

Application for Federal Assistance SF-424

*** 1. Type of Submission:**

- ☐ Preapplication
☒ Application
☐ Changed/Corrected Application

*** 2. Type of Application:**

- ☒ New
☐ Continuation
☐ Revision

*** If Revision, select appropriate letter(s):**

*** Other (Specify):**

*** 3. Date Received:**

04/13/2022

4. Applicant Identifier:

5a. Federal Entity Identifier:

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

*** a. Legal Name:** City of Evansville

*** b. Employer/Taxpayer Identification Number (EIN/TIN):**

35-6001021

*** c. UEI:**

JJE9WRMGUN5

d. Address:

*** Street1:** 1 NW MLK JR. BLVD. 306 CIVIC CENTER COMPLEX

Street2:

*** City:** EVANSVILLE

County/Parish:

*** State:** IN: Indiana

Province:

*** Country:** USA: UNITED STATES

*** Zip / Postal Code:** 47708-1869

e. Organizational Unit:

Department Name:

DEPT. METROPOLITAN DEVELOPMENT

Division Name:

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:

Mr.

*** First Name:**

KELLEY

Middle Name:

M.

*** Last Name:**

COURES

Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation:

DEPT. METROPOLITAN DEVELOPMENT

*** Telephone Number:** 812-436-7806

Fax Number: 812-436-7809

*** Email:** KCOURES@EVANSVILLE.IN.GOV

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME-AMERICAN RESCUE PLAN PROGRAM (HOME-ARP)

* 12. Funding Opportunity Number:

* Title:

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

Add Attachment

Delete Attachment

View Attachment

* 15. Descriptive Title of Applicant's Project:

2021 HOME-AMERICAN RESCUE PLAN (HOME-ARP) PROGRAM ALLOCATION

Attach supporting documents as specified in agency instructions.

Add Attachments

Delete Attachments

View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:**

* a. Applicant

8

* b. Program/Project

8

Attach an additional list of Program/Project Congressional Districts if needed.

Add Attachment

Delete Attachment

View Attachment

17. Proposed Project:

* a. Start Date: 07/01/2021

* b. End Date: 06/30/2022

18. Estimated Funding (\$):

* a. Federal

2,739,593.00

* b. Applicant

* c. State

* d. Local

* e. Other

* f. Program Income

* g. TOTAL

2,739,593.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**☐ a. This application was made available to the State under the Executive Order 12372 Process for review on☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.☒ c. Program is not covered by E.O. 12372.*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**☐ Yes☒ No

If "Yes", provide explanation and attach

Add Attachment

Delete Attachment

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)

☒ ** 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:

Prefix:

Mr.

* First Name:

LLOYD

Middle Name:

* Last Name:

WINNECKE

Suffix:

* Title:

MAYOR, CITY OF EVANSVILLE

* Telephone Number:

812-436-4962

Fax Number:

812-436-4966

* Email:

MAYOR@EVANSVILLE.IN.GOV

* Signature of Authorized Representative:



* Date Signed:

4.15.22

ASSURANCES - NON-CONSTRUCTION PROGRAMS

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 (0348-0040), Washington, DC 20503.


PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the awarding agency. Further, certain Federal awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

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 cost) to ensure proper planning, management and completion of the project described in this application.
2. Will give the awarding agency, the Comptroller General of the United States and, if appropriate, the State, through any authorized representative, access to and the right to examine all records, books, papers, or documents related to the award; and will establish a proper accounting system in accordance with generally accepted accounting standards or agency directives.
3. 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.
4. Will initiate and complete the work within the applicable time frame after receipt of approval of the awarding agency.
5. Will comply with the Intergovernmental Personnel Act of 1970 (42 U.S.C. §§4728-4763) relating to prescribed standards for 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).
6. Will comply with all Federal statutes relating to nondiscrimination. 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. 91-616), 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 dd-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.
7. 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 or federally-assisted programs. These requirements apply to all interests in real property acquired for project purposes regardless of Federal participation in purchases.
8. Will comply, as applicable, with provisions of the Hatch Act (5 U.S.C. §§1501-1508 and 7324-7328) which limit the political activities of employees whose principal employment activities are funded in whole or in part with Federal funds.

9. 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.
10. Will comply, if applicable, 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.
11. 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 11988; (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).
12. Will comply with the Wild and Scenic Rivers Act of 1968 (16 U.S.C. §§1271 et seq.) related to protecting components or potential components of the national wild and scenic rivers system.
13. 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.).
14. Will comply with P.L. 93-348 regarding the protection of human subjects involved in research, development, and related activities supported by this award of assistance.
15. Will comply with the Laboratory Animal Welfare Act of 1966 (P.L. 89-544, as amended, 7 U.S.C. §§2131 et seq.) pertaining to the care, handling, and treatment of warm blooded animals held for research, teaching, or other activities supported by this award of assistance.
16. 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.
17. 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."
18. Will comply with all applicable requirements of all other Federal laws, executive orders, regulations, and policies governing this program.
19. 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 Mayor
APPLICANT ORGANIZATION City of Evansville	DATE SUBMITTED 4.13.22

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.


PLEASE DO NOT RETURN YOUR COMPLETED FORM TO THE OFFICE OF MANAGEMENT AND BUDGET. SEND IT TO THE ADDRESS PROVIDED BY THE SPONSORING AGENCY.

NOTE: Certain of these assurances may not be applicable to your project or program. If you have questions, please contact the Awarding Agency. Further, certain Federal assistance awarding agencies may require applicants to certify to additional assurances. If such is the case, you will be notified.

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).
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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.
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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
	Mayor
APPLICANT ORGANIZATION	DATE SUBMITTED
City of Evansville	4-13-22

HOME-ARP CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the participating jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing pursuant to 24 CFR 5.151 and 5.152.

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 will comply with the acquisition and relocation requirements contained in the HOME-ARP Notice, including the revised one-for-one replacement requirements. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42, which incorporates the requirements of the HOME-ARP Notice. It will follow its residential anti-displacement and relocation assistance plan in connection with any activity assisted with funding under the HOME-ARP program.


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 and program requirements.

Section 3 --It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

HOME-ARP Certification --It will use HOME-ARP funds consistent with Section 3205 of the American Rescue Plan Act of 2021 (P.L. 117-2) and the CPD Notice: *Requirements for the Use of Funds in the HOME-American Rescue Plan Program*, as may be amended by HUD, for eligible activities and costs, including the HOME-ARP Notice requirements that activities are consistent with its accepted HOME-ARP allocation plan and that HOME-ARP funds will not be used for prohibited activities or costs, as described in the HOME-ARP Notice.



Signature of Authorized Official

4.13.22

Date

Mayor

Title

RESOLUTION NO. C-2022-10

**INTRODUCED BY: MOORE-MORLEY
COMMITTEE: FINANCE**

SPONSORS: ALEX BURTON, MISSY MOSBY

**A RESOLUTION OF THE COMMON COUNCIL OF THE CITY OF EVANSVILLE
APPROVING THE HOME-ARP ALLOCATION PLAN**

WHEREAS, the U.S. Department of Housing and Urban Development allocated HOME-ARP funds to the City of Evansville and requires that the City prepare and submit a HOME-ARP Allocation Plan and Substantial Amendment to the 2021 Annual Action Plan which includes the activities to be undertaken to address the needs identified; and

WHEREAS, the City of Evansville has prepared a HOME-ARP Allocation Plan and Substantial Amendment of its Annual Action Plan for the 2021 plan year, the second year of the 2020-2024 Consolidated Plan; and

WHEREAS, in conformance with the City's Citizen Participation Plan, the 2021 Substantial Amendment to the Annual Action Plan was made available to the community for public review and comment and a public hearing was held on March 18, 2022; and

WHEREAS, the Council has had the opportunity to review the HOME-ARP Allocation Plan and Substantial Amendment to the 2021 Annual Action Plan;

NOW, THEREFORE, BE IT RESOLVED by the Common Council of the City of Evansville that the HOME-ARP Allocation Plan and Substantial Amendment to the 2021 Annual Action Plan is hereby approved.

FILED

APR 18 2022

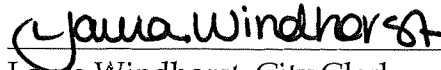
Dana Windner
CITY CLERK

Passed and adopted by the Common Council of the City of Evansville, Indiana, on the 25 day of April, 2022, and signed by the President of the Common Council and attested by the City Clerk.



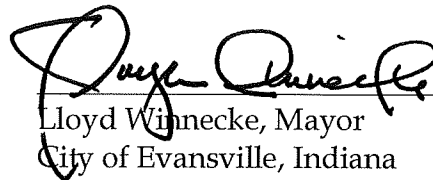
Zac Heronemus, President
Common Council of Evansville, Indiana

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 26 day of April, 2022, at 11:30 o'clock A.m. 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 27th day of April, 2022.



