance entities such as IHFA, HUD and USDA.

Population trends are changes in population levels for a particular area over a specific period of time which is a function of the level of births, deaths, and net migration.

Potential support is the equivalent to the housing gap referenced in this report. The housing gap is the total demand from eligible households that live in certain housing conditions (described in Section VIII of this report) less the available or planned housing stock that was inventoried within each study area.

Project-based rent assistance is rental assistance from any source that is allocated to the property or a specific number of units in the property and is available to each income eligible tenant of the property or an assisted unit.

Public Housing or Low-Income Conventional Public Housing is a HUD program administered by local (or regional) Housing Authorities which serves Low- and Very-Low-Income households with rent based on the same formula used for HUD Section 8 assistance.

Rent burden is gross rent divided by adjusted monthly household income.

Rent burdened households are households with rent burden above the level determined by the lender, investor, or public program to be an acceptable rent-to-income ratio.

Restricted rent is the rent charged under the restrictions of a specific housing program or subsidy.

Single-Family Housing is a dwelling unit, either attached or detached, designed for use by one household and with direct access to a street. It does not share heating facilities or other essential building facilities with any other dwelling.

Special needs population is a specific market niche that is typically not catered to in a conventional apartment property. Examples of special needs populations include: substance abusers, visually impaired person or persons with mobility limitations.

Subsidized Housing is housing that operates with a government subsidy often requiring tenants to pay up to 30% of their adjusted gross income toward rent and often limiting eligibility to households with incomes of up to 50% or 80% of the Area Median Household Income. (Bowen National Research)

Subsidy is monthly income received by a tenant or by an owner on behalf of a tenant to pay the difference between the apartment's contract rent and the amount paid by the tenant toward rent.

Substandard housing is typically considered product that lacks complete indoor plumbing facilities. Such housing is often considered to be of such poor quality and in disrepair that it should be replaced. For the purposes of this analysis, we have used the share of households living in substandard housing from the American Community Survey.

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

Tenant is one who rents real property from another.

Tenant paid utilities are the cost of utilities (not including cable, telephone, or internet) necessary for the habitation of a dwelling unit, which are paid by the tenant.

Tenure is the distinction between owner-occupied and renter-occupied housing units.

Townhouse (or Row House) is a single-family attached residence separated from another by party walls, usually on a narrow lot offering small front and back-yards; also called a row house.

Vacancy Rate – Economic Vacancy Rate (physical) is the maximum potential revenue less actual rent revenue divided by maximum potential rent revenue. The number of total habitable units that are vacant divided by the total number of units in the property.



## ADDENDUM E: QUALIFICATIONS

### The Company

Bowen National Research employs an expert staff to ensure that each market study includes the highest standards. Each staff member has hands-on experience evaluating sites and comparable properties, analyzing market characteristics and trends, and providing realistic recommendations and conclusions. The Bowen National Research staff has national experience and knowledge to assist in evaluating a variety of product types and markets.

### Primary Contact and Report Author



Patrick Bowen, President of Bowen National Research, has conducted numerous housing needs assessments and provided consulting services to city, county and state development entities as it relates to residential development, including affordable and market rate housing, for both rental and for-sale housing, and retail development opportunities. He has also prepared and supervised thousands of market feasibility studies for all types of real estate products, including housing, retail, office, industrial and mixed-use developments,

since 1996. Mr. Bowen has worked closely with many state and federal housing agencies to assist them with their market study guidelines. Mr. Bowen has his bachelor's degree in legal administration (with emphasis on business and law) from the University of West Florida and currently is a member of the NCHMA Executive Committee and is a co-chair of the NCHMA Standards Committee.

Patrick Bowen has served as the lead author/analyst and primary contacts of the following housing assessments since 2010:

- Housing Needs Assessment – Yellow Springs, Ohio
- Housing Study & Needs Assessment – St. Johnsbury, Vermont
- Housing Needs Assessment – Spokane Tribe, Washington
- Housing Needs Assessment – Penobscot Nation, Maine
- Countywide Housing Needs Assessment – Preble County, Ohio
- Downtown Residential Feasibility Study – Charleston, West Virginia
- Regional Housing Needs Assessment – Asheville, North Carolina Region
- Statewide and County Level Housing Needs Assessments – Vermont
- Citywide Housing Needs Assessment – Evansville, Indiana
- Town Housing Needs Assessment – Nederland, Colorado
- Housing Market Study – Fort Wayne (Southeast Quadrant), Indiana
- Citywide Housing Market Study & Tornado Impact Analysis – Joplin, Missouri
- Downtown Residential Feasibility Study – Morgantown, West Virginia

- Downtown Housing Needs Analysis – Springfield, Illinois
- Countywide Rental Housing Needs Analysis & Hurricane Dolly Housing Impact Analysis– Hidalgo County, Texas
- Citywide Comprehensive Housing Market Study – Rock Island, Illinois
- For-Sale Housing Analyses – Richmond and Chesterfield County, Virginia
- Affordable Housing Market Analysis – Jacksonville, North Carolina.
- East District Rental Housing Needs Assessment – New Orleans, Louisiana
- Employer Survey and Housing Needs Assessment – Greene County, Pennsylvania
- Hill District Housing Needs Assessment – Pittsburgh, Pennsylvania
- Statewide Rural and Farm Labor Housing Needs Analysis – Texas

The following individuals provided research and analysis assistance and have been involved with previous housing needs assessment completed by our firm in some capacity:

June Davis, Office Manager of Bowen National Research, has 24 years of experience in market feasibility research. Ms. Davis has overseen production on over 20,000 market studies for projects throughout the United States.

Lisa Goff, Market Analyst, has conducted site-specific analyses in both rural and urban markets throughout the country. She is also experienced in the day-to-day operation and financing of Low-Income Housing Tax Credit and subsidized properties, which gives her a unique understanding of the impact of housing development on current market conditions.

Desirée Johnson is the Director of Operations for Bowen National Research. Ms. Johnson is responsible for all client relations, the procurement of work contracts, and the overall supervision and day-to-day operations of the company. She has been involved in the real estate market research industry since 2006. Ms. Johnson has an Associate of Applied Science in Office Administration from Columbus State Community College.

Jeff Peters, Market Analyst, has conducted on-site inspection and analysis for rental properties throughout the country. He is familiar with multiple types of rental housing programs, the day-to-day interaction with property managers and leasing agents and the collection of pertinent property details. Mr. Peters graduated from The Ohio State University with a Bachelor of Arts in Economics.

Craig Rupert, Market Analyst, has conducted on-site market analysis in both urban and rural markets throughout the United States since 2010. Mr. Rupert is experienced in the evaluation of multiple types of housing programs, including market-rate, Tax Credit and various government subsidies and uses this knowledge and research to provide both qualitative and quantitative analysis. Mr. Rupert has a degree in Hospitality Management from Youngstown State University.

Stephanie Viren is the Research & Travel Coordinator at Bowen National Research. Ms. Viren focuses on collecting detailed data concerning housing conditions in various markets throughout the United States. Ms. Viren has extensive interviewing skills and experience and also possesses the expertise necessary to conduct surveys of diverse pools of respondents regarding population and housing trends, housing marketability, economic development and other socioeconomic issues relative to the housing industry. Ms. Viren's professional specialty is condominium and senior housing research. Ms. Viren earned a Bachelor of Arts in Business Administration from Heidelberg College.

