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Needs Assessment and Gap Analysis for HOME-ARP Funding Evansville, Indiana

Prepared For

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EXECUTIVE SUMMARY

This Executive Summary highlights key data, analysis and findings as they relate to the Evansville Affordable Rental Housing Needs Assessment. The intent of this report is to provide demographic and housing data and analysis that demonstrates the housing needs of the area's lower income households (generally those earning no more than 80% of Area Median Household Income, or AMHI), with an emphasis on the specific needs of the homeless population. This study attempts to comport to certain data requirements for funding requests under the American Rescue Plan (ARP) program.

DEMOGRAPHICS

Overall Population and Household Growth is Projected to be Positive - The population and total households within the PSA (Evansville) declined between 2000 and 2010 and again between 2010 and 2021. However, it is projected that the Evansville population will increase by 587 people over the next five years, representative of a 0.5% increase. During this same five-year period, the total number of households in Evansville is projected to increase 311 or 0.6%.

Nearly 25,000 People Live in Poverty – 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.

Most Renter Households Earn Less than \$40,000 Annually - 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. As shown in the housing supply section of this report, there are very few vacant rental housing units affordable to lower income households and many of the affordable rental properties maintain long wait lists. Given the lack of available low-income rental housing in Evansville, many low-income households are forced into living in housing that creates a cost-burdened or overcrowded housing situation, living in substandard housing conditions, or possibly displaced from their home and neighborhood. As such, affordable housing will remain an important segment of the local housing market.

RENTAL HOUSING SUPPLY ANALYSIS

Rental Housing Affordability and Quality Issues are more Prominent Among Lower Income Households - Households that are vulnerable to becoming homeless often face certain housing conditions or situations such as those households living in housing that is substandard (either lacking complete indoor kitchens or plumbing or households living in overcrowded housing, which are those with 1.01 or more persons per room). This may also include households that live in cost burdened housing situations, meaning they pay a disproportionately high share of their income toward housing. Lower income households facing one or more of the housing issues related to affordability and housing conditions are often the most vulnerable to experience homelessness. The following table summarizes the number and share of renter and owner households by AMHI level in Evansville that have one or more housing problems.

Household Income by Tenure by Housing Problems							
Percent of Area Median Household Income (AMHI)		Owner Occupied			Renter Occupied		
		One or More Problems	No Problems	Total	One or More Problems	No Problems	Total
≤ 30%	Number	1,755	570	2,325	4,565	1,285	5,850
	Percent	75.5%	24.5%	100.0%	78.0%	22.0%	100.0%
30% - 50%	Number	1,915	1,200	3,115	4,105	800	4,905
	Percent	61.5%	38.5%	100.0%	83.7%	16.3%	100.0%
50% - 80%	Number	1,395	4,010	5,405	2,485	2,845	5,330
	Percent	25.8%	74.2%	100.0%	46.6%	53.4%	100.0%
80% - 100%	Number	295	2,735	3,030	190	2,170	2,360
	Percent	9.7%	90.3%	100.0%	8.1%	91.9%	100.0%
> 100%	Number	445	14,015	14,460	335	4,555	4,890
	Percent	3.1%	96.9%	100.0%	6.9%	93.1%	100.0%
Total	Number	5,805	22,530	28,335	11,680	11,655	23,335
	Percent	20.5%	79.5%	100.0%	50.1%	49.9%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

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. As such, housing issues are most commonly linked to the lowest household income levels.

Limited Availability Exists Among the Affordable Multifamily Rental Housing Supply - Bowen National Research inventoried and surveyed by telephone 32 *affordable* multifamily rental alternatives in the PSA (Evansville). For the purposes of this analysis, affordable rentals are considered those that primarily serve households with incomes of up to 80% of Area Median Household Income levels. As a result, we have included properties that operate under the Low-Income Housing Tax Credit (LIHTC) program or are government subsidized (e.g., Public Housing, HUD Section 8, etc.). While these particular projects are not specifically targeted to the homeless population, they are affordable to lower income households and provide valuable insight as to the level of demand (including pent-up demand) for affordable rental alternatives in the market.

The 32 affordable multifamily rental projects contain a total of 2,118 units, of which 936 are LIHTC units and 1,020 are government subsidized. The remaining units within the surveyed projects are market-rate and are within mixed-income properties that typically do not serve lower income households that are the focus of this report. The distribution of surveyed affordable multifamily rental housing supply within Evansville by program type is illustrated in the following table:

Apartment Housing Overview				
PSA (Evansville)				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate/Government-Subsidized	1	301	13	95.7%
Tax Credit	16	805	18	97.8%
Tax Credit/Government-Subsidized	5	523	4	99.2%
Government-Subsidized	9	489	2	99.6%
Total	32	2,118	37	98.3%

Source: Bowen National Research

Typically, well-balanced markets have occupancy rates generally between 94.0% and 96.0% to allow for inner-market mobility and to enable the market to accommodate new residents. As the preceding table illustrates, the combined occupancy rate of the properties surveyed within the PSA (Evansville) is 98.3%, reflective of 37 vacancies. While all surveyed properties had at least some affordable rentals, one property (cited as Market-Rate/Government-Subsidized in the preceding table) operates with some market-rate units. Of the 37 vacant units among surveyed properties, 13 (35.1%) are market-rate units. When the market-rate units are excluded from the survey, the remaining 1,956 affordable rentals have an overall occupancy rate of 98.8%. This is a very high occupancy rate and an indication that there is limited availability among the city's affordable rental housing inventory.

Pent-Up Demand Exists for Affordable Rentals and Housing Choice Vouchers - 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. As such, there is clear pent-up demand for housing serving households earning up to 50% of AMHI. Lastly, according to a representative with the Evansville Housing Authority, there are approximately 1,550 Housing Choice Voucher holders within the housing authority's jurisdiction, and 1,643 people currently on the waiting list for additional Vouchers. This reflects the continuing need for Housing Choice Voucher assistance. This pend-up demand will make it difficult for homeless persons to secure affordable housing among the multifamily supply.

HOMELESS POPULATION

For the purposes of this analysis, we have provided a summary of the 2019, 2020, and 2021 Region 12 Point-in-Time (PIT) Homeless Counts to gain insight on the homeless population living within the city of Evansville. Although the Region 12 PIT counts include both Vanderburgh and Posey counties in the data, we believe the counts are highly representative of Vanderburgh County, and specifically, the city of Evansville, as Posey County accounts for a very small percentage in any given year. It should also be noted that although PIT counts are widely used to estimate the homeless population of a given area, the data represents a one-day count of the homeless and can be affected by a number of factors including weather, resources, and methodologies; therefore, numbers may be understated and can also significantly vary year to year.

There are More Than 440 Homeless Persons in the Area on Any Given Day, Most of which Stay in Shelters and Over 50 Remain Unsheltered - Total population of homeless had an annual average of approximately 441 individuals over the three-year period. Of this homeless population, nearly 56 individuals (12.2%), on average, were classified as unsheltered during this time period. The highest number of homeless persons occurred in 2020 (488). This was also the year with the highest share (19.3%) of unsheltered homeless, which totaled 94 people that year. It is important to note that effects related to the COVID-19 pandemic may have contributed to a lower total homeless population count in 2021 due to factors such as limited count resources or a general reluctance of individuals to gather in sheltering facilities due to fear of contracting the virus. Therefore, we used the average homeless population counts of 2019 and 2020 in our housing gap estimates. On average, over 80% of the homeless population stays in a shelter, 5.0% stay in transitional housing and the remaining 12% remain unsheltered. This unsheltered population equates to about 55 homeless people on any given day.

Homeless Population by Sheltered Status (Share) - Region 12*				
Location	2019	2020	2021	2019-2021 Average
Emergency Shelter	409 (85.7%)	366 (75.0%)	304 (84.7%)	359.7 (81.5%)
Transitional Housing	23 (4.8%)	28 (5.7%)	27 (7.5%)	26.0 (5.9%)
Unsheltered	45 (9.4%)	94 (19.3%)	28 (7.8%)	55.7 (12.2%)
Total Homeless Population	477 (100.0%)	488 (100.0%)	359 (100.0%)	441.3 (100.0%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

Persons with Serious Mental Illness, Substance Abuse Challenges, or Veterans Make Up the Largest Portions of the Homeless Population - Based on the data from the 2019, 2020, and 2021 PIT counts and excluding chronically homeless persons, 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. Many of these subcategories of homeless and other special needs populations are covered in greater detail in full report.

Homeless Population by Subpopulation - Region 12*				
Total / Unsheltered (Share Unsheltered)				
Subcategory	2019	2020	2021	Average
Chronically Homeless	30 / 0 (0.0%)	31 / 0 (0.0%)	61 / 0 (0.0%)	40.7 / 0.0 (0.0%)
Serious Mental Illness	117 / 17 (14.5%)	124 / 42 (33.9%)	102 / 13 (12.7%)	114.3 / 24.0 (20.4%)
Substance Abuse	89 / 12 (13.5%)	97 / 34 (35.1%)	98 / 8 (8.2%)	94.7 / 18.0 (18.9%)
Veterans	45 / 5 (11.1%)	32 / 9 (28.1%)	25 / 1 (4.0%)	34.0 / 5.0 (14.4%)
HIV/AIDS	5 / 0 (0.0%)	4 / 3 (75.0%)	5 / 1 (20.0%)	4.7 / 1.3 (31.7%)
Victims of Domestic Violence	25 / 1 (4.0%)	25 / 0 (0.0%)	7 / 0 (0.0%)	19.0 / 0.3 (1.3%)
Unaccompanied Youth	22 / 1 (4.5%)	34 / 12 (35.3%)	18 / 0 (0.0%)	24.7 / 4.3 (13.3%)
Total Population	477 / 45 (9.4%)	488 / 94 (19.3%)	359 / 28 (7.8%)	441.3 / 55.7 (12.2%)
Total Households	410 / 44 (10.7%)	407 / 83 (20.4%)	313 / 27 (8.6%)	376.7 / 51.3 (13.2%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

HOMELESS HOUSING

Existing Homeless Housing Projects are Operating at High Utilization Rates - There are more than two dozen housing alternatives specifically designated to meet the needs of the homeless or formerly homeless within Vanderburgh County. The following table illustrates the inventory of beds for each provider by *housing type* and the *utilization rate* during the 2021 Point-in-Time (PIT) Count for Vanderburgh County. It should be noted that the impact of the COVID-19 pandemic likely affected the overall PIT count in many markets, resulting in an underreported number of homeless individuals and lowering the corresponding utilization rate for the 2021 HIC.

Housing Inventory Count by Program Type and Utilization Vanderburgh County (2021)						
Emergency Shelters						
Organization Name	Year Round Beds	Seasonal Beds	Overflow Beds	Total Beds	PIT Count	Utilization Rate
Albion Fellows Bacon Center	36	0	0	36	9	25%
Evansville Rescue Mission	121	0	13	134	132	99%
Evansville Rescue Mission PACES ES	9	0	0	9	9	100%
House of Bread and Peace, Inc	18	0	1	19	19	100%
Ozanam Family Shelter - Read St.	60	0	0	60	24	40%
Evansville COVID Isolation Shelter	1	0	0	1	1	100%
United Caring Shelter - Homeless Medical Respite Program	10	0	0	10	2	20%
United Caring Shelter - Men's Night Shelter	50	0	0	50	49	98%
United Caring Shelter - PIT UCS White Flag	36	0	0	36	36	100%
United Caring Shelter - Women's Night Shelter	20	0	0	20	17	85%
YWCA of Evansville - Emergency Housing Shelter	2	0	0	2	1	50%
YWCA of Evansville - YWCA Domestic Violence Shelter	8	0	0	8	5	62%
Total Emergency Shelter Beds	371	0	14	385	304	79%
Transitional Housing						
YWCA of Evansville - Transitional Housing Program	24	0	0	24	27	112%
Total Transitional Housing Beds	24	0	0	24	27	112%
Permanent Supportive Housing						
Aurora - Beacon	24	0	0	24	19	79%
Aurora - Vision 1505	90	0	0	90	67	74%
ECHO Housing Corp - Aurora New Start Leasing	18	0	0	18	13	72%
ECHO Housing Corp - Echo Renaissance 16	16	0	0	16	12	75%
ECHO Housing Corp - Garvin Lofts	27	0	0	27	27	100%
ECHO Housing Corp - Lucas Place	70	0	0	70	50	71%
ECHO Housing Corp - Lucas Place II	27	0	0	27	22	81%
United Caring Shelters - Permanent Housing	21	0	0	21	0	0%
City of Evansville - VASH	40	0	0	40	31	78%
Total Permanent Supportive Housing Beds	333	0	0	333	241	70%
Rapid Re-Housing						
Albion Fellows Bacon Center - Coburn ICADV RRH	0	0	0	0	0	N/A
Aurora - ICADV CoC RRH	49	0	0	49	49	100%
Aurora - Rapid Rehousing BOS	20	0	0	20	20	100%
Aurora - Rapid Rehousing - City of Evansville	10	0	0	10	10	100%
Volunteers of America Evansville - VA - SSVF	10	0	0	10	10	100%
Total Rapid Re-Housing Beds	89	0	0	89	89	100%

Source: Indiana Housing & Community Development Authority, 2021 HIC Count

As the preceding table illustrates, there were 385 total emergency shelter beds in Vanderburgh County identified during the 2021 Housing Inventory Count (HIC). When compared to the 2021 Point-in-Time (PIT) count, there was a 79% utilization rate for this bed type. At the time of the count, there was only one provider listed for Transitional Housing (YWCA of Evansville) with a total of 24 beds and a corresponding utilization rate of 112%. There was a total of 333 Permanent Supportive Housing beds in Vanderburgh County with a utilization rate of 70%. It is important to note that the 21 beds provided by United Caring Shelters had a utilization rate of 0%. Yet, management for this project reported that the project currently has one or two vacancies and is unsure why the PIT/HIC data reports no vacant units. Excluding this project, the utilization rate would increase to 77.2% for this product type. The inventory of 89 Rapid Re-Housing beds within the market were 100% utilized at the time of the HIC and PIT counts. When excluding the 44 beds designated for Victims of Domestic Violence, the remaining shelter beds have a very high utilization rate of 85.0%. When accounting for what is believed to be the more accurate 2019 and 2020 PIT counts of homeless persons, it is likely that utilization rates are substantially higher than those reported for 2021. As such, it is believed that there is very limited availability among the homeless housing supply.

HOMELESS HOUSING GAP ESTIMATES

Evansville has a Housing Gap (Shortage) of Approximately 162 Beds for the Homeless Population - It is estimated that there is an overall homeless population housing gap of 162 beds of short-term (shelter or transitional) housing alternatives in Evansville. When limited to just the estimated 483 homeless persons currently in the market, there is an existing gap of 74 short-term beds. When accounting for projected growth, persons vulnerable to becoming homeless, and beds required for a balanced market, an additional 88 beds will be required to meet the need over the next five years.

Homeless Population Housing Demand Estimates (2021-2026)	
Demand Component	Persons/Beds
Existing Homeless Population*	483
Projected Growth**	2
Population Vulnerable to Becoming Homeless***	44
Surplus or Deficit of Homeless Housing Supply^	42
Existing Housing Capacity^^	-409
Total Housing Gap	162

*Sheltered and unsheltered (based on PIT 2019 & 2020 averages)

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

^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

The methodology and data sources used to derive these estimates are included in the full report, starting on page 57.

AFFORDABLE RENTAL HOUSING NEEDS ASSESSMENT

A. INTRODUCTION & SCOPE OF WORK

The purpose of this Affordable Rental Housing Needs Assessment is to provide data and analysis regarding the demographics and rental housing inventory specifically related to the lowest income households (generally those earning no more than 80% of Area Median Household Income, or AMHI) living within Evansville, Indiana. More specifically, we focus much of our analysis on the needs of homeless population, both current and future homeless persons. It is our understanding that this study will be used in conjunction with other data and public comment information collected by Evansville officials to apply for funding through the American Rescue Plan (ARP) program. Pursuant to published ARP guidelines and our contractual agreement with the City of Evansville, the scope of work that comprise this report includes:

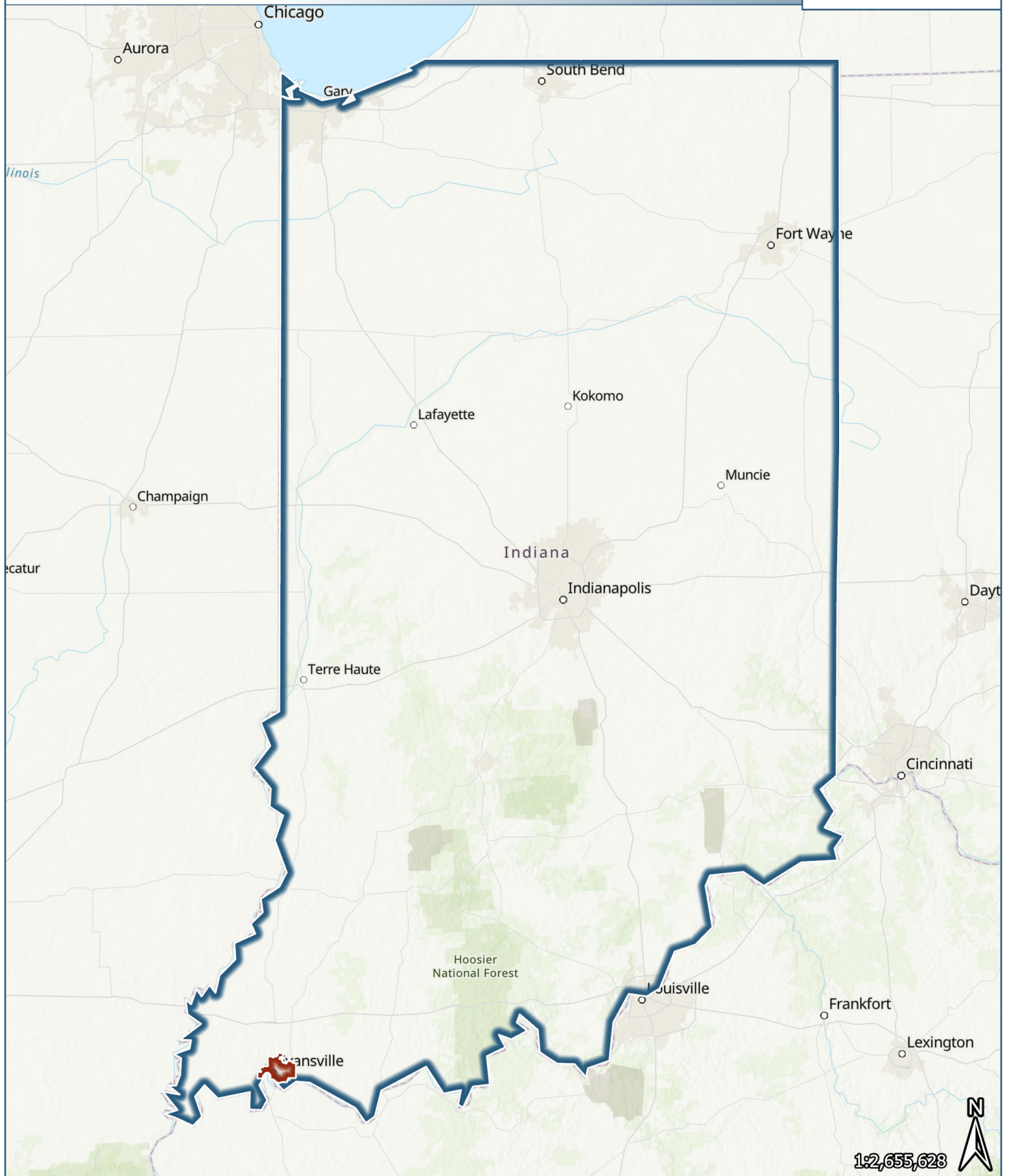
- An evaluation of numerous demographic characteristics and trends of Evansville, with an emphasis on households earning no more than 80% of Area Median Household Income (AMHI). Depending on the availability and relevancy, data is presented for the population, households, and incomes for the area for 2010, 2021 (estimated) and 2026 (projected).
- A housing survey and/or inventory of affordable rental housing alternatives. This includes multifamily projects operating under the Low-Income Housing Tax Credit program or with a government subsidy. Housing alternatives specifically for the homeless population were also identified and evaluated. Emphasis is placed on capacity, occupancy, affordability, and wait lists. Smaller, non-conventional rental alternatives, such as single-family homes or duplex units, were also included. An overview of the local Housing Choice Voucher program is also provided.
- Identification and evaluation of affordable residential rental units in the development pipeline. This includes the type of project, number of units, target market, location, status (planned or under construction), and anticipated completion date. Residential building permit data was also provided.
- Data related to the homeless, domestic violence victims, persons with HIV/AIDS, unaccompanied youth, ex-offenders re-entering into society, persons with mental illness, persons with substance abuse disorder, veterans, frail elderly, and persons evicted from housing. This data encompasses both the eligible populations and the housing specifically set aside for such populations. Stakeholder interviews were conducted to obtain local perspectives and insights on special needs housing in the market. Data was also provided for persons that are vulnerable to becoming homeless, such as lower income households that experience one or more housing issues (living in substandard housing or are housing cost burdened).
- Housing gap estimates are provided that reflect persons that are homeless or vulnerable to becoming homeless.

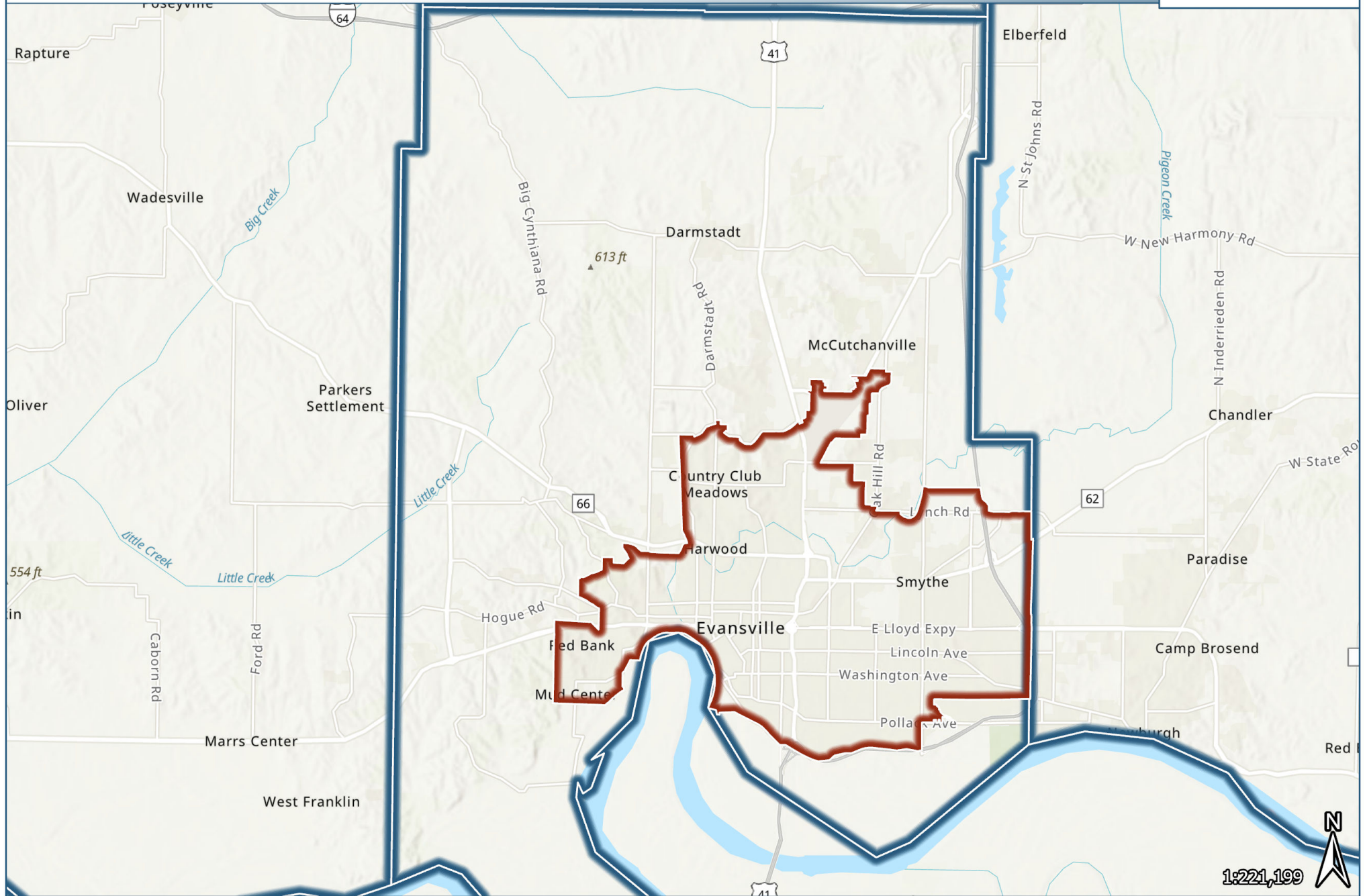
B. COMMUNITY OVERVIEW AND STUDY AREA DELINEATION

Evansville, Indiana is located in Vanderburgh County in the far southwest portion of Indiana and serves as the county seat. The city, based on 2020 Census data, is Indiana's third largest city with a population of 117,298, behind only the cities of Indianapolis and Fort Wayne. Geographically, the city consists of approximately 47.8 square miles. The city is situated along the Ohio River and borders the state of Kentucky. The city serves as the employment, medical and cultural center of the region, including areas in both southwest Indiana and northwest Kentucky. Primary highway thoroughfares include Interstate 69 and U.S. Highway 41, with several state and county routes also serving the area.