Lloyd Winnecke, Mayor
City of Evansville, Indiana

Trockman ✓
Mosby ✓
Burton ✓
Elpers ✓
Brinkmeyer ✓

Beane ✓
Moore ✓
Weaver ✓
Heronemus ✓
9-0

HOME-ARP Allocation Plan Template

Guidance

** To receive its HOME-ARP allocation, a PJ must:*

- o Engage in consultation with at least the required organizations;*
- o Provide for public participation including a 15-day public comment period and one public hearing, at a minimum; and,*
- o Develop a plan that meets the requirements in the HOME-ARP Notice.*

** To submit: a PJ must upload a Microsoft Word or PDF version of the plan in IDIS as an attachment next to the “HOME-ARP allocation plan” option on either the AD-26 screen (for PJs whose FY 2021 annual action plan is a Year 2-5 annual action plan) or the AD-25 screen (for PJs whose FY 2021 annual action plan is a Year 1 annual action plan that is part of the 2021 consolidated plan).*

** PJs must also submit an SF-424, SF-424B, and SF-424D, and the following certifications as an attachment on either the AD-26 or AD-25 screen, as applicable:*

- o Affirmatively Further Fair Housing;*
- o Uniform Relocation Assistance and Real Property Acquisition Policies Act and Anti-displacement and Relocation Assistance Plan;*
- o Anti-Lobbying;*
- o Authority of Jurisdiction;*
- o Section 3; and,*
- o HOME-ARP specific certification.*

Participating Jurisdiction: City of Evansville.

Date: April 19, 2022.

Consultation

Before developing its plan, a PJ must consult with the CoC(s) serving the jurisdiction’s geographic area, homeless and domestic violence service providers, veterans’ groups, public housing agencies (PHAs), public agencies that address the needs of the qualifying populations, and public or private organizations that address fair housing, civil rights, and the needs of persons with disabilities, at a minimum. State PJs are not required to consult with every PHA or CoC within the state’s boundaries; however, local PJs must consult with all PHAs (including statewide or regional PHAs) and CoCs serving the jurisdiction.

Summarize the consultation process:

Stakeholders were contacted via email and phone call to complete a survey assessing what housing issues have been addressed since 2012 and the needs and gaps they see in the community. The initial survey results informed a follow up survey focused on issues identified as high needs or high priorities. A public charrette process from March 14-18, 2022, also gave agencies and the public opportunity to discuss the issues and identify gaps in the system. Twenty hours of public stakeholder sessions were held with approximately sixty participants throughout the week, and among participants, this included at least forty subject matter experts. The public was informed of the charrette and invited to provide comments to the Department of

Metropolitan Development from March 14-April 14, 2022. Information was also provided at the website: www.evansvillehomeless.org/home-arp .

List the organizations consulted, and summarize the feedback received from these entities.

Agency/Org Consulted	Type of Agency/Org	Method of Consultation	Feedback
Albion Fellows Bacon Center	Domestic Violence shelter and human trafficking and sexual assault prevention agency.	Survey; Subject Matter Expert for Qualifying Populations.	Identified access to permanent housing, coordinated access and prevention, and healthcare as areas needing further work. The region does not have sufficient housing and gaps exist in affordable housing, for households with a criminal record, households with mental illness, young adults, and those needing income-based housing. PSH, transitional housing, and affordable housing were identified as top priorities, with PSH most needed. Households in need of mental health services, with previous evictions or debts, and extremely low income are most in need of housing options. Insurance and transportation are barriers to healthcare.
Aurora	Homeless case management , PSH, coordinated entry, re-entry	Survey, interview; Subject Matter Expert for Re-Entry, Affordable Housing, Coordinated (Access) Entry.	All categories of housing require additional capacity and investment, including shelter and affordable housing; more funding is needed for case management. Households qualifying for permanent supportive housing continue to present themselves and need housing to move into. Housing should target 50%AMI and below. All housing types are needed, including accessory dwelling units. PSH, market rate rental, and subsidized rental are most needed. Households in need of mental health services, with previous evictions or utility debts, large families, and extremely low incomes are most in need of housing options.

			<p>Identified an insufficient number of vouchers and lack of landlords accepting them as barriers to rental assistance. Many youth don't fit the "category 1" definition of homeless, making it difficult to serve them. Barriers to healthcare include a middle-class service model and need for walk-in availability and services at shelters or outreach locations. Ex-offenders have difficulty finding safe and affordable housing and landlords willing to house them. Increased expectations for a deposit plus 3-4 months' rent to get in an apartment is a barrier to get into housing.</p>
AIDS Resource Group	Non-profit	Survey; Subject Matter Expert for Landlord Relations.	<p>Identified access to permanent housing as an area for further work, and affordable housing, housing for households with a criminal record, mental illness, and young adults as gaps. Identified emergency shelter and affordable housing as priorities, and PSH, market rate, and subsidized rentals as the most needed permanent housing options. Collaboration and case management are working well. More funding and more vouchers are needed. Households most in need of housing are extremely low income, with a criminal record, or include children, youth, and young adults. Strategies to serve children and youth should include targeting homeless and at-risk children in community programs, collaborating to address the challenges these children face, and incorporating housing conversations into enrollment processes and 211.</p>
BRIDGE: Building Respect & Integrity in Diverse	Advocacy	Subject Matter Expert for Racial Equity.	<p>Believe that bridges are better than walls, BRIDGE supports positive relationships, understanding, and dialogue across the diverse Evansville community.</p>

Greater Evansville			
Building Blocks	Childcare resources	Subject Matter Expert for Homeless Youth, Re- Entry	A resources and referral database for offenders would improve their access to services and stability after release. Interim housing is needed for ex-offenders while they find housing and work. Parenting classes within prison and jail systems support parents in having positive connections with their children before and after release. Rural areas often lack resources to serve homeless households. Childcare is a barrier to employment and housing stability. Vouchers assist in removing this barrier. Grants to pay for education in early childhood development may help provide employment for households looking for work and increase availability of childcare for others.
CareSource	Insurance/ Medicaid	Survey	All categories of housing require additional investment, especially housing for re-entry, transitional, and affordable housing
Center for Homeless	Veteran homeless services agency	Subject Matter for Qualifying Populations	The Center is South Bend, Indiana's largest residential facility for individuals experiencing homelessness. SME shared a long-standing gap associated with identifying and serving female vets – when they began their program in 1988, they could only identify one female vet in their service area. The Robert L. Miller Sr. Veteran's Service Center connects PSH with the Center's emergency shelter services on one campus - providing an opportunity to meet vets' immediate housing needs and provide a

			smooth transition to PSH housing. They have placed 75% of vets into PSH.
City of Indianapolis	Government	Subject Matter Expert for Prevention, Qualifying Population, Performance Measures.	Provide best practices and guidance.
Community Action Poverty Institute	Advocacy	Subject Matter for Racial Equity.	Economic instability men and women face is profoundly influenced by racial economic inequality and intersects with racial and ethnic disparities in the United States. The <i>Indiana Community Action Poverty Institute</i> promotes public policies to help Hoosier families achieve financial well-being. SME shared data relative to Vanderburgh County housing, by race, to inform dialogue on the community's need to serve cost-burdened households. Also provided suggestions on equitable statewide housing and financial stability policies.

Coalition for Homelessness Intervention and Prevention	Research and policy institute	Subject Matter Expert for Racial Equity	Shared data relative to Vanderburgh County housing, by race. Also provided suggestions on equitable statewide housing and financial stability policies.
ECHO Healthcare	Non-profit	Subject Matter Expert for Healthcare, Racial Equity.	Stable housing is important for healthcare. The Latino population and immigrant populations have special needs unique to them.
ECHO Housing Corporation	Non-profit	Subject Matter Expert for Access to Permanent Housing, Prevention, Coordinated (Access) Entry, Qualifying Populations.	Best practices in racial equity, CE systems, and delivery systems. Permanent supportive housing is key to ending homelessness, especially for the chronic and most vulnerable homeless populations. Lead agency for Evansville's Promise Zone designation, and provider of Veteran permanent supportive housing.

Evansville Christian Life Center	Non-profit	Survey; Subject Matter Expert for Prevention.	Coordinated entry and prevention are working well; housing is needed for those making 30% AMI; PSH, subsidized and affordable housing require additional capacity investment and should be prioritized; the community needs more emergency shelter for families; increased coordination. Mobile medical coordinated with shelter staff is needed. The homeless population is aging and needs access to assisted living facilities that will take Medicare.
Evansville Housing Authority	Non-profit Housing Authority of the City of Evansville	Survey, Interview; Subject Matter Expert for Landlord Relations.	Identified transportation, affordable housing, and childcare as significant gaps in serving households at risk of homelessness. Also identified the housing age and quality as a significant issue for low-income households. Identified 50%AMI and below as target income level, and PSH, market rate rental, and subsidized rental as most needed housing development. Identified households with previous evictions or debt and those with criminal records as most in need of housing options.
Evansville Police Department	Government	Survey; Subject Matter Expert for Panhandling.	Identified access to permanent housing, healthcare, and homeless children, and youth as ongoing needs. Emergency and permanent housing are gaps, and there are not enough beds of any kind. Permanent supportive and affordable housing should be prioritized

Evansville Rescue Mission	Emergency shelter	Survey Subject Matter Expert for Shelters.	Mental health services and assistance for those with mental disabilities are needs in the community. Case managers do well helping those they can but need more capacity to serve everyone who needs help navigating the homeless services system or obtaining housing. Panhandling should be discouraged and giving should be diverted to nonprofits or funds that serve the homeless and other community needs.
Evansville-Vanderburgh Building Commission	Government	Subject Matter Expert for Landlord Relations	Provides Rental registry for the City of Evansville, including landlord contacts.
Evansville-Vanderburgh Commission on Homelessness	Government Commission	Subject Matter Experts for Closing Session	Created in 2005 from the original plan to end homelessness for the City of Evansville and Vanderburgh. Officially oversees the plan to end homelessness, and Homeless Connect. Includes agencies members from the government and homeless community.
Evansville-Vanderburgh Human Relations Commission	Government	Subject Matter Expert for Fair Housing	Promotes equality of opportunity primarily through the enforcement of civil rights laws at the local level. Investigates discrimination, complaints to provide all citizens equal opportunity on the basis of race, religion, color, sex, disability, national origin, ancestry, familial status, sexual orientation, and gender identity.
Evansville Vanderburgh School Corporation	Public school corporation	Subject Matter Expert for Homeless	Improvements in landlord relations needed, better contact information. More long-term services are needed for women.