Jack Wiseman, Market Analyst, has conducted extensive market research in over 200 markets throughout the United States since 2008. He provides thorough evaluation of site attributes, area competitors, market trends, economic characteristics and a wide range of issues impacting the viability of real estate development. He has evaluated market conditions for a variety of real estate alternatives, including affordable and market-rate apartments, retail and office establishments, educational facilities, marinas and a variety of senior residential alternatives. Mr. Wiseman has a Bachelor of Arts degree in Economics from Miami University.

Christopher T. Bunch, Market Analyst has over ten years of professional experience in real estate, including five years of experience in the real estate market research field. Mr. Bunch is responsible for preparing market feasibility studies for a variety of clients. Mr. Bunch earned a bachelor's degree in Geography with a concentration in Urban and Regional Planning from Ohio University in Athens, Ohio.

In-House Researchers – Bowen National Research employs a staff of in-house researchers who are experienced in the surveying and evaluation of all rental and for-sale housing types, as well as in conducting interviews and surveys with city officials, economic development offices and chamber of commerce, housing authorities and residents.

No subconsultants were used as part of this assessment.

## ADDENDUM F: SOURCES

Bowen National Research uses various sources to gather and confirm data used in each analysis. These sources include the following:


- 2000 and 2010 U.S. Census
- American Community Survey
- American Seniors Housing Assn.: The State of Seniors Housing
- ESRI Demographics
- Evansville City Representatives
- Evansville Department of Metropolitan Development
- Growth Alliance for Greater Evansville
- Housing Authority of the City of Evansville
- Indiana Department of Workforce Development
- Indiana State Department of Health Division of Long Term Care (ISDH)
- InfoGroup
- Management for each property included in the survey
- Multiple Listing Service
- Realtor.com
- SOCDS Building Permits Database
- U.S. Department of Housing and Urban Development (HUD)
- U.S. Department of Labor, Bureau of Labor Statistics
- Urban Decision Group (UDG)
- Vanderburgh County Representatives

## Grantee SF-424's and Certification(s)

OMB Number: 4040-0004 Expiration Date: 12/31/2022		
<b>Application for Federal Assistance SF-424</b>		
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>
<b>* 3. Date Received:</b> 03/02/2021	<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>
<b>State Use Only:</b>		
<b>6. Date Received by State:</b> <input type="text"/>	<b>7. State Application Identifier:</b> <input type="text"/>	
<b>B. APPLICANT INFORMATION:</b>		
<b>* a. Legal Name:</b> CITY OF EVANSVILLE, IN		
<b>* b. Employer/ taxpayer Identification Number (EIN/TIN):</b> 32-6901921		<b>* c. Organization's DUNS:</b> 0542766880000
<b>d. Address:</b>		
<b>* Street:</b> 1 NW MARTIN LUTHER KING JR. BLVD. 306 CIVIC CENTER COMB	<input type="text"/>	
<b>* City:</b> EVANSVILLE	<input type="text"/>	
<b>* State:</b> IN: Indiana	<input type="text"/>	
<b>* Country:</b> USA: UNITED STATES	<input type="text"/>	
<b>* Zip / Postal Code:</b> 47708-1008	<input type="text"/>	
<b>e. Organizational Unit:</b>		
<b>Department Name:</b> DEPT. METROPOLITAN DEVELOPMENT		<b>Division Name:</b> <input type="text"/>
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>		
<b>Prefix:</b> Mr.	<b>* First Name:</b> KRISTEN	
<b>Middle Name:</b> H.	<input type="text"/>	
<b>* Last Name:</b> COOPER	<input type="text"/>	
<b>Suffix:</b> <input type="text"/>	<input type="text"/>	
<b>Title:</b> EXECUTIVE DIRECTOR		
<b>Organizational Affiliation:</b> DEPT. METROPOLITAN DEVELOPMENT		
<b>* Telephone Number:</b> 812-436-7505		<b>Fax Number:</b> 812-426-7809
<b>* Email:</b> KCOOPER@EVANSVILLE.IN.GOV		

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.218"/>	
<b>CFDA Title:</b> <input type="text" value="COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ALLOCATION"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* Title:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="2021 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) ALLOCATION"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	




Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="0"/>	* b. Program/Project: <input type="text" value="0"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2022"/>	* b. End Date: <input type="text" value="06/30/2022"/>
18. Estimated Funding (\$):	
* a. Federal	2,660,523.00
* b. Applicant	<input type="text" value=""/>
* c. State	<input type="text" value=""/>
* d. Local	<input type="text" value=""/>
* e. Other	<input type="text" value=""/>
* f. Program Income	00,000.00
* g. TOTAL	2,660,523.00
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Photo: <input type="text" value="ME"/>	* First Name: <input type="text" value="LLOYD"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="WISNIECKE"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="MAYOR, CITY OF EVANSVILLE, IND. AND AREA"/>	
* Telephone Number: <input type="text" value="812-436-4962"/>	Fax Number: <input type="text" value="812-436-4966"/>
* Email: <input type="text" value="LWISNIECKE@EVANSVILLE.IN.GOV"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/10/2021"/>

Application for Federal Assistance SF-424			
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>	
<b>* 3. Date Received:</b> 03/12/2021		<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entry Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>	
<b>State Use Only:</b>			
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>	
<b>B. APPLICANT INFORMATION:</b>			
<b>* a. Legal Name:</b> CITY OF EVANSVILLE, IN			
<b>* b. Employer/Taskpayer Identification Number (EIN/TIN):</b> 25-6031021		<b>* c. Organization's DUNS:</b> 0502756989000	
<b>d. Address:</b>			
<b>* Street1:</b> 1 NW MARTIN LUTHER KING JR. BLVD. 300 CIVIC CENTER CORP			
<b>Street2:</b>			
<b>* City:</b> EVANSVILLE			
<b>County/Parish:</b>			
<b>* State:</b> IN: Indiana			
<b>Province:</b>			
<b>* Country:</b> USA: UNITED STATES			
<b>* Zip / Postal Code:</b> 47708-1869			
<b>e. Organizational Unit:</b>			
<b>Department Name:</b> DEPT. METROPOLITAN DEVELOPMENT		<b>Division Name:</b>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
<b>Prefix:</b> Mr.	<b>* First Name:</b> KIMLEY		
<b>Middle Name:</b> S.			
<b>* Last Name:</b> COURES			
<b>Suffix:</b>			
<b>Title:</b> EXECUTIVE DIRECTOR			
<b>Organizational Affiliation:</b> DEPT. METROPOLITAN DEVELOPMENT			
<b>* Telephone Number:</b> 812-436-7809		<b>Fax Number:</b> 812-436-7809	
<b>* Email:</b> KCOURSE@EVANSVILLE.IN.GOV			