After a decade of decline between 2000 and 2010, the Evansville population and number of households grew between 2010 and 2021. Specifically, the population increased by 197 (0.2%) and households increased by 379 (0.7%). It is projected over the next five years (2021 to 2026) the population will increase by 627 (0.5%), while the number of households will increase by 327 (0.6%). This growth will add to the demand for housing in the area. Poverty remains a challenge in the area, with nearly 25,000 people in the city currently living in poverty, representing more than one of every five people. Child poverty is more pronounced, with one in three children under the age of 18 within Evansville living in poverty. Although most of the renter household growth over the next five years is projected to occur among higher income households (earning above \$50,000 per year), lower income households (earning less than \$40,000 per year) comprise nearly two-thirds (62.5%) of all renter households in the city in 2021. As shown later in this report, with few affordable rental alternatives available in the market, many low-income renter households experience a variety of housing issues related to affordability and quality/conditions. Additionally, the market has a large number of special needs households, such as the homeless and those vulnerable to becoming homeless, that have scarce resources and limited housing alternatives to meet their specific needs. These populations are evaluated in detail in this report. Regardless, affordable housing alternatives, along with their supportive service programming, remain critical to the local market.

For the purposes of this analysis, we have established and evaluated a Primary Study Area (PSA) which is comprised of the entirety of Evansville. Unless otherwise noted, all relevant demographics and housing supply information contained in this report pertain to the city of Evansville. When applicable and available, PSA data is compared with county or state level statistics. Maps of the state and city are shown on the following pages.





C. DEMOGRAPHICS

This section includes detailed demographic data for the PSA (Evansville). Data sources used in this demographic analysis include ESRI, 2000 and 2010 U.S. Census, American Community Survey, Urban Decision Group, and Bowen National Research. The data was illustrated for various points in time and include 2000, 2010, 2021 (estimated) and 2026 (projected). Note that the 2021 estimates and 2026 projections are provided by national demographer ESRI and were developed prior to the late 2021 release of the 2020 Census population counts. Data related to the homeless population is included in Section E: Special Needs Populations, while data illustrating households that are vulnerable to becoming homeless is provided at the beginning of Section D: Housing Supply Analysis.

Population Trends

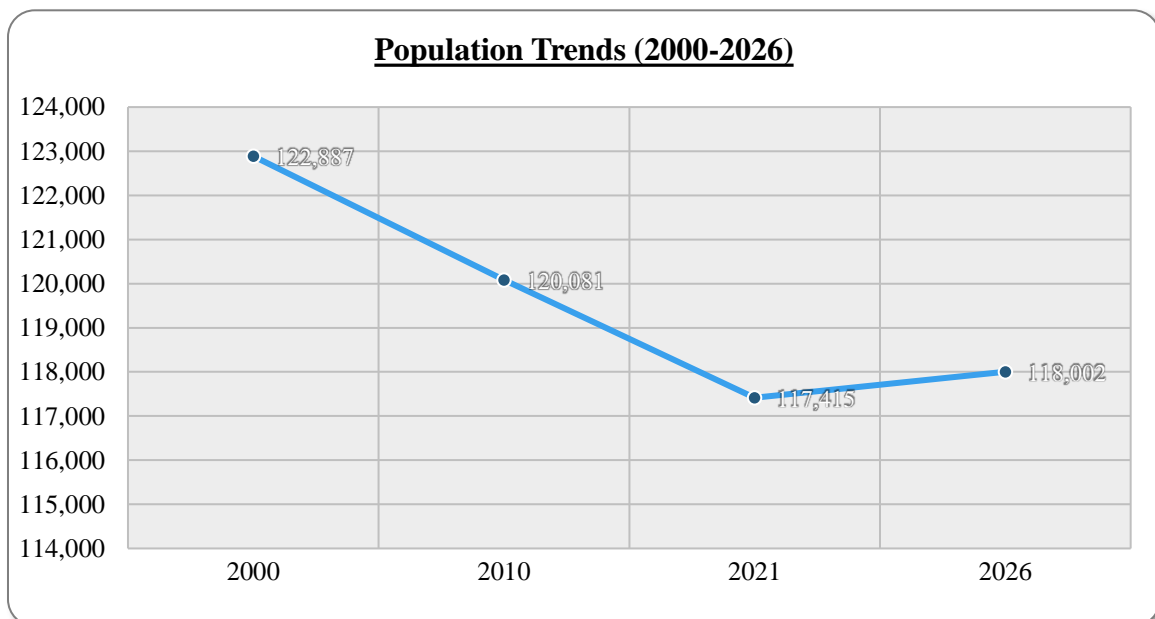
The population trends for the PSA (Evansville) since 2000 are shown in the following table:

Evansville, Indiana - Total Population									
2000 Census	2010 Census	Change 2000-2010		2021 Estimated	Change 2010-2021		2026 Projected	Change 2021-2026	
		Number	Percent		Number	Percent		Number	Percent
122,887	120,081	-2,806	-2.3%	117,415	-2,666	-2.2%	118,002	587	0.5%

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

While the population within the PSA (Evansville) declined between 2000 and 2010 and again between 2010 and 2021. It is projected that the Evansville population will increase by 587 people over the next five years, representative of a 0.5% increase.

The following graph compares the total population since 2000 for the PSA (Evansville).



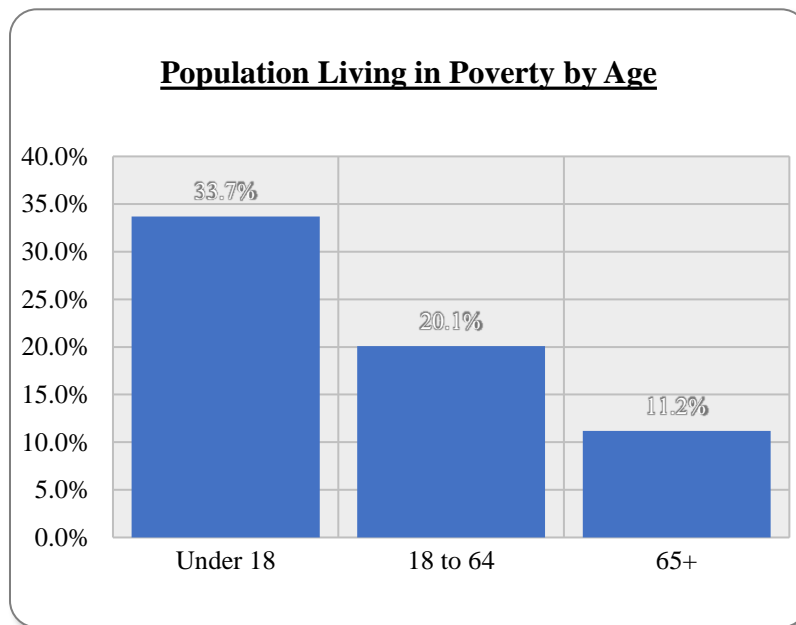
A focus of this report is on the housing needs of the lowest income households, who are often the most vulnerable to experiencing housing challenges including homelessness. Poverty is often a reflection of financial issues that can contribute to housing challenges. Population by poverty status within Evansville is shown in the following table:

		Population by Poverty Status						Total Population	Summary – Population by Poverty Status	
		Income below poverty level by age:			Income at or above poverty level by age:				Number	Percent
		<18	18 to 64	65+	<18	18 to 64	65+			
Evansville	Number	8,238	14,557	2,001	16,155	57,783	15,908	114,642	24,796	21.6%
	Percent	7.2%	12.7%	1.7%	14.1%	50.4%	13.9%	100.0%		

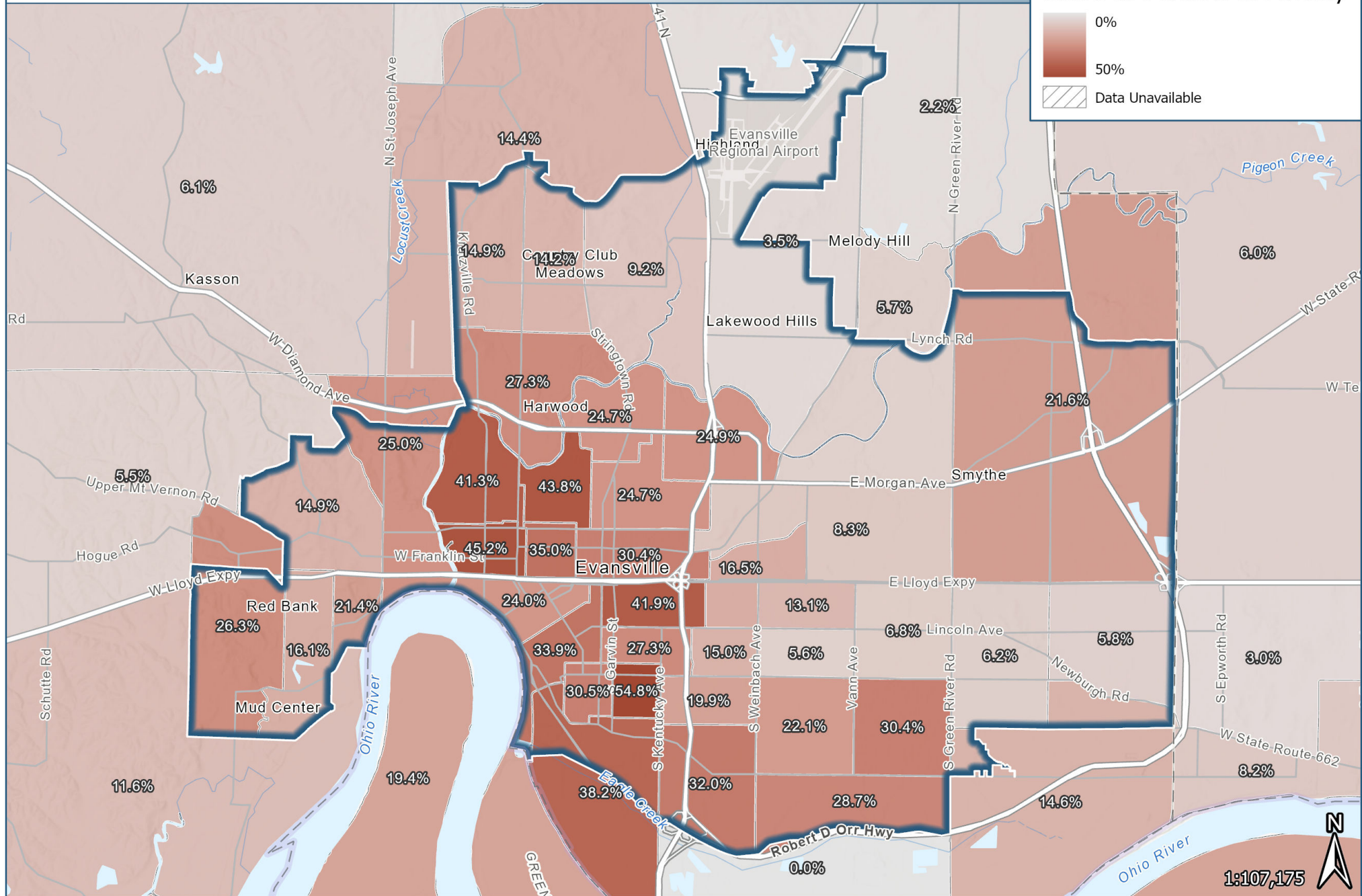
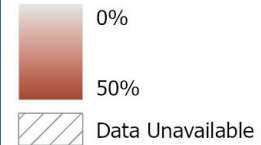
Source: 2015-2019 ACS; ESRI; Urban Decision Group; Bowen National Research

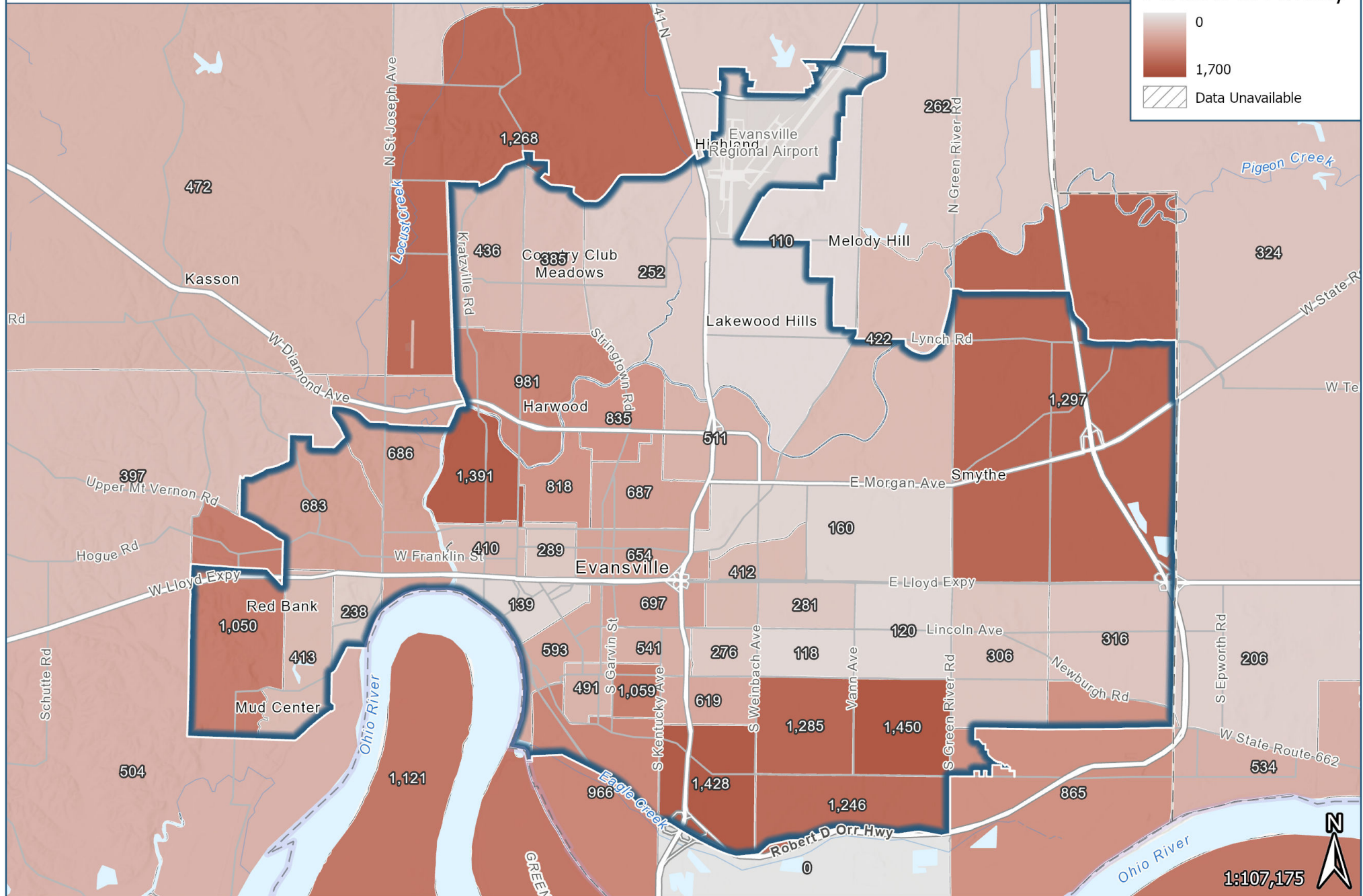
Nearly 25,000 people in the PSA (Evansville) suffer from poverty, representing more than one in five people. The PSA's child poverty rate is particularly high, as the 8,238 children under the age of 18 live in poverty within the city. As a result, one in three children in Evansville live in poverty. This data stresses the importance of affordable housing alternatives for families in the market.

The following graph compares the overall poverty rates for the PSA (Evansville). It should be noted that the shares living in poverty are reflective of the total population within each age group and not of the overall PSA population.



Maps illustrating the concentration of poverty (number of people) by Census Tract within the city is shown on the following pages.





Household Trends

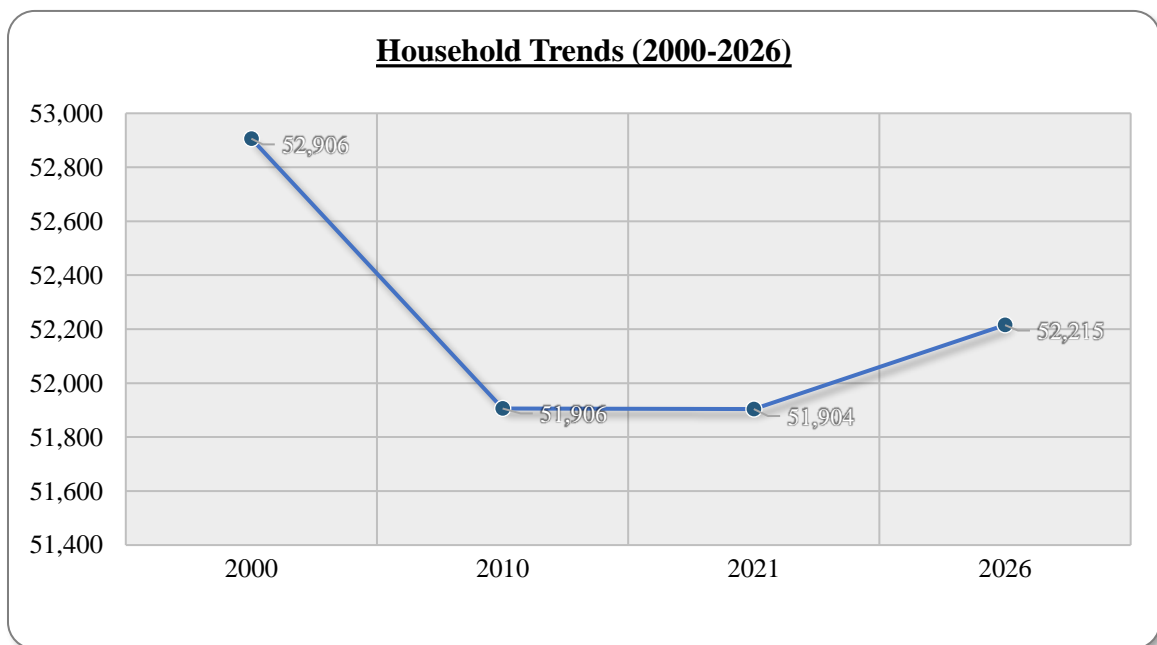
The PSA's (Evansville) household trends for 2000, 2010, 2021 (estimated), and 2026 (projected) are summarized as follows:

Evansville, Indiana Total Households									
2000 Census	2010 Census	Change 2000-2010		2021 Estimated	Change 2010-2021		2026 Projected	Change 2021-2026	
		Number	Percent		Number	Percent		Number	Percent
52,906	51,906	-1,000	-1.9%	51,904	-2	0.0%	52,215	311	0.6%

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

While the PSA (Evansville) experienced a decline in households between 2000 and 2010, the number of households went virtually unchanged over the past 11 years. It is projected that the number of households will continue to increase over the near future, increasing by 311 households between 2021 and 2026. This represents an increase of 0.6%. The demographics on the subsequent pages illustrate specific areas of growth (e.g., household sizes and income levels).

The following graph compares the number of households in 2000, 2010, 2021 and 2026 for the PSA:



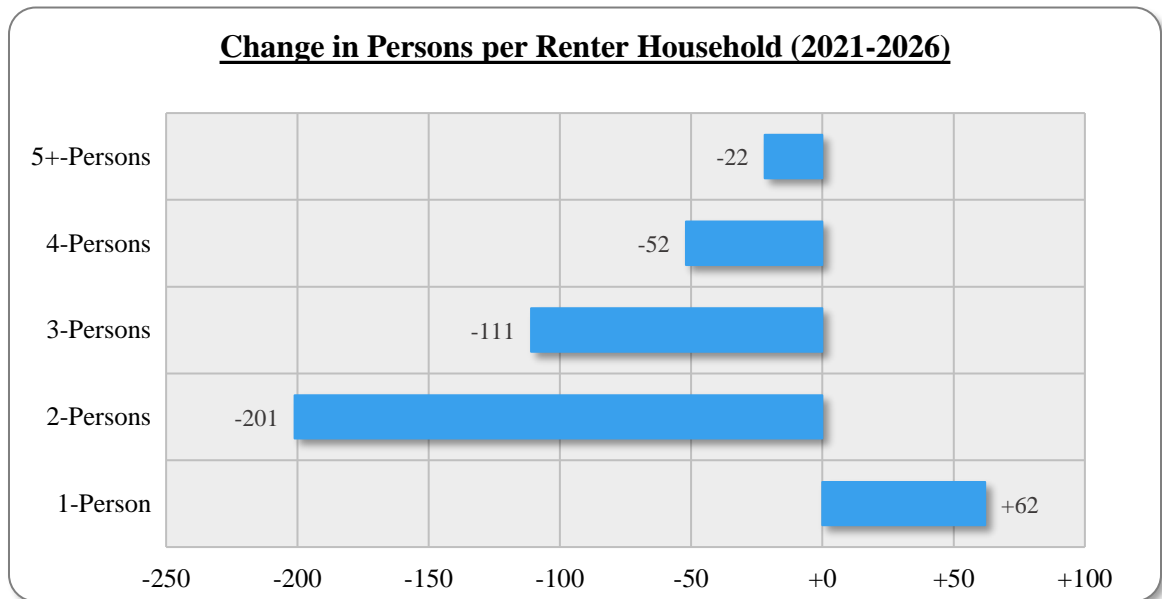
Renter households by size for selected years in the PSA (Evansville) are shown in the following table:

Evansville, Indiana Persons Per Renter Household							
	1-Person	2-Person	3-Person	4-Person	5-Person+	Total	Average H.H. Size
2010	10,330 (45.1%)	5,911 (25.8%)	3,202 (14.0%)	2,047 (8.9%)	1,430 (6.2%)	22,921 (100.0%)	2.05
2021	11,514 (47.4%)	6,121 (25.2%)	2,915 (12.0%)	2,113 (8.7%)	1,627 (6.7%)	24,291 (100.0%)	2.02
2026	11,576 (48.3%)	5,920 (24.7%)	2,804 (11.7%)	2,061 (8.6%)	1,605 (6.7%)	23,967 (100.0%)	2.01

Source: 2000, 2010 Census; ESRI; Urban Decision Group; Bowen National Research
H.H. - Households

In 2021, the *average* household size within the PSA was 2.02 among *renter* households. The largest *share* of renter households was 47.4% among one-person households. This is unusual, as two-person households in most markets represent the largest share of renter households. The share of one-person renter households is projected to increase over the next five years, while the share of five-person or larger renter households is not expected to change over the five-year projection period. All other renter household sizes are projected to decline. While the projected growth among smaller renter households will contribute to demand for smaller unit types, the limited available supply of rental product serving any household size will contribute to the need for a variety of rental product types.