		Youth, Qualifying Populations.	
Foster Care in the US	PSH for former foster youth	Survey; Subject Matter Expert for Prevention; Homeless Youth.	Identified community needs: permanent housing, housing for homeless children and youth, housing for those with a criminal record. Region 12 should prioritize emergency shelter and PSH
For Evansville	Non-profit	Survey; Subject Matter expert for Homeless Data.	Identified housing gaps for homeless children and youth. Because most homeless children are doubled up, increasing prevention to keep them from entering shelter and move them to independent housing is a priority. Transitional or interim and permanent supportive housing for youth aging out of foster care is needed. Identified all categories of housing as in need of additional investment and priorities.
FSSA	Government	Subject Matter Expert for Homeless Data.	Recommends Charity Tracker as a system to improve collaboration and increase access to local service data.
House of Bread and Peace	Emergency shelter, women, and children	Survey; Subject Matter Expert for Shelters.	Identified access to permanent housing as the area needing action, and PSH and subsidized housing as the housing categories requiring additional investment. No categories of housing have adequate beds/units, and emergency shelter and affordable housing should be the highest priority.

Indiana Legal Services	Legal services Agency	Survey; Subject Matter expert for Healthcare, Re-Entry, and Homeless Youth.	Affordable housing stock isn't sufficient to meet the need. Healthcare, re-entry, and homeless children and youth are areas that need increased investment. More single female emergency beds are needed, as well as more PSH. Affordable housing should be priority number one.
Indiana Coalition Against Domestic Violence	Statewide coalition of DV service providers	Subject Matter Expert for landlord relations	Eviction prevention and Fair Housing best practices and domestic violence advocacy.
Indiana Housing Community Development Authority	Government	Subject Matter Expert for Homeless Data, Performance Measures.	Provide Homeless Management Information System (HMIS) for the Indiana Balance of State Continuum of Care (CoC) including the City of Evansville. Provide support staff to the Indiana Planning Council that oversees our CoC.
Indiana Youth Group	Non-profit	Subject Matter Expert for Qualify Populations	Framework for assessing equity with nonprofit organizations, identify needs of those fleeing domestic violence.
Liberty Terrace Apts/The Martin Group	Apartment management / commercial real estate	Subject Matter Expert for Qualifying Populations	There are specific housing needs for vulnerable and qualifying populations.

Memorial Community Development Corporation	Non-profit	Subject Matter Expert for Racial Equity	Overcoming barriers relies on building long-term relationships and trust, community investment, and empowering people.
Mothers at War	Non-profit	Survey; Subject Matter Expert for Re-entry, Youth Homeless.	Affordable housing should target households earning 100%AMI or less, PSH and subsidized rental would best fill this need. Households in need of mental health services and extremely low-income households have the greatest unmet housing needs. Identified transitional housing as a need for youth aging out of foster care. Evansville should prioritize coordinating agencies to pursue funding for youth homelessness and focus on foster care and re-entry.
Ozanam	Emergency shelter, families	Subject Matter Expert for Shelters.	Eviction records and utility debts are barriers to housing.
Parenting Time Center	Consultant for Non-profits	Survey; Subject Matter Expert for Re-entry.	Identified 30-50%AMI as the target income level for affordable housing, and permanent supportive housing as best to fill the need. Children, large families, extremely low income, and single father households have the greatest need for more housing options. Lack of organized collaboration identified as a barrier to serving homeless children and youth.
ThoughtFire	Non-profit	Subject Matter Expert for Continuum of Care	Provides Director for the Evansville-Vanderburgh Commission on Homelessness, and representation for the Continuum of Care.

Tri-Cap	Non-profit/Community Action Program	Subject Matter Expert for Re-Entry.	Identified the need for increased case management for ex-offenders, one-on-one assistance. A website and database identifying services and contact information to connect ex-offenders to services is needed. Transportation is also a barrier for this population. Identified housing that will accept someone with a criminal record as a need. Also sees a need for support groups for children of incarcerated and formerly incarcerated parents.
United Caring Services	Emergency shelter/Medical Respite	Survey; Subject Matter Expert for Homeless Data, Landlord Relations.	Identified 50-100%AMI as the target income range for new housing, and subsidized rental, market rate rental, specialized homeownership options, and small individual rentals as best to fill this need. They also ranked PSH as the most needed housing type. Populations in greatest need of housing options are children, youth, and young adults as well as couples, followed by single father households. Identified understanding qualifications for rental assistance and how to apply, insufficient vouchers, and lack of landlords taking vouchers as barriers to rental assistance. Children and youth lack housing options, and youth aging out of foster care need group homes or transitional housing.
United Neighborhoods of Evansville	Neighborhood association	Survey; Subject Matter Expert for Neighborhoods, Qualifying Populations.	More input from currently homeless people is needed.

United Way of Southwestern Indiana	Non-profit	Subject Matter Expert for Homeless Data	Provide ALICE data on poverty. Provide support staff for Commission on Homelessness projects; fiscal agent for Homeless Connect.
Vanderburgh County	Government	Survey;	Identified housing vouchers and housing inventory as gaps. Prioritized affordable housing as the number one need, followed by transitional, PSH, and then emergency shelter.
Vocational Rehabilitation	Employment /Advocacy for individuals with disabilities	Survey; Subject Matter Expert for Qualifying Populations	Identified 50%AMI and below as target income, and market rate housing as best to fill the need. PSH, market rate housing, subsidized rental housing, and specialized homeownership options are most needed. Populations most in need are households with mental health needs, previous evictions or utility debt, large families, transgender, single fathers, and 50%AMI or below. Youth aging out of foster care need transitional housing with supports, collaborative agencies focused on their needs, and funding and housing that serves this population. Many youth don't fit the "category 1" definition of homeless. Technology, transportation, and lack of contact information are barriers to healthcare.
Volunteers of America Ohio and Indiana	Veteran services and housing	Survey	Access to permanent housing needs ongoing work; permanent supportive and subsidized housing require additional capacity investment; emergency and affordable housing should be prioritized; Few landlords are willing to work with re-entry clients and mental healthcare resources are insufficient

Volunteer Lawyers Program	Non-profit	Survey	Identified incomes below 50% as most in need of additional housing options and PSH and subsidized rental as the most needed housing types. Barriers to rental assistance include knowledge of how to apply, insufficient number of vouchers and landlords willing to take them, and internet and language barriers.
YWCA of Evansville	Emergency shelter, women, DV	Interview; Survey; Subject Matter Expert for Racial Equity, Qualifying Populations	Identified an increase in housing issues over the last 18 months. Over 50% of people arrive at court the day of their eviction are unaware of assistance available for eviction prevention. Tenants need to be educated on prevention assistance and seek assistance 2-3 months prior to eviction. They also need to know the importance of attending the second hearing that determines what they owe the landlord. Identified the long process and documents required to obtain prevention assistance as a barrier.
Ben Kendall (Individual)	Community Advocate	Survey	Identified all housing categories as needing additional capacity. Affordable housing is needed for households with large families, criminal histories, or previous evictions or debts. Mental and medical health care and homeless prevention are not working effectively.
Anonymous		Survey	Identified 30%AMI and below as target income for affordable housing, and specialized homeownership options as best for this need. Ranked PSH, market rate rental and subsidized rental as most needed housing options. Marked extremely low income, households in need of mental health services, and children youth and young adults as

			populations most in need of housing. Barriers to rental assistance include insufficient vouchers, lack of landlords taking them, and lack of knowledge about qualifications or ability to apply. Youth lack enough housing options, funding, and a collaborative group focused on serving their needs. A barrier to healthcare is the need for active help maintaining mental health medication.
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Identified Needs

Survey respondents agreed that the community does not have sufficient rental and permanent housing capacity to prevent and end homelessness. Affordable and income-based housing were identified as the biggest gaps in the housing inventory, with a high need for housing those with incomes below 50% AMI, children and young adults, households with eviction and utility debt histories, individuals facing substance use disorders, those fleeing domestic violence - particularly in rural areas, older permanent supportive housing residents needing assisted living, and households in need of mental health services. Subsidized rental housing, specialized homeownership opportunities, market rate rentals, and permanent supportive housing were identified as the housing types that would best meet the housing needs in the community. Permanent supportive housing was identified as the housing type most in need of greater investment, followed by subsidized housing and affordable market rate housing. The biggest barrier to entering and maintaining housing is insufficient income for the available market rents. Increasing the housing stock available to the lowest income and most vulnerable households is necessary to fill this need as well as housing close to jobs and in locations welcoming to diverse populations.