<b>Application for Federal Assistance SF-424</b>	
* 9. Type of Applicant 1: Select Applicant Type: <input type="text" value="C: City or Township Government"/>	
Type of Applicant 2: Select Applicant Type: <input type="text"/>	
Type of Applicant 3: Select Applicant Type: <input type="text"/>	
* Other (specify): <input type="text"/>	
* 10. Name of Federal Agency: <input type="text" value="U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
11. Catalog of Federal Domestic Assistance Number: <input type="text" value="14.251"/> CFDA Title: <input type="text" value="EMERGENCY SOLUTIONS GRANT (ESG) ALLOCATION"/>	
* 12. Funding Opportunity Number: <input type="text" value=""/>	
* Title: <input type="text" value=""/>	
13. Competition Identification Number: <input type="text"/> Title: <input type="text"/>	
14. Areas Affected by Project (Cities, Counties, States, etc.): <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project: <input type="text" value="2021 EMERGENCY SOLUTIONS GRANT (ESG) ALLOCATION"/>	
Attach supporting documents as specified in agency instructions. <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="9"/>	* b. Program/Project: <input type="text" value="8"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="01/01/2021"/>	* b. End Date: <input type="text" value="06/30/2022"/>
18. Estimated Funding (\$):	
* a. Federal:	<input type="text" value="230,911.00"/>
* b. Applicant:	<input type="text"/>
* c. State:	<input type="text"/>
* d. Local:	<input type="text"/>
* e. Other:	<input type="text"/>
* f. Program Income:	<input type="text"/>
* g. TOTAL:	<input type="text" value="230,911.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?	
<input type="checkbox"/> a. This application was made available to the State under the Executive Order 12372 Process for review on <input type="text"/>	
<input type="checkbox"/> b. Program is subject to E.O. 12372 but has not been selected by the State for review.	
<input checked="" type="checkbox"/> c. Program is not covered by E.O. 12372.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)	
<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
If "Yes", provide explanation and attach	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)	
<input checked="" type="checkbox"/> ** I AGREE	
** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.	
Authorized Representative:	
Print: <input type="text" value="Mr."/> * First Name: <input type="text" value="LLOYD"/>	
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="WINKECE"/>	
Subject: <input type="text"/>	
* Title: <input type="text" value="MAYOR, CITY OF EVANSVILLE, INDIANA"/>	
* Telephone Number: <input type="text" value="812-436-4962"/>	Fax Number: <input type="text" value="812-436-4966"/>
* Email: <input type="text" value="MAYOR@EVANSVILLE.IN.GOV"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05-10-2021"/>

Application for Federal Assistance SF-424			
<b>* 1. Type of Submission:</b> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		<b>* 2. Type of Application:</b> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	
		<b>* If Revision, select appropriate letter(s):</b> <input type="text"/> <b>* Other (Specify):</b> <input type="text"/>	
<b>* 3. Date Received:</b> <input type="text" value="03/02/2021"/>		<b>4. Applicant Identifier:</b> <input type="text"/>	
<b>5a. Federal Entity Identifier:</b> <input type="text"/>		<b>5b. Federal Award Identifier:</b> <input type="text"/>	
<b>State Use Only:</b>			
<b>6. Date Received by State:</b> <input type="text"/>		<b>7. State Application Identifier:</b> <input type="text"/>	
<b>8. APPLICANT INFORMATION:</b>			
<b>* a. Legal Name:</b> <input type="text" value="COUNTY OF KANSASVILLE, IN"/>			
<b>* b. Employer/Taxpayer Identification Number (EIN/TIN):</b> <input type="text" value="35-6041021"/>		<b>* c. Organizational DUNS:</b> <input type="text" value="0542765090000"/>	
<b>d. Address:</b>			
<b>* Street:</b> <input type="text" value="1 NW MARTIN LUTHER KING JR. BLVD. 335 CIVIC CENTER COMB"/>			
<b>* Street2:</b> <input type="text"/>			
<b>* City:</b> <input type="text" value="EVANSVILLE"/>			
<b>County/Parish:</b> <input type="text"/>			
<b>* State:</b> <input type="text" value="IN: Indiana"/>			
<b>Province:</b> <input type="text"/>			
<b>* Country:</b> <input type="text" value="USA: UNITED STATES"/>			
<b>* Zip / Postal Code:</b> <input type="text" value="47708-0000"/>			
<b>e. Organizational Unit:</b>			
<b>Department Name:</b> <input type="text" value="DEPT. METROPOLITAN DEVELOPMENT"/>		<b>Division Name:</b> <input type="text"/>	
<b>f. Name and contact information of person to be contacted on matters involving this application:</b>			
<b>Prefix:</b> <input type="text" value="MR."/>	<b>* First Name:</b> <input type="text" value="KELLEY"/>		
<b>Middle Name:</b> <input type="text" value="K."/>			
<b>* Last Name:</b> <input type="text" value="COOPER"/>			
<b>Suffix:</b> <input type="text"/>			
<b>Title:</b> <input type="text" value="EXECUTIVE DIRECTOR"/>			
<b>Organizational Affiliation:</b> <input type="text" value="DEPT. METROPOLITAN DEVELOPMENT"/>			
<b>* Telephone Number:</b> <input type="text" value="812-436-7805"/>		<b>Fax Number:</b> <input type="text" value="812-436-7809"/>	
<b>* Email:</b> <input type="text" value="KCOOPER@KANSASVILLE.IN.GOV"/>			

Application for Federal Assistance SF-424	
<b>* 9. Type of Applicant 1: Select Applicant Type:</b> <input type="text" value="City or Township Government"/>	
<b>Type of Applicant 2: Select Applicant Type:</b> <input type="text"/>	
<b>Type of Applicant 3: Select Applicant Type:</b> <input type="text"/>	
<b>* Other (specify):</b> <input type="text"/>	
<b>* 10. Name of Federal Agency:</b> <input type="text" value="U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT"/>	
<b>11. Catalog of Federal Domestic Assistance Number:</b> <input type="text" value="14.238"/>	
<b>CFDA Title:</b> <input type="text" value="HOME INVESTMENT PARTNERSHIP GRANT HOME ALLOCATION"/>	
<b>* 12. Funding Opportunity Number:</b> <input type="text"/>	
<b>* Title:</b> <input type="text"/>	
<b>13. Competition Identification Number:</b> <input type="text"/>	
<b>Title:</b> <input type="text"/>	
<b>14. Areas Affected by Project (Cities, Counties, States, etc.):</b> <input type="text"/> <div> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/> </div>	
<b>* 15. Descriptive Title of Applicant's Project:</b> <input type="text" value="2021 HOME INVESTMENT PARTNERSHIP GRANT HOME ALLOCATION"/>	
Attach supporting documents as specified in agency instructions. <div> <input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/> </div>	



Application for Federal Assistance SF-424	
16. Congressional Districts Of:	
* a. Applicant: <input type="text" value="8"/>	* b. Program/Project: <input type="text" value="8"/>
Attach an additional list of Program/Project Congressional Districts if needed.	
<input type="text"/>	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
17. Proposed Project:	
* a. Start Date: <input type="text" value="07/01/2021"/>	* b. End Date: <input type="text" value="06/30/2022"/>
18. Estimated Funding (\$):	
* a. Federal	<input type="text" value="755,892.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="755,892.00"/>
* 19. Is Application Subject to Review By State Under Executive Order 12872 Process? <input type="checkbox"/> a. This application was made available to the State under the Executive Order 12872 Process for review on <input type="text"/> <input type="checkbox"/> b. Program is subject to E.O. 12872 but has not been selected by the State for review. <input checked="" type="checkbox"/> c. Program is not covered by E.O. 12872.	
* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes", provide explanation and attach <input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 28, Section 1001) <input checked="" type="checkbox"/> ** I AGREE <small>** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.</small>	
Authorized Representative:	
Prefix: <input type="text" value="Mr."/>	* First Name: <input type="text" value="JAMES"/>
Middle Name: <input type="text"/>	
* Last Name: <input type="text" value="WERNICKE"/>	
Suffix: <input type="text"/>	
* Title: <input type="text" value="MAYOR, CITY OF EVANSVILLE, INDIANA"/>	
* Telephone Number: <input type="text" value="812-436-0962"/>	Fax Number: <input type="text" value="812-436-4956"/>
* Email: <input type="text" value="JAY@EVANSVILLE.IN.GOV"/>	
* Signature of Authorized Representative: 	* Date Signed: <input type="text" value="05/20/2021"/>

CDBG

## ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Office of Management and Budget, Paperwork Reduction Project (0348-0042), Washington, DC 20503.