The following graph shows the projected change in persons per renter household for Evansville between 2021 and 2026:



Income Trends

The PSA's (Evansville) distribution of renter households by income is illustrated in the following table:

	Renter Households by Income							
	<\$10,000	\$10,000 - \$19,999	\$20,000 - \$29,999	\$30,000 - \$39,999	\$40,000 - \$49,999	\$50,000 - \$59,999	\$60,000 - \$99,999	\$100,000+
2010	4,707 (20.5%)	6,159 (26.9%)	3,882 (16.9%)	3,012 (13.1%)	2,072 (9.0%)	1,024 (4.5%)	1,667 (7.3%)	397 (1.7%)
2021	2,672 (11.0%)	4,591 (18.9%)	4,372 (18.0%)	3,547 (14.6%)	2,478 (10.2%)	2,065 (8.5%)	3,473 (14.3%)	1,093 (4.5%)
2026	2,109 (8.8%)	4,002 (16.7%)	4,074 (17.0%)	3,188 (13.3%)	2,277 (9.5%)	2,564 (10.7%)	4,074 (17.0%)	1,678 (7.0%)
Change 2021-2026	-563 (-21.1%)	-589 (-12.8%)	-298 (-6.8%)	-359 (-10.1%)	-201 (-8.1%)	499 (24.2%)	601 (17.3%)	585 (53.5%)

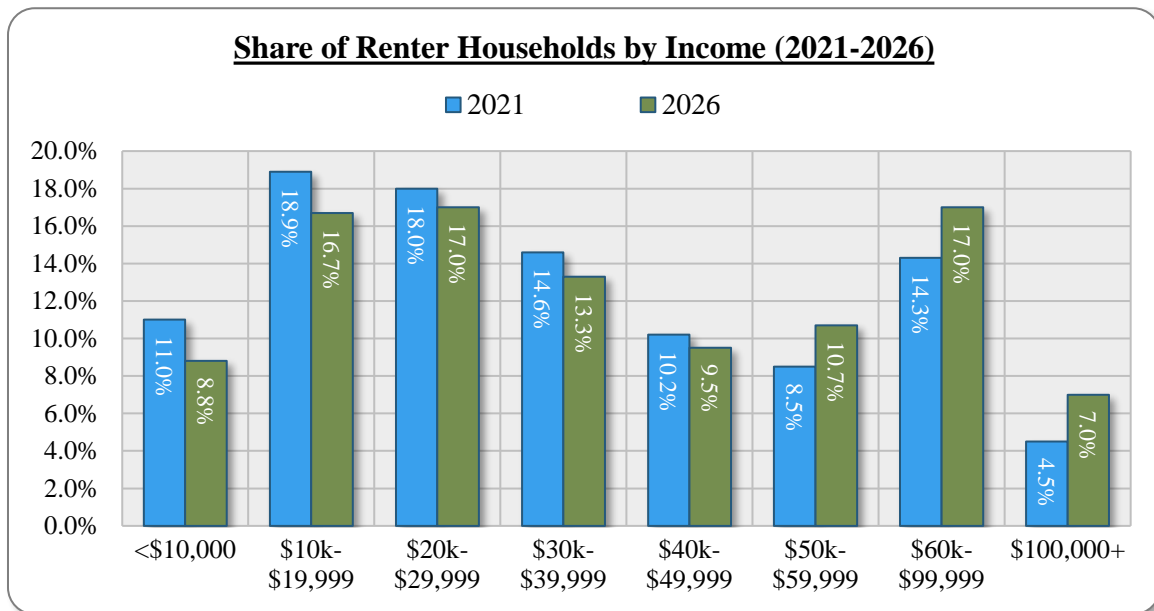
Source: 2000 Census; 2010 Census; ESRI; Urban Decision Group; Bowen National Research

Noteworthy observations from the preceding table include:

- In 2021, the largest number of renter households in the PSA has incomes between \$10,000 and \$19,999, with the next largest number earning between \$20,000 and \$29,999. Combined, 62.5% of the renter households in the PSA earn less than \$40,000. This represents a large base of financially vulnerable renter households in the market.
- The number of renter households by income level within the PSA is expected to change between 2021 and 2026, with all renter household *growth* occurring among higher income households (earning over \$50,000 annually) and a *decline* among households earning less than \$50,000. Despite this projected decline among lower income renter households, this household segment will still represent the largest number of households in the PSA. As shown in the housing supply section of this report, there are very few vacant rental housing units affordable to lower income households and many of the affordable rental properties maintain long wait lists. Given the lack of available low-income rental housing in Evansville, many low-income households are forced into living in housing that creates a cost-burdened or overcrowded housing situation, living in substandard housing conditions, or possibly displaced from their home and neighborhood. As such, affordable housing will remain an important segment of the local housing market.

- Between 2021 and 2026, the only increase in renter households by income within the PSA is expected to occur among households earning at least \$50,000, with the greatest growth expected to occur among the \$60,000 to \$99,999 income bracket and nearly equal growth among households earning \$100,000 or more. It is likely that many of these higher income households choose not to buy a home or delay their decision to buy a home for several reasons, including wanting a more maintenance-free lifestyle (such as condominium unit), the limited availability of entry-level homes, not having the assets for a down payment, and wanting the flexibility to move quickly if needed. Normally, many of these renter households would transition into home ownership. However, due to the preceding factors, such a transition through the housing continuum is not occurring. This is adding to the pent-up demand in the local housing market.

The following graph compares household income shares for renter households in Evansville for 2021 and 2026.



D. HOUSING SUPPLY ANALYSIS

Bowen National Research conducted research and analysis of various housing alternatives within the PSA (Evansville). For the purposes of this analysis, this section focuses on *rental* housing, though owner-occupied housing data is also provided for selected topics. A housing profile based on secondary data considers condition of housing and housing affordability, while Bowen National Research's survey of area rental alternatives focuses on affordability and availability. Understanding the market performance, characteristics, composition, and current housing choices within the study area provide critical information as to current market conditions and needs, as well as future housing potential. Rental information was obtained through interviews with local apartment management companies and leasing agents, as well as through online resources. Local building and planning departments were contacted to determine if any residential units of notable scale were currently planned or under review by local government.

Housing Characteristics (Secondary Data)

HUD's ARP program restricts funding to projects and services that serve certain populations. These designated populations include the homeless, victims of domestic violence, veterans, and other groups, which are evaluated in Section E of this report. Another eligible population included in this study is the population considered vulnerable to becoming homeless. One way to establish households that are vulnerable to becoming homeless is to assess households that are facing certain housing conditions or situations such as those households living in housing that is substandard (either lacking complete indoor kitchens or plumbing or households living in overcrowded housing, which are those with 1.01 or more persons per room). This may also include households that live in severe housing cost burdened situations, meaning they pay over 50% of their income toward housing.

The U.S. Department of Housing and Urban Development (HUD) periodically receives custom tabulations of data from the U.S. Census Bureau that are largely not available through standard Census products. These data, known as the CHAS data (Comprehensive Housing Affordability Strategy), demonstrate the extent of housing problems and housing needs, particularly for low-income households. The latest published CHAS data is based on ACS 2014-2018 five-year estimates.

The following table illustrates the distribution of households by tenure and by household income compared to Area Median Household Income (AMHI).

Household Income Distribution based on Percentage of Area Median Household Income (AMHI)				
Percent of AMHI		Owner Occupied	Renter Occupied	Total Households
≤ 30%	Number	2,320	5,850	8,170
	Percent	8.2%	25.1%	15.8%
30% - 50%	Number	3,115	4,905	8,020
	Percent	11.0%	21.0%	15.5%
50% - 80%	Number	5,400	5,335	10,735
	Percent	19.1%	22.9%	20.8%
80% - 100%	Number	3,030	2,360	5,390
	Percent	10.7%	10.1%	10.4%
> 100%	Number	14,460	4,885	19,345
	Percent	51.1%	20.9%	37.4%
Total	Number	28,325	23,335	51,660
	Percent	100.0%	100.0%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Pursuant to ARP program guidelines, residency for eligible projects is restricted to households that earn up to 80% of AMHI. Based on the preceding table, 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.

It is not uncommon for low-income households to have to spend a disproportionately high share of their income toward housing costs. The following table illustrates the number and share of households by tenure and level of AMHI that are cost burdened (paying over 30% of their income toward housing costs) and severe cost burdened (paying over 50% of income toward housing) within Evansville.

Household Income by Tenure by Cost Burden					
Percent of Area Median Household Income (AMHI)		Owner-Occupied		Renter-Occupied	
		Cost Burdened	Severely Cost Burdened	Cost Burdened	Severely Cost Burdened
≤ 30%	Number	1,710	1,295	4,540	3,990
	Percent	31.2%	56.1%	40.6%	74.7%
30% - 50%	Number	1,895	765	4,045	1,260
	Percent	34.5%	33.1%	36.1%	23.6%
50% - 80%	Number	1,275	200	2,355	90
	Percent	23.2%	8.7%	21.0%	1.7%
80% - 100%	Number	255	30	115	0
	Percent	4.6%	1.3%	1.0%	0.0%
> 100%	Number	350	20	135	0
	Percent	6.4%	0.9%	1.2%	0.0%
Total	Number	5,485	2,310	11,190	5,340
	Percent	100.0%	100.0%	100.0%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

While housing affordability issues are significant among both renters and owners within the city, the existence of *severe* housing cost burdened households are most pronounced among the city's lowest income households. Of the city's households earning at or below 30% of AMHI, 3,990 or 74.7% of *renter* households and 1,295 or 56.1% of *owner* households are severe housing cost burdened. Based on this data, affordability is a significant housing challenge for a majority of households in the area, particularly renters.

Lower income households facing one or more of the housing issues related to affordability and housing conditions are often the most vulnerable to experience homelessness. The following table summarizes the number and share of renter and owner households by AMHI level in the PSA (Evansville) that have one or more housing problems.

Household Income by Tenure by Housing Problems							
Percent of Area Median Household Income (AMHI)		Owner Occupied			Renter Occupied		
		One or More Problems	No Problems	Total	One or More Problems	No Problems	Total
≤ 30%	Number	1,755	570	2,325	4,565	1,285	5,850
	Percent	75.5%	24.5%	100.0%	78.0%	22.0%	100.0%
30% - 50%	Number	1,915	1,200	3,115	4,105	800	4,905
	Percent	61.5%	38.5%	100.0%	83.7%	16.3%	100.0%
50% - 80%	Number	1,395	4,010	5,405	2,485	2,845	5,330
	Percent	25.8%	74.2%	100.0%	46.6%	53.4%	100.0%
80% - 100%	Number	295	2,735	3,030	190	2,170	2,360
	Percent	9.7%	90.3%	100.0%	8.1%	91.9%	100.0%
> 100%	Number	445	14,015	14,460	335	4,555	4,890
	Percent	3.1%	96.9%	100.0%	6.9%	93.1%	100.0%
Total	Number	5,805	22,530	28,335	11,680	11,655	23,335
	Percent	20.5%	79.5%	100.0%	50.1%	49.9%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

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. As such, housing issues are most commonly linked to the lowest household income levels.

Lastly, we evaluated the number of households by tenure that have *severe* housing problems, regardless of household income levels. This includes households that pay over 50% of their income toward housing or have more than 1.5 persons per room. While this information is not available by AMHI level, it is reasonable to conclude that such housing issues primarily apply to the area's lowest income households.

Household Tenure by Housing Problems					
Housing Tenure		One or More Housing Problem	One or More Severe Housing Problem	No Housing Problems	Total
Owner-Occupied	Number	5,800	2,655	22,530	28,325
	Percent	20.5%	9.4%	79.5%	100.0%
Renter-Occupied	Number	11,680	6,075	11,655	23,335
	Percent	50.1%	26.0%	49.9%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

As the preceding illustrates, 6,075 (26.0%) of renter households and 2,655 (9.4%) of owner households in Evansville have severe housing problems, placing them in the most dire of housing situations and making them vulnerable to becoming homeless.

Affordable Multifamily Rental Housing

Bowen National Research inventoried and surveyed by telephone 32 *affordable* multifamily rental alternatives in the PSA (Evansville). For the purposes of this analysis, affordable rentals are considered those that primarily serve households with incomes of up to 80% of Area Median Household Income levels. As a result, we have included properties that operate under the Low-Income Housing Tax Credit (LIHTC) program or are government subsidized (e.g., Public Housing, HUD Section 8, etc.). While these particular projects are not specifically targeted to the homeless population, they are affordable to lower income households and provide valuable insight as to the level of demand (including pent-up demand) for affordable rental alternatives in the market.

The 32 affordable multifamily rental projects contain a total of 2,118 units, of which 936 are LIHTC units and 1,020 are government subsidized. The remaining units within the surveyed projects are market-rate and are within mixed-income properties that typically do not serve lower income households that are the focus of this report. While the surveyed properties do not represent all affordable multifamily rental properties in the city, this survey of properties provides data related to the performance, rents, condition, features, age, and other attributes of the area's affordable multifamily rental housing supply.

The distribution of surveyed affordable multifamily rental housing supply within the PSA (Evansville) by program type is illustrated in the following table:

Apartment Housing Overview				
PSA (Evansville)				
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate
Market-Rate/Government-Subsidized	1	301	13	95.7%
Tax Credit	16	805	18	97.8%
Tax Credit/Government-Subsidized	5	523	4	99.2%
Government-Subsidized	9	489	2	99.6%
Total	32	2,118	37	98.3%

Source: Bowen National Research

Typically, well-balanced markets have occupancy rates generally between 94.0% and 96.0% to allow for inner-market mobility and to enable the market to accommodate new residents. As the preceding table illustrates, the combined occupancy rate of the properties surveyed within the PSA (Evansville) is 98.3%, reflective of 37 vacancies. While all surveyed properties had at least some affordable rentals, one property (cited as Market-Rate/Government-Subsidized in the preceding table) operates with some market-rate units. Of the 37 vacant units among surveyed properties, 13 (35.1%) are market-rate units. When the market-rate units are excluded from the survey, the remaining 1,956 affordable rentals have an overall occupancy rate of 98.8%. This is a very high occupancy rate and an indication that there is limited availability among the city's affordable rental housing inventory.

Tax Credit housing is developed under the LIHTC program, which typically restricts residency to households with incomes of up to 80% of the Area Median Household Income (AMHI). Overall, 19 LIHTC projects were surveyed in Evansville. The following table summarizes the non-subsidized Tax Credit rental units by bedroom and bathroom configuration within the PSA (Evansville).

Tax Credit Apartments by Bedroom and Bathroom						
PSA (Evansville)						
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant	Median Collected Rent
Studio	1.0	5	0.5%	0	0.0%	\$508
One-Bedroom	1.0	152	16.2%	1	0.7%	\$495
Two-Bedroom	1.0	199	21.3%	0	0.0%	\$650
Two-Bedroom	1.5	68	7.3%	0	0.0%	\$675
Two-Bedroom	2.0	140	15.0%	10	7.1%	\$813
Three-Bedroom	1.0	18	1.9%	0	0.0%	\$625
Three-Bedroom	1.5	45	4.8%	0	0.0%	\$852
Three-Bedroom	2.0	186	19.9%	5	2.7%	\$800
Three-Bedroom	2.5	27	2.9%	0	0.0%	\$600
Four-Bedroom	1.5	4	0.4%	0	0.0%	\$716
Four-Bedroom	2.0	82	8.8%	2	2.4%	\$1,025
Four-Bedroom	2.5	6	0.6%	0	0.0%	\$863
Four-Bedroom	3.0	4	0.4%	0	0.0%	\$625
Total Tax Credit		936	100.0%	18	1.9%	-

The surveyed LIHTC projects have a total of 936 LIHTC units, of which only 18 are vacant. This represents a very low 1.9% vacancy rate or an occupancy rate of 98.1%. According to local property managers, 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. Vacancies are extremely low or nonexistent among most bedroom/bathroom configurations.

As the preceding table illustrates, most bedroom/bathroom configurations have median rents ranging from \$495 to \$800. Households would have to have incomes generally between \$19,800 and \$32,000 to be able to afford such product. Based on the demographics provided in this report, there are approximately 5,172 renter households in the PSA that have incomes that are within the preceding household income level. There are just six vacant units within this affordability range among the LIHTC supply. As such, there is an imbalance between the large number of lower income households and the available LIHTC supply that serves such households. This may lead to homelessness or make it difficult for homeless persons to secure affordable housing.

The 19 LIHTC properties we surveyed are summarized as follows.

Map I.D.	Project Name	Year Built/Renovated	Total Units	Occ. Rate	Vouchers in Use	Waiting List	Target Market
1	Arbors at Eastland	2004	176	91.5%	25	9 HH	Families; 60% AMHI
3	Carpenter Court	1954 / 2018	45	93.3%	25	Yes	Families; 30%, 40%, 50%, & 60% AMHI
5	Cedar Trace III	2012	49	100.0%	30	Yes	Families; 30%, 40%, 50%, & 60% AMHI
6	Cedar Trace Senior Apts.	2014	51	100.0%	6	Yes	Seniors 55+; 30%, 40%, 50%, & 60% AMHI
7	Central Lofts	1913 / 2022	0 + 62*	0.0%	N/A	None	Families; 30%, 50%, & 60% AMHI
9	Dalehaven Estates Cooperative	1969 / 2007	119	100.0%	42	Yes	Families; 30%, 40%, 50%, & 60% AMHI & Section 8
10	Evansville Townhomes I	2021	60	100.0%	4	Yes	Families; 80% AMHI
12	Forge on Main	2022	0 + 18*	0.0%	N/A	None	Families; 60% AMHI
13	Garfield Commons Apts.	2018	47	100.0%	7	4-24 Months	Families; 30%, 40%, 50%, & 60% AMHI
14	Garvin Lofts	1909 / 2018	27	100.0%	DNA	None	Families; 30%, 40%, 50%, & 60% AMHI
16	Homes of Evansville I	2013	40	100.0%	17	34 HH	Families; 30%, 40%, 50%, & 60% AMHI
17	Homes of Evansville II	2019	60	100.0%	9	184 HH	Families; 30%, 50%, & 80% AMHI & Public Housing
19	Jacobsville I	2005 / 2022	28 + 8*	100.0%	12	Shared: 5 HH	Families; 30%, 40%, 50%, & 60% AMHI
20	Jacobsville II	2006 / 2022	35	100.0%	17	Shared: 5 HH	Families; 30%, 40%, 50%, & 60% AMHI
25	Memorial Lofts	1969 / 2021	24 + 26*	100.0%	8	54 HH	Families; 30%, 50%, & 80% AMHI
26	Memorial Place I & II	1999	24	100.0%	6	5 HH	Families; 50% AMHI

DNA – Does not accept Vouchers

HH - Households

*Units under construction

(Continued)

Map I.D.	Project Name	Year Built/ Renovated	Total Units	Occ. Rate	Vouchers in Use	Waiting List	Target Market
27	Memorial Pointe Apts. I & II	1998	20	100.0%	9	5 HH	Seniors 55+; 40%, 50%, & 60% AMHI
28	Memorial Townhouses I & II	2005	35	100.0%	10	9 HH	Families; 30%, 40%, 50%, & 60% AMHI
31	Shannon Glenn	1969 / 2011	144	100.0%	95	45 HH	Families; 40%, 50%, & 60% AMHI

HH - Households

Of the 17 established projects (two others are under construction) renting units, 15 are fully occupied. The lowest occupancy rate at any of the surveyed projects is 91.5% at Arbors of Eastland (Map ID 1). This is the result of just two vacancies and is not reflective of a weak project or market. Most of these projects are general occupancy, with only a couple age-restricted projects. While occupancy and wait lists point to strong demand for both family and senior housing, the lack of age-restricted product may represent a housing need and development opportunity for such housing.

In addition to the 19 LIHTC projects we surveyed in Evansville, we identified four others that operate with at least some units under the LIHTC program. Despite our attempts to survey these properties, we were not able to obtain complete information on them. These projects are summarized in the following table.

Property Name	Street	Total Units	Tax Credit Units	Year Built	Renovation Year	Target Population
Cedar Trace I & II	2200 N. 7th Avenue	71	71	2010	-	Family
Eastland	5308 Eden Drive	161	161	1979	2015	Family
Erie Pointe	320 Lincoln Avenue	38	38	2022*	-	Family
Delaware Trace	4901 Lenape Lane	192**	176	2007	-	Family

*Planned for development

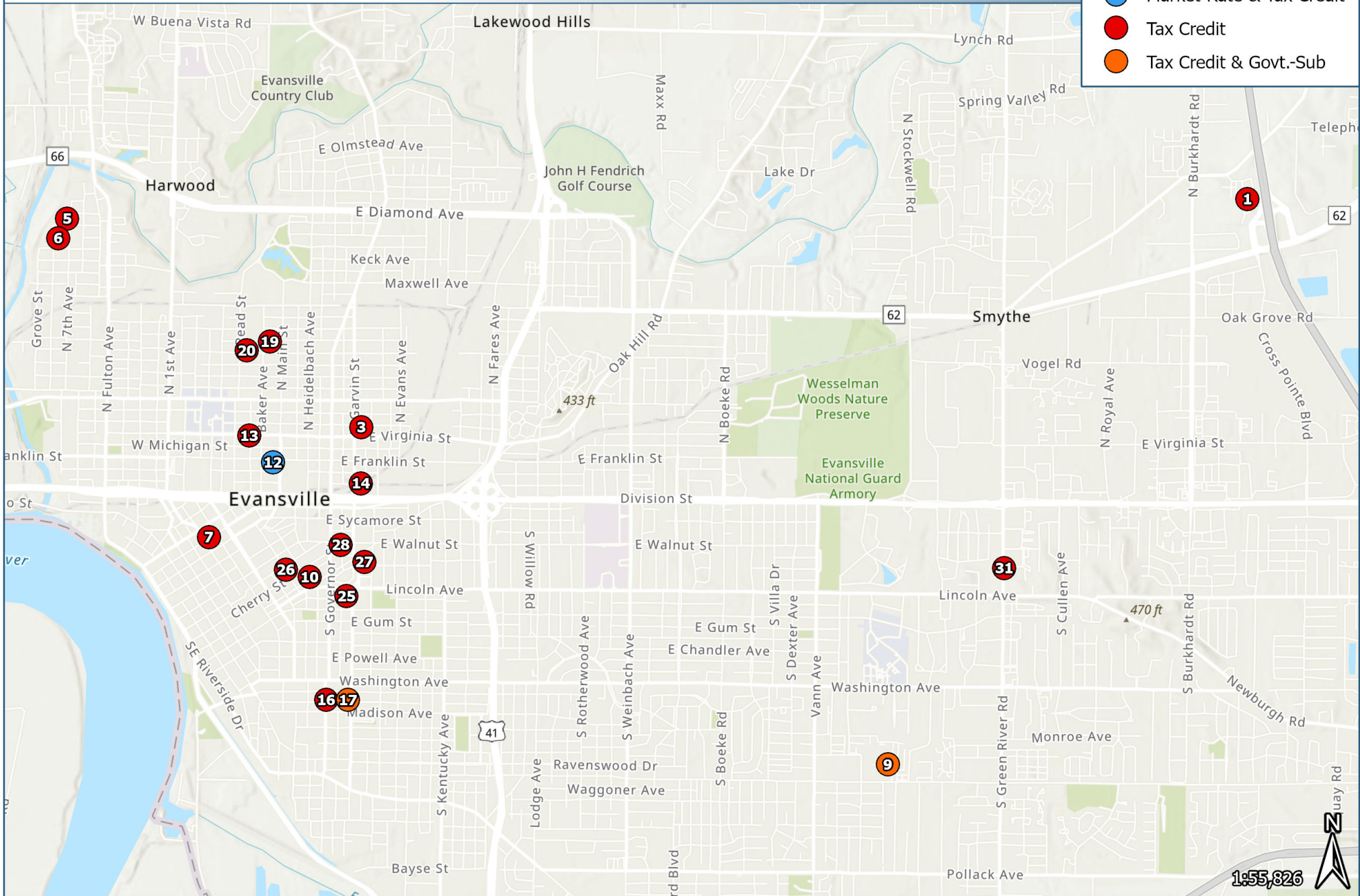
**Includes market-rate and LIHTC units

These projects have a total of 408 existing units and 38 expected to be constructed in 2022. All projects were either built or renovated since 2007 and are considered relatively modern. All four projects are open to family households and none are age restricted. While we were unable to obtain occupancy data on these projects, it is reasonable to assume that these properties operate with limited availability similar to the other LIHTC projects surveyed in the market.