The quality of existing housing stock is a serious concern. A great deal of low-income housing stock is old and in poor shape, leaving renters with substandard housing conditions. These units are often the only units available for those with criminal histories, utility debt, or previous evictions and the cost of utilities in these units are often exorbitant. Older housing units are also not easily accessible for the elderly and disabled individuals on fixed incomes.

Housing vouchers were identified as a significant need. When the waiting list for 2022 was opened, over 1,000 applications were received within three days. Qualifying households receive vouchers based on a lottery system, so the length of the wait time varies. It is challenging to find landlords willing to accept vouchers. Homeless individuals in Evansville are not prioritized to receive vouchers as they are in other communities. Households receiving vouchers or public housing units are often in need of other supports such as case management to help them maintain their housing.

Among the populations served in the homeless services system, most populations were described as having an inadequate number of beds/units available except for individual men and veterans. Housing/beds were described as adequate for individual men by 77% of respondents and for veterans by 36% of respondents. Shelter for individual women, individual transgender, families, LGBTQ+ individuals, victims of domestic violence, youth, and foster youth, are all ranked as insufficient by most community respondents. Single fathers with children and couples are unable to access shelter without splitting up.

Community members expressed concern that homeless children and youth are underserved, especially those aging out of the foster care system and LGBTQ+ youth fleeing domestic violence. Youth populations are challenging to serve with homeless services because they are often “couch surfers” or doubled up as children or young adults. The Evansville Vanderburgh School system identified 244 households with children homeless under the McKinney-Vento definition from August to March of the 2021-2022 school year. These households could use case management to assist in stabilizing their housing. Youth aging out of foster care need permanent supportive or interim housing options to provide stability as they build their financial resources as adults. Some young adults are also parents and need housing units large enough to serve a family, while others need an affordable one-bedroom unit.

Evansville has an FQHC provider who is available to serve homeless and at-risk clients, however they currently do not have a mobile unit. Transportation and the ability to follow up on scheduled appointments are significant barriers among this population. A mobile healthcare unit is a best practice approach that would make services available on-site or via telehealth options where the patients are located. This service approach should be carefully coordinated with shelter staff to help clients take advantage of the hours it is available. Without a mobile unit available, the community should focus on providing transportation and follow up support to clients who need to access healthcare.

Other needs for homeless healthcare were also identified. Clients need increased access to behavioral and mental healthcare, as current wait times are weeks to months. Behavioral health providers would like to interface with law enforcement and work closely with them. As minority populations such as Hispanic, Haitian, Marshallese, Afghan, and others, increase in the community, cultural competency and translation services are important components of serving everyone in Evansville. Strong relationships and staff that “look like” the clients they serve will also help alleviate fears diverse populations often face when seeking mainstream health service. Healthcare providers need staff support to conduct data collection and processing. This step would increase their understanding of client needs and how to improve services. Dental services are available through clinics and a mobile unit, but increased capacity in this area is also needed.

Ex-offenders are at high risk of entering shelter upon or shortly after release. Transitional or interim housing immediately after release and permanent housing that will accept people with a criminal record are both important to securely house this population. Case management to connect clients with services is important to establish stability. Transportation to appointments

and employment is needed. The Re-Entry Network also identified support groups for the children of incarcerated or formerly incarcerated individuals as an important need in the community.

Childcare continues to be a significant challenge to maintaining employment. The COVID-19 pandemic resulted in a number of childcares shutting down, exacerbating this problem.

Additional needs related to the homeless service delivery system included more funding for services, stronger communications/collaborations within the system, more intentionality in supporting equitable systems, data provided in “real time,” regular review of internal and external processes, and staff gaps at the entry, mid, and executive levels due to retirements and The Great Resignation. Capacity building needs such as increasing system pay/benefits and supporting staff training and certifications were also identified. The need to increase community knowledge of the impact of homelessness as well as share information regarding Evansville’s homeless, extremely low-income, and ALICE® populations so that funders, elected officials, and community residents support system work. Finally, the needs to develop a unified voice for the system and increase community education opportunities, particularly landlord and tenant Fair Housing education, were also shared.

Strengths

Homeless Outreach, Homeless Veteran Support, and Homeless Healthcare were recognized most often as sufficient for the needs in the community. Homeless Outreach was the most consistently identified as working effectively (77%). This service provides case management to individuals in shelters and living on the streets to help them access services and housing as quickly as possible.

Individuals leaving incarceration who have children have access to a program that provides an assessment before they leave jail or prison and helps them obtain needed support. This can include housing, substance abuse treatment, parenting classes, and transportation for child visits. This program builds a supportive environment and the opportunity for housing stability. Data shows that maintaining a link to children and family decreases recidivism.

The community has created 333 permanent supportive housing units, including twelve units for the medically vulnerable. These units reduce chronic homelessness and provide housing for the most vulnerable households in the community. Utilization rates are well above 70% in most developments, up to 100%.

Housing/beds were described as adequate for individual men by 77% of respondents and for veterans by 36% of respondents.

Evansville has also implemented Coordinated Entry and has seen an improvement in the identification of the most vulnerable clients for permanent supportive housing. This system is working effectively to match households with the housing type or service that best fits their needs, including rapid rehousing, permanent supportive housing, and emergency shelter. Coordinated entry staff are also able to use this process to identify system gaps and make recommendations for housing development and homeless services.

Local service provider, Aurora, has added a Community Housing Advocacy Team that provides “help to navigate housing barriers, develop landlord mediations, and referrals to community resources.” By serving those in a crisis prior to homelessness they can prevent or divert households away from shelter.

The regular homeless healthcare system includes respite beds for recovery and 12 PSH units set aside for the medically vulnerable. During the COVID 19 crisis, Evansville provided 100+ homeless individuals with a safe location to isolate and recover from COVID. They also provided vaccination clinics at the homeless shelters and ECHO housing to ensure the homeless population had access to protection from COVID.

Housing Vouchers

All respondents agreed the community does not receive an adequate number of vouchers for the need. When the wait list opened in 2022, over 1,000 households applied within 3 days. Only 1,906 vouchers are available to the community. Because the vouchers provide permanent housing, turnover is low. Other communities prioritize the homeless to receive vouchers, but this is not currently available in Evansville. In addition to more vouchers, the community expressed a need for more landlords willing to work with EHA and other housing programs. Households leaving homelessness would especially benefit from long term case management or support to ensure they are able to maintain their voucher.

Describe the public participation process, including information about and the dates of the public comment period and public hearing(s) held during the development of the plan:

- ***Public comment period:*** 3/14/2022 - 4/14/2022
- ***Public hearing:*** 3/18/2022

Surveys were sent via email December 30, 2021, and made available on the city website from January 18-February 21, 2022. A public charrette process was held March 14-18 and the process engaged BIPOC individuals as well as those with lived experience of homelessness to shape conversations. A public hearing was hosted via zoom and in person March 18.

Describe any efforts to broaden public participation:

Surveys were shared with key stakeholders as well as on the city website and through a public list-serv to give a wide audience the opportunity to respond. A week-long charrette focused on twelve different topics gave stakeholders and community members the opportunity to share feedback about specific areas of concern. The charrette was available in person or via zoom to allow for greater participation. A public hearing was held in person and on zoom, and a public comment period allowed for comments through mail or email. The public was informed about the charrette and public hearing through fliers at events for homeless agencies, social services, and neighborhood groups, online through Facebook, Twitter, LinkedIn, and social media advertising, and through three local TV stations and two print media sources.

The PJ also considered any comments or views of residents received in writing, or orally at a public hearing, when preparing the HOME-ARP allocation plan.

Summarize the comments and recommendations received through the public participation process:

Affordable housing is a priority need in the community, particularly for low to very low-income households. This includes subsidized housing, permanent supportive housing, unconventional homeownership options, and affordable market rentals. Former foster youth and ex-offenders would also benefit from transitional or interim housing. Single bedroom units and units for families are needed.

Homeless prevention requires greater collaboration among providers and education of at-risk households. Providers need a greater understanding of the difference between prevention and diversion. In addition, current diversion services need to be expanded and diversion efforts need more resources to be effective.

Serving homeless children and youth is challenging because many do not meet the Category 1 definition of homelessness and there are not enough resources available for this population. Youth aging out of foster care need flexible funding sources that allow payments for cell phones, car repairs, and other necessities for stabilizing income and housing. Children in the school system need greater access to social workers or case management for their families to build a path to housing stability. Housing for this population should include single bedroom units as well as family units.