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As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead Based Paint Poisoning Prevention Act (42 U.S.C. §§4601 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-618), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 et al. 3 and 290 et al. 5), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

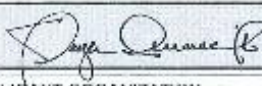
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Prescribed by OMB Circular A-102



11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1506 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
13. Will comply, as applicable, with the provisions of the Davis-Bacon Act (40 U.S.C. §§276a to 276a-7), the Copeland Act (40 U.S.C. §276c and 18 U.S.C. §874), and the Contract Work Hours and Safety Standards Act (40 U.S.C. §§327-333) regarding labor standards for federally-assisted construction subagreements.
14. Will comply with flood insurance purchase requirements of Section 102(a) of the Flood Disaster Protection Act of 1973 (P.L. 93-234) which requires recipients in a special flood hazard area to participate in the program and to purchase flood insurance if the total cost of insurable construction and acquisition is \$10,000 or more.
15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of food hazards in floodplains in accordance with EO 11968; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) Implementation Plans under Section 175(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§1401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1966 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11593 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 105(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Evansville	05/10/2021

SF 424D (Rev. 7-97) Back

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4040-0009  
Expiration Date: 02/28/2022

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As the duly authorized representative of the applicant, I certify that the applicant:

1. Has the legal authority to apply for Federal assistance, and the institutional, managerial and financial capability (including funds sufficient to pay the non-Federal share of project costs) to ensure proper planning, management and completion of project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, the right to examine all records, books, papers, or documents related to the assistance; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. Will not dispose of, modify the use of, or change the terms of the real property title or other interest in the site and facilities without permission and instructions from the awarding agency. Will record the Federal awarding agency directives and will include a covenant in the title of real property acquired in whole or in part with Federal assistance funds to assure non-discrimination during the useful life of the project.
4. Will comply with the requirements of the assistance awarding agency with regard to the drafting, review and approval of construction plans and specifications.
5. Will provide and maintain competent and adequate engineering supervision at the construction site to ensure that the complete work conforms with the approved plans and specifications and will furnish progressive reports and such other information as may be required by the assistance awarding agency or State.
6. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
7. Will establish safeguards to prohibit employees from using their positions for a purpose that constitutes or presents the appearance of personal or organizational conflict of interest, or personal gain.
8. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards of merit systems for programs funded under one of the 19 statutes or regulations specified in Appendix A of OPM's Standards for a Merit System of Personnel Administration (5 C.F.R. 900, Subpart F).
9. Will comply with the Lead-Based Paint Poisoning Prevention Act (42 U.S.C. §§4801 et seq.) which prohibits the use of lead-based paint in construction or rehabilitation of residence structures.
10. Will comply with all Federal statutes relating to non-discrimination. These include but are not limited to: (a) Title VI of the Civil Rights Act of 1964 (P.L. 88-352) which prohibits discrimination on the basis of race, color or national origin; (b) Title IX of the Education Amendments of 1972, as amended (20 U.S.C. §§1681-1683, and 1685-1686), which prohibits discrimination on the basis of sex; (c) Section 504 of the Rehabilitation Act of 1973, as amended (29 U.S.C. §794), which prohibits discrimination on the basis of handicaps; (d) the Age Discrimination Act of 1975, as amended (42 U.S.C. §§6101-6107), which prohibits discrimination on the basis of age; (e) the Drug Abuse Office and Treatment Act of 1972 (P.L. 92-255), as amended relating to nondiscrimination on the basis of drug abuse; (f) the Comprehensive Alcohol Abuse and Alcoholism Prevention, Treatment and Rehabilitation Act of 1970 (P.L. 91-516), as amended, relating to nondiscrimination on the basis of alcohol abuse or alcoholism; (g) §§523 and 527 of the Public Health Service Act of 1912 (42 U.S.C. §§290 (d)-3 and 290 ee 3), as amended, relating to confidentiality of alcohol and drug abuse patient records; (h) Title VIII of the Civil Rights Act of 1968 (42 U.S.C. §§3601 et seq.), as amended, relating to nondiscrimination in the sale, rental or financing of housing; (i) any other nondiscrimination provisions in the specific statute(s) under which application for Federal assistance is being made; and (j) the requirements of any other nondiscrimination statute(s) which may apply to the application.

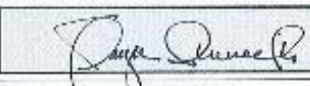
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11. Will comply, or has already complied, with the requirements of Titles II and III of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970 (P.L. 91-646) which provide for fair and equitable treatment of persons displaced or whose property is acquired as a result of Federal and federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
12. Will comply with the provisions of the Hatch Act (5 U.S.C. §§1501-1506 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.
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15. Will comply with environmental standards which may be prescribed pursuant to the following: (a) institution of environmental quality control measures under the National Environmental Policy Act of 1969 (P.L. 91-190) and Executive Order (EO) 11514; (b) notification of violating facilities pursuant to EO 11738; (c) protection of wetlands pursuant to EO 11990; (d) evaluation of flood hazards in floodplains in accordance with EO 11980; (e) assurance of project consistency with the approved State management program developed under the Coastal Zone Management Act of 1972 (16 U.S.C. §§1451 et seq.); (f) conformity of Federal actions to State (Clean Air) implementation Plans under Section 176(c) of the Clean Air Act of 1955, as amended (42 U.S.C. §§7401 et seq.); (g) protection of underground sources of drinking water under the Safe Drinking Water Act of 1974, as amended (P.L. 93-523); and, (h) protection of endangered species under the Endangered Species Act of 1973, as amended (P.L. 93-205).
16. Will comply with the Wild and Scenic Rivers Act of 1966 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
17. Will assist the awarding agency in assuring compliance with Section 106 of the National Historic Preservation Act of 1966, as amended (16 U.S.C. §470), EO 11503 (identification and protection of historic properties), and the Archaeological and Historic Preservation Act of 1974 (16 U.S.C. §§469a-1 et seq.).
18. Will cause to be performed the required financial and compliance audits in accordance with the Single Audit Act Amendments of 1996 and OMB Circular No. A-133, "Audits of States, Local Governments, and Non-Profit Organizations."
19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
20. Will comply with the requirements of Section 106(g) of the Trafficking Victims Protection Act (TVPA) of 2000, as amended (22 U.S.C. 7104) which prohibits grant award recipients or a sub-recipient from (1) Engaging in severe forms of trafficking in persons during the period of time that the award is in effect (2) Procuring a commercial sex act during the period of time that the award is in effect or (3) Using forced labor in the performance of the award or subawards under the award.

SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	<u>Mayor</u>
APPLICANT ORGANIZATION	DATE SUBMITTED
<u>CITY OF EVANSVILLE</u>	<u>05/10/2021</u>

SF 424D (Rev. 7-87) Back

# ASSURANCES - CONSTRUCTION PROGRAMS

OMB Number: 4340-0039  
Expiration Date: 02/28/2022

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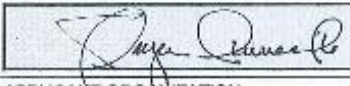
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19. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
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SIGNATURE OF AUTHORIZED CERTIFYING OFFICIAL	TITLE
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Evansville	05-10-2021

SF 424D (Rev. 7-97) Back

## CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

**Affirmatively Further Fair Housing** --The jurisdiction will affirmatively further fair housing.

**Uniform Relocation Act and Anti-displacement and Relocation Plan** -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

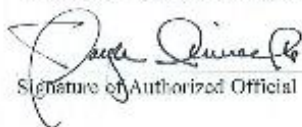
**Anti-Lobbying** --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

**Authority of Jurisdiction** --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

**Consistency with plan** --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

**Section 3** -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701a) and implementing regulations at 24 CFR Part 135.