A map of all *surveyed* LIHTC projects is included on the following page.

Type

- Market-Rate & Tax Credit
- Tax Credit
- Tax Credit & Govt.-Sub



Government-subsidized housing commonly restricts residency to households with income up to 50% of AMHI and often restricts rents to 30% of a household's income. A total of 15 government-subsidized projects were surveyed in the PSA (Evansville). The government-subsidized units (both with and without Tax Credits) in the PSA are illustrated in the following table.

Government-Subsidized					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	386	61.5%	0	0.0%
Two-Bedroom	1.0	120	19.1%	1	0.8%
Two-Bedroom	1.5	69	11.0%	0	0.0%
Three-Bedroom	1.0	9	1.4%	1	11.1%
Three-Bedroom	1.5	39	6.2%	0	0.0%
Four-Bedroom	1.0	3	0.5%	0	0.0%
Four-Bedroom	1.5	2	0.3%	0	0.0%
Total Subsidized Tax Credit		628	100.0%	2	0.3%
Government-Subsidized Tax Credit					
Bedroom	Baths	Units	Distribution	Vacancy	% Vacant
One-Bedroom	1.0	143	36.5%	0	0.0%
Two-Bedroom	1.0	87	22.2%	4	4.6%
Two-Bedroom	1.5	39	9.9%	0	0.0%
Three-Bedroom	1.0	57	14.5%	0	0.0%
Three-Bedroom	1.5	27	6.9%	0	0.0%
Three-Bedroom	2.0	30	7.7%	0	0.0%
Four-Bedroom	1.5	9	2.3%	0	0.0%
Total Subsidized		392	100.0%	4	1.0%

There are only six vacant units among the 1,020 government-subsidized units surveyed in the city. This results in an extremely low vacancy rate of 0.6% or an overall occupancy rate of 99.4%. According to area apartment managers, 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. As such, there is clear pent-up demand for housing serving households earning up to 50% of AMHI. This pent-up demand will make it difficult for homeless persons to secure housing among this subsidized housing supply.

According to a representative with the Evansville Housing Authority, there are approximately 1,550 Housing Choice Voucher holders within the housing authority's jurisdiction, and 1,643 people currently on the waiting list for additional Vouchers. The waiting list is closed, and it is unknown when the waiting list will reopen. This reflects the continuing need for Housing Choice Voucher assistance. Due to limited *available* subsidized options, very low-income renter households likely must choose from either the non-subsidized multifamily housing options or the non-conventional housing options in the market, such as single-family homes and duplexes. Such non-conventional rentals are discussed in the next section of this report.

The 15 surveyed government-subsidized properties are summarized as follows.

Map I.D.	Project Name	Year Built/ Renovated	Units	Occupancy Rate	Waiting List	Target Market
2	Bellemeade & Line Apts.	1986 / 2011	8	100.0%	6-12 Months	Families; PBV/PBRA RAD
4	Carriage House I & II (Family & Senior)	1977 / 2019	207	100.0%	None	Families; 60% AMHI & Section 8
8	Crossings	1978 / 2012	200	100.0%	89 HH	Families; Section 8
9	Dalehaven Estates Cooperative	1969 / 2007	34*	100.0%	Yes	Families; 30%, 40%, 50%, & 60% AMHI & Section 8
11	Evansville Townhomes II	1985 / 2019	105	100.0%	Yes	Families; 30%, 50%, & 80% AMHI & PBV/PBRA RAD
15	Grand Oak	1971 / 2010	139*	100.0%	6-24 Months	Families; Section 8
17	Homes of Evansville II	2019	14*	100.0%	184 HH	Families; 30%, 50%, & 80% AMHI & Public Housing
18	Independence Square	1981 / 2015	123	100.0%	17 HH	Seniors 62+; Section 202
21	John Cable Apts.	2004	24	100.0%	2 HH	Families; PBV/PBRA
22	Liberty Terrace	1983	58	100.0%	12 Months	Seniors 62+; Section 8
23	Lucas Place I	1907 / 2016	20	90.0%	None	Families; Section 8
24	Lucas Place II	2011	27	100.0%	None	Families; S+C
29	Paradise Estates	2004	9	100.0%	3 HH	Seniors 55+; Section 202 PRAC
30	Parkside Terrace Senior World	1979	20	100.0%	2 HH	Seniors 65+; Section 8
32	Vision 1505	2013	32	87.5%	2-Br 60% AMHI: 2 HH	Families; 50% & 60% AMHI & Subsidy

HH – Households

*Subsidized units only

The 15 subsidized properties comprise a total of 1,020 units, of which 99.4% are occupied. All but two projects are fully occupied, and most have wait lists. These are good indications of the strength of the subsidized housing market as well as indicators of the need for additional housing. The 87.5% occupancy rate at Vision 1505 (Map ID 32) is the result of just four vacancies and is not a reflection of a lack of demand for subsidized rental housing.

There were 12 government-subsidized multifamily projects in the PSA that we were unable survey. These projects are summarized as follows:

Property Name	Street	Total Units	Year Built	Renovation Year	Target Population
Buckner Towers	717 Cherry St.	108	1968	2016	Family
Buena Vista Apts.	1210 Vista Ct.	50	1971	-	Family
Carriage House II (Family)	5300 Carriage Dr.	100	1979	2019	Family
Delaware Trace	4901 Lenape Ln.	192	2007	-	Family
Fulton Square	1328 & 1828 Dresden St.	192	1957	2018	Family
Grandview Tower	1000 Fulton Pkwy.	170	1979	-	Senior
Horizon Homes	1450 Luther Sq.	148	1969	1991	Senior
John M. Caldwell Homes	736 Cross St.	121	1953	2016	Family
Kennedy Towers	315 SE Martin Luther King Jr. Blvd.	100	1965	2016	Family
Schnute Apts.	1030 W. Franklin St.	115	1972	2016	Family
Washington Court Apts.	111 Washington Ave.	22	1914	-	Family
White Oak Manor	509 N. St. Joseph Ave.	115	1973	2016	Family

These properties have a combined total of 1,433 units, most of which were believed to operate with a government subsidy, as opposed to operating as market-rate units. Most of these projects are relatively old, with an average year built of 1967. Only one of these projects specifically serves seniors, while the rest are general-occupancy projects. Although we did not survey these projects, based on our survey of 15 properties that operate with a subsidy, there are very few available subsidized units in the market. As such, it is likely that the preceding properties have few or no vacancies and most likely maintain wait lists.

We also evaluated the potential number of existing subsidized affordable housing units that are at risk of losing their affordable status. A total of 13 properties in the PSA (Evansville) operate as a subsidized project under a current HUD contract. Because these contracts have a designated renewal date, it is important to understand if any of these projects are at risk of an expiring contract in the near future that could result in the reduction of affordable rental housing stock (Note: Properties with scheduled HUD contract renewal/expiration dates in 2022 are shown in red).

Expiring HUD Contracts						
Property Name	City	Total Units	Assisted Units	Expiration Date	Program Type	Target Population
Buena Vista Apartments	Evansville	50	10	6/30/32	LMSA	Family
Carriage House Evansville I	Evansville	207	207	4/30/39	Sec 8 NC	Family/Senior
Carriage House Evansville II	Evansville	100	100	4/30/39	Sec 8 NC	Family/Senior
Dalehaven Estates Apartments	Evansville	119	33	10/31/23	LMSA	Family
Independence Square Apartments	Evansville	123	122	8/31/34	202/8 NC	Senior
Grandview Tower	Evansville	170	170	2/24/35	Sec 8 NC	Senior
Horizon Homes	Evansville	148	29	6/30/32	LMSA	Senior
Liberty Terrace Apartments	Evansville	58	58	7/31/27	Sec 8 NC	Senior
Parkside Terrace Senior World	Evansville	20	20	4/30/38	Sec 8 NC	Senior
Crossings I	Evansville	120	120	7/31/25	Sec 8 NC	Family
Crossings II	Evansville	80	80	10/31/24	Sec 8 NC	Family
Paradise Estates	Evansville	9	9	2/6/22	PRAC/202	Senior
Grand Oak Community	Evansville	373	131	12/31/33	LMSA	Family

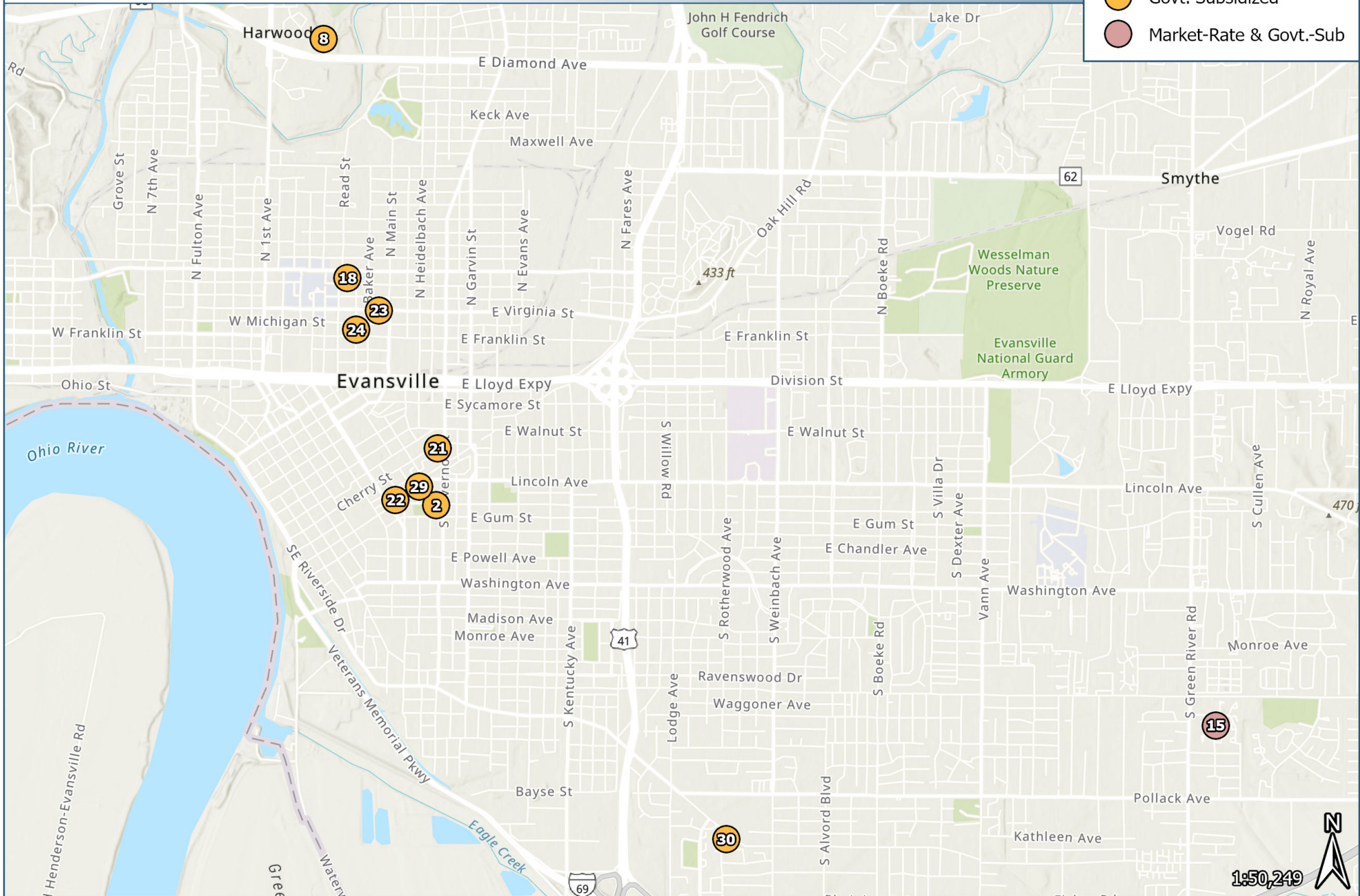
Source: HUDUser.gov Assistance & Section 8 Contracts Database (Updated 12/31/21); Bowen National Research

While all HUD supported projects are subject to annual appropriations by the federal government, it appears that one project has an overall expiration date within the next year (by the end of 2022) and is at *potential* risk of losing its government assistance in the near future. Note that this project has a combined nine subsidized units that target senior households. Three additional projects have expiration dates within the next four years (by 2025). Given the high occupancy rates and wait lists that exist among the market's surveyed subsidized properties, it will be important that the projects with pending expiring HUD contracts be preserved in order to continue to house some of the market's most economically vulnerable residents. Without such housing, homelessness will likely become more prevalent.

A map of all surveyed government-subsidized multifamily rental properties in Evansville is included on the following page.

Project Type

- Govt.-Subsidized
- Market-Rate & Govt.-Sub



A scale bar with markings at 0, 0.25, 0.5, 0.75, and 1 mile. The bar is divided into four equal segments, each representing 0.25 miles. The first segment is black, the second is white, the third is black, and the fourth is white. The word "Miles" is written at the end of the bar.

Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS, FEMA
Additional Source(s): Bowen National Research

1:50,249

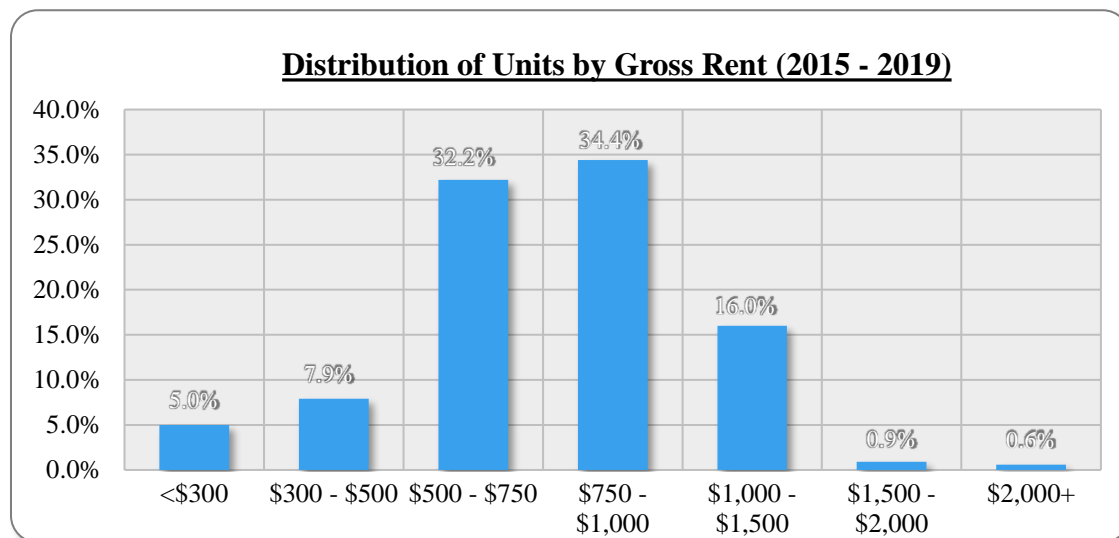
Non-Conventional Rental Housing

Non-conventional rentals are considered rental units typically consisting of single-family homes, duplexes, units over store fronts, mobile homes, etc. For the purposes of this analysis, we have assumed that rental properties consisting of four or less units are non-conventional rentals. Based on 2019 Five-Year American Community Survey estimates, there are an estimated 12,143 non-conventional rentals within the PSA (Evansville) reflecting approximately half (52.8%) of the city's rental housing stock. As a result, it is clear that this segment is significant and warrants additional analysis.

The following table and graph summarize 2019 Five-Year estimates of gross rents (tenant-paid rents and utilities) by rent range. These rents are for all rental product types including apartments, non-conventional rentals, and mobile homes. Since the majority of all rentals in the city are considered non-conventional rentals, the rents below provide insight as to likely rents for non-conventional rentals within the city.

Estimated Gross Rents by Market		
Gross Rent	PSA (Evansville)	
	Units	Share
< \$300	1,159	5.0%
\$300 - \$500	1,807	7.9%
\$500 - \$750	7,407	32.2%
\$750 - \$1,000	7,919	34.4%
\$1,000 - \$1,500	3,678	16.0%
\$1,500 - \$2,000	217	0.9%
\$2,000+	129	0.6%
No Cash Rent	674	2.9%
Total	22,990	100.0%
Median Rent	\$789	

Source: American Community Survey (2015-2019)



Source: American Community Survey (2015-2019)

As the preceding table illustrates, the largest share (34.4%) of rental units in the PSA (Evansville) has rents between \$750 and \$1,000, while a nearly equal share (32.2%) consists of product with rents between \$500 and \$750. The median gross rent for the PSA overall is \$789. It is worth pointing out that over 17% of all rentals have rents of \$1,000 and higher, while nearly 13% have rents below \$500.

In an effort to further evaluate the non-conventional rental housing inventory, we identified 56 single-family homes and duplexes *available* for rent. We used online resources and interviewed local real estate professionals to collect information on the rents, number of bedrooms, number of bathrooms, and square footages of such rentals. While these rentals do not represent all non-conventional rentals, these units are representative of common characteristics of the various non-conventional rental alternatives available in the market. As a result, these rentals provide a good baseline to evaluate the attributes of non-conventional rentals.

The following table summarizes the available non-conventional rentals identified in the PSA (Evansville).

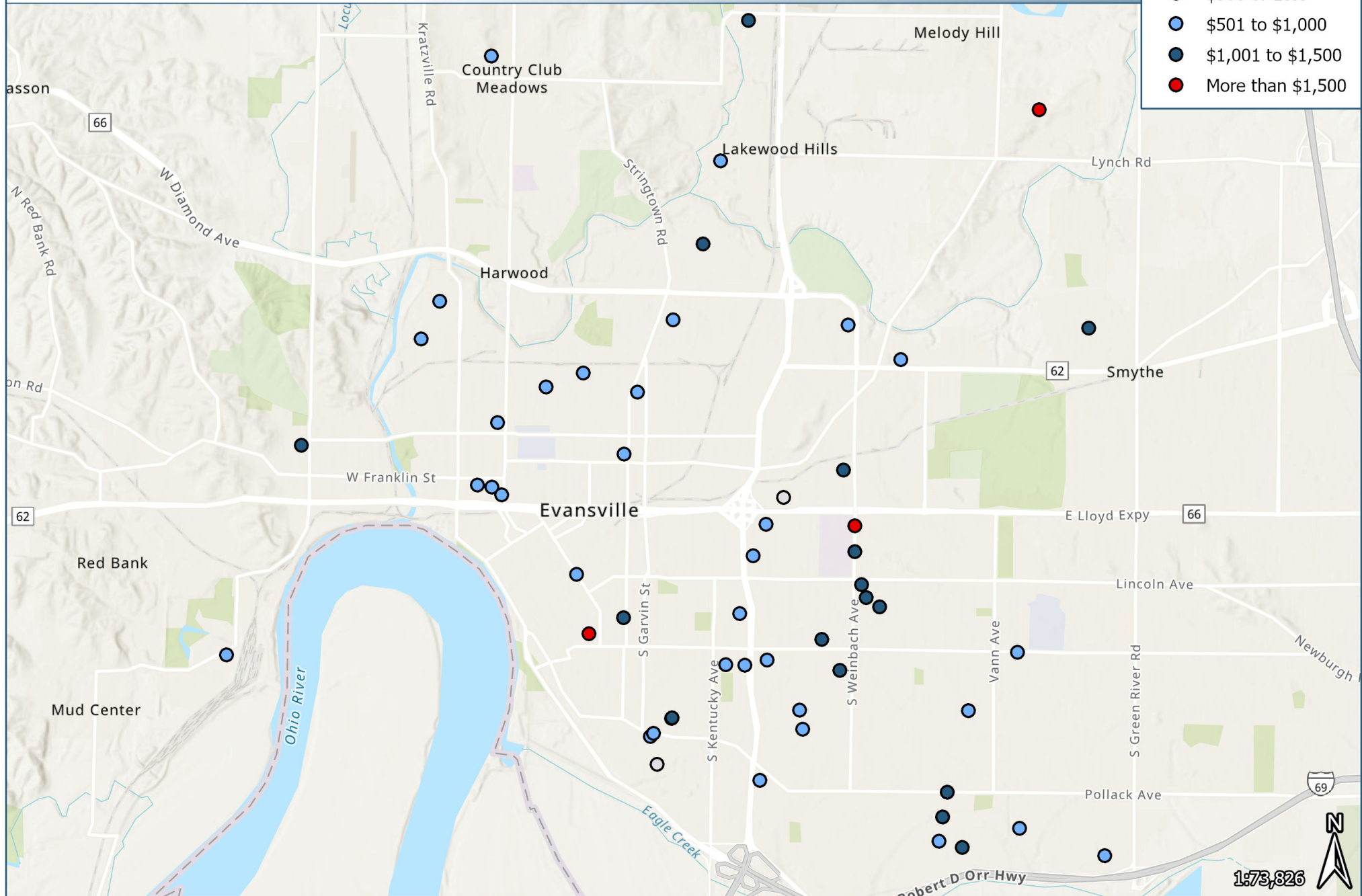
Non-Conventional Rentals - Evansville							
Bedroom Type	Units	Average Number of Baths	Average Year Built	Average Square Feet	Rent Range	Average Rent	Average Rent Per Square Foot
One-Bedroom	9	1.0	1942	711	\$476-\$800	\$595	\$0.91
Two-Bedroom	24	1.0	1929	875	\$550-\$995	\$732	\$0.86
Three-Bedroom	18	1.6	1951	1,350	\$950-\$2,500	\$1,272	\$0.94
Four-Bedroom	5	1.8	1940	1,681	\$1,195-\$1,700	\$1,348	\$0.85

Overall, the average collected rent by bedroom type ranges from \$595 for a one-bedroom unit to \$1,348 for a four-bedroom unit, with an overall average rent of \$939. When typical tenant utility costs are also considered, the inventoried non-conventional units in the PSA have *gross* rents generally higher than many of the apartments surveyed in the area. As such, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area. When also considering that the non-conventional product has an overall average year built of 1939 and their amenity packages are relatively limited, it would appear the non-conventional rentals represent less of a value than most multifamily apartments in the market. This available inventory is included in our housing gap estimates. Based on this analysis, the non-conventional rental market does not represent a viable option for most low-income households, including special needs populations (homeless) who often have more limited financial resources than the general population. Additionally, most non-conventional rentals which consist of single-family homes and duplexes do not accommodate the unique needs or circumstances of most special needs populations.

A map delineating the location of identified available non-conventional rentals in Evansville is on the following page.

Rentals

- \$500 or Less
- \$501 to \$1,000
- \$1,001 to \$1,500
- More than \$1,500



0 0.35 0.7 1.05 1.4
Miles

Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS
Additional Source(s): Bowen National Research

Homeless Housing

There are numerous housing alternatives specifically designated to meet the needs of the homeless or formerly homeless within Vanderburgh County. These include emergency and short-term shelters, rapid re-housing, transitional housing (typically up to 24-month stays), and long-term permanent supportive housing. While we were not able to identify which properties are located within the Evansville city limits, it is assumed that most properties (if not all) are located in Evansville. The following table illustrates the inventory of beds for each provider by *housing type* and the *utilization rate* during the 2021 Point-in-Time (PIT) Count for Vanderburgh County.