Landlord relationships are an important part of the success for a number of housing programs. Public housing vouchers, rapid rehousing, and ex-offender programs all have difficulty finding landlords willing to house someone receiving public assistance, formerly homeless, or with a criminal record. Oftentimes, substandard units are the only housing options available to these individuals and the units are in less than desirable locations. Relationships need to be strengthened between case managers and landlords to help landlords take a risk and rent to those with criminal histories and past evictions. Understanding the nuanced business models and self-interests of various landlords (e.g., local, national, corporate, or individuals) is key to expanding relationships that open dialogue, create a stronger referral system, and increase the number of landlords willing to house these populations. The tight housing market has resulted in landlords raising rents, selling units, not renewing existing leases, being more selective in tenant selection, and implementing tighter lease restrictions. Relationships and ongoing communications with landlords will help them understand their options for making units more accessible and yet safe for residents. Incentives, expansion of the landlord database, training for property managers/landlords, and professional recognition for landlords were also suggested as ways to strengthen relationships and increase access to affordable housing.

Homeless individuals have difficulty accessing medical care due to transportation and accessibility issues, knowledge of their eligibility and how to access services, and lack of insurance. This population also needs extra support to make and follow up on medical appointments. Telehealth options have increased but a mobile medical unit would significantly reduce barriers to service, and providers in the medical unit should work closely with shelter staff to make the most of their services. The homeless also experience difficulties accessing specialists, mental health care, and maintaining access to medications. Local physical and occupational therapists have started a nonprofit clinic to provide their services to low income and homeless individuals.

The Re-Entry Network is actively serving incarcerated and formerly incarcerated individuals, helping them maintain connections to their children and providing a broad set of services to help them with housing, transportation, counseling, and parenting. The community could further support this program with new organizations providing services and developing transitional or interim housing for this population. Ex-offenders would benefit from the use of a new database that will help them connect with resources immediately after release and the development of a website to help access resources. The program needs a larger number of landlords willing to rent to this population.

The community desires data-driven programs and needs increased detail in data collection and access to the data. These goals can be achieved by identifying the desired data and adapting HMIS or utilizing Charity Tracker. Hiring staff to develop data fields, run reports, and analyze the data is essential to improving the data quality and how much it is used in the community. New data fields should track process data to identify needs within the system as well as client numbers and outcomes. Real time data on the composition of the homeless population would help the shelter system and other providers adapt more quickly.

Several organizations advocated for the needs of staff members. Increasing pay and making it easier to take needed time off are essential to valuing staff and reducing turnover. Training new staff in the homeless system and related resources is essential to improving service delivery so the quality of a client's experience does not depend on which case manager they meet.

Panhandling is a significant issue that was studied by the Evansville Police Department. Their research established that panhandlers receive a substantial amount of money, but most of them are experiencing self-disclosed alcohol or substance abuse issues. The EPD together with the Commission on Homelessness recommends educating the public not to give to panhandlers and instead to redirect their money to nonprofits that serve the homeless. These funds could be specifically put towards a Homeless Services Trust Fund, diversion program, or other homeless services.

Additional recommendations during the public consultation process (charrettes) regarding racial equity included:

- Increase implicit bias and cultural competency training to help embed equity in HOME-ARP activities and homeless service delivery systems.
- Continue conversations with statewide organizations to learn of best practices for systems change and specific needs of qualifying populations.
- Ensure CE and housing development activities consider opportunities to break free from the one-size-fit-all models.
- Increase opportunities for those with lived experience as well as individuals representing qualifying populations to inform activities, serve as champions for HOME-ARP projects, and work within homeless delivery systems.

In addition to identifying gaps and needs, consultations and public comments revealed several recommendations related to the specific use of HOME-ARP funds:

- Allocate funds aligned with qualitative and quantitative data, gaps, and needs uncovered during the HOME-ARP planning and community engagement processes outlined within this plan.
- Explore the possibility of using additional public/private funding sources to support HOME-ARP projects.
- If developing projects, consider not only the type and number of units needed but also if the units are in locations where qualifying populations feel welcomed and have access to the services required to meet the needs of specific qualifying populations.

Two additional comments were received through the Facebook Event post: 1) Rent going up and utilities going up equals housing crisis; 2) Many veterans are not comfortable receiving help through regular homeless and near-homeless services, even though they may qualify. We need more resources and services targeted to veterans as veterans, while helping to maintain the dignity of veterans.

Summarize any comments or recommendations not accepted and state the reasons why:
All comments received were considered.

Homeless Needs Inventory and Gap Analysis

Describe the size and demographic composition of qualifying populations within the PJ's boundaries:

- *Homeless as defined in 24 CFR 91.5*
- *At risk of Homelessness as defined in 24 CFR 91.5*
- *Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD*
- *Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those at*

greatest risk of housing instability. HUD defines these populations as individuals and households who do not qualify under any of the populations above.

- **Homeless as defined in 24 CFR 91.5**

The following numbers are from the 2019 Point in Time count. The 2019 PIT found 410 total households homeless. Most households were households without children, with about 7% of households including one or more children. In 2019, there were no households of unaccompanied children. (However, households with children often don't meet the homeless definition required by HUD for the PIT, so there is an undercount, but they do meet other definitions of homeless or at-risk definitions.)

Slightly over one third of the homeless population was female. Three quarters of the homeless population were white in 2019 (70%) and one quarter Black or African American (25%). About 4% of the population was Asian, American Indian/Alaska Native, Native Hawaiian/Other Pacific Islander, or multiple races. The percent of unsheltered individuals is proportional, with slightly more white individuals unsheltered (73%) than Black (25%) or other races combined.

Among the populations served in the homeless services system, most populations were described as having an inadequate number of beds/units available except for individual men and veterans. Housing/beds were described as adequate for individual men by 77% of respondents and for veterans by 36% of respondents. Shelter for individual women, individual transgender, families, LGBTQ+ individuals, victims of domestic violence, youth, and foster youth, are all ranked as insufficient by most community respondents. Single fathers with children and couples are unable to access shelter without splitting up.

The most prevalent subcategories of homeless are, on average, those with serious mental illness, substance abuse issues, and veterans. These three groups combined represent more than 200 homeless persons in the market. While the physical, mental or other challenges these people face often are major contributors to being homeless, these results also illustrate the importance of social services needed for these individuals.

Projecting for the next five years, is estimated that there is an overall homeless population housing gap of 162 beds of short-term housing alternatives. When accounting for projected growth, an additional 88 beds will be needed, if housing alternatives are not implemented.

- **At risk of Homelessness as defined in 24 CFR 91.5**

Survey respondents agreed that the community does not have sufficient rental and permanent housing capacity to prevent and end homelessness. Affordable and income-based housing were identified as the biggest gaps in the housing inventory, with a high need for housing those with incomes below 50% AMI, children and young adults, households with eviction and utility debt histories, individuals facing substance use disorders, those fleeing domestic violence - particularly in rural areas, older permanent supportive housing residents needing assisted

living, and households in need of mental health services. Subsidized rental housing, specialized homeownership opportunities, market rate rentals, and permanent supportive housing were identified as the housing types that would best meet the housing needs in the community. Permanent supportive housing was identified as the housing type most in need of greater investment, followed by subsidized housing and affordable market rate housing.

According to local property managers of Tax Credit projects, there appears to be pent-up demand for affordable rental housing in the market as evidenced by the fact that 16 of the 19 Tax Credit projects have wait lists with a combined total of 352 households waiting for an available unit. The same challenge exists among the government-subsidized inventory, where 12 of the 15 surveyed subsidized projects maintain wait lists. Overall, there are approximately 299 households on the wait lists of surveyed subsidized properties and some properties have wait periods as much as 24 months long.

The biggest barrier to entering and maintaining housing is insufficient income for the available market rents. Increasing the housing stock available to the lowest income and most vulnerable households is necessary to fill this need as well as housing close to jobs and in locations welcoming to diverse populations.

Housing vouchers were identified as a significant need. When the waiting list for 2022 was opened, over 1,000 applications were received within three days. Qualifying households receive vouchers based on a lottery system, so the length of the wait time varies. It is challenging to find landlords willing to accept vouchers. Homeless individuals in Evansville are not prioritized to receive vouchers as they are in other communities. Households receiving vouchers or public housing units are often in need of other supports such as case management to help them maintain their housing.

- **Fleeing, or Attempting to Flee, Domestic Violence, Dating Violence, Sexual Assault, Stalking, or Human Trafficking, as defined by HUD**

The City of Evansville has two agencies that serve domestic violence victims. Both agencies were fully interviewed and participated in the charrette process during the homeless conference. Albion Fellows Bacon Center, a dedicated domestic violence shelter, human trafficking, and sexual assault prevention agency, identified access to permanent housing, coordinated access and prevention, and healthcare as areas needing further work. They also stated that the region does not have sufficient housing and gaps exist in affordable housing, for households with a criminal record, households with mental illness, young adults, and those needing income-based housing. Permanent supportive housing, transitional housing, and affordable housing were identified as top priorities, with permanent supportive housing most needed. Households in need of mental health services, with previous evictions or debts, and extremely low income are most in need of housing options. Insurance and transportation are barriers to healthcare.

YWCA of Evansville, which also has a domestic violence shelter indicated barriers as access to permanent housing, coordinated access and prevention, and healthcare as areas needing further work. The region does not have sufficient housing and gaps exist in affordable housing, for households with a criminal record, households with mental illness, young adults, and those needing income-based housing. PSH, transitional housing, and affordable housing were identified as top priorities, with PSH most needed. Households in need of mental health services, with previous evictions or debts, and extremely low income are most in need of housing options. Insurance and transportation are barriers to healthcare.