  
Signature of Authorized Official

05.10.2021  
Date

  
Title



### Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

**Citizen Participation** -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

**Community Development Plan** -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

**Following a Plan** -- It is following a current consolidated plan that has been approved by HUD.

**Use of Funds** -- It has complied with the following criteria:

**1. Maximum Feasible Priority.** With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

**2. Overall Benefit.** The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2021-2022 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

**3. Special Assessments.** It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

**Excessive Force** -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

**Compliance with Anti-discrimination laws** -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

**Lead-Based Paint** -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

**Compliance with Laws** -- It will comply with applicable laws.

  
Signature of Authorized Official

5.10.2021  
Date

Mayor  
Title

**OPTIONAL Community Development Block Grant Certification**

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

  
Signature of Authorized Official

5/10/2021  
Date

Mayor  
Title

**Specific HOME Certifications**

The HOME participating jurisdiction certifies that:

**Tenant Based Rental Assistance** -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

**Eligible Activities and Costs** -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

**Subsidy layering** -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

  
\_\_\_\_\_  
Signature of Authorized Official

5.10.2021  
\_\_\_\_\_  
Date

Mayor  
\_\_\_\_\_  
Title



### **Emergency Solutions Grants Certifications**

The Emergency Solutions Grants Program recipient certifies that:

**Major rehabilitation/conversion/renovation** – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

**Essential Services and Operating Costs** – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

**Renovation** – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

**Supportive Services** – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.


**Matching Funds** – The recipient will obtain matching amounts required under 24 CFR 576.201.

**Confidentiality** – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

**Homeless Persons Involvement** – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

**Consolidated Plan** – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

**Discharge Policy** – The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

  
Signature of Authorized Official

5-10-2021  
Date

Director  
Title

## APPENDIX TO CERTIFICATIONS

### INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

#### **Lobbying Certification**

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

# PERMANENT RECORD

COPY

Ordinance No. F-2021-04 *Amended*

**PASSED**

Committee: Finance  
Sponsor: Heronimus

## AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF EVANSVILLE APPROVING THE ANNUAL COMMUNITY DEVELOPMENT PLAN AND APPROPRIATING COMMUNITY DEVELOPMENT BLOCK GRANT, EMERGENCY SOLUTIONS GRANT AND HOME INVESTMENT PARTNERSHIPS PROGRAM GRANT FUNDS

WHEREAS, Section 2.50.020(B)(3) of the Municipal Code requires that the Department of Metropolitan Development prepare an annual Community Development Plan subject to approval by the Mayor and review and allocation by the Common Council; and

WHEREAS, the Department of Metropolitan Development has prepared and the Mayor has approved the 2021 Community Development Plan for Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Program, which is attached hereto as Exhibit A, and incorporated herein by reference;

NOW, THEREFORE, BE IT ORDAINED by the Common Council of the City of Evansville, Indiana as follows:

### SECTION I. COMMUNITY DEVELOPMENT BLOCK GRANT, EMERGENCY SOLUTIONS GRANT AND HOME INVESTMENT PARTNERSHIPS PROGRAM FUNDS

#### A. Projected Revenues

The following revenues are projected for the Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Programs for the 2021 Program Year:

Account	Description	Amount
2787258-331030	Emergency Solutions Grant Funds (2021 ESG Grant)	(\$230,911.00)
2317251-331080	Community Development Block Grant Funds (2021 CDBG Grant)	(\$2,660,523.00)
Fund 0231	Cash Balance (CDBG Program Income Funds)	(\$20,000.00)
2837263-331090	HOME Investment Partnerships Program Grant Funds (2021 HOME Grant)	(\$755,662.00)
Total ESG, CDBG and HOME Program Funds Available for Program Year 2021 including \$107,484.00 of CDBG Program Income		(\$3,667,326.00)

#### B. Approval of Community Development Plan - Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Program and Appropriation of Funds

The Community Development Plan, which is attached hereto as Exhibit A and incorporated herein by reference, is hereby approved and the funds identified for each project on the spreadsheet are hereby appropriated and ordered set apart out of the funds herein named and for the purposes specified, subject to the laws governing the same.

ESG Funds in the Community Development Plan for Homeless Services (projects 1-9)	\$230,911.00
CDBG Funds in the Community Development Plan for Public & Non-Public Services (projects 10-81)	\$2,660,523.00
HOME Funds in the Community Development Plan (projects 82-82)	\$755,662.00
Total ESG, CDBG and HOME Program Funds Appropriation for Program Year 2021 (includes \$20,000.00 CDBG Program Income)	\$3,667,326.00

**FILED**

APR 12 2021

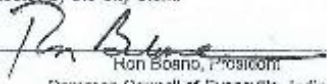
*Anna W. Wadsworth*  
CITY CLERK



**SECTION II. EFFECTIVE DATE**

This Ordinance shall be in full force and effect from and after its passage by the Common Council, signing by the Mayor, and publication, if any, as required by law.

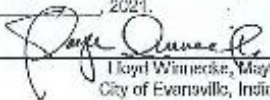
Passed and adopted by the Common Council of the City of Evansville, Indiana, on the 13 day of April, 2021, and signed by the President of the Common Council and attested by the City Clerk.

  
\_\_\_\_\_  
Ron Boano, President  
Common Council of Evansville, Indiana

I attest to the passage and adoption of the foregoing by the Common Council of the City of Evansville, Indiana, on the above date and that the same, having been presented to me, was delivered to the Mayor of said City the 13 day of April, 2021, at 12 o'clock pm, for the Mayor's consideration and action thereon.

  
\_\_\_\_\_  
Laura Windhorst, City Clerk  
City of Evansville, Indiana

Having examined the foregoing ordinance, I do now, as Mayor of the City of Evansville, Indiana, approve said ordinance and return the same to the City Clerk this 13th day of April, 2021.

  
\_\_\_\_\_  
Lloyd Winnicke, Mayor  
City of Evansville, Indiana

X-HIBIT A

F-2021-04

2021 CDBG/ESG/HOME Spreadsheet						
CDBG/ESG Public Service						
App. #	2020 Approp.	2021 Request	CAC	Mayor	City Council	Account Number
Homeless Services:						
1	20,738	32,375	20,000	20,000	20,000	2797287-439050
2	18,038	25,000	18,000	18,000	18,000	2797234-439050
3	C	25,000	10,000	10,000	10,000	2797317-439050
4	18,138	25,000	18,000	18,000	18,000	2797289-439050
5	18,738	24,000	15,953	15,953	15,953	2797277-439050
6	27,738	36,000	22,000	22,000	22,000	2797294-439050
7	11,838	12,000	10,000	10,000	10,000	2797332-439050
8	20,738	24,000	20,000	20,000	20,000	2797282-439050
Sub-Total ESG		203,375	129,963	129,963	129,963	
*1 - 3 may not exceed \$129,964						
Rapid Rehousing						
9	59,255	100,000	70,037	100,948	100,948	2797281-439050
ESG Total		303,375	200,000	230,911	230,911	
Public Service CDBGs:						
Crisis Intervention Services						
10	14,300	50,000	13,692	14,300	14,300	2317234-439050
11	28,000	39,000	26,400	28,000	28,000	2317245-439050
12	5,000	34,250	5,000	5,000	5,000	2317285-439050
13	20,000	20,000	14,000	20,000	20,000	2317236-439050
Total		142,250	59,080	67,300	67,300	
Disabled Services:						
14	7,000	8,200	8,000	7,000	7,000	2317216-439050
15	5,000	40,000	7,500	5,000	5,000	2317311-439050
Total		48,200	13,500	12,000	12,000	
Food and Nutrition Services:						
16	8,500	20,000	8,000	8,500	8,500	2317297-439050
17	45,000	50,000	25,000	45,000	40,000	2317241-439050
18	8,000	10,000	8,000	8,000	13,000	2317241-439050
18.5	0	25,000	5,000	0	0	
Total		105,000	46,000	59,500	59,500	
Senior Services - High Priority Need						
19	19,700	25,000	12,500	19,700	19,700	2317231-439050
20	5,000	35,000	7,500	5,000	5,000	2317324-439050
21	8,800	15,000	10,000	8,500	8,500	2317320-439050
22	17,270	22,400	17,000	17,270	17,270	2317224-439050
Total		97,400	47,000	50,470	50,470	