Housing Inventory Count by Program Type and Utilization Vanderburgh County (2021)						
Emergency Shelters						
Organization Name	Year Round Beds	Seasonal Beds	Overflow Beds	Total Beds	PIT Count	Utilization Rate
Albion Fellows Bacon Center	36	0	0	36	9	25%
Evansville Rescue Mission	121	0	13	134	132	99%
Evansville Rescue Mission PACES ES	9	0	0	9	9	100%
House of Bread and Peace, Inc	18	0	1	19	19	100%
Ozanam Family Shelter - Read St.	60	0	0	60	24	40%
Evansville COVID Isolation Shelter	1	0	0	1	1	100%
United Caring Shelter - Homeless Medical Respite Program	10	0	0	10	2	20%
United Caring Shelter - Men's Night Shelter	50	0	0	50	49	98%
United Caring Shelter - PIT UCS White Flag	36	0	0	36	36	100%
United Caring Shelter - Women's Night Shelter	20	0	0	20	17	85%
YWCA of Evansville - Emergency Housing Shelter	2	0	0	2	1	50%
YWCA of Evansville - YWCA Domestic Violence Shelter	8	0	0	8	5	62%
Total Emergency Shelter Beds	371	0	14	385	304	79%
Transitional Housing						
YWCA of Evansville - Transitional Housing Program	24	0	0	24	27	112%
Total Transitional Housing Beds	24	0	0	24	27	112%
Permanent Supportive Housing						
Aurora - Beacon	24	0	0	24	19	79%
Aurora - Vision 1505	90	0	0	90	67	74%
ECHO Housing Corp - Aurora New Start Leasing	18	0	0	18	13	72%
ECHO Housing Corp - Echo Renaissance 16	16	0	0	16	12	75%
ECHO Housing Corp - Garvin Lofts	27	0	0	27	27	100%
ECHO Housing Corp - Lucas Place	70	0	0	70	50	71%
ECHO Housing Corp - Lucas Place II	27	0	0	27	22	81%
United Caring Shelters - Permanent Housing	21	0	0	21	0	0%
City of Evansville - VASH	40	0	0	40	31	78%
Total Permanent Supportive Housing Beds	333	0	0	333	241	70%
Rapid Re-Housing						
Albion Fellows Bacon Center - Coburn ICADV RRH	0	0	0	0	0	N/A
Aurora - ICADV CoC RRH	49	0	0	49	49	100%
Aurora - Rapid Rehousing BOS	20	0	0	20	20	100%
Aurora - Rapid Rehousing - City of Evansville	10	0	0	10	10	100%
Volunteers of America Evansville - VA - SSVF	10	0	0	10	10	100%
Total Rapid Re-Housing Beds	89	0	0	89	89	100%

Source: Indiana Housing & Community Development Authority, 2021 HIC Count

The Housing Inventory Count (HIC) is a nationwide inventory of housing conducted annually during the last ten days in January. This report compares the inventory of available beds for different program types to the Point-in-Time (PIT) Count for the same time period to calculate a utilization rate. It should be noted that the impact of the COVID-19 pandemic likely affected the overall PIT count in many markets, resulting in an underreported number of homeless individuals and lowering the corresponding utilization rate for the 2021 HIC.

As the preceding table illustrates, there were 385 total emergency shelter beds in Vanderburgh County identified during the 2021 Housing Inventory Count (HIC). When compared to the 2021 Point-in-Time (PIT) count, there was a 79% utilization rate for this bed type. At the time of the count, there was only one provider listed for Transitional Housing (YWCA of Evansville) with a total of 24 beds and a corresponding utilization rate of 112%. There was a total of 333 Permanent Supportive Housing beds in Vanderburgh County with a utilization rate of 70%. It is important to note that the 21 beds provided by United Caring Shelters had a utilization rate of 0%. Yet, management for this project reported that the project currently has one or two vacancies and is unsure why the PIT/HIC data reports no vacant units. Excluding this project, the utilization rate would increase to 77.2% for this product type. The inventory of 89 Rapid Re-Housing beds within the market were 100% utilized at the time of the HIC and PIT counts. It is worth pointing out that 14 of the 44 beds designated for Victims of Domestic Violence are occupied when these beds are excluded, the remaining shelter beds have a very high utilization rate of 85.0%. It is critical to point out that assuming the 2019 and 2020 PIT counts are more accurate reflections of the homeless population counts, it is likely that utilization rates at the existing homeless shelters and transitional housing project are notably higher than reported in 2021.

Planned & Proposed Residential Development

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

The following tables illustrate residential building permits issued within the city of Evansville and Vanderburgh County for the past ten years (excludes 2021):

Housing Unit Building Permits for Evansville, IN:										
Permits	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Multifamily Permits	2	22	2	4	10	80	6	0	18	20
Single-Family Permits	44	74	62	88	54	96	72	71	139	166
Total Units	46	96	64	92	64	176	78	71	157	186
Housing Unit Building Permits for Vanderburgh County:										
Permits	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Multifamily Permits	12	24	24	26	54	104	20	10	34	213
Single-Family Permits	214	279	278	296	289	322	299	257	304	462
Total Units	226	303	302	322	343	426	319	267	338	675

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

As the preceding table illustrates, residential permit activity in Evansville has noticeably increased over the past couple of years. The number of permitted units exceeded 150 units in each of the past two years (2021 was not available), a number that it has only exceeded once between 2011 and 2018. While more than 1,000 residential units have been permitted in the city between 2011 and 2020, it is worth pointing out that most (84.1%) of the permitted product is for single-family units. Only 164 multifamily units have been permitted for development over this 10-year period. As such, residential development has not kept up with rental household growth and has not helped to fully address housing quality or availability issues that persist in the market.

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

Project Name & Address	Type	Units	Developer	Status/Details
Central Lofts 203 Northwest 5 th Street	Tax Credit	62	Anderson Partners Development/ ECHO Housing Corporation	Under Construction: Allocated in 2018; 21 one-bedroom units, 37 two-bedroom units, and four three-bedroom units; 30% AMHI rent ranges from \$266 to \$356; 50% AMHI rent ranges from \$518 to \$705; 60% AMHI rent ranges from \$644 to \$880; Seven units will target various special needs population; Preleasing began spring 2021; ECD spring 2022
Erie Pointe 320 Lincoln Avenue	Tax Credit	38	Advantix Development Corporation	Planned: Allocated in 2020; One-, two-, and three-bedroom units; 30%, 50% and 80% AMHI levels
James 501 Northwest 3 rd Street	Tax Credit	50	MVAH Partners	Proposed: Not allocated in 2021; Four one-bedrooms 30% AMHI \$428; Four one-bedrooms 50% AMHI \$679; Eight one-bedrooms 60% AMHI \$779; Nine two-bedrooms 30% AMHI \$513; Eight two-bedrooms 50% AMHI \$800; 17 two-bedrooms 60% AMHI \$900
Memorial Lofts 1050 Bayard Park Drive and 535 Lincoln Avenue	Tax Credit	50	Memorial Community Development Corporation	Under Construction: Former Boy Scout Building; Allocated in 2020; One-, two-, and three-bedroom units; 13 units at 30% AMHI; 14 units at 50% AMHI; 23 units at 80% AMHI; Rents from \$337 to \$775; 24 units opened in October 2021; 26 units to open in early 2022 and 8% pre-leased
Forge on Main (AKA North Main Lofts) 201 North Main Street	Tax Credit Market-Rate	180	House Investments of Indianapolis	Under Construction: Mixed-use; Studio 60% AMHI \$645, market-rate \$765 to 875; One-bedroom 60% AMHI \$834, market-rate \$834 to \$999; Two-bedroom 60% AMHI \$1,000; market-rate \$1,150 to \$1,499; First units to open early 2022; Remaining units to open March 2022
5 th & Main 420 Main Street	Market-Rate	60+	Domo Development Company, LLC	Approved: 420 Main Street building along with the Sycamore building demolished in late 2021; Mixed-use; Studio to two-bedroom luxury apartments; Preleasing began 12/2021; ECD 2023
Havens at Promenade Florida Street and Oak Grove Road	Market-Rate	224	The Martin Group	Proposed: Mixed-use neighborhood (The Promenade); Plans include 80 one-bedroom units, 120 two-bedroom units, and 24 three-bedroom units

ECD – Estimated completion date
AMHI – Area Median Household Income

Senior Living Projects

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

Project Name & Address	Type	Units	Developer	Status/ Details
Parkside Assisted Living 1701 North Heidelberg Avenue	Tax Credit/ GSS	120	Crestline Development	Approved: Allocated 2020; To demolish former Crawford Door Sales building; 72 studio units; 48 one-bedrooms; Senior 62+; Targeting households at 40%, 50%, 60%, 70% and 80% AMHI levels; 115 units will have Medicaid waiver; ECD 2023

ECD - Estimated completion date

AMHI – Area Median Housing Income

E. SPECIAL NEEDS POPULATIONS

Pursuant to HUD’s HOME-ARP Allocation Plan Requirements, the Participating Jurisdiction (PJ) applying for ARP Funds should use such things as “*current data, including point in time count, housing inventory count, or other data available through CoCs, and consultations with service providers to quantify the individuals and families in the qualifying population and their need for additional housing, shelter, or services.*”

The HOME-ARP Allocation Plan Requirements also indicate that the PJs must consider the housing and service needs of the qualifying populations such as those sheltered and unsheltered homeless populations, housing populations at risk of homelessness, families requiring services or housing assistance to prevent homelessness, and persons or households at greatest risk of housing instability or in unstable housing situations.

This section includes summaries of various special needs populations within the area (including the homeless and those most vulnerable to becoming homeless), discusses any housing and services available to them, and provides insight from local stakeholders, when available. It is important to note that some data is available on a county or region level, as opposed to a city level.

1. Homeless Population

For the purposes of this analysis, we have provided a summary of the 2019, 2020, and 2021 Region 12 Point-in-Time (PIT) Homeless Counts to gain insight on the homeless population living within the city of Evansville. Although the Region 12 PIT counts include both Vanderburgh and Posey counties in the data, we believe the counts are highly representative of Vanderburgh County, and specifically, the city of Evansville, as Posey County accounts for a very small percentage in any given year. It should also be noted that although PIT counts are widely used to estimate the homeless population of a given area, the data represents a one-day count of the homeless and can be affected by a number of factors including weather, resources, and methodologies; therefore, numbers may be understated and can also significantly vary year to year.

The following table summarizes the homeless population by shelter status and share of total homeless population for each year.

Homeless Population by Sheltered Status (Share) - Region 12*				
Location	2019	2020	2021	2019-2021 Average
Emergency Shelter	409 (85.7%)	366 (75.0%)	304 (84.7%)	359.7 (81.5%)
Transitional Housing	23 (4.8%)	28 (5.7%)	27 (7.5%)	26.0 (5.9%)
Unsheltered	45 (9.4%)	94 (19.3%)	28 (7.8%)	55.7 (12.2%)
Total Homeless Population	477 (100.0%)	488 (100.0%)	359 (100.0%)	441.3 (100.0%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

As the preceding table illustrates, the total population of homeless had an annual average of approximately 441 individuals over the three-year period. Of this homeless population, nearly 56 individuals (12.2%), on average, were classified as unsheltered during this time period. The highest number of homeless persons occurred in 2020 (488). This was also the year with the highest share (19.3%) of unsheltered homeless, which totaled 94 people that year. While the data for 2021 shows a significant decrease in both the total homeless population and unsheltered population, it is important to note that effects related to the COVID-19 pandemic may have contributed to a lower total count due to factors such as limited count resources or a general reluctance of individuals to gather in sheltering facilities due to fear of contracting the virus.

The following table summarizes the homeless households by shelter status and share of total homeless households for each year.

Homeless Households by Sheltered Status (Share) - Region 12*				
Location	2019	2020	2021	2019-2021 Average
Emergency Shelter	343 (83.7%)	304 (74.7%)	268 (85.6%)	305.0 (81.0%)
Transitional Housing	23 (5.6%)	20 (4.9%)	18 (5.8%)	20.3 (5.4%)
Unsheltered	44 (10.7%)	83 (20.4%)	27 (8.6%)	51.3 (13.2%)
Total Homeless Households	410 (100.0%)	407 (100.0%)	313 (100.0%)	376.7 (100.0%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties. Note that Posey County only accounted for 1.0% of total households in 2019 and 0.0% in 2020/2021

As the preceding table illustrates, there were approximately 377 homeless households on average within the region. During the three-year period, the region averaged about 51 (13.2%) unsheltered households with the highest proportion occurring in 2020 (20.4%). While the overall number of homeless households remained relatively constant between 2019 and 2020, the number of unsheltered households nearly doubled from 44 to 83.

The following table summarizes homeless households by household type and shelter status.

Homeless Households by Household Type (Region 12*)					
Household Type		2019	2020	2021	2019-2021 Average
Sheltered	≥ One Adult <u>and</u> One Child	30	34	19	27.7
	Households Without Children	336	290	267	297.7
	Unaccompanied Children	0	0	0	0
Unsheltered	≥ One Adult <u>and</u> One Child	0	1	1	0.7
	Households Without Children	44	82	26	50.7
	Unaccompanied Children	0	0	0	0
Total Households		410	407	313	376.7

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

In an attempt to better understand the composition of the homeless households to account for the presence of children, the preceding table compares the number households with at least one adult and child, households without children, and unaccompanied children as well the shelter status for those households. On average, there were approximately 28 households with children experiencing homelessness. While the vast majority of these households with children were sheltered, one household with children was unsheltered in both 2020 and 2021. The remaining unsheltered households each year were households without children, and on average, account for approximately 51 households.

The following table summarizes homeless population by gender with the share of unsheltered population for each group.

Homeless Population by Gender - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Gender	2019	2020	2021	Average	Change from 2019 to 2021
Female	139 / 7 (5.0%)	160 / 33 (20.6%)	99 / 6 (6.1%)	132.7 / 15.3 (10.6%)	-40 (-28.8%)
Male	337 / 38 (11.3%)	327 / 61 (18.7%)	260 / 22 (8.5%)	308.0 / 40.3 (12.8%)	-77 (-22.8%)
Transgender	1 / 0 (0.0%)	0 / 0 (0.0%)	0 / 0 (0.0%)	0.3 / 0.0 (0.0%)	-1 (-100.0%)
Gender Non-Conforming	0 / 0 (0.0%)	1 / 0 (0.0%)	0 / 0 (0.0%)	0.3 / 0.0 (0.0%)	0 N/A
Total Homeless Population	477 / 45 (9.4%)	488 / 94 (19.3%)	359 / 28 (7.8%)	441.3 / 55.7 (12.2%)	-118 (-24.7%)
Total Homeless Households	410 / 44 (10.7%)	407 / 83 (20.4%)	313 / 27 (8.6%)	376.7 / 51.3 (13.2%)	-97 (-23.7%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

An examination of the homeless population by gender reveals that, on average for the three-year period, nearly one-third (30.2%) of the homeless population was female with 10.6% of this population categorized as unsheltered. The number of homeless females was highest in 2020 (160) with approximately one-fifth (20.6%) being unsheltered. Although the number of homeless households decreased slightly from 2019 to 2020, the total homeless population increased from 477 to 488. As previously stated, the number of homeless identified during the 2021 PIT count may be understated due to COVID-19 related factors. However, the proportions of homeless by gender are comparable to the prior two years.

The following table summarizes homeless population by race with the share of unsheltered population for each group.

Homeless Population by Race - Region 12* Total / Unsheltered (Share Unsheltered)					
Race	2019	2020	2021	Average	Change from 2019 to 2021
White	331 / 33 (10.0%)	343 / 73 (21.3%)	273 / 22 (8.1%)	315.7 / 42.7 (13.1%)	-58 (-17.5%)
Black or African American	123 / 11 (8.9%)	101 / 15 (14.9%)	74 / 3 (4.1%)	99.3 / 9.7 (9.3%)	-49 (-39.8%)
Asian	1 / 0 (0.0%)	3 / 0 (0.0%)	2 / 0 (0.0%)	2.0 / 0.0 (0.0%)	1 (100.0%)
American Indian / Alaska Native	6 / 1 (16.7%)	11 / 1 (9.1%)	5 / 0 (0.0%)	7.3 / 0.7 (8.6%)	-1 (-16.7%)
Native Hawaiian / Other Pacific Islander	3 / 0 (0.0%)	1 / 0 (0.0%)	1 / 0 (100.0%)	1.7 / 0.0 (33.3%)	-2 (-66.7%)
Multiple Races	12 / 0 (0.0%)	29 / 5 (17.2%)	4 / 2 (50.0%)	15.0 / 2.3 (22.4%)	-8 (-66.7%)
Total Population	477 / 45 (9.4%)	488 / 94 (19.3%)	359 / 28 (7.8%)	441.3 / 55.7 (12.2%)	-118 (-24.7%)
Total Households	410 / 44 (10.7%)	407 / 83 (20.4%)	313 / 27 (8.6%)	376.7 / 51.3 (13.2%)	-97 (-23.7%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

As the preceding table illustrates, nearly three-quarters (71.5%) of the homeless population for the three-year period, on average, were white. Black or African American homeless persons averaged approximately 22.5% of the total homeless population for the same time period. While the number of homeless persons for white, Asian, American Indian/Alaska Native, and multiple races all increased in total number from 2019 to 2020, the number of Black homeless persons decreased by 22, or 17.9%. Among the three largest groups in terms of average number (white, Black, and multiple races), the group with the highest average proportion of unsheltered individuals was multiple races (22.4%), followed by white (13.1%) and Black (9.3%).

The following table summarizes homeless population by subcategory with the share of unsheltered population for each group.

Homeless Population by Subpopulation - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Chronically Homeless	30 / 0 (0.0%)	31 / 0 (0.0%)	61 / 0 (0.0%)	40.7 / 0.0 (0.0%)	31 (103.3%)
Serious Mental Illness	117 / 17 (14.5%)	124 / 42 (33.9%)	102 / 13 (12.7%)	114.3 / 24.0 (20.4%)	-15 (-12.8%)
Substance Abuse	89 / 12 (13.5%)	97 / 34 (35.1%)	98 / 8 (8.2%)	94.7 / 18.0 (18.9%)	9 (10.1%)
Veterans	45 / 5 (11.1%)	32 / 9 (28.1%)	25 / 1 (4.0%)	34.0 / 5.0 (14.4%)	-20 (-44.4%)
HIV/AIDS	5 / 0 (0.0%)	4 / 3 (75.0%)	5 / 1 (20.0%)	4.7 / 1.3 (31.7%)	0 (0.0%)
Victims of Domestic Violence	25 / 1 (4.0%)	25 / 0 (0.0%)	7 / 0 (0.0%)	19.0 / 0.3 (1.3%)	-18 (-72.0%)
Unaccompanied Youth	22 / 1 (4.5%)	34 / 12 (35.3%)	18 / 0 (0.0%)	24.7 / 4.3 (13.3%)	-4 (-18.2%)
Total Population	477 / 45 (9.4%)	488 / 94 (19.3%)	359 / 28 (7.8%)	441.3 / 55.7 (12.2%)	-118 (-24.7%)
Total Households	410 / 44 (10.7%)	407 / 83 (20.4%)	313 / 27 (8.6%)	376.7 / 51.3 (13.2%)	-97 (-23.7%)

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

The preceding table summarizes the homeless population by population subcategories which identifies individuals with specific characteristics, conditions, or illnesses. Because many of these subcategories have specific needs or require additional considerations concurrent with housing, it is important to understand what proportion these individuals comprise of the homeless population. Based on the data from the 2019, 2020, and 2021 PIT counts, the most prevalent subcategories of homeless are, on average, those with serious mental illness, substance abuse issues, chronically homeless, and veterans. As these are not mutually exclusive conditions or classifications, some homeless people may be categorized within multiple subcategories. Many of these subcategories of homeless and other special needs populations will be covered in greater detail in the sections that follow.

In an attempt to understand what programs and services are available to the homeless within Evansville, and the challenges that currently exist in meeting the needs of the homeless, a representative from Bowen National Research solicited input from community stakeholders. Interviews were conducted with representatives from Community Action Program of Evansville (CAPE) and United Caring Services (UCS). A summary of key findings follows.

Community Action Program of Evansville (CAPE)

- CAPE is a nonprofit organization that offers funding sources for low-income families that need assistance.
- Eligibility guidelines exist and vary depending on the specific program the client is enrolled in.
- Clients must provide proof of rental lease or home ownership when applying.
- Services include affordable housing, Foster Grandparent program, home ownership education, tobacco prevention, utility assistance, home weatherization, home repair assistance, Head Start program and transportation, computer and tutoring services, and CAPE calling (daily phone contact to local seniors).
- According to the representative from CAPE, additional programs are needed for food pantries, job placement, and rental assistance. Additional funding is necessary to successfully operate and administer these programs.
- The representative also noted that additional housing is needed for families and veterans, in particular.

United Caring Service (UCS)

- UCS offers homeless shelters and services to those in need and plans on expanding services to meet the needs of those suffering from substance abuse issues and co-occurring mental health issues.
- Services include day and night shelters for men and women, white flag shelter for men, women, and children, meals, and recuperative care for patients released from the hospital.
- Most programs do not have requirements; however, the medical respite program requires a referral from a hospital.
- According to the representative from UCS, there are several programs they would like to add and this could be done through funding for capital improvements and program sustainability.
- The most needed services are crisis help for mental illness and substance abuse, and shared housing.
- UCS currently has 21 low-income apartments for clients but vacancies fill quickly. In 2018, UCS purchased lots on East Cherry Street for more housing but the lots are currently vacant.
- The representative also noted that there is a deficiency in space to accommodate everyone that needs services. Moderate renovations to expand are the only choice due lack of available land.

ECHO Community + Healthcare

- Provides quality healthcare to Evansville residents that are uninsured, underinsured, and homeless.
- Services offered include chronic and acute care, social services, prenatal, family planning, behavioral health, on-site lab services, prescription assistance, dental clinic, pediatrics, psychosocial screening for the homeless, soup kitchens, and food pantries.

ECHO Housing Corporation

- Provides safe and affordable housing, supportive services, and economic development within the community.

The House of Bread and Peace

- Provides basic needs to homeless women and children while assisting the women in becoming independent and self-sufficient.

Evansville Rescue Mission

- Offers services and activities primarily for homeless men, but also offers emergency services to the general public.
- Services include food, shelter, clothing distribution, mentoring, summer camp, and thrift stores.
- Programs for health and wellness, education, and transition.

Aurora of Evansville (serves the homeless and those at risk for homelessness)

Eligibility requirements:

- Aurora programs currently utilize the HUD defined Category 1, 2 & 4
- Individuals being released from incarceration after serving at least a 12-month sentence
- Homelessness via eviction
- High risk for homelessness

Services offered:

- Contacts for permanent/long-term housing solutions including affordable and project-based housing
- Section 8 for families and seniors
- Food pantry
- Contacts for temporary employment
- Child clothing services
- Resources for assistance with rent, utilities, prescriptions, gas vouchers, and budgeting classes
- Information for ex-offenders seeking employment

According to the representative at *Aurora Evansville*, Evansville is experiencing a severe lack of accessible, subsidized, and low-barrier affordable housing. They would like to expand all programs/housing, but there is a lack of funding and office space.

In addition to the lack of housing, clients face several obstacles when they apply for housing. Landlords are not willing to rent to homeless and other populations because of the concern that the tenants might damage the rental units. It would be beneficial and may help maintain positive relationships with landlords if funding was provided to help maintain, clean, or repair damages when tenants leave.

Another obstacle includes landlords that make eligibility criteria stricter and not including utilities in the rent. Funding for assistance is also hard to obtain due to strict grant guidelines and the need is outweighing the capacity.

The representative further stated approximately 350 people are in shelters or on the street and that none are in housing. A small percentage of those living on the streets are participating in the Street Outreach Team program.

The representative explained that Aurora does its best to accommodate clients and offers services in office visits, home visits, at shelters, and on the street, as well as virtually, by phone, and through email.

2. Persons with Disabilities

Persons with disabilities, particularly those within the typical working ages, are vulnerable to becoming homeless due to the fact that such persons often cannot find housing to meet their specific needs and/or the limited earning capacity such persons often experience. The lack of affordable housing exacerbates the economic challenges faced by approximately 19,863 individuals with disabilities who reside within Evansville. The share of noninstitutionalized disabled population (17.1%) that reside within Evansville is a higher share than that for Vanderburgh County (15.0%) and the state of Indiana (13.7%). An Ambulatory Disability (which prevents an individual from walking or climbing stairs) is the most common type of disability within the city, affecting 10,850 individuals, or 9.3% of the total

population. Cognitive Disability (6.7%), Independent Living Difficulty (5.7%), and Hearing Disability (4.3%) are the next most prevalent disabilities behind Ambulatory Disability. It is important to understand the proportion of the population with certain disabilities to ensure that housing with specific accommodations and supportive services related to the conditions are in adequate supply. Otherwise, such persons are vulnerable to becoming homeless.

The following table summarizes the population and share of total population by disability category within the city of Evansville, Vanderburgh County, and the state of Indiana.

