

AP-75 Action Plan Barriers to Affordable Housing – 91.220(j)

1. ACTION: Invest more funds in weatherization programs for low income homeowners. GOAL: 5% of the units affordable to households below 50% AMI have been weatherized.
The Community Action Program of Evansville (CAPE) operates a Weatherization program funded through the U.S Department of Energy.
2. ACTION: Provide incentives to landlords of affordable housing units to weatherize their buildings. GOAL: Incentive program is established. Five private landlords participate each year.
The Community Action of Evansville offers weatherization to landlords. The City does not fund this activity. All rental developments funded with CDBG and HOME must be energy efficient upon completion.
3. ACTION: Encourage CHDOs to focus development on extremely low income affordability. GOAL: At least 20% of the units developed by CHDOs are from households under 30% AMI.
The City CHDOs: the Community Action Program of Evansville, ECHO Housing Corporation, HOPE of Evansville, Inc., and Memorial CDC apply for Low-Income Housing Tax Credits (LIHTC) through the Indiana Housing Community Development Authority (IHCD). All CHDOs listed have requested 2018 HOME Investment Partnerships Funds for low income homebuyer and rental housing projects. Housing projects receiving approval from the state of Indiana typically fund requests that serve the extremely low income. HOPE is in the processes of applying for LIHTC funding which will develop 60 units of affordable housing for individuals and families who are at or below 60-30% AMI.
4. ACTION: Ensure new subsidized housing meets Americans with Disabilities Act (ADA) standards and can be modified for aging in place. GOAL: 100% of new subsidized units meet ADA standards and are able to be modified to accommodate aging and disabilities.
The City of Evansville will follow all federal regulations with the Section 504: Disability Rights in HUD Programs.
5. ACTION: Engage in an intensive information outreach to affirmatively further fair housing. Use social media and traditional media to reach a large part of the population. GOAL: A media campaign/plan has been designed and funded. Next AI survey-improvement of 20% in number of participants who know how to report discrimination.
The Evansville-Vanderburgh County Human Relations Commission (EVHRC) continues its work to increase awareness on discriminatory housing issues and the law that governs fair housing the Civil Rights Act of 1968, the Fair Housing Act. The Evansville-Vanderburgh County Human Relations Commission received substantial equivalence certification under the Fair Housing Act in 2008 and investigates and adjudicates allegation of housing discrimination. The EVHRC will continue to educate residents on their rights under the Fair Housing Act by increasing the number of education and outreach presentations in the community. The EVHRC staff will provide a minimal of five (5) outreach presentations each month beginning in July 2018 to better inform residents of their rights and responsibilities under the Fair Housing Act. The EVHRC continues education and awareness efforts via radio, social media and in-service training. Additionally, EVHRC fair housing enforcement efforts will include a focus on public interest relief to remedy and deter discriminatory fair housing practices.
6. ACTION: Establish a local policy that a minimum of 10% of new housing developed downtown will be affordable to low-income households. GOAL: Policy Adopted by Department of

Metropolitan Development and City Council.

The City of Evansville follows the U.S Department of Housing and Urban Development requirements associated with the CDBG and HOME grant programs. Most housing developers receive Low-Income Housing Tax Credits from the Indiana Community Development Housing Authority requiring that supported units are available to the low-income.

7. ACTION: Increase Evansville Housing Authority ability to accommodate larger families through the purchase of scattered site homes with four or more bedrooms or reservation of Housing Choice Vouchers for large families who would qualify for public housing but large enough accommodations are not available. GOAL: Five percent (5%) of vouchers are reserved for large families.

The Evansville Housing Authority administers a Housing Choice Voucher Program which has and will continue to accommodate large families by providing four and five bedroom vouchers. There are currently 65 families utilizing these vouchers, equaling 5% of the total vouchers leased at this time.

8. ACTION: CDCs and CHDOs should partner with financial institutions to offer financial literacy programs to populations with low incomes and low rates of homeownership. GOAL: At least one financial literacy program is held in each low income ZIP Code per quarter.

Advantix, and the following CHDOs: CAPE, ECHO, HOPE, and Memorial CDC work with financial institutions to provide financial literacy programs in each low income census tract. Other community partners provide this service as well. DMD will continue to encourage organizations to provide the needed service. HOPE has launched a financial literacy program in partnership with the Evansville Promise Zone, Fifth Third Bank, and Old National Bank. Classes are being offered for free throughout the Promise Zone on comprehensive topics including budgeting, credit, money management, savings, investing, and homeownership. All participants are receiving free credit coaching to help them meet their financial goals and obtain financial stability. The class started in June and has already had more than 20 participants.

9. ACTION: Work with financial institutions to provide programs to escrow utility costs into mortgage payments for homeowners below 80% of the AMI. GOAL: At least 1 additional financial institution offers a utility escrow program.

DMD will continue to encourage financial organizations to escrow utility costs into mortgage payment for homeowners below 80% AMI.

10. ACTION: Engage Vectren to ensure the emergency utility assistance program funds are reaching those who most need the funds. GOAL: Upper level management meeting has occurred between DMD and Vectren regarding selection criteria and process.

DMD will organize a meeting between DMD and Vectren to discuss the emergency utility assistance program and encourage outreach to those needing services. The DMD and its community partners consult with the local utility companies to encourage outreach to those needing services. Services are available through the weatherization program administered by the Community Action Program of Evansville. HOPE has partnered with Outreach Ministries which offers this service to the most vulnerable in our city. The organizations will be in the process of a merger and will be strengthening this service over the next year by also partnering with Catholic Charities and the Salvation Army to ensure all are served, there are no duplicated services, and needs are being met.

11. ACTION: Convene an annual roundtable discussion with partners regarding progress on affirmatively further fair housing. GOAL: Roundtable discussion held and report for HUD is generated from discussion.

The Area Plan Commission administers the Zoning ordinance for Evansville and Vanderburgh County. In that role, we coordinate the local review of proposals to rezone property, which can create new sites for housing or rezone land already zoned for residential use to another use. Based on our Comprehensive Plan adopted in 2016, we develop staff reports on all proposed rezonings, and in those reports we diligently point out policies in the Plan that are

meant to substantially slow the loss of residential land, especially in the urban core, when there are proposals to convert sites from residential to another land use. We also review plans for new housing projects submitted to the Site Review Committee for compliance with the development standards in the Zoning Code. The current Code does not have standards for affordable housing, energy efficient housing or for ADA. In 2019, we are planning to rewrite the Zoning Codes for the City and County into a Unified Development Ordinance if the funding will be approved in our budget. This process will involve numerous public hearings, and could address affordable housing if that is desired by the community. Affordable housing is generally encouraged in several policies in our Comprehensive Plan. Actions 4 & 6 are both in regards to new housing, and could potentially be addressed in a general way by the future Zoning Code rewrite, if desired by the community. The other actions listed are not applicable to Area Plan Commission duties, as we are the land use planning agency for the City and County.