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4/15/2021



Youth Services - High Priority Need						
23	Boys and Girls Club of Evansville Fulton Square	17,400	40,000	10,000	17,400	2317220-439050
24	Boys and Girls Club of Evansville Service to Girls	15,500	70,000	10,000	15,500	2317219-439050
25	Missing Pieces CDC Fixing the Pieces - NEW	0	69,000	10,000	0	0
26	Pea-Work Central Arts & Smarts	5,000	6,000	5,000	5,000	2317312-439050
27	In-State Food Bank Backpack Program	21,000	25,000	12,000	21,000	2317244-439050
28	YMCA of SW Indiana, Inc. ASPIRE Program	8,900	8,500	6,500	8,900	2317244-439050
29	YMCA of SW Indiana, Inc. Caldwell Community Center	8,000	8,000	6,500	8,000	2317244-439050
30	YMCA of SW Indiana, Inc. DiomedeaYCAP-Combined from 2020 programs	17,600	17,800	13,000	17,600	2317218-439050
31	Young & Baseline's Community Center	15,000	50,000	15,000	15,000	2317303-439050
32	YWCA of Evansville, Inc. Live Yehs	25,000	30,000	15,440	25,000	2317237-439050
	<b>Total</b>		323,105	104,440	133,000	
	<b>Other Services</b>					
33	Missing Pieces CDC Suited and Sooted	5,000	21,000	5,000	5,000	2317325-439050
34	Catholic Charities Handy Helpers Home Repair	5,000	25,000	5,000	5,000	2317333-439050
	<b>Sub Total</b>		46,000	10,000	10,000	
	<b>Public Service CDBG Total</b>		\$761,855	\$780,000	\$332,270	
	<b>Non-Public Service CDBG</b>					
35	Adventist, Inc. Youthbuild Evansville - CBDO	50,000	200,000		50,000	Account Number
36	Aurora Inc. Housing Vouchers Admin.	5,000	30,000		5,000	2317310-439050
37	Bethany Apostolic - History Preservation-212 Mulberry St-NEW	0	25,000		0	2317276-439050
38	CAPE Homes on Mulberry Planning Grant-NEW	0	15,000		0	
39	CAPE Owner Occupied Rehab	50,000	70,000		15,000	2317328-439050
40	CAPE Window Replacement	40,000	60,000		40,000	2317328-439050
41	Carver Community Organization After School Youth Program - CBDO	22,415	28,455		22,415	2317245-439050
42	Carver Community Organization AM Childcare - CBDO	52,500	59,595		52,500	2317225-439050
43	Carver Community Organization PM Childcare - CBDO	83,225	67,893		83,225	2317225-439050
44	Carver Community Organization Senior Services - CBDO	22,650	27,035		22,650	2317222-439050
45	ECHO Promise Zone Consulting - CBDO	25,000	25,000		25,000	2317314-439050
46	ECHO Family Enrichment Center - CBDO	30,000	30,000		30,000	2317250-439050
47	ECHO Lucas Place - CBDO	50,000	50,000		50,000	2317250-439050
48	ECHO Promise Zone - CBDO	40,000	50,000		40,000	2317314-439050
49	ECHO Promise Zone Express - CBDO	19,000	15,000		19,000	2317314-439050
50	Evansville Association for the Blind Disabled Workers CBDO	19,000	35,205		19,000	2317311-439050
51	Hope of Evansville Compliance for HOME DPA Grant- CBDO	3,000	3,000		3,000	2317227-439050
52	Hope of Evansville Down Payment Assistance - CBDO	75,000	200,000		100,000	2317227-439050
53	Hope of Evansville Housing Counseling Services-CBDO	20,000	40,000		40,000	2317227-439050
54	Irish Baptist Housing Authority Liberty Terrace Rehab-NEW	0	75,000		0	2317227-439050
55	Memorial CDC 1st Shift Childcare - CBDO	28,123	30,000		30,000	2317298-439050
56	Memorial CDC Bayard Park Acquisition- CBDO-NEW	0	120,000		0	
57	Memorial CDC Bit & Sykes (Formerly STEM)- CBDO	30,000	30,000		30,000	2317333-439050
58	Memorial CDC Emergency Home Repair Program - CBDO	350,000	500,000		350,000	2317204-439050
59	Memorial CDC Fit for the Future - CBDO	25,557	35,000		35,000	2317204-439050



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Ordinance No. F-2021-04

Committee: Finance  
Sponsor: Heronemus

AN ORDINANCE OF THE COMMON COUNCIL OF THE CITY OF EVANSVILLE APPROVING THE  
ANNUAL COMMUNITY DEVELOPMENT PLAN AND APPROPRIATING COMMUNITY  
DEVELOPMENT BLOCK GRANT, EMERGENCY SOLUTIONS GRANT AND  
HOME INVESTMENT PARTNERSHIPS PROGRAM GRANT FUNDS

WHEREAS, Section 2.50.020(B)(3) of the Municipal Code requires that the Department of Metropolitan Development prepare an annual Community Development Plan subject to approval by the Mayor and review and allocation by the Common Council; and

WHEREAS, the Department of Metropolitan Development has prepared and the Mayor has approved the 2021 Community Development Plan for Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Program, which is attached hereto as Exhibit A, and incorporated herein by reference;

NOW, THEREFORE, BE IT ORDAINED by the Common Council of the City of Evansville, Indiana as follows:

SECTION I. COMMUNITY DEVELOPMENT BLOCK GRANT, EMERGENCY SOLUTIONS GRANT AND HOME INVESTMENT PARTNERSHIPS PROGRAM FUNDS

A. Projected Revenues

The following revenues are projected for the Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Programs for the 2021 Program Year:

Account	Description	Amount
2797259-331090	Emergency Solutions Grant Funds (2021 ESG Grant)	(\$230,911.00)
2317251-331080	Community Development Block Grant Funds (2021 CDBG Grant)	(\$2,660,523.00)
Fund 0231	Cash Balance (CDBG Program Income Funds)	(\$20,000.00)
2837263-331090	HOME Investment Partnerships Program Grant Funds (2021 HOME Grant)	(\$755,692.00)
Total ESG, CDBG and HOME Program Funds Available for Program Year 2021 including \$107,464.00 of CDBG Program Income		(\$3,667,326.00)

B. Approval of Community Development Plan - Community Development Block Grant, Emergency Solutions Grant and HOME Investment Partnerships Program and Appropriation of Funds

The Community Development Plan, which is attached hereto as Exhibit A and incorporated herein by reference, is hereby approved and the funds identified for each project on the spreadsheet are hereby appropriated and ordered set apart out of the funds herein named and for the purposes specified, subject to the laws governing the same.