Disabled Population by Category (Share of Total Population) - 2019			
Disability Category	Evansville	Vanderburgh County	State of Indiana
Noninstitutionalized Disabled Population	19,863 (17.1%)	26,815 (15.0%)	897,234 (13.7%)
Hearing Disability	4,974 (4.3%)	7,464 (4.2%)	254,476 (3.9%)
Vision Disability	4,151 (3.6%)	5,159 (2.9%)	158,668 (2.4%)
Cognitive Disability	7,839 (6.7%)	10,381 (5.8%)	341,251 (5.2%)
Ambulatory Disability	10,850 (9.3%)	14,313 (8.0%)	462,427 (7.0%)
Self-Care Disability	3,614 (3.1%)	4,993 (2.8%)	162,717 (2.5%)
Independent Living Difficulty	6,602 (5.7%)	8,762 (4.9%)	299,234 (4.6%)
Total Population	116,449 (100.0%)	178,940 (100.0%)	6,566,575 (100.0%)

Source: U.S. Census Bureau, 2019 5-Year ACS S1810

The following table summarizes the population that receives Supplemental Security Income (SSI) payments within Vanderburgh County for various years.

SSI Recipients by Category and Total Payments - Vanderburgh County						
Category	2016	2017	2018	2019	2020	Average
Aged	149	156	155	159	156	155
Blind and Disabled	4,424	4,388	4,337	4,384	4,273	4,361
Total SSI Recipients	4,573	4,544	4,492	4,543	4,429	4,516

Source: U.S. Social Security Administration, Office of Retirement and Disability Policy

People with disabilities may have limits on their education, employment opportunities, and their quality of life. As the earning potential of some disabled individuals could be limited, the access to affordable housing alternatives and certain services are important to this special needs population. Persons that are blind, disabled, or over age 65 can qualify for SSI. In Vanderburgh County, a total of 4,429 persons received SSI in 2020, with 96.5% of recipients being blind or disabled. In 2021, a person with a disability received \$794 in SSI benefits per month in Evansville, the equivalent of 18.8% of the area median income. As such, the cost of a typical one-bedroom rental unit is approximately 84% of SSI payments in Evansville.

Rental housing affordability by persons on a fixed income are shown in the following table for select areas:

Rental Housing Affordability for Persons on a Fixed Income by Housing Market Area (2021)				
Housing Market Area	SSI Monthly Payment	SSI as Percent of Median Income	Percent SSI for One-Bedroom Apartment	Percent SSI for Efficiency Apartment
Evansville	\$794	18.8%	84%	75%
Statewide	\$794	18.8%	88%	77%
National	\$830	18.1%	128%	115%

Source: Priced Out - Technical Assistance Collaborative

Evansville Goodwill Industries, Incorporated

- Not-for-profit 501(c)(3) organization, that provides quality vocational and developmental opportunities to those that are disabled and/or disadvantaged so they can enhance their ability to reach full involvement in communities.
- GoodSkills Academy – free computer classes to anyone in the community
- Vocational Rehabilitation Services – placement services to people with disabilities

3. HIV/AIDS

Persons with HIV/AIDS are vulnerable to becoming homeless due to associated health issues that may limit or prohibit their ability to work or because of discriminatory practices against them due to the stigma often associated with persons with HIV/AIDS. According to the Indiana State Department of Health, there were approximately 346 persons identified as living with HIV/AIDS within Vanderburgh County as of January 1, 2019. The total number of individuals diagnosed with either HIV or AIDS living in Vanderburgh County has increased since 2015 from 321 to 346, representing a 7.8% increase. Although the number of *new* cases in both 2017 and 2018 were less than five, the highest number of new cases were reported in 2019 (13).

The following table shows key HIV/AIDS data for Vanderburgh County from 2015 to 2019.

Vanderburgh County HIV/AIDS Cases by Year*					
Category	2015	2016	2017	2018	2019
Persons Diagnosed with HIV/AIDS	321	322	340	342	346
Number of New HIV/AIDS Diagnoses**	10	11	< 5	< 5	13

Source: Indiana State Department of Health, HIV Spotlight Semi-Annual Reports (2015 through 2019)

*As of January 1st (i.e., 2019 is data obtained from January 1, 2018 through December 31, 2018)

**Data for new diagnoses are suppressed when counts are less than five or determined identifiable.

The following table shows the number of homeless persons with HIV/AIDS identified in the 2019, 2020, and 2021 PIT counts for Region 12.

Homeless Population with HIV/AIDS - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
HIV/AIDS	5 / 0 (0.0%)	4 / 3 (75.0%)	5 / 1 (20.0%)	4.7 / 1.3 (32.0%)	0

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

As the preceding table illustrates, the number of homeless persons with HIV/AIDS averages approximately five individuals. While this is not a large number in terms of the total homeless population, the share of these individuals that are unsheltered averages 32.0% for the three-year time period. This is the highest share of unsheltered persons for any subcategory identified in the PIT counts. Furthermore, when comparing the number of homeless persons with HIV/AIDS in 2019 (five) to the total population of persons with HIV/AIDS in Vanderburgh County in 2019 (346), the homeless rate for persons with HIV/AIDS is approximately 1.4%. This rate is roughly seven times the homeless rate for the entire population in Region 12 (0.2%) in 2019 (477 homeless per population of 206,851). This underscores not only the importance of housing options, but advocacy services to support this particular group and their specific needs.

In an attempt to better understand the availability of housing options and advocacy services for persons with HIV/AIDS within Evansville, as well as the challenges that the support organizations face on a daily basis, a representative from Bowen National Research solicited input from community stakeholders. An interview with a representative from the AIDS Resource Group, which provides services for individuals with HIV/AIDS or Hepatitis C (HCV) or are at high risk for contracting the diseases, was conducted and a summary of key findings follows:

The AIDS Resource Group

- In order to receive services, clients must be Indiana residents and have documentation that they have tested positive for one of the diseases.
- Income guidelines exist and vary by specific program, but generally average around \$37,000 per individual.
- Some services that are currently offered are: housing and utility assistance, health coverage and referrals, prescription assistance, counseling, transportation, and food assistance through a pantry and SNAP benefits.
- According to the representative, some clients have used all available services and grants have been maxed out, which has resulted in approximately 10% of the HIV/AIDS and HCV population not being served.
- The representative also noted that by adding more free counseling, the individuals would benefit from an increase in positive behavior, trust, and a reduction in new infections.
- Transportation assistance is limited due to funding, eligibility requirements, and availability of staff and vehicles. Increased options would improve the ability to assist clients in accessing medical care, searching for housing, and increased access to benefits and additional resources.
- The representative stated that in order for housing assistance to be covered by grant programming, utilities have to be included in the rent. It was also noted that numerous clients have no income or very limited income.

4. Victims of Domestic Violence

Victims of domestic violence are vulnerable to becoming homeless due to the fact that such persons often flee home for personal safety reasons and, in many cases, they flee home spontaneously without planning for housing accommodations. The National Network to End Domestic Violence (NNEDV) conducts an annual survey of domestic violence programs for a given 24-hour period to determine the prevalence of cases, number of victims served and sheltered, as well as the number of related services rendered to victims of domestic violence. Relevant statistics from these surveys are summarized in the following table for Indiana for the most recently published survey (September 10, 2020), as well as the four prior surveys.

Domestic Violence Survey Statistics - State of Indiana							
Survey Date	Number of Programs Surveyed	Victims Served	Victims Sheltered	Unmet Shelter Requests	Unmet Shelter Percent	Non-Residential Services Provided	Hotline Calls Received
September 14, 2016	46	1,769	1,197	104	8.0%	572	512
September 13, 2017	46	1,868	1,214	181	13.0%	654	479
September 13, 2018	47	2,071	1,354	200	12.9%	717	614
September 12, 2019	46	2,368	1,349	120	8.2%	1,019	480
September 10, 2020	45	2,767	1,157	479	29.3%	1,610	596
Average Survey	46	2,169	1,254	217	14.3%	914	536

Source: National Network to End Domestic Violence, Annual Domestic Violence Counts Report (2017, 2018, 2019, 2020, 2021), Indiana Summary

As the preceding table illustrates, 2,169 victims of domestic violence are served by domestic violence programs on any given day in the state of Indiana. While many of these victims are serviced through non-residential services like mental health support, transportation, children's advocacy, and prevention, a large number of victims seek shelter services. Despite 1,254 individuals being sheltered on any given day, roughly 14.3% of shelter requests are unmet. This equates to approximately 217 individuals on any given day not obtaining shelter. While these surveys encompass the entire state of Indiana, it is an indication of the prevalence of this special needs group in any particular area of the state.

The following table summarizes the number homeless victims of domestic violence for the 2019, 2020, and 2021 PIT counts for Region 12 and the share of unsheltered homeless victims.

Homeless Victims of Domestic Violence - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Victims of Domestic Violence	25 / 1 (4.0%)	25 / 0 (0.0%)	7 / 0 (0.0%)	19.0 / 0.3 (1.3%)	-18 -72.0%

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

Within Region 12, recent PIT counts indicate that on any given day there are 19 homeless victims of domestic violence. Fortunately, nearly all of this population is sheltered (98.7% on average). However, it is important to point out it is likely that some victims of domestic violence do not pursue shelter due to the lack of available units, the stigma associated with being a victim of domestic violence, or safety concerns. As a result, the need for shelter is likely greater than reported. While shelter is a major component in supporting this population, there are many other services necessary in properly addressing the needs of victims of domestic violence. To better understand what services are currently provided within Evansville, and to understand the service requests that go unmet, a representative from Bowen National Research solicited input from community stakeholders and advocacy groups to gain additional insight. Although no interviews were able to be obtained, a listing of key organizations and the services provided for victims of domestic violence follows.

The Albion Fellows Beacon Center

- Provides services for those that experience sexual or domestic violence.
- Services offered include emergency short-term shelter for men, women, and children.
- Advocacy services for non-residential victims, close friends, and family.
- Educational programs for middle and high school students, universities, community groups, and organizations.
- Public education services

Young Woman's Christian Association (YWCA)

- Provides services to women that are experiencing domestic violence and services are extended to their children.
- Services include counseling for both women and their children, emergency housing, transportation, parenting programs, and clothing.
- Programs are offered at both on- and off-site locations.

5. Unaccompanied Children and Youth

It is important to distinguish between the terms “children” and “youth” when examining data from Point-In-Time counts. Children refers to individuals under the age of 18 years, while youth refers to those between the ages of 18 and 24 years. According to the National Alliance to End Homelessness, accurate counting of unaccompanied children and youth is particularly challenging because homeless youth tend to congregate in different areas from homeless adults. Therefore, specific outreach to target youth during PIT counts must be pursued to produce a count of these populations more accurately. Regardless, the PIT count still provides a useful glimpse into the homeless populations of both children and youth.

The following table illustrates the population of both unaccompanied children and unaccompanied youth identified during the 2019, 2020, and 2021 PIT counts for Region 12.

Homeless Population by Subpopulation - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Unaccompanied Children	0 / 0 (0.0%)	0 / 0 (0.0%)	0 / 0 (0.0%)	0 / 0 (0.0%)	N/A N/A
Unaccompanied Youth	22 / 1 (4.5%)	34 / 12 (35.3%)	18 / 0 (0.0%)	24.7 / 4.3 (13.3%)	-4 -18.2%

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

While there were no unaccompanied children identified during the three-year period in the PIT counts for Region 12, there were approximately 28 households with children present identified during the counts, which was discussed in an earlier section. Through various processes, such as abandonment or by running away, the children contained within these particular households are at risk of becoming unaccompanied children in the future. Unaccompanied youth within Region 12 represent, on average, approximately 25 homeless individuals on any given day, of which, 13.3% are unsheltered. Many of these unaccompanied youth result from individuals “aging out” of foster care when they turn 18. Because these individuals, by definition, lack family support networks, many run the risk of becoming chronically homeless without assistance from community services and advocacy groups.

6. Ex-Offender Re-Entry

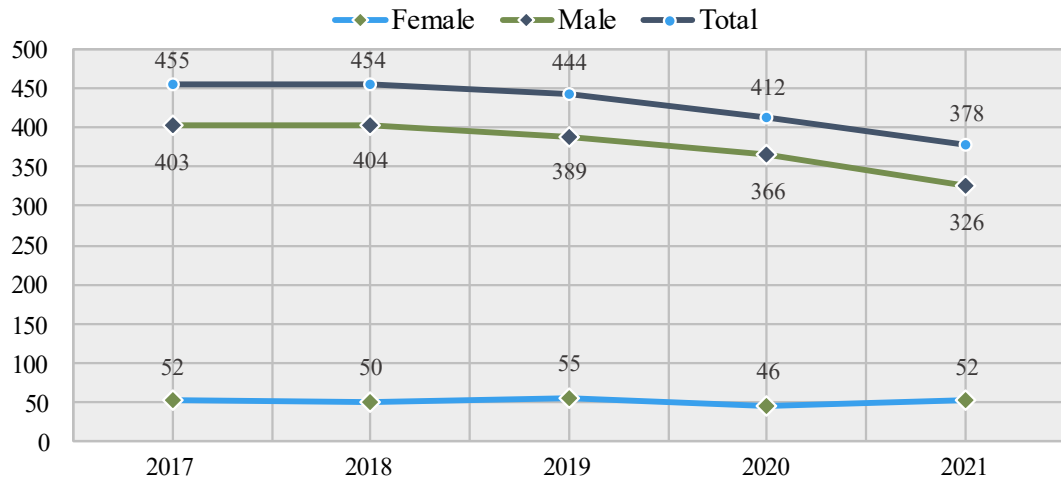
According to the July 1, 2021 Fact Card, which is published by the Indiana Department of Correction, there were a total of 24,086 adults and 261 juveniles incarcerated in the state of Indiana at the time of publishing. The average intake age of the adults is 34.2 years, while the juvenile average intake age is 16.3 years. As inmates are released into the surrounding communities, many face challenges related to housing, employment, and social services. Additionally, 42.5% of adult offenders have at least one drug related offense which may further increase issues they face once they are released. These factors increase the likelihood not only of becoming homeless, but also increased recidivism rates. The 2017 Annual Homeless Assessment Report (AHAR) to Congress indicated that nearly 52,000 individuals who entered emergency shelters or transitional housing programs during the year came directly from correctional facilities.

The following table and graph show the number of adult ex-offender releases by the release type and gender for Vanderburgh County from 2017 to 2021.

Adult Releases by Release Type and Gender - Vanderburgh County						
Release Type	Gender	2017	2018	2019	2020	2021
Community Transition Program	Female	14	11	16	6	12
	Male	85	77	70	38	66
Probation	Female	13	6	7	14	12
	Male	46	37	41	44	44
Parole	Female	20	20	20	17	22
	Male	234	225	209	205	181
Discharge	Female	5	13	12	9	6
	Male	38	65	69	79	35
Subtotal	Female	52	50	55	46	52
	Male	403	404	389	366	326
Total	N/A	455	454	444	412	378

Source: Indiana Department of Correction, Division of Analytics, Adult Releases (2017-2021)

Adult Inmate Releases by Gender - Vanderburgh County



As the preceding table and graph show, the total number of inmate releases for Vanderburgh County have decreased steadily from 2017 to 2021. This is attributed primarily due to the reduction in the number of male ex-offenders, as the number of female releases has remained relatively constant. In 2021, over half (53.7%) of the releases were through parole, while approximately one-fifth (20.6%) were released into a community transition program.

The following table summarizes the adult recidivism rates and recidivism by release type for Vanderburgh County from 2016 to 2020.

Adult Recidivism Rate* - Vanderburgh County (2016-2020)						
	2016	2017	2018	2019	2020	Total
Releases	679	600	487	473	439	2,678
Recidivists	233	180	146	161	159	879
Recidivism Rate	34.3%	30.0%	30.0%	34.0%	36.2%	32.8%
Recidivism by Release Type (Recidivism Rate) - Vanderburgh County (2016-2020)						
Community Transition Program	22 (28.2%)	21 (29.6%)	9 (15.8%)	32 (40.0%)	35 (35.7%)	119 (31.0%)
Probation	30 (37.5%)	14 (34.1%)	14 (21.9%)	19 (29.2%)	16 (28.6%)	93 (30.4%)
Parole	165 (35.6%)	129 (34.3%)	108 (36.0%)	103 (36.8%)	102 (41.6%)	607 (36.5%)
Discharge	16 (27.6%)	16 (14.3%)	15 (22.7%)	7 (14.6%)	6 (15.0%)	60 (18.5%)

Source: Indiana Department of Correction (IDOC), Adult Recidivism Rates (2016-2020)

*IDOC defines recidivism as a return to incarceration within three years of the offender's date of release

As the preceding table illustrates, the recidivism rate, which the Indiana Department of Correction defines as a return to incarceration within three years of the offender's release, was 32.8% for Vanderburgh County from 2016 to 2020. The overall recidivism rate for the county increased in both 2019 and 2020 to 34.0% and 36.2%, respectively. An examination of the recidivism by release type reveals that the lowest rate is among those ex-offenders that are released through a discharge (18.5%), and the highest rate occurs among those released on parole (36.5%). It is interesting to note that while the overall recidivism rate for the Community Transition Program is 31.0%, the greatest amount of variation in recidivism occurs within this particular release type (range of 15.8% to 40.0%).

The preceding tables and summaries provide a general overview of the challenges that individuals released from incarceration face with regards to housing, the number of people released into Vanderburgh County in a given year, and the likelihood of reincarceration.

7. Persons with a Mental Illness

The Division of Mental Health and Addiction (DMHA) establishes care standards within Indiana for the provision of mental health and addiction services. The DMHA is also responsible for providing funding to support target populations with financial need and administering federal funds set aside for substance abuse prevention projects. There are two state psychiatric hospitals located within Evansville (Evansville Psychiatric Children's Center and Evansville State Hospital). Southwestern Behavioral Healthcare operates 13 community mental health locations in Vanderburgh, Gibson, Posey, and Warrick counties, six of which are in Evansville. According to its 2020 Annual Report, 7,403 unique clients were served within the region from July 1, 2019 to June 30, 2020. Of these, 4,713 were within Vanderburgh County alone. Individuals suffering from a serious mental illness are at high risk of becoming homeless and, according to the 2019-2021 PIT counts, also have the second highest share of individuals that are unsheltered (20.4%).

The following table summarizes the homeless population with a serious mental illness identified during the 2019-2021 PIT counts for Region 12 and the share of this population that was unsheltered.

Homeless Population by Subpopulation - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Serious Mental Illness	117 / 17 (14.5%)	124 / 42 (33.9%)	102 / 13 (12.7%)	114.3 / 24.0 (20.4%)	-15 -12.8%

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

As indicated by the number of clients served within Vanderburgh County and the corresponding PIT data, mental illness and the connected risk of homelessness is an important issue for Vanderburgh County and the city of Evansville. A summary of some stakeholder programs available to the residents of Evansville with mental illness follows:

Southwestern Behavioral Healthcare

- Offers acute psychiatric care, 24-hour emergency services, Employee Assistance Program, hospitalization, medication management, elderly services, outpatient care, education, and outreach.
- Children and Adolescent Services (ages 2 to 18) which offers group therapy, individual therapy, community based skills training, school based services, and medication management.

8. Persons with Substance Abuse Disorder

According to the 2018-2019 National Survey on Drug Use and Health Report, published by the Substance Abuse and Mental Health Services Administration, approximately 448,000 Indiana residents suffer from some degree of substance abuse disorder. Nearly 93% of these individuals do not receive treatment, either by choice or due to lack of resources. People with substance abuse disorders often struggle to maintain relationships with family and friends, retain employment, and reliably pay their bills. This results in a much higher probability that this group will experience homelessness. Conversely, individuals that are already homeless may often turn to substance abuse as a means to cope with their daily pressures, which only exacerbates their situation. Due to the nature of substance abuse, it can be difficult to accurately determine the precise number of individuals that are affected, and in many cases, the disorder is coexistent with other issues such as mental health disorders.

The following table summarizes the homeless population with a substance abuse disorder identified during the 2019-2021 PIT counts for Region 12 and the share of this population that was unsheltered.

Homeless Population by Subpopulation - Region 12*					
Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Substance Abuse	89 / 12 (13.5%)	97 / 34 (35.1%)	98 / 8 (8.2%)	94.7 / 18.0 (18.9%)	9 10.1%

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

The preceding table illustrates that, on average, there are approximately 95 homeless persons with a substance abuse disorder within Region 12 at any given time. These individuals account for the second largest subcategory of homeless within the region. On average, 18.9% of these individuals are unsheltered. As this condition commonly coexists with mental illness (largest subcategory of homeless), the importance of community services and support from advocacy groups is critically important. The following is a summary of some of the support programs currently offered by service providers within Evansville:

Southwestern Behavioral Healthcare

- Residential, transitional residential, outpatient services, continuing support, and family support and education for individuals struggling with substance abuse disorders.
- Stepping Stone Residential – ASAM 3.5 high intensity co-ed residential program; 32 beds; 3-4 week typical stay; services include group, individual and family therapy, case management, skills training, psychoeducational classes and peer recovery services; introduction to self-help groups within the community
- Stepping Forward for Women (SFW) and Stepping Forward for Men (SFM) – ASAM 3.1 low intensity residential programs; 10 beds (SFW) and 12 beds (SFM); three-phase programs with 24-hour support and treatment including group, individual and family therapy, case management, skills training, psychoeducational classes and peer recovery services; Priority to pregnant women during pregnancy and after birth; 90 day commitment; 6-12 month stay depending on need
- Chandler Home – ASAM 3.1 low intensity residential program for clients with co-occurring disorders; 10 beds for men; 24-hour support and treatment; 90 day commitment; 6-12 month stay depending on need.

Evansville Christian Life Center

- Offers a 12-step programs for those struggling with addiction.

9. Homeless Veterans

According to the 2019 American Community Survey 5-Year Estimates, the most recent year available, there are an estimated 7,927 veterans residing within Evansville, representing 8.5% of the total civilian adult population of age 18 or older. Over half (53.1%) of these veterans are seniors (65 and older). Disabled veterans encompass over one-third (34.2%) of the veteran population within Evansville, accounting for 2,713 individuals. Veterans with incomes below the poverty level comprise 10.4% of all veterans, or 821 people. While veterans accounted for 8.5% of the total population in Evansville in 2019, they were 9.4% of the homeless population within Vanderburgh County, illustrating that they are at higher-than-average risk to experience homelessness.

The following table summarizes the veteran population and subcategories within Evansville between 2015 and 2019.

Veteran Population by Subcategory (Share of Population) - Evansville IN					
Subcategory	2015	2016	2017	2018	2019
Veterans	8,400 (9.0%)	8,065 (8.6%)	7,937 (8.4%)	8,059 (8.6%)	7,927 (8.5%)
Veterans (Age 65+)	4,543 (4.9%)	4,514 (4.8%)	4,480 (4.8%)	4,598 (4.9%)	4,211 (4.5%)
Veterans With Income Below Poverty Level	612 (0.7%)	591 (0.6%)	749 (0.8%)	867 (0.9%)	821 (0.9%)
Veterans With Any Disability	2,813 (3.0%)	2,703 (2.9%)	2,764 (2.9%)	2,810 (3.0%)	2,713 (2.9%)
Total Population*	93,626 (100.0%)	93,967 (100.0%)	94,038 (100.0%)	93,868 (100.0%)	93,655 (100.0%)

Source: U.S. Census Bureau, ACS 5-Year Estimates S2101 (2015, 2016, 2017, 2018, and 2019)

*Civilian population 18+ years of age

The following table summarizes the homeless veteran population within Vanderburgh County between 2019 and 2021.

