

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

Introduction:

The 2015-2019 Analysis of Impediments to Fair Housing Choice identified fourteen (14) Actions, with five-year bench marks to address fair housing in Evansville. In 2019 the following 11 bench marks will be addressed:

- 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. The City of Evansville allocated CDBG funds to CAPE for their Window Program in 2017 and in 2019 to install windows. The City encourages CHDOs and developers to stall energy efficient products in all affordable housing projects.
- 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. The City encourages CHDOs and developers to install energy efficient products in all affordable housing projects.
- 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, HOPE of Evansville, Inc. ECHO Housing and Memorial CDC apply for Low-Income Housing Tax Credits (LIHTC) through the Indiana Housing Community Development Authority (IHCDA). Memorial CDC has requested 2019 HOME Investment Partnerships Funds for a rental housing projects. Housing projects receiving approval from the state of Indiana typically fund requests that serve the extremely low income.
- 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 Right in HUD Programs.
- 5. ACTION: Engage in an intensive information outreach to affirmatively further fair housing. Use social media and traditional media to reach 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 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 As of 03/31/2019, Seventy-one (71) families are utilizing four and five bedroom vouchers(4%).*
8. **ACTION: CDCs and CHDOs should partner with financial institutions to offer financial literacy programs with low incomes and low rates of homeownership. GOAL: At least one financial literacy program is held in each program is held in each low income ZIP Code per quarter.**
CAPE is located in the 47713 zip code area and partners with Old National Bank to offer money management, financial literacy, credit, and budgeting classes. The classes are held at least monthly and are free to the public. ECHO and MEMORIAL refer clients to HOPE. HOPE runs a financial literacy and coaching program called Air Shot. Classes are held once a month at Central Library. The class consists of two evening sessions. Each session is 2 hours of education. Session 1 topics include budgeting and banking basics. Session 2 topics include credit and home purchasing. Fifth Third Bank and Old National Bank assist in teaching these classes. Junior Achievement teaches youth on the same topics. Also, every participant receives one-on-one financial coaching as a follow-up to their attendance. The Evansville Christian Life Center located in zip code area 47714 offers a program called GAIN, an initiatives bringing community support and resource to people experiencing poverty.
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 Center Point Energy p.k.a. 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 Executive Director, Kelley Coures, met with Center Point Energy upper management, Tom Moore and Emily Baxter on May 16, 2019 to discuss energy assistance programs and will continue throughout the 2019 fund year. Center Point Energy operates a Neighborhood Weatherization Program for income eligible homeowners or renters. Free energy assessments can be scheduled to obtain a personalized Home Energy Report including the installations of high-efficiency showerheads, faucet aerators, pipe insulation, and LED bulb(s). Listed by Zip Code are the number of energy assessments completed from calendar year 2016 to 2019.*

Zip Code	2016	2017	2018	2019
47710	30	30	123	214
47711	46	183	348	14
47712	27	210	29	2
47713	38	40	66	23
47714	71	56	1275	107
47715	20	16	156	89
47720	4	131	17	1
47725	0	7	3	0
Grand Total	236	673	2017	450

The Community Action Program of Evansville collaborates with Center Point Energy offering a weatherization program to income eligible households.

- 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. DMD conducted the roundtable through email to obtain responses to the 11 Actions to be taken in 2019. Other Actions are explained below.**

The Area Plan Commission provided information to the City regarding their concentrated efforts to address infill development and housing. The Area Plan Commission (APC) is the land use agency for the City of Evansville and Vanderburgh County and is responsible for long-range planning, enforcing zoning regulations, and administering the local Zoning and Subdivision Codes. Including the issuance of Location Permits for new housing and other structures.

In 2019 the APC will be implementing/updating the City/County 2015-2035 Comprehensive Plan. Listed are a few major policy statements in the plan that focus on infill development and housing

policy statements.

1. *Preserve the character and aesthetics of the neighborhood environment by maintaining the number and conditions of housing in stable areas and reversing the rate of housing loss in declining areas.*
2. *Encourage infill housing in the City and Urban Core.*
3. *Eliminate or revise any regulations that contribute to the costs of housing without improving safety or housing conditions.*
4. *Expand the public/private relationship in housing rehabilitation services, and support the construction of affordable housing to provide options for low income residents.*
5. *Advocate to keep Urban Core residential land for housing when rezoning is proposed to change the land use to non-residential.*
6. *Support the Evansville Land Bank on their activities to provide residential infill on vacant lots.*
7. *The City and County are partnering with the APC and a planning consultant to rewrite the Zoning and Subdivision codes into a unified development ordinance (UDO). The following items will be addressed; establish new zoning districts for small lots in the Urban Core, create provisions for Tiny Homes, streamline the process for downsizing to residential, and modify the code definition of “family”.*
8. *The APC does not charge permit fees to non-profits developing affordable housing and can be obtained without delay.*
9. *Multi-family permits can be obtained usually within one-week from request after Site Committee review and approval.*