ESG Funds in the Community Development Plan for Homeless Services (projects 1-9)	\$230,911.00
CDBG Funds in the Community Development Plan for Public & Non-Public Service (projects 10-81)	\$2,660,523.00
HOME Funds in the Community Development Plan (projects 82-82)	\$755,692.00
Total ESG, CDBG and HOME Program Funds Appropriation for Program Year 2021 (includes \$20,000.00 CDBG Program Income)	\$3,667,326.00

FILED  
MAR 18 2021  
Anna Windham  
CITY CLERK

**SECTION II. EFFECTIVE DATE**

This Ordinance shall be in full force and effect from and after its passage by the Common Council, signing by the Mayor, and publication, if any, as required by law.

Passed and adopted by the Common Council of the City of Evansville, Indiana, on the \_\_\_\_\_ day of \_\_\_\_\_, 2021, and signed by the President of the Common Council and attested by the City Clerk.

\_\_\_\_\_  
Ron Besno, President  
Common Council of Evansville, Indiana

I attest to the passage and adoption of the foregoing by the Common Council of the City of Evansville, Indiana, on the above date and that the same, having been presented to me, was delivered to the Mayor of said City, the \_\_\_\_\_ day of \_\_\_\_\_, 2021, at \_\_\_\_\_ o'clock \_\_\_\_\_ p.m. for the Mayor's consideration and action thereon.

\_\_\_\_\_  
Laura Windhurst, City Clerk  
City of Evansville, Indiana

Having examined the foregoing ordinance, I do now, as Mayor of the City of Evansville, Indiana, approve said ordinance and return the same to the City Clerk this \_\_\_\_\_ day of \_\_\_\_\_, 2021.

\_\_\_\_\_  
Lloyd Winnecke, Mayor  
City of Evansville, Indiana



## EXHIBIT A

F-2021-04

2021 CDBG/ESG/HOME Spreadsheet							
CDBG/ESG Public Service							
App. #	2020 Approp	2021 Request	CAC	Mayor	City Council	Account Number	
<b>Homeless Services</b>							
1	20,738	32,375	20,000	20,000		2797287-439050	
2	18,038	25,000	18,000	18,000		2797234-439050	
3	0	25,000	10,000	10,000		2797317-439050	
4	18,139	25,000	18,000	18,000		2797289-439050	
5	18,738	25,000	15,963	15,963		2797277-439050	
6	27,738	36,000	22,000	22,000		2797294-439050	
7	11,858	12,000	10,000	10,000		2797332-439050	
8	20,738	24,000	20,000	20,000		2797282-439050	
		203,375	129,963	129,963	0		
<b>Sub-Total ESG</b>							
#1 - 5 risk not exceed \$129,964							
<b>Rapid Re-housing</b>							
9	98,255	100,000	70,037	70,037	City Council	2797291-439050	
		303,375	200,000	230,911	0		
<b>ESG Total</b>							
<b>Public Service CDBG</b>							
<b>Crisis Intervention Services</b>							
10	12,800	50,000	13,050	14,300		2317234-439050	
11	28,000	38,000	26,400	28,000		2317243-439050	
12	5,000	34,250	5,000	5,000		2317235-439050	
13	20,000	20,000	14,000	20,000		2317236-439050	
		142,250	58,450	67,300	0		
<b>Disabled Services</b>							
14	7,000	8,200	6,000	7,000	City Council	2317216-439050	
15	5,000	40,000	7,500	5,000		2317311-439050	
		48,200	13,500	12,000	0		
<b>Food and Nutrition Services</b>							
16	6,500	20,000	8,000	6,500	City Council	2317257-439050	
17	45,000	50,000	25,000	45,000		2317241-439050	
18	8,000	10,000	8,000	8,000		2317320-439050	
18-1	0	25,000	5,000	5,000	0	2317241-439050	
		108,000	46,000	59,500	0		
<b>Senior Services - High Priority Need</b>							
19	15,700	25,000	12,500	15,700	City Council	2317231-439050	
20	5,000	36,000	7,500	5,000		2317324-439050	
21	5,500	15,000	10,000	8,500		2317320-439050	
22	17,270	22,400	17,000	17,270		2317224-439050	
		97,400	47,000	50,470	0		
<b>Total</b>							

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Youth Services - High Priority Need									
23	Boys and Girls Club of Evansville Fulton Square	17,400	40,000	10,000	Mayor	City Council	2317220-438050		
24	Boys and Girls Club of Evansville Service to Girls	15,500	70,000	10,000	15,500		2317218-438050		
25	Missing Pieces CDC Finding the Place - NEW	0	85,000	10,000	0				
26	Parkview Central Arts & Sns'ls	5,000	5,000	5,000	5,000		2317312-438050		
27	Tri-State Food Bank Backpack Program	21,000	25,000	12,000	21,000		2317244-438050		
28	YMCA of SW Indiana, Inc. ASPIRE Program	5,500	5,500	5,500	5,500		2317244-438050		
29	YMCA of SW Indiana, Inc. Caldwell Community Center	8,000	8,000	8,000	8,000		2317245-438050		
30	YMCA of SW Indiana, Inc. Diamonds/YCAP Combined from 2020 programs	17,800	17,800	13,000	17,800		2317218-438050		
31	Young & Established Community Center	15,000	50,000	15,000	15,000		2317335-438050		
32	YMCA of Evansville, Inc. Live Years	25,000	30,000	15,440	25,000		2317237-438050		
Total			325,105	104,440	133,000	0			
Other Services									
33	Missing Pieces CDC Suited and Booted	5,000	21,000	5,000	5,000	City Council	2317325-438050		
34	Catholic Charities Handy Helpers Home Repair	5,000	25,000	5,000	5,000		2317335-438050		
Sub Total			45,000	10,000	10,000	0			
Public Service CBEG Total			\$761,955	\$280,000	\$332,270	\$0			
Non-Public Service CBEG									
35	Adventist, Inc. Youthbuild Evansville - CBDO	50,000	200,000	200,000	Mayor	City Council	Account Number		
36	Aurora Inc. Housing Vouchers Admin.	5,000	30,000	5,000	5,000		2317310-438050		
37	Bethany Apostolic - Historic Preservation-212 Mulberry St-NEW	0	25,000	0	5,000		2317275-438050		
38	CAPE Homes on Mulberry Planning Grant-NEW	0	15,000	0	15,000		2317325-438050		
39	CAPE Owner Occupied Rehab	50,000	70,000	70,000	70,000		2317325-438050		
40	CAPE Window Replacement	40,000	90,000	90,000	40,000		2317245-438050		
41	Carter Community Organization After School Youth Program - CBDO	22,415	28,455	28,455	22,415		2317223-438050		
42	Carter Community Organization AM Childcare - CBDO	52,500	68,588	68,588	52,500		2317225-438050		
43	Carter Community Organization PM Childcare - CBDO	83,225	97,830	97,830	83,225		2317225-438050		
44	Carter Community Organization Senior Services - CBDO	22,850	27,000	27,000	22,850		2317222-438050		
45	ECHO Promise Zone Consulting - CBDO	25,000	25,000	25,000	25,000		2317314-438050		
46	ECHO Family Enrichment Center - CBDO	30,000	30,000	30,000	30,000		2317250-438050		
47	ECHO Lucas Place - CBDO	50,000	50,000	50,000	50,000		2317314-438050		
48	ECHO Promise Zone - CBDO	80,000	80,000	80,000	80,000		2317314-438050		
49	ECHO Promise Zone Express - CBDO	18,000	19,000	19,000	18,000		2317311-438050		
50	Evansville Association for the Blind Disabled Workers CBDO	15,000	36,205	36,205	15,000		2317227-438050		
51	Hope of Evansville Compliance for HOME DPA Grant - CBDO	3,000	3,000	3,000	3,000		2317227-438050		
52	Hope of Evansville Down Payment Assistance - CBDO	75,000	220,000	220,000	100,000		2317227-438050		
53	Hope of Evansville Housing Counseling Services-CBDO	20,000	40,000	40,000	40,000		2317227-438050		
54	Liberty Baptist Housing Authority Library Terrace Rehab-NEW	0	75,000	75,000	75,000		2317303-438050		
55	Memorial CDC 1st Shift Childcare - CBDO	28,123	30,000	30,000	30,000		2317209-438050		
56	Memorial CDC Bayard Park Acquisition- CBDO-NEW	0	120,000	120,000	0		2317330-438050		
57	Memorial CDC Bites & Bytes (Formerly 8'EM)- CBDO	30,000	30,000	30,000	30,000		2317330-438050		
58	Memorial CDC Emergency Home Repair Program - CBDO	350,000	500,000	500,000	350,000		2317204-438050		
59	Memorial CDC Fit for the Future - CBDO	29,697	35,000	35,000	35,000		2317221-438050		