There are at least 44 beds dedicated to domestic violence victims, with both agencies having the policy to never turn down someone who is fleeing domestic violence. All genders are accepted. In the 2019 PIT, there were 25 domestic violence victims identified. For our last CAPER, there were 164 domestic violence victims in 2020. 104 were adults, while 60 were children. This is an undercount, as those that seek homeless shelter outside of the dedicated domestic violence programs, are not counted. Men and transgender usually seek shelter outside of the dedicated domestic violence programs, and therefore are undercounted.

Evansville is part of Region 9 of the Indiana Trafficking Victims Assistance Program (ITVAP). There are many forms of human trafficking, many forms that go beyond sexual trafficking. Panhandlers are an especially vulnerable group that are targeted by human traffickers, and we have implemented a panhandling plan in 2022. The Evansville Police Department (EPD) has personnel dedicated to domestic violence victims and human trafficking victims, and work very closely with our local homeless system. EPD has three full-time officers dedicated to sexual assault crimes, a homeless liaison officer, and a mental health officer. Domestic violence response is also included as part of the crisis intervention team, with all officers receiving initial training.

- **Other Populations where providing supportive services or assistance under section 212(a) of NAHA (42 U.S.C. 12742(a)) would prevent the family's homelessness or would serve those at greatest risk of housing instability. HUD defines these populations as individuals and households who do not qualify under any of the populations above.**

---Those currently housed populations at risk of homelessness.

The tight housing market has resulted in landlords raising rents, selling units, not renewing existing leases, being more selective in tenant selection, and implementing tighter lease restrictions.

Oftentimes, substandard units are the only housing options available to these individuals and the units are in less than desirable locations. Landlord relationships are an important part of the success for a number of housing programs. Public housing

vouchers, rapid rehousing, and ex-offender programs all have difficulty finding landlords willing to house someone receiving public assistance, formerly homeless, or with a criminal record. Relationships need to be strengthened between case managers and landlords to help landlords take a risk and rent to those with criminal histories and past evictions. Understanding the nuanced business models and self-interests of various landlords (e.g., local, national, corporate, or individuals) is key to expanding relationships that open dialogue, create a stronger referral system, and increase the number of landlords willing to house these populations.

Relationships and ongoing communications with landlords will help them understand their options for making units more accessible and yet safe for residents. Incentives, expansion of the landlord database, training for property managers/landlords, and professional recognition for landlords were also suggested as ways to strengthen relationships and increase access to affordable housing.

The quality of existing housing stock is a serious concern. A great deal of low-income housing stock is old and in poor shape, leaving renters with substandard housing conditions. These units are often the only units available for those with criminal histories, utility debt, or previous evictions and the cost of utilities in these units are often exorbitant. Older housing units are also not easily accessible for the elderly and disabled individuals on fixed incomes.

Among the city's lowest income households (earning at or below 30% of AMHI), 4,565 *renter* households have one or more housing problems. These households represent 78.0% of renter households, indicating that a large majority of the lowest income renter households face housing challenges. While the number (1,755) of low-income *owner* households (earning up to 30% of AMHI) is not as large as the number of renter households having at least one housing problem, these households represent 75.5% of all owner households.

---Those at greatest risk of housing instability or in unstable housing situations.

Community members expressed concern that homeless children and youth are underserved, especially those aging out of the foster care system and LGBTQ+ youth fleeing domestic violence. Youth populations are challenging to serve with homeless services because they are often “couch surfers” or doubled up as children or young adults. The Evansville Vanderburgh School system identified 244 households with children homeless under the McKinney-Vento definition from August to March of the 2021-2022 school year. These households could use case management to assist in

stabilizing their housing. Youth aging out of foster care need permanent supportive or interim housing options to provide stability as they build their financial resources as adults. Some young adults are also parents and need housing units large enough to serve a family, while others need an affordable one-bedroom unit. Serving homeless children and youth is challenging because many do not meet the Category 1 definition of homelessness and there are not enough resources available for this population. Youth aging out of foster care need flexible funding sources that allow payments for cell phones, car repairs, and other necessities for stabilizing income and housing. Children in the school system need greater access to social workers or case management for their families to build a path to housing stability.

Ex-offenders are at high risk of entering shelter upon or shortly after release. Transitional or interim housing immediately after release and permanent housing that will accept people with a criminal record are both important to securely house this population. Case management to connect clients with services is important to establish stability.

The Re-Entry Network is actively serving incarcerated and formerly incarcerated individuals, helping them maintain connections to their children and providing a broad set of services to help them with housing, transportation, counseling, and parenting. The community could further support this program with new organizations providing services and developing transitional or interim housing for this population. Ex-offenders would benefit from the use of a new database that will help them connect with resources immediately after release and the development of a website to help access resources. The program needs a larger number of landlords willing to rent to this population. The Re-Entry Network also identified support groups for the children of incarcerated or formerly incarcerated individuals as an important need in the community.

Persons experiencing poverty are often the most vulnerable to experiencing housing challenges including homelessness. Poverty is often a reflection of financial issues that can contribute to housing challenges. Nearly 25,000 people in the PSA (Evansville) suffer from poverty, representing more than one in five people. The PSA's child poverty rate is particularly high, as the 8,238 children under the age of 18 live in poverty within the city. As a result, one in three children in Evansville live in poverty. This data stresses the importance of affordable housing alternatives for families in the market.

In 2021, the largest number of renter households in Evansville has incomes between \$10,000 and \$19,999, with the next largest number earning between \$20,000 and \$29,999. Overall, 62.5% of the renter households earn less than \$40,000. This represents a large base of financially vulnerable renter households in the market. While

households earning less than \$40,000 are projected to decline over the next five years, this household segment will still represent the largest number of households in the PSA.

Pursuant to ARP program guidelines, residency for eligible projects is restricted to households that earn up to 80% of AMHI. There are approximately 16,090 renter households in the PSA (Evansville) that earned up to 80% of AMHI in 2018. These particular households represented 69.0% of all renter households in the city. While these households face many challenges with housing affordability, availability and quality/conditions, such housing issues often are disproportionately greater among the area's lowest income households (generally, households earning no more than 30% of AMHI). Over 15% of the households in the PSA earn 30% or less of AMHI. Of these 8,170 households that earn up to 30% of AMHI, 5,850 (71.6%) are *renter* households. When compared to all renter households, these lower income households represent the largest share (25.1%) of the city's renter households.

Due to challenges in collecting and ensuring the accuracy of data from 2020 and 2021 due to COVID-19, the City of Evansville is choosing to use data from 2019, the last year of reliable data. The following numbers are from the 2019 Point in Time count.

The 2019 PIT found 410 total households homeless.

	Household Type	2019
Sheltered	One adult and child(ren)	30
	Households without children	336
Unsheltered	One adult and child(ren)	0
	Households without children	44
	<i>Total households</i>	<i>410</i>

Most households were households without children, with about 7% of households including one or more children. In 2019, there were no households of unaccompanied children.

Homeless Population by Gender - Region 12 Total/Unsheltered	
<i>Gender</i>	<i>2019</i>
Female	139/7
Male	337/38
Transgender	1/0
Gender Non-Conforming	0/0
<i>Total Homeless Population</i>	<i>477/45</i>
<i>Total Homeless Households</i>	<i>410/44</i>

Slightly over one third of the homeless population was female, and one transgender person was reported in this year.

Homeless Population by Race - Region 12 Total/Unsheltered	
<i>Race</i>	<i>2019</i>
White	331/33
Black or African American	123/11
Asian	1/0
American Indian/Alaska Native	6/1
Native Hawaiian/Other Pacific Islander	3/0
Multiple Races	12/0

<i>Total Population</i>	477/45
<i>Total Households</i>	410/44

Three quarters of the homeless population were white in 2019 (70%) and one quarter Black or African American (25%). About 4% of the population was Asian, American Indian/Alaska Native, Native Hawaiian/Other Pacific Islander, or multiple races. The percent of unsheltered individuals is proportional, with slightly more white individuals unsheltered (73%) than Black (25%) or other races combined (2%).

Homeless Population by Subpopulation - Region 12 Total/Unsheltered	
<i>Subcategory</i>	<i>2019</i>
Chronically Homeless	30/0
Serious Mental Illness	117/17
Substance Abuse	89/12
Veterans	45/5
HIV/AIDS	5/0
Victims of Domestic Violence	25/1
Unaccompanied Youth	22/1
<i>Total Population</i>	477/45
<i>Total Households</i>	410/44

The above table shows the number of homeless individuals in particular subpopulations. The largest subpopulation was those with serious mental illness, followed by substance abuse.