Homeless Veteran Population - Region 12* Total / Unsheltered (Share Unsheltered)					
Subcategory	2019	2020	2021	Average	Change from 2019 to 2021
Veterans	45 / 5 (11.1%)	32 / 9 (28.1%)	25 / 1 (4.0%)	34.0 / 5.0 (14.4%)	-20 -44.4%
Total Homeless Population	477 / 45 (9.4%)	488 / 94 (19.3%)	359 / 28 (7.8%)	441.3 / 55.7 (12.2%)	-118 -24.7%

Source: 2019, 2020, and 2021 PIT Counts

*Region 12 includes Vanderburgh and Posey counties

The preceding tables illustrate that, on average, there are approximately 34 homeless veterans within Region 12 at any given time. Of this group, approximately 14.4% are unsheltered. On average, veterans represent the fourth largest subcategory of the homeless population within the region. As a significant share of the total veteran population is elderly or disabled, support groups and community services play an important role in addressing the specific issues faced by individuals within this group. In an effort to better understand what specific issues this population faces within Evansville, the services currently provided, and additional needs within the market, a representative from Bowen National Research solicited input from community stakeholders to gain local insight. An interview was conducted with a representative from Supportive Services for Veteran Families (SSVF). A summary of key findings follows:

Supportive Services for Veteran Families (SSVF)

- The program is offered through Volunteers of America and provides assistance to low-income veterans who are homeless, are at risk of homelessness, or need help transitioning to permanent housing.
- In order to be eligible, individuals must be a veteran, spouse of a veteran, or a child of a veteran and are currently homeless or at risk of becoming homeless (eviction notice). Additionally, clients must have a discharge other than Dishonorable.
- Requires income below 50% of the area median income
- Services offered include case management, housing counseling, transportation, employment services, financial planning, childcare assistance, temporary financial assistance, and legal aid.
- According to the representative of SSVF, housing is the most needed item which includes affordable housing, veteran restricted housing, and transitional housing.
- SSVF offers the Shallow Subsidy which pays 50% of a tenant's rent for up to 24 months.
- The representative noted that services are provided both on-site and virtually, and legal services through subcontractors have recently been added.
- SSVF also offers bus tokens and transportation services for clients to housing or medical appointments.

10. Elderly and Frail Elderly

Based on 2019 American Community Survey 5-Year Estimates, there are approximately 23,243 individuals 62 years of age or older residing within Evansville. Although many of these elderly persons live independent lives and do not rely on any supportive services, a portion of this population is considered “frail elderly.” HUD defines frail elderly as individuals 62 years of age or older who are unable to perform at least three Activities of Daily Living (ADLs). These activities include eating, bathing, grooming, dressing, and home management activities. Individuals categorized as frail elderly are generally able to complete a significant portion of the given ADL but require some form of assistance to complete it in its entirety. According to the U.S. Centers for Disease Control and Prevention's *Summary Health Statistics for U.S. Population National Health Interview Survey 2018*, 3.9% of persons between the ages of 65 and 74, and 11.6% of persons age 75 or older, require assistance with at least three ADLs, nationally. Using these statistics as a basis, we have estimated the number of frail elderly residing within Evansville.

The following table summarizes the elderly population for different age cohorts, the estimated number of frail elderly, and the share of the total population for each cohort.

Elderly and Frail Elderly Population by Age Cohort (Share of Total Population) Evansville, IN - 2019						
	60 to 64 Years	65 to 74 Years	75 to 84 Years	85+ Years	62+ Years	Total
Elderly Population	7,827 (6.6%)	10,436 (8.8%)	5,574 (4.7%)	3,083 (2.6%)	23,243 (19.6%)	N/A
Frail Elderly Estimate*	N/A	407 (0.3%)	647 (0.5%)	358 (0.3%)	N/A	1,411 (1.2%)

N/A – Not Available

Source: U.S. Census Bureau, ACS 5-Year Estimates CP05 (2019)

*Estimate based on 2018 U.S. Centers for Disease Control and Prevention national proportion estimates

As the preceding table illustrates, there are an estimated 1,411 individuals within Evansville that are classified as frail elderly. As these individuals require at least some type of assistance in their daily activities, either home health care services and/or appropriate senior care housing can be areas of concern that can potentially lead to homelessness.

11. Residential Evictions

Persons evicted from their homes are vulnerable to becoming homeless due to the limited availability among affordable rentals in the market, the impact an eviction on a rental history record has on someone's ability to secure housing, the instability on eviction can create on a person/households, and other negative influences. As such, the evaluation of evictions in Evansville is important.

In an August 7, 2020 report published, in part, by the National Low Income Housing Coalition (NLIHC), it was stated that an estimated 30 to 40 million people in the United States are at risk of eviction due to the effects of the COVID-19 pandemic. In the same report, there were an estimated 248,000 to 313,000 households within the state of Indiana at risk of eviction. Individuals who are evicted from their home are at high risk of becoming homeless without support from family, friends, or other community resources. Eviction statistics are typically difficult to quantify as the process occurs at the local or county level and there is no national database that comprehensively tracks eviction numbers.

Despite these challenges, data published by The Eviction Lab at Princeton University was analyzed in an attempt to quantify the number of evictions within Evansville. The following tables summarize the number of evictions for each census tract, where data was available, for each census tract within the city of Evansville for 2020, 2021, and through January 15, 2022. These tables also highlight the census tracts that are included in the Evansville Promise Zone (Tract Numbers in YELLOW) to assist in evaluating the impact of the program in these

areas of the city. The tables also highlight the number of evictions in **RED** that were above the overall average for each time period.

Evictions and Share by Census Tract (Evansville) - 2020-2022*														
Year	1	3	4	5	6	8	9	10	12	13	14	15	17	18
2020	31 2.2%	45 3.2%	4 0.3%	3 0.2%	12 0.9%	50 3.6%	126 9.0%	131 9.4%	29 2.1%	31 2.2%	35 2.5%	52 3.7%	40 2.9%	12 0.9%
2021	57 3.3%	48 2.8%	9 0.5%	5 0.3%	16 0.9%	52 3.1%	144 8.5%	130 7.6%	44 2.6%	43 2.5%	32 1.9%	50 2.9%	44 2.6%	11 0.6%
2022*	3 4.7%	1 1.6%	0 0.0%	0 0.0%	0 0.0%	2 3.1%	5 7.8%	8 12.5%	2 3.1%	1 1.6%	2 3.1%	4 6.3%	1 1.6%	0 0.0%
Average**	44 2.8%	46.5 3.0%	6.5 0.4%	4 0.3%	14 0.9%	51 3.3%	135 8.7%	130.5 8.5%	36.5 2.3%	37 2.4%	33.5 2.2%	51 3.3%	42 2.7%	11.5 0.8%
Change 2020-2021	26 83.9%	3 6.7%	5 125.0%	2 66.7%	4 33.3%	2 4.0%	18 14.3%	-1 -0.8%	15 51.7%	12 38.7%	-3 -8.6%	-2 -3.8%	4 10.0%	-1 -8.3%
Total	91 2.9%	94 3.0%	13 0.4%	8 0.3%	28 0.9%	104 3.3%	275 8.7%	269 8.5%	75 2.4%	75 2.4%	69 2.2%	106 3.4%	85 2.7%	23 0.7%

Evictions and Share by Census Tract (Evansville) - 2020-2022*														
Year	19	20	21	23	24	25	26	30	31	32	33	34	35	36
2020	23 1.6%	25 1.8%	48 3.4%	44 3.2%	37 2.7%	37 2.7%	83 5.9%	27 1.9%	29 2.1%	21 1.5%	46 3.3%	6 0.4%	1 0.1%	67 4.8%
2021	39 2.3%	31 1.8%	65 3.8%	74 4.3%	42 2.5%	38 2.2%	97 5.7%	42 2.5%	36 2.1%	47 2.8%	55 3.2%	14 0.8%	10 0.6%	89 5.2%
2022*	2 3.1%	1 1.6%	2 3.1%	2 3.1%	2 3.1%	3 4.7%	1 1.6%	0 0.0%	0 0.0%	2 3.1%	5 7.8%	0 0.0%	1 1.6%	6 9.4%
Average**	31 2.0%	28 1.8%	56.5 3.6%	59 3.7%	39.5 2.6%	37.5 2.4%	90 5.8%	34.5 2.2%	32.5 2.1%	34 2.1%	50.5 3.3%	10 0.6%	5.5 0.3%	78 5.0%
Change 2020-2021	16 69.6%	6 24.0%	17 35.4%	30 68.2%	5 13.5%	1 2.7%	14 16.9%	15 55.6%	7 24.1%	26 123.8%	9 19.6%	8 133.3%	9 900.0%	22 32.8%
Total	64 2.0%	57 1.8%	115 3.6%	120 3.8%	81 2.6%	78 2.5%	181 5.7%	69 2.2%	65 2.1%	70 2.2%	106 3.4%	20 0.6%	12 0.4%	162 5.1%

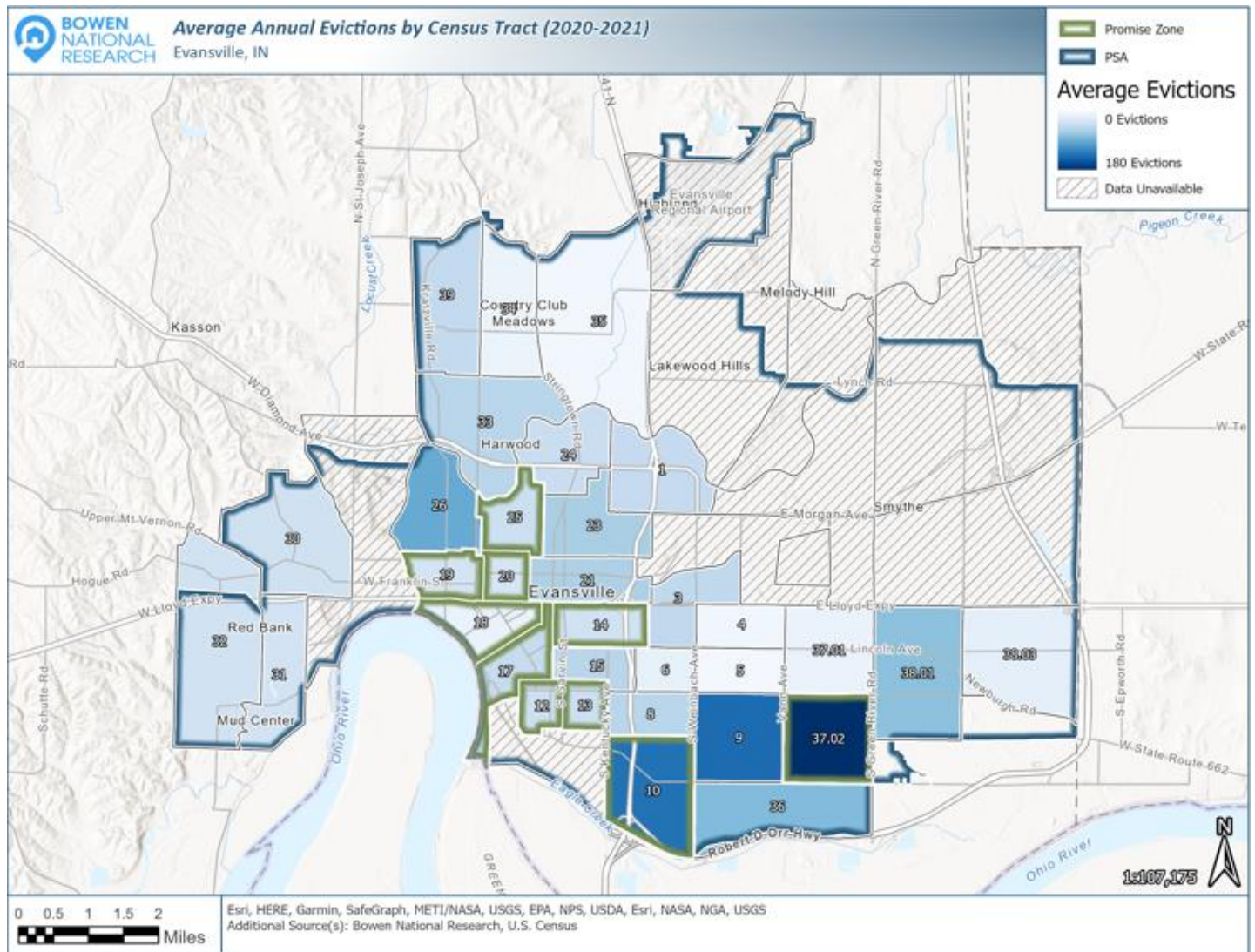
Evictions and Share by Census Tract (Evansville) - 2020-2022*						
Year	37.01	37.02	38.01	38.03	39	Total
2020	9 0.6%	191 13.7%	46 3.3%	19 1.4%	36 2.6%	1,396 100.0%
2021	13 0.8%	160 9.4%	100 5.9%	13 0.8%	54 3.2%	1,704 100.0%
2022*	0 0.0%	3 4.7%	2 3.1%	2 3.1%	1 1.6%	64 100.0%
Average**	11 0.7%	175.5 11.5%	73 4.6%	16 1.1%	45 2.9%	1,550 100.0%
Change 2020-2021	4 44.4%	-31 -16.2%	54 117.4%	-6 -31.6%	18 50.0%	308 22.1%
Total	22 0.7%	354 11.2%	148 4.7%	34 1.1%	91 2.9%	3,164 100.0%

Source: Eviction Lab (Hepburn, Louis, and Desmond). Eviction Tracking System: Version 1.0. Princeton University, 2020. www.evictionlab.org

*Data through 1/15/22

**Average for 2020/2021, excludes 2022 data

The following map illustrates where the highest average evictions occurred by census tract within Evansville during 2020 and 2021. The map also outlines the Evansville Promise Zone designation. The Evansville Promise Zone is a 10-year federal designation that was established in June of 2016 and represents the most at-risk neighborhoods within the urban center. This zone encompasses approximately 40% of the area and 20% of the population, or 22,250 people, within Evansville. Some key initiatives of this designation are to increase job skills education and training, support new business establishment, improve social and emotional well-being, promote overall health, improve transit, reduce criminal activity, and provide access to food, shelter, and affordable housing for residents within this area.



As the preceding tables and map illustrate, the highest number of total evictions from January 1, 2020 to January 15, 2022 were in the census tracts # 37.02 (354), # 9 (275), # 10 (269), # 26 (181), and # 36 (162). Collectively, these five tracts account for 1,241 evictions, or 39.2%, of all evictions for the time period. Additionally, the tracts with the highest number of evictions are either within the Evansville Promise Zone designation or border this area, which is an indication that the zone is appropriately delineated. The total number of evictions for all tracts increased 22.1%, or 308 evictions, from 2020 (1,396) to 2021 (1,704). Much of this increase is due to the combination of the eviction moratorium that occurred during 2020 and was subsequently lifted and the trailing economic effects of COVID-19.

Given that there are on average of more than 1,500 households evicted annually within Evansville. This base of households is vulnerable to becoming homeless and efforts to minimize evictions or assist those being evicted should be considered.

F. AFFORDABLE RENTAL HOUSING GAP ESTIMATES

As shown earlier in this study, we provided an overview of the estimated homeless population within the subject market, including various subpopulations (e.g., victims of domestic violence, persons with mental health issues, persons with substance abuse issues, veterans, etc.) that are homeless or vulnerable to becoming homeless. This study also illustrated data of lower income households (earning up to 80% of Area Median Household Income) that are experiencing one or more housing issues, such as living in substandard housing or paying disproportionately high portions of their income toward housing costs. Such households, due to these housing circumstances associated with housing quality or affordability, are often vulnerable to becoming homeless as well.

This section of the study attempts to quantify both the number of persons experiencing homelessness in the market (both housed and unhoused) and the number of persons most vulnerable to becoming homeless. Given the physical, mental or other circumstances that may limit the earning capacity of many of the special needs populations studied in this report, as well as ARP program requirements, we have attempted to limit our housing gap estimates to households (including individuals) earning up to 80% of AMHI.

Homeless Population Housing Gap Estimates

We used four demand components in an attempt to quantify the gaps for housing among the homeless population. Numerous factors impact whether or not a person becomes homeless, which often include such things as socioeconomic circumstances, health (physical and mental), short-term disturbance (abuse/victims of domestic violence), availability/access to housing and/or social services, chemical dependance, background check issues and numerous other factors. Populations experiencing many of these issues are discussed earlier in this report in the section entitled “Special Needs Populations.” This report does not address the root causes of homelessness, but instead addresses the fundamental demand drivers that affect the need for units specifically developed to address homelessness. These demand drivers are summarized below:

- Existing Homeless Population
- Projected Growth of Homeless Population
- Persons Vulnerable to Becoming Homeless
- Surplus/Deficit of Homeless Housing Supply

Once demand is tabulated from these sources, we deduct the existing homeless housing supply to determine any gap that may exist.

Existing Homeless Population

The federally mandated Point-In-Time survey results of the homeless population for Indiana’s Region 12, which includes Vanderburgh and Posey counties, was evaluated for each of the past three years (2019 to 2021). While 2022 data was released near the completion of this report, such information was preliminary and therefore was not considered in these estimates. According to local and other sources we have talked with, the 2021 PIT count is not considered reliable due to the impact COVID-19 has had on data collection (e.g., lack of PIT survey staff/volunteers, hesitancy of homeless persons to participate in such a survey, changing locations of where homeless congregate, etc.). The consensus among professionals in this field is that 2019 and/or 2020 PIT counts are more reliable. Therefore, for the purposes of this housing gap estimate, we have used the average of the 2019 and 2020 PIT homeless population counts.

The following table summarizes the homeless population by shelter status and share of total homeless population in Region 12 for 2019 and 2020. It should be noted that while Region 12 includes both Vanderburgh and Posey counties, results indicated that virtually all data applies to Vanderburgh County, but primarily to the city of Evansville. Therefore, we believe the following data is a fair representation of Evansville’s homeless population.

Homeless Population by Sheltered Status (Share) - Region 12*			
Location	2019	2020	2019-2020 Average
Emergency Shelter	409 (85.7%)	366 (75.0%)	387.5 (80.3%)
Transitional Housing	23 (4.8%)	28 (5.7%)	25.5 (5.3%)
Unsheltered	45 (9.4%)	94 (19.3%)	69.5 (14.4%)
Total Homeless Population	477 (100.0%)	488 (100.0%)	482.5 (100.0%)

Source: 2019 and 2020 PIT Counts

*Region 12 includes Vanderburgh and Posey counties. Note that Posey County only accounted for 1.0% of total households in 2019 and 0.0% in 2020

Based on the preceding data, there is an average of around **483 homeless persons** in Evansville at any given time. Approximately four-fifths of the area's homeless population stay in emergency shelters, while only around 5% (roughly 26 people) stay in transitional housing, and the remaining 14% (about 70 people) are unsheltered.

Projected Growth of Homeless Population

There are an estimated 483 homeless people in the city on any given night. It is assumed, barring some unanticipated initiative or circumstances, the area's 0.4% homeless population rate will stay consistent over the foreseeable future. It is projected that the overall population of Evansville will increase by 0.5% between 2021 and 2026, resulting in an increase of 587 people over this five-year period. Applying the 0.4% homeless rate to these 587 additional people results in an increase of **two additional homeless persons** in the market over the next five years.

Persons Vulnerable to Becoming Homeless

Besides populations that are experiencing homelessness, per ARP program guidelines, this study considers populations or households that are vulnerable to becoming homeless. Many of the special needs populations (disabled, victims of domestic violence, persons with substance abuse issues, persons with mental illness, etc.) considered earlier in this report often become homeless. Such households that are already homeless were considered in the estimates shown in the previous section. There are many households that do not necessarily fall within one of the special needs populations that are already homeless. However, due to socioeconomic circumstances and/or the current housing they reside within, many households are vulnerable to becoming homeless.

While there are many approaches to attempt to quantify households suffering from financial issues and/or experiencing housing affordability or quality issues, we have considered those that are experiencing at least one “housing issue.” A housing issue can involve a variety of matters including households living in substandard housing (e.g., overcrowded units or units lacking complete kitchens or plumbing) or households that are housing cost burdened (paying an excess amount of household income toward housing costs). To that end, we have included HUD published CHAS data (Comprehensive Housing Affordability Strategy) to demonstrate the extent of housing problems and housing needs, particularly for low-income households earning at or below 80% of AMHI.

The following table summarizes CHAS data for Evansville illustrating number and share of renter households by AMHI level in the PSA (Evansville) that have one or more housing problems.

Household Income by Housing Problems				
Percent of Area Median Household Income (AMHI)		Renter Occupied Only		
		One or More Problems	No Problems	Total
≤ 30%	Number	4,565	1,285	5,850
	Percent	78.0%	22.0%	100.0%
30% - 50%	Number	4,105	800	4,905
	Percent	83.7%	16.3%	100.0%
50% - 80%	Number	2,485	2,845	5,330
	Percent	46.6%	53.4%	100.0%
80% - 100%	Number	190	2,170	2,360
	Percent	8.1%	91.9%	100.0%
> 100%	Number	335	4,555	4,890
	Percent	6.9%	93.1%	100.0%
Total	Number	11,680	11,655	23,335
	Percent	50.1%	49.9%	100.0%

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Lower income households facing one or more of the housing issues related to affordability and conditions are often the most vulnerable to experience homelessness. As shown in the preceding table, 11,155 renter households earning at or below 80% of AMHI have one or more housing problems. The largest number of these households (4,565, representing 40.9% of all of the lower income households) earn up to 30% of AMHI. As such, housing issues are most commonly linked to the lowest household income levels. While it is likely that very few of the preceding 11,155 lower income renter households suffering from a housing issue will experience homelessness, these households are vulnerable to becoming homeless.

Using the lower income renter household data from the preceding table of those households that suffer from at least one housing issue and applying the county's homelessness rate of 0.4%, we are able to estimate how many households are likely to become homeless. It should be noted that while it is reasonable to conclude that the lowest income households are the most likely to become homeless, we have applied the 0.4% homelessness rate to all households by AMHI (Note: We only considered households earning up to 80% of AMHI, per ARP guidelines).

Household Income by Housing Problems				
Percent of Area Median Household Income (AMHI)		Renter Occupied Households Only		
		Households with One or More Problems	Homelessness Rate	Likely to Become Homeless
≤ 30%	Number	4,565	X 0.4%	18
	Percent	78.0%		
30% - 50%	Number	4,105	X 0.4%	16
	Percent	83.7%		
50% - 80%	Number	2,485	X 0.4%	10
	Percent	46.6%		
Total	Number	11,155	-	44
	Percent	100.0%		

U.S. Census Bureau, 2014-2018 ACS, HUD-Office of Policy Development and Research

Based on the preceding analysis, there are approximately 11,155 lower-income renter households earning no more than 80% of AMHI that are vulnerable to becoming homeless. It is estimated that of these 11,155 households, approximately 44 will likely become homeless at some point in the future ($11,155 \times 0.4\% = 44$). While this data is on a household level, as such data is not available on a per-person basis, we have conservatively assumed for the purposes of this housing gap analysis that each household equates to a single person. The City of Evansville will want to develop and support programs and initiatives to mitigate the factors that contribute to the broader population that is vulnerable to becoming homeless, but also have assistance, services and housing in place to address the projected 44 households (mostly individuals) that are likely to become homeless at some point in the future.

Surplus or Deficit of Homeless Housing Supply (Balanced Market)

As demonstrated earlier in this report in the section entitled “Homeless Housing,” there are more than two dozen properties or facilities in the county that offer some type of housing for the homeless. This includes temporary shelter housing, rapid re-housing, transitional housing, and permanent supportive housing. For the purposes of this analysis, we have focused our housing gap estimates on short-term homeless housing solutions and excluded permanent support housing and rapid re-housing program housing alternatives.

The following table summarizes the estimated homeless housing capacity, beds typically occupied, surplus/deficit that may exist, and beds required for a healthy/balanced market.

Homeless Beds Required for Balanced Market					
Location	Capacity*	Occupied**	(Surplus)/ Deficit	Balanced Market^	Beds Needed
Emergency Shelters	385	388	3	36	39
Transitional Housing	24	26	2	1	3
Total					42

*Based on 2021 HIC counts

**Based on average PIT counts of 2019 and 2020 (2021 homeless counts are not considered reliable by multiple sources)

^Balanced market assumes the homeless housing supply should have some units available (~10%) to accommodate homeless persons at all times

Based on the preceding table, the local market would require approximately 42 additional beds to have a balanced and healthy market that could accommodate new homeless persons or occasional spikes in the number of currently unhoused homeless persons who require temporary shelter.

Homeless Housing Gap Estimates

The following table summarizes the various demand drivers for homelessness and the housing required to meet their short-term needs. It also takes into account the existing shelter and transitional housing beds in the market serving the homeless population.