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EXHIBIT A

F-2021-04

60	Memorial CDC Garden Market - CBDO	100,000	125,000	100,000	2317240-439050	
81	Memorial CDC Life Skills Training - CBDO-NEW	0	20,000	20,000	2317329-439050	
82	Memorial CDC SWAG (Formerly Busing Pipeline to Prison) - CBDO	40,000	40,000	40,000	2317329-439050	
83	Memorial CDC Weekend Childcare - CBDO	40,000	40,000	40,000	2317248-439050	
84	Memorial CDC Youth Employment Program - CBDO	180,000	500,000	200,000	2317248-439050	
85	New Hope CDC Bridges Builders Transportation - CBDO	225,000	287,784	225,000	2317248-439050	
86	United Caring Shelter Facilities Improvements	65,000	84,000	55,000	2317242-439050	
87	United Methodist Youth Home High School Equivalency for At-Risk Youth CBDO-NEW	0	44,198	15,000	2317381-439050	
88	United Methodist Youth Home Life Skills for At-Risk Youth CBDO	10,000	41,344	15,000	2317329-439050	
89	Building Commission Code Enforcement	200,000		190,000	2317207-432000	
90	DMD Admin (AI and Market Study for CamPlan)	7,566		10,500	2317210-431050	
91	DMD Admin Office Supplies	500		500	2317210-431050	
92	DMD Admin Other Supplies	250		250	2317210-432000	
93	DMD Admin Other	0		152,244	2317210-432000	
94	DMD Admin Small Tools & Minor Equipment	250		250	2317210-432000	
95	DMD Admin Travel	1,000		0	2317210-432000	
96	DMD Admin Printing & Advertising	500		500	2317210-433000	
97	DMD Disposition	5,000		5,000	2317239-431050	
98	DMD Focus Neighborhood Development	13,000		5,000	2317217-439050	
99	DMD NRSA Program	88,842		46,707	2317329-439050	
80	Human Relations Commission Fair Housing Outreach	6,000		6,000	2317214-439050	
87	Public Facilities & Neighborhood Park Improvements	48,420		39,312	2317220-439050	
Non-Public Service CDBG Total			3,007,534	2,348,253	152,244	
Includes \$20,000 of Program Income		\$20,000				
					{152,244}	
					{152,244}	
HOME		2020 Appropr		Mayor	City Council	Account Number
85	Homebuyer Projects and/or Rental	85,000	150,000	275,892		2837234-439050
86	Aurora Inc. TBRA Re-Entry Program	10,000	25,000	45,000		2837234-439050
87	CAPE CHDO Operating	0	200,000	200,000		2837302-439050
88	Gratus Development LLC - Jacobsville II Apartment Rehab-NEW	10,000	12,000	10,000		2837302-439050
89	HOPE of Evansville CHDO Operating	10,000	50,000	10,000		2837266-439050
90	Memorial CDC CHDO Operating	100,000	200,000	200,000		2837266-439050
91	Memorial CDC Memorial Villages Phase VII			5,000		2837266-439050
92	DMD HOME Admin	7,405		755,892		2837266-439050
Total HOME			637,000			
Total 2021 HOME			637,000.00	755,892.00		
Total 2021 ES&G			303,375.00	230,811.00		0.00
Public Service CDBG Total			781,955.00	332,270.00		0.00
Non-Public Service CDBG Total			3,007,534.00	2,348,253.00		152,244.00
TOTAL 2021 CDBG (\$2,560,523 Grant Funds + \$20,000 Program Income)				2,380,523.00		152,244.00
Total 2021 Federal Grant Funds			4,709,864.00	480,000.00		152,244.00

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## PERMANENT RECORD

RESOLUTION NO. C-2021-06

INTRODUCED BY: HERONEMUS  
COMMITTEE: FINANCE

**PASSED**

### A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF EVANSVILLE RATIFYING THE 2021 ANNUAL ACTION PLAN

**WHEREAS**, the U.S. Department of Housing and Urban Development regulations require that the City prepare and submit an Annual Action Plan which estimates the resources expected to be available and the activities to be undertaken to address the needs identified in the Consolidated Plan; and

**WHEREAS**, the City of Evansville has prepared an Annual Action Plan for the 2021 plan year for operation from July 1, 2021 through June 30, 2022, the second year of the 2020-2024 Consolidated Plan; and

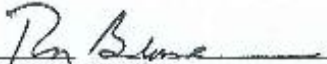
**WHEREAS**, in conformance with the City's Citizen Participation Plan, the 2021 Annual Action Plan was made available to the community for public review and comment and a final public hearing was held on April 14, 2021; and

**WHEREAS**, the Council has had the opportunity to review the 2021 Annual Action Plan;

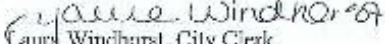
**NOW, THEREFORE, BE IT RESOLVED** by the Common Council of the City of Evansville that the 2021 Annual Action Plan is hereby ratified.

**FILED**  
MAY 04 2021  
Anna Widhauer  
CITY CLERK

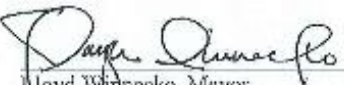
Passed and adopted by the Common Council of the City of Evansville, Indiana, on the 10 day of May, 2021, and signed as of said day by the President of the Common Council and attested by the City Clerk.

  
Rob Beane, President  
Common Council of Evansville, Indiana

I attest to the passage and adoption of the foregoing by the Common Council of the City of Evansville, Indiana, on the above date and that the same, having been presented to me, was delivered to the Mayor of said City, the 11<sup>th</sup> day of May, 2021, at 11:00 o'clock a.m. for the Mayor's consideration and action thereon.

  
Laura Windhurst, City Clerk  
City of Evansville, Indiana

Having examined the foregoing ordinance, I do now, as Mayor of the City of Evansville, Indiana, approve said ordinance and return the same to the City Clerk this 11<sup>th</sup> day of May, 2021.

  
Lloyd Winncke, Mayor  
City of Evansville, Indiana