Homeless Population Housing Demand Estimates (2021-2026) from Bowen:

Demand Component Persons/Beds

Existing Homeless Population* 477

Projected Growth** 2

Population Vulnerable to Becoming Homeless*** 44

Beds Required for a Balanced Market^ 40

Existing Housing Capacity^^ -409

Total Housing Gap 154

*Sheltered and unsheltered (based on 2019 PIT survey)

**Based on Evansville projected population growth 2021 to 2026 (assumes a 0.4% homeless rate)

***Applies 0.4% homeless rate to renters earning up to 80% of AMHI with one or more housing issues

^Assumes at least 10% of units/beds designated for the homeless should be vacant at all times

^^Based on 2021 HIC count of shelter and transitional housing beds

Describe the unmet housing and service needs of qualifying populations, including but not limited to:

- ***Sheltered and unsheltered homeless populations.***
- ***Those currently housed populations at risk of homelessness.***
- ***Other families requiring services or housing assistance or to prevent homelessness; and,***
- ***Those at greatest risk of housing instability or in unstable housing situations:***

Affordable housing for low-income households is the number one unmet need among the homeless and at-risk populations. A shortage of subsidized housing, vouchers, and affordable market rents have resulted in households that are rent-burdened, doubled up, or homeless and unable to re-enter housing. The coordinated entry staff in Evansville have identified a large number of households who are unable to qualify for permanent supportive housing because they do not need ongoing medical or mental health support, but they cannot be placed in market rate housing because they cannot afford market rents.

Access to mental and behavioral health is also a need among both sheltered and unsheltered homeless populations. These services are available in the community, but the wait time can be several weeks to a few months.

Households at risk of homelessness need greater access to flexible prevention and diversion resources. For many households, money for car repairs, to cover rent during a month of illness, and other short-term interventions can make the difference between staying housed or losing the ability to keep up with payments. Currently, the Community Housing Advocacy Team can help households build a housing map and assist with finding prevention resources. This program is temporary, and the community would benefit from funds to continue to provide this service. Attaching funding to meet household needs to this team would streamline the process.

Case management is needed for households at risk of homelessness and those currently homeless. This service helps households identify a path to housing stability by identifying community resources, helping with applications, and providing support for those who struggle to follow up on plans and appointments independently. This resource was particularly noted as a need for ex-offenders, doubled up households, and former foster youth.

Youth aging out of foster care and ex-offenders are at high risk of housing instability. Youth need transitional, interim, or permanent supportive housing to provide them with stability as they build their financial security. Ex-offenders need transitional or interim housing, so they have a safe place to live as they re-establish an income, connect to community support, and look for permanent housing.

Confidentiality issues surrounding those fleeing domestic violence, LBGTQ+ individuals, and persons with HIV/AIDS impact housing needs, data collection opportunities, and service delivery systems. This is particularly true in rural areas of Vanderburgh County where housing options are scarce and tight-knit community relationships exist. More beds are needed for these populations and options widened so individuals and families either can stay with those experiencing similar circumstances (e.g., other LBGTQ youth) or are not segregated, as one participant put it, to the “AIDS apartments.” Obviously, privacy as safety issues must be balanced with issues such as victims of domestic violence not seeking housing or services because options are not located near their job or their children’s school - elements so vital for family stability.

On several occasions during public conversations, accessibility issues were discussed. Ranging from increasing home, supportive housing, and affordable housing modifications to the limited options for affordable assisted living housing, the conversations highlighted an expanding need to consider and meet the needs of the aging population as well as individuals with disabilities. This is particularly true of individuals living in Evansville’s aging housing stock.

Finally, wrap around services and diversion activities were all identified as strengths to the housing and service delivery systems. However, expansion of these services, particularly financial literacy services across generations, is needed. Many of these programs are offered

within the jurisdiction and many are designed to provide services in real time and “meet individuals and families where they are.” But there is still more to be done to help vulnerable populations withstand financial disasters such as COVID-19 or a factory closing. Strengthening the community’s diversion efforts to help keep individuals out of shelters was highlighted as a need, particularly as COVID supports end and gas prices and inflation rise.

Identify and consider the current resources available to assist qualifying populations, including congregate and non-congregate shelter units, supportive services, TBRA, and affordable and permanent supportive rental housing:

Bowen National Research conducted a housing needs assessment and gap analysis which documented available housing resources in Evansville. BNR was able to survey fifteen subsidized properties comprising a total of 1,020 units with a 99.4% occupancy rate. These properties have a wait list of approximately 299 households and wait periods up to 2 years long. Another twelve properties were not surveyed but provide 1,433 government subsidized units. One of these projects serves seniors and the others are general occupancy projects. The Evansville Housing Authority provides 1,550 Housing Choice Vouchers and 1,643 people are currently on the waiting list for additional vouchers. The high occupancy rate of subsidized housing and long wait list for vouchers both indicate an unmet demand for affordable housing.

The housing inventory count identified the following number of beds by housing or shelter type:

- Total Emergency Shelter Beds 371
- Total Transitional Housing Beds 24
- Total Permanent Supportive Housing Beds 333
- Total Rapid Re-Housing Beds 89

In a typical year, there is very limited availability within the homeless housing supply.

Evansville and Vanderburgh County utilize Tenant-Based Rental Assistance (TBRA) resources effectively, particularly the Federal TBRA opportunities available in response to the COVID-19 pandemic. Supportive services are delivered through a strong network of providers and cover a wide range of services including employment training, eviction prevention services, financial literacy programs, school counseling, after-school programs, transportation assistance, and health services.

In the wake of the pandemic, the community is challenged to make the most of short-term abundance of Federal and State resources directed to housing, equity, and economic development priorities. It is carefully considering how to best utilize these additional resources, specifically the READI program, \$500M of state appropriations to promote strategic investments for economic growth in regions across Indiana. The community is working to leverage all these additional opportunities, within funding restrictions, to make decisions impacting long-term housing and economic growth outcomes for Evansville and Vanderburgh County.

Identify any gaps within the current shelter and housing inventory as well as the service delivery system:

Within the shelter system, shelter is needed for single women, transgender/non-binary individuals, families, youth, foster youth, domestic violence survivors and permanent supportive housing residents needing assisted living housing. Single men and veteran shelters were considered adequate by 77% and 36%, respectively, of respondents. This indicates that increased shelter beds in all categories would be utilized, but priority should be given to underserved and HOME-ARP qualified populations.

Affordable housing for extremely low-income households, including housing choice vouchers, subsidized housing, and affordable market rate models, was identified as a significant gap in the housing inventory. The system also identified Permanent Supportive Housing, specialized homeownership opportunities, transitional housing for youth aging out of foster care, and housing resources for homeless children as gaps in the housing inventory.

Community members were asked to consider if the service delivery system is sufficient to meet demand and if it is working effectively. Homeless diversion, rapid re-housing, homeless mental healthcare, and addiction and recovery services were rated as low in both areas. Currently the wait for mental healthcare is 6 weeks or longer. Responses also indicate a need for a greater access to prevention resources, re-entry support, veteran support, and community case management. Prevention resources are available from a variety of sources, but it continues to be a challenge to provide these resources quickly. Individuals leaving incarceration with children have access to services that assist in stabilizing them in housing and helping them reconnect with their children, but no such program exists for individuals without children. Service providers across the community communicated the need to increase case management to improve client access to services, increase the number of households that can be served, and provide stabilizing support for those with ongoing needs.

Again, wrap-around and prevention services are delivered through a strong network of providers and cover a wide range of services including employment training, eviction prevention services, financial literacy programs, school counseling, after-school programs, transportation assistance, and health services. Expansion of these services in Evansville and the county's rural communities and stronger communication/collaboration among service providers is needed, as well as data sharing options for measuring community impact. The service delivery system needs identified and discussed were primarily aligned with capacity issues, cultural competency needs, process improvement, and the ability to communicate how services not only impact those served but also the county by reducing costs, increasing public safety, and contributing to economic growth.

Identify the characteristics of housing associated with instability and an increased risk of homelessness if the PJ will include such conditions in its definition of "other populations" as established in the HOME-ARP Notice:

There is a complex array of social determinants that are associated with instability and increased risk of homelessness. Local data reported by Welborn Baptist Foundation (WBF) and Bowen National Research (BNR) give us insight into health, housing, income, and special circumstance factors that all contribute to a household's risk of homelessness.

Welborn Baptist Foundation conducted a Social Determinants of Health study in 2021. This study found that "1 in 4 residents may find litter or blight near their homes and 1 in 10 may see vandalism. This tends to be more prevalent among renters." Fourteen percent of homeowners and 25% of renters have inadequate insulation, which likely results in higher utility expenses. Twenty-one percent of renters also experience rodents or insects in their homes. This data indicates the need for housing improvements and stabilization.

Bowen National Research conducted a Needs Assessment and Gap Analysis for the city of Evansville. According to BNR, more than one in five people in Evansville currently live in poverty, and one in three children in Evansville live in poverty. Lower income households, earning less than \$40,000, comprised nearly two thirds of the renter population in 2021 and 25% of renter households earned less than 30% Area Median Household Income (AMHI). BNR states: "This represents a large base of financially vulnerable renter households in the market."

BNR also studied which households experience one or more housing issues related to affordability and housing conditions. These factors indicate households that are the most vulnerable to experiencing homelessness. Among households earning 30% AMHI and below, 4,565 renter households have one or more housing problems. 78% of renters and 75% of owners earning 30% AMHI or less experience one or more housing issues. Research found that 26% of all renter households and 9.4% of all owner households have severe housing problems. This data indicates that very low-income renter households are likely to experience housing problems that may lead to homelessness.

In 2019, 473 inmates were released to Vanderburgh County. This population is at-risk of homelessness due to the challenges they face finding housing and employment.

Within the homeless population, subcategory populations can be identified and help us understand other circumstances leading to homelessness. According to Bowen National Research "persons with serious mental illness, substance abuse challenges, or veterans make up the largest portions of the homeless population." These three groups together made up approximately 40% of the homeless population during the PIT in 2019. This indicates the need for services to support mental health and substance abuse treatment, particularly among the lowest income renter households. Other subcategories within the homeless population include victims of domestic violence, HIV/AIDS, unaccompanied youth, and the chronically homeless.

Identify priority needs for qualifying populations:

Affordable housing for households earning 100%AMI and below was identified as a priority need, and the population earning 30% and below was highly recommended as the target income

level. Subsidized rental, specialized homeownership, permanent supportive housing, and assisted living options for the permanent support housing population were the recommended housing types. Housing needs were ranked highest for children, youth and young adults, households with eviction or utility debt, and households with mental health needs. Transitional or interim housing with supportive services was identified as a priority need for children aging out of foster care.

Explain how the level of need and gaps in its shelter and housing inventory and service delivery systems based on the data presented in the plan were determined:

Shelter and service delivery gaps were identified via surveys and interviews with CoC member organizations. Bowen National Research firm completed a housing needs assessment and gap analysis. The charrette process confirmed these identified gaps/needs and added more anecdotal and lived-experience context for need and gap prioritization.

HOME-ARP Activities

Describe the method for soliciting applications for funding and/or selecting developers, service providers, subrecipients and/or contractors and whether the PJ will administer eligible activities directly:

Solicitations for HOME-ARP funds were accepted as part of our regular HOME application process in September/October 2021. All projects must be shovel-ready before receiving funding. Solicitations for HOME funding is also accepted on a rolling basis, and projects that are the more feasible to accomplish are most likely to receive funding. Solicitations for HOME-ARP funds will also need to meet the HOME-ARP requirements including serving qualifying populations.

If any portion of the PJ's HOME-ARP administrative funds were provided to a subrecipient or contractor prior to HUD's acceptance of the HOME-ARP allocation plan because the subrecipient or contractor is responsible for the administration of the PJ's entire HOME-ARP grant, identify the subrecipient or contractor and describe its role and responsibilities in administering all of the PJ's HOME-ARP program:

No portion of our HOME-ARP administrative funds were provided prior to HUD's acceptance. Four agencies were hired to help us meet the requirements of the homeless needs and gap assessment and other requirements of HOME-ARP so that we can receive HUD's acceptance. Carnagua Consulting and Prosperity Indiana worked together to host the conference sessions, which included a charrette process to bring stakeholders together at one time. Bowen National Research provided the data and market study research requirements, and Bravo Media Group provided the technical portion to host the conference.

PJs must indicate the amount of HOME-ARP funding that is planned for each eligible HOME-ARP activity type and demonstrate that any planned funding for nonprofit organization operating assistance, nonprofit capacity building, and administrative costs is within HOME-ARP limits. The following table may be used to meet this requirement.

Use of HOME-ARP Funding

	Funding Amount	Percent of the Grant	Statutory Limit
--	-----------------------	-----------------------------	------------------------

Supportive Services	\$ 429,593		
Acquisition and Development of Non-Congregate Shelters	\$ #		
Tenant Based Rental Assistance (TBRA)	\$ #		
Development of Affordable Rental Housing	\$ 2,250,000		
Non-Profit Operating	\$ #	# %	5%
Non-Profit Capacity Building	\$ #	# %	5%
Administration and Planning	\$ 60,000	2.19 %	15%
Total HOME ARP Allocation	\$ 2,739,593		

Additional narrative, if applicable:

Enter narrative response here.

Describe how the characteristics of the shelter and housing inventory, service delivery system, and the needs identified in the gap analysis provided a rationale for the plan to fund eligible activities:

We do not have enough affordable physical housing stock to keep up with the needs of housing our local homeless population. Therefore, the majority of these funds will be towards the development of affordable housing. Our local homeless shelters stay at maximum or near maximum capacity at all times, and COVID-19 precautions have further restricted the number of homeless people that can be served. However, we do not need to increase our shelter capacities if homeless persons can be housed more readily and sooner. The other limiting factor is that as we increase housing for the homeless, we need more case managers, housing mediation, and improved landlord relations to keep former homeless people housed, demonstrating the need to allocate funding for supportive services.

HOME-ARP Production Housing Goals

Estimate the number of affordable rental housing units for qualifying populations that the PJ will produce or support with its HOME-ARP allocation:

At least 41 affordable housing units will be targeted towards qualifying populations. All housing units directly supported by HOME-ARP are targeted for the homeless population as defined in the HOME-ARP regulations.

Describe the specific affordable rental housing production goal that the PJ hopes to achieve and describe how it will address the PJ's priority needs:

We need more affordable housing stock built to meet the needs of the local homeless population. The projects that we anticipate will receive HOME-ARP funds will produce approximately 167 housing units from a combination of different funding sources, with 41 affordable housing units supported by HOME-ARP funds.

Preferences

Identify whether the PJ intends to give preference to one or more qualifying populations or a subpopulation within one or more qualifying populations for any eligible activity or project:

** Preferences cannot violate any applicable fair housing, civil rights, and nondiscrimination requirements, including but not limited to those requirements listed in 24 CFR 5.105(a).*

** PJs are not required to describe specific projects to which the preferences will apply.*

The City of Evansville does not plan to give preferences as all of the qualifying populations need affordable housing.

If a preference was identified, explain how the use of a preference or method of prioritization will address the unmet need or gap in benefits and services received by individuals and families in the qualifying population or category of qualifying population, consistent with the PJ's needs assessment and gap analysis:

N/A

If a preference was identified, describe how the PJ will use HOME-ARP funds to address the unmet needs or gaps in benefits and services of the other qualifying populations that are not included in the preference:

N/A

HOME-ARP Refinancing Guidelines N/A

If the PJ intends to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds, the PJ must state its HOME-ARP refinancing guidelines in accordance with 24 CFR 92.206(b). The guidelines must describe the conditions under which the PJ will refinance existing debt for a HOME-ARP rental project, including:

The City of Evansville does not intend to use HOME-ARP funds to refinance existing debt secured by multifamily rental housing that is being rehabilitated with HOME-ARP funds

** Establish a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing to demonstrate that rehabilitation of HOME-ARP rental housing is the primary eligible activity*

N/A

** Require a review of management practices to demonstrate that disinvestment in the property has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving qualified populations for the minimum compliance period can be demonstrated.*

N/A

** State whether the new investment is being made to maintain current affordable units, create additional affordable units, or both.*

N/A

** Specify the required compliance period, whether it is the minimum 15 years or longer.*

N/A

** State that HOME-ARP funds cannot be used to refinance multifamily loans made or insured by any federal program, including CDBG.*

N/A

** Other requirements in the PJ's guidelines, if applicable:*

N/A

City of Evansville, Indiana Substantial Amendment to the 2021 Annual Action Plan - The following is a summary of language that amends the 2021 Annual Action Plan.

Background:

The City of Evansville, Indiana's federal Consolidated Plan details the funding strategy for the Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnership Program for the period from 2020 through 2024. The Annual Action Plan details each year within the 5-year Consolidated Plan and outlines the implementation of annual funding, which is developed through significant public input, analyses, and planning.

The City's Citizen Participation Plan (CPP) describes the efforts that the City will take to encourage its residents to participate in developing these plans. It also provides requirements for public process when a "substantial amendment" to the Annual Action Plan is proposed. The following changes constitute a substantial amendment and require public notice as described in the CPP:

- addition or deletion of an activity
- a change in location, scope, or beneficiary of an activity
- an increase or decrease in program funds of at least 20% for any activity whose total allocation is \$100,000 or more

Additionally, HUD has awarded supplemental funding through the HOME Investment Partnerships American Rescue Plan Program (HOME-ARP) that requires programming in the 2021 Annual Action Plan.

Proposed Substantial Amendments:

The City is proposing the following amendment to the 2021 Annual Action Plan in order to allocate and program supplemental funding established by the HOME-ARP: (See HOME ARP Budget.)

Analysis:

This proposal qualifies as a substantial amendment because it meets the criteria:

- addition or deletion of an activity

Changes to the 2021 Annual Action Plan are a result of:

- ❖ Programming HOME-ARP funds in the amount of \$2,739,593 to the applicants of the funds, adding new activities

Public Process:

The City is providing notice of a thirty-day public comment period as part of the HUD public participation exemption process. The comment period will start on March 14, 2022 and end on April 13, 2022 at 4:00 p.m. All comments received by April 13, 2022 at 4:00 p.m. will be considered by the City of Evansville prior to submission of its Substantial Amendment.

Opportunities for public comment:

- You may view the documents on our website. Comments may be provided to Kolbi Jackson by email at kkjackson@evansville.in.gov, by phone at 812-436-7808, or in writing addressed to: Department of Metropolitan Development, 306 Civic Center Complex, 1 NW MLK Jr Blvd, Evansville, IN 47708.

HOME-ARP Budget:

Allocations by Component/Planned Activities:	
HOME ARP Homebuyer and or Rental	\$2,739,593
Total	\$2,739,593