Homeless Population Housing Demand Estimates (2021-2026)	
Demand Component	Persons/Beds
Existing Homeless Population*	483
Projected Growth**	2
Population Vulnerable to Becoming Homeless***	44
Surplus or Deficit of Homeless Housing Supply^	42
Existing Housing Capacity^^	-409
Total Housing Gap	162

*Sheltered and unsheltered (based on PIT 2019 & 2020 averages)

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

^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

Based on the preceding analysis, after accounting for the 409 shelter and transitional housing beds in the market, there remains an overall homeless population housing gap of 162 beds of short-term (shelter or transitional) housing alternatives in Evansville. When limited to just the estimated 483 homeless persons currently in the market, there is an existing gap of 74 short-term beds. When accounting for projected growth, persons vulnerable to becoming homeless, and beds required for a balanced market, an additional 88 beds will be required to meet the need over the next five years.

ADDENDUM A:

PHONE SURVEY OF
CONVENTIONAL RENTALS



**BOWEN
NATIONAL
RESEARCH**

Apartment

Evansville, IN

Type

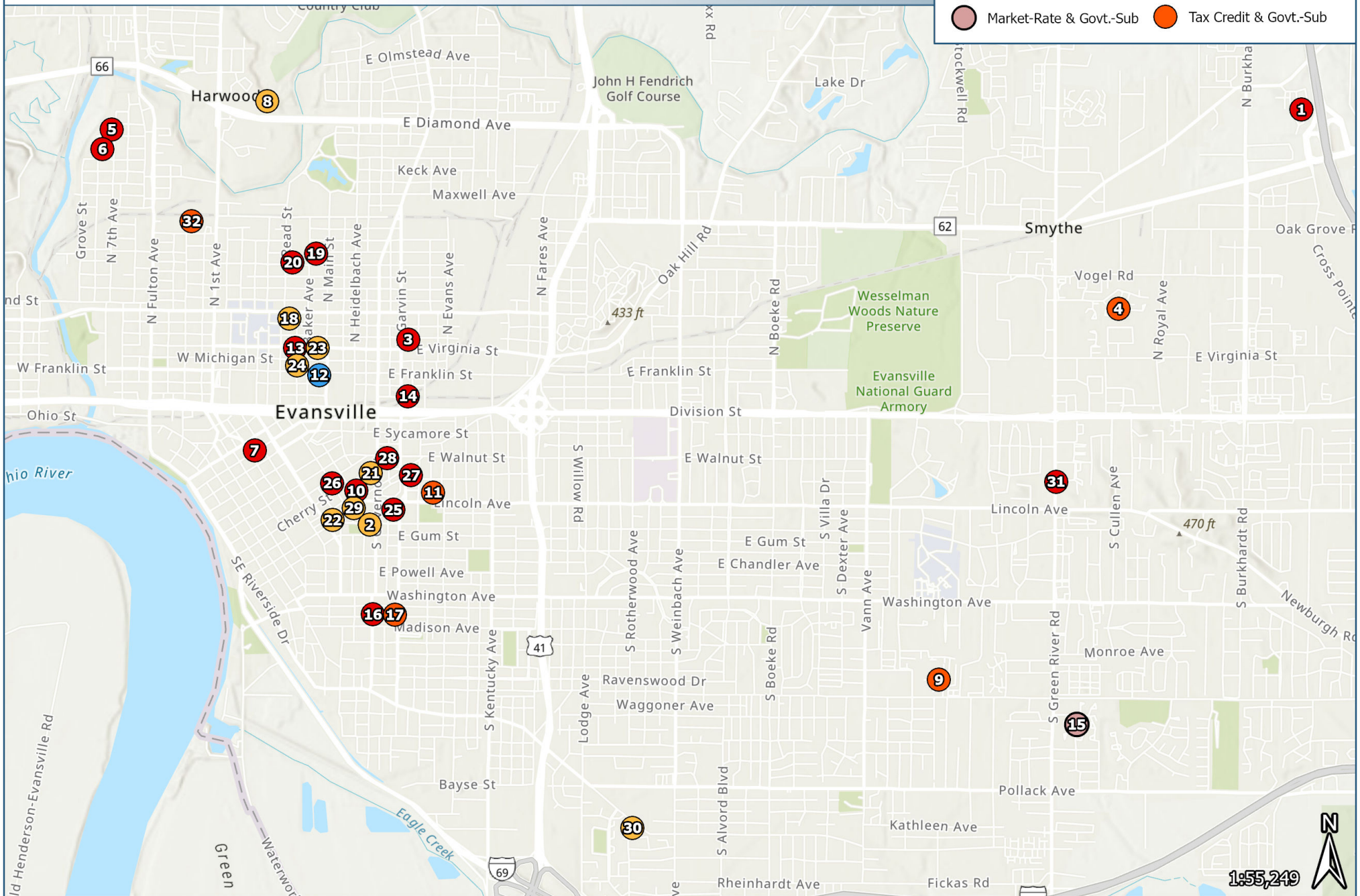
Govt.-Sub

Market-Rate & Govt.-Sub

Market-Rate & Tax Credit

Tax Credit

Tax Credit & Govt.-Sub



0 0.25 0.5 0.75 1






Miles

Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS






Additional Source(s): Bowen National Research

Map ID	Property	Prop Type	Quality Rating	Year Built	Total Units	Vacant	Occ. Rate
1	Arbors at Eastland	TAX	B+	2004	176	15	91.5%
2	Bellemeade & Line Apts.	GSS	B	1986	8	0	100.0%
3	Carpenter Court	TAX	B-	1954	45	3	93.3%
4	Carriage House I & II (Family & Senior)	TGS	C	1977	207	0	100.0%
5	Cedar Trace III	TAX	B+	2012	49	0	100.0%
6	Cedar Trace Senior Apts.	TAX	A	2014	51	0	100.0%
7	Central Lofts	TAX	B+	1913	0	0	
8	Crossings	GSS	C	1978	200	0	100.0%
9	Dalehaven Estates Cooperative	TGS	C+	1969	119	0	100.0%
10	Evansville Townhomes I	TAX	B+	2021	60	0	100.0%
11	Evansville Townhomes II	TGS	B	1985	105	0	100.0%
12	Forge on Main	MRT		2022	0	0	
13	Garfield Commons Apts.	TAX	B+	2018	47	0	100.0%
14	Garvin Lofts	TAX	B	1909	27	0	100.0%
15	Grand Oak	MRG	C+	1971	301	13	95.7%
16	Homes of Evansville I	TAX	B	2013	40	0	100.0%
17	Homes of Evansville II	TGS	B	2019	60	0	100.0%
18	Independence Square	GSS	B-	1981	123	0	100.0%
19	Jacobsville I	TAX	B	2005	28	0	100.0%
20	Jacobsville II	TAX	B	2006	35	0	100.0%
21	John Cable Apts.	GSS	B	2004	24	0	100.0%
22	Liberty Terrace	GSS	C	1983	58	0	100.0%
23	Lucas Place I	GSS	C	1907	20	2	90.0%
24	Lucas Place II	GSS	A	2011	27	0	100.0%
25	Memorial Lofts	TAX	B	1969	24	0	100.0%
26	Memorial Place I & II	TAX	B-	1999	24	0	100.0%
27	Memorial Pointe Apts. I & II	TAX	C	1998	20	0	100.0%
28	Memorial Townhouses I & II	TAX	B	2005	35	0	100.0%
29	Paradise Estates	GSS	B	2004	9	0	100.0%
30	Parkside Terrace Senior World	GSS	C-	1979	20	0	100.0%
31	Shannon Glenn	TAX	B	1969	144	0	100.0%
32	Vision 1505	TGS	B	2013	32	4	87.5%





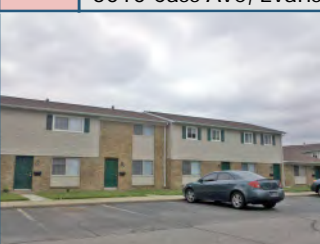
✓ Comparable Property	(MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	(TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
◆ Senior Restricted	(TAX) Tax Credit	(INR) Income-Restricted (not LIHTC)
■ (MRR) Market-Rate	(TGS) Tax Credit & Government-Subsidized	(ING) Income-Restricted (not LIHTC) & Government-Subsidized
■ (MRT) Market-Rate & Tax Credit	(TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	(GSS) Government-Subsidized
■ (MRG) Market-Rate & Government-Subsidized	(TIN) Tax Credit & Income-Restricted (not LIHTC)	(ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
■ (MIN) Market-Rate & Income-Restricted (not LIHTC)	(TMG) Tax Credit, Market-Rate & Government-Subsidized	


















1	Arbors at Eastland 6649 Old Boonville Hwy, Evansville, IN 47715	Contact: Kelly Phone: (812) 476-8100
	Total Units: 176 UC: 0 Occupancy: 91.5% Stories: 2 Year Built: 2004 BR: 1, 2, 3, 4 Vacant Units: 15 Waitlist: 9 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit	
2	Bellemeade & Line Apts. 314 Bellemeade Ave, Evansville, IN 47714	Contact: Marissa Phone: (812) 402-5993
	Total Units: 8 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1986 BR: 1 Vacant Units: 0 Waitlist: 6-12 mos AR Year: Target Population: Family Yr Renovated: 2011 Rent Special: None Notes: PBV/PBRA RAD	
3	Carpenter Court 607 E Iowa St, Evansville, IN 47711	Contact: Hannah Phone: (812) 492-0065
	Total Units: 45 UC: 0 Occupancy: 93.3% Stories: 2.5 Year Built: 1954 BR: 1, 2, 3 Vacant Units: 3 Waitlist: Yes AR Year: 2018 Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; Prelesing 10/2018, opened 11/2018, stabilized occupancy 12/2018	
4	Carriage House I & II (Family & Senior) 5300 Carriage Dr, Evansville, IN 47713	Contact: Kaylee Phone: (812) 479-6829
	Total Units: 207 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1977 BR: 1, 2, 3 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family, Senior Yr Renovated: 2019 Rent Special: None Notes: Tax Credit; HUD Section 8	
5	Cedar Trace III 2200 N. 7th Ave., Evansville, IN 47710	Contact: Johnna Phone: (812) 402-1711
	Total Units: 49 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2012 BR: 1, 2, 3 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit	






 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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







6	Cedar Trace Senior Apts. 1501 Keller St, Evansville, IN 47710	Contact: Delores Phone: (812) 401-5060
	Total Units: 51 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 2014 BR: 1, 2 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit	
7	Central Lofts 203 NW Fifth St., Evansville, IN 44708	Contact: Jon Phone: (317) 822-4905
	Total Units: 0 UC: 62 Occupancy: Stories: 6 w/Elevator Year Built: 1913 BR: 1, 2, 3 Vacant Units: 0 Waitlist: None AR Year: 2022 Target Population: Family, Disabled Yr Renovated: Rent Special: None Notes: Tax Credit; Preleasing 4/2021, still in lease-up; 62 units UC; expect completion spring 2022	
8	Crossings 2451 Waterbridge Way, Evansville, IN 47710	Contact: Taylor/Sarah Phone: (812) 422-3485
	Total Units: 200 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1978 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 89 HH AR Year: Target Population: Family Yr Renovated: 2012 Rent Special: None Notes: HUD Section 8	
9	Dalehaven Estates Cooperative 3700 Justus Ct., Evansville, IN 47714	Contact: Lisa Phone: (812) 479-0411
	Total Units: 119 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1969 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: 2007 Rent Special: None Notes: Tax Credit (85 units); HUD Section 8 & Tax Credit (34 units)	
10	Evansville Townhomes I 420 SE 10th St, Evansville, IN 47708	Contact: Marisa Phone: (812) 402-5993
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2021 BR: 2, 3 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; Preleasing 2/2021, opened 5/2021	




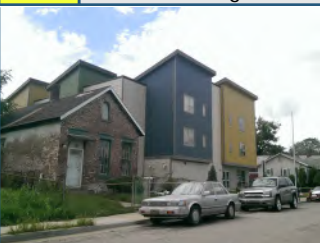

 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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11	Evansville Townhomes II 420-500 SE 10Th Street, Evansville, IN 47713	Contact: Marrissa Phone: (812) 402-5993
	Total Units: 105 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 1985 BR: 2, 3, 4 Vacant Units: 0 Waitlist: Yes AR Year: Target Population: Family Yr Renovated: 2019 Rent Special: None Notes: Tax Credit; PBV/PBRA RAD	
12	Forge on Main 200 N Main St, Evansville, IN 47711	Contact: Misty Phone: (930) 212-1100
	Total Units: 0 UC: 180 Occupancy: w/Elevator Year Built: 2022 BR: 0, 1, 2 Vacant Units: 0 Waitlist: None AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: 180 units UC, expect completion 2022; Preleasing 11/2021; Market-rate (162 units); Tax Credit (18 units)	
13	Garfield Commons Apts. 422 Garfield Ave., Evansville, IN 47710	Contact: Carey Phone: (812) 401-2020
	Total Units: 47 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2018 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 4-24 mos AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; Preleasing 2/2018, opened 6/2018, stabilized occupancy 12/2018	
14	Garvin Lofts 101-107 N. Garvin St., Evansville, IN 47711	Contact: Eric Phone: (812) 202-2006
	Total Units: 27 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1909 BR: 1 Vacant Units: 0 Waitlist: None AR Year: 2018 Target Population: Homeless, Other Yr Renovated: Rent Special: None Notes: Tax Credit; Designated for chronically homeless with substance abuse, referral from Echo Housing; Opened 12/2018	
15	Grand Oak 5010 Cass Ave, Evansville, IN 47715	Contact: Kay Phone: (812) 479-3441
	Total Units: 301 UC: 0 Occupancy: 95.7% Stories: 1,2 Year Built: 1971 BR: 1, 2, 3, 4 Vacant Units: 13 Waitlist: Section 8; 6-24 mos AR Year: Target Population: Family Yr Renovated: 2010 Rent Special: None Notes: Market-rate (162 units); HUD Section 8 (139 units); Rent range based on floor level, phase & unit location	






 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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16	Homes of Evansville I 400 Jefferson Ave, Evansville, IN 47708	Contact: Angela Phone: (812) 602-1140
	Total Units: 40 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2013 BR: 3, 4 Vacant Units: 0 Waitlist: 34 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; HOME Funds (1 unit)	
17	Homes of Evansville II 506 Jefferson Ave, Evansville, IN 47713	Contact: Angela Phone: (812) 602-1140
	Total Units: 60 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2019 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: 184 HH AR Year: Target Population: Family, Permanent Supportive Housing Yr Renovated: Rent Special: None Notes: Tax Credit (46 units); Public Housing & Tax Credit (14 units); Preleasing 10/2019, opened 7/2020, stabilized occupancy 10/2020; Permanent Supportive Housing (14 units)	
18	Independence Square 201 W Delaware St, Evansville, IN 47710	Contact: Pam Phone: (812) 428-0362
	Total Units: 123 UC: 0 Occupancy: 100.0% Stories: 5 w/Elevator Year Built: 1981 BR: 1 Vacant Units: 0 Waitlist: 17 HH AR Year: Target Population: Senior 62+ Yr Renovated: 2015 Rent Special: None Notes: HUD Section 202	
19	Jacobsville I 1212 Baker Ave., Evansville, IN 47710	Contact: Miss Dee Phone: (812) 402-7360
	Total Units: 28 UC: 8 Occupancy: 100.0% Stories: 1,2 Year Built: 2005 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: Shared; 5 HH AR Year: Target Population: Family Yr Renovated: 2022 Rent Special: None Notes: Tax Credit; 8 units under renovation	
20	Jacobsville II 240 W. Florida St., Evansville, IN 47710	Contact: Miss Dee Phone: (812) 402-7360
	Total Units: 35 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2006 BR: 1, 2, 3, 4 Vacant Units: 0 Waitlist: Shared; 5 HH AR Year: Target Population: Family Yr Renovated: 2022 Rent Special: None Notes: Tax Credit	



 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	


















21	John Cable Apts. 1111 Cherry St, Evansville, IN 47713	Contact: Brittany Phone: (812) 402-5993
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 1,2 Year Built: 2004 BR: 1, 2 Vacant Units: 0 Waitlist: 2 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: PBV/PBRA	
22	Liberty Terrace 725 Liberty Way, Evansville, IN 47713	Contact: Ashley Phone: (812) 422-9034
	Total Units: 58 UC: 0 Occupancy: 100.0% Stories: 2,3 w/Elevator Year Built: 1983 BR: 1 Vacant Units: 0 Waitlist: 12 mos AR Year: Target Population: Senior 62+ Yr Renovated: Rent Special: None Notes: HUD Section 8	
23	Lucas Place I 414 Baker Ave, Evansville, IN 47710	Contact: Savannah Phone: (812) 423-8422
	Total Units: 20 UC: 0 Occupancy: 90.0% Stories: 3 w/Elevator Year Built: 1907 BR: 2, 3, 4 Vacant Units: 2 Waitlist: None AR Year: 1999 Target Population: Homeless, Disabled Yr Renovated: 2016 Rent Special: None Notes: HUD Section 8; Permanent Supportive Housing for homeless families	
24	Lucas Place II 120 W Michigan St, Evansville, IN 47710	Contact: Savannah Phone: (812) 423-8422
	Total Units: 27 UC: 0 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 2011 BR: 1 Vacant Units: 0 Waitlist: None AR Year: Target Population: Homeless, Veteran Yr Renovated: Rent Special: None Notes: Shelter Plus Care; Designated transitional housing for homeless disabled veterans	
25	Memorial Lofts 535 Lincoln Ave., Evansville, IN 47713	Contact: Hannah Phone: (812) 492-0065
	Total Units: 24 UC: 26 Occupancy: 100.0% Stories: 3 w/Elevator Year Built: 1969 BR: 1, 2, 3 Vacant Units: 0 Waitlist: 54 HH AR Year: 2021 Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; Preleasing & opened 10/2021, still in lease-up; 26 additional units UC, expect completion 1/2022	

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

26	Memorial Place I & II 920 Oak St, Evansville, IN 47713	Contact: Jerone Phone: (812) 424-8627
	Total Units: 24 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 1999 BR: 3, 4 Vacant Units: 0 Waitlist: 5 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; HOME Funds	
27	Memorial Pointe Apts. I & II 658 E Cherry St, Evansville, IN 47713	Contact: Jerone Phone: (812) 424-8627
	Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 1998 BR: 1 Vacant Units: 0 Waitlist: 5 HH AR Year: Target Population: Senior 55+ Yr Renovated: Rent Special: None Notes: Tax Credit	
28	Memorial Townhouses I & II 401 E. Walnut St., Evansville, IN 47713	Contact: Jerone Phone: (812) 424-8627
	Total Units: 35 UC: 0 Occupancy: 100.0% Stories: 2 Year Built: 2005 BR: 2, 3, 4 Vacant Units: 0 Waitlist: 9 HH AR Year: Target Population: Family Yr Renovated: Rent Special: None Notes: Tax Credit; Not part of another property with the same name: Memorial Townhouses I	
29	Paradise Estates 252 E Mulberry St, Evansville, IN 47711	Contact: Jennifer Phone: (812) 386-8200
	Total Units: 9 UC: 0 Occupancy: 100.0% Stories: 1 Year Built: 2004 BR: 1 Vacant Units: 0 Waitlist: 3 HH AR Year: Target Population: Senior 55+, Disabled Yr Renovated: Rent Special: None Notes: HUD Section 202 PRAC	
30	Parkside Terrace Senior World 2305 S. Rotherwood Ave., Evansville, IN 47710	Contact: Patty Rhodes Phone: (812) 573-8255
	Total Units: 20 UC: 0 Occupancy: 100.0% Stories: 2 w/Elevator Year Built: 1979 BR: 1 Vacant Units: 0 Waitlist: 2 HH AR Year: Target Population: Senior 65+ Yr Renovated: Rent Special: None Notes: HUD Section 8	

 Comparable Property  Senior Restricted  (MRR) Market-Rate  (MRT) Market-Rate & Tax Credit  (MRG) Market-Rate & Government-Subsidized  (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized  (TAX) Tax Credit  (TGS) Tax Credit & Government-Subsidized  (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)  (TIN) Tax Credit & Income-Restricted (not LIHTC)  (TMG) Tax Credit, Market-Rate & Government-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized  (INR) Income-Restricted (not LIHTC)  (ING) Income-Restricted (not LIHTC) & Government-Subsidized  (GSS) Government-Subsidized  (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
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31	<div>Shannon Glenn</div> <div>280 Shamrock Dr, Evansville, IN 47715</div>	<div>Contact: Mary</div> <div>Phone: (812) 476-7576</div>
	<div>Total Units: 144 UC: 0 Occupancy: 100.0% Stories: 2.5 Year Built: 1969</div> <div>BR: 0, 1, 2, 3 Vacant Units: 0 Waitlist: 45 HH AR Year:</div> <div>Target Population: Family Yr Renovated: 2011</div> <div>Rent Special: None</div> <div>Notes: Tax Credit</div>	
32	<div>Vision 1505</div> <div>1505 N 3rd Ave, Evansville, IN 47710</div>	<div>Contact: Richelle</div> <div>Phone: (812) 423-1200</div>
	<div>Total Units: 32 UC: 0 Occupancy: 87.5% Stories: 3 w/Elevator Year Built: 2013</div> <div>BR: 1, 2, 3 Vacant Units: 4 Waitlist: 2 -br at 60% AMHI; 2 HH AR Year:</div> <div>Target Population: Homeless, Disabled Yr Renovated:</div> <div>Rent Special: None</div> <div>Notes: Tax Credit & Various subsidies; Designated for disabled homeless adults</div>	

 Comparable Property	 (MIG) Market-Rate, Income-Restricted (not LIHTC) & Govt-Subsidized	 (TIG) Tax Credit, Income-Restricted (not LIHTC) & Govt-Subsidized
 Senior Restricted	 (TAX) Tax Credit	 (INR) Income-Restricted (not LIHTC)
 (MRR) Market-Rate	 (TGS) Tax Credit & Government-Subsidized	 (ING) Income-Restricted (not LIHTC) & Government-Subsidized
 (MRT) Market-Rate & Tax Credit	 (TMI) Tax Credit, Market-Rate, Income-Restricted (not LIHTC)	 (GSS) Government-Subsidized
 (MRG) Market-Rate & Government-Subsidized	 (TIN) Tax Credit & Income-Restricted (not LIHTC)	 (ALL) Tax Credit, Market-Rate, Govt-Subsidized & Income-Restricted
 (MIN) Market-Rate & Income-Restricted (not LIHTC)	 (TMG) Tax Credit, Market-Rate & Government-Subsidized	

Source: Evansville Housing Authority
Effective: 03/2021

Monthly Dollar Allowances

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

* Estimated- not from source

ADDENDUM B:

NON-CONVENTIONAL RENTALS

Address	City	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
908 Southeast 6th Street	Evansville	\$2,500	1,732	\$1.44	3	2.5	2017	Zillow
314 East Chandler Avenue	Evansville	\$1,200	1,188	\$1.01	4	1.0	1993	Zillow
426 Lewis Avenue	Evansville	\$950	1,064	\$0.89	2	1.0	1920	Zillow
1304 East Sycamore Street	Evansville	\$695	900	\$0.77	2	1.0	1920	Zillow
1114 Henning Avenue	Evansville	\$550	756	\$0.73	2	1.0	N/A	Zillow
1525 Waggoner Avenue	Evansville	\$650	775	\$0.84	2	1.0	1950	Zillow
1314 Cumberland Avenue	Evansville	\$950	1,303	\$0.73	3	1.0	1900	Zillow
1821 East Michigan Street	Evansville	\$1,195	1,066	\$1.12	4	2.0	1910	Zillow
2001 Herbert Avenue	Evansville	\$895	1,075	\$0.83	2	1.0	1945	Zillow
1709 East Blackford Avenue	Evansville	\$1,350	1,984	\$0.68	4	2.0	1945	Zillow
1116 South Frederick Street	Evansville	\$1,050	1,115	\$0.94	3	1.0	1950	Zillow
120 South Weinbach Avenue	Evansville	\$1,700	2,260	\$0.75	4	2.0	1929	Zillow
1713 South Morton Avenue	Evansville	\$595	908	\$0.66	1	1.0	1929	Zillow
313 East Iowa Street	Evansville	\$595	1,170	\$0.51	2	1.0	1952	Zillow
2600 Pollack Avenue	Evansville	\$1,200	1,116	\$1.08	3	1.0	1920	Zillow
4210 Keck Avenue	Evansville	\$1,400	1,433	\$0.98	3	2.0	1962	Zillow
2015 Hercules Avenue	Evansville	\$695	819	\$0.85	2	1.0	1941	Zillow
713 Herndon Drive	Evansville	\$950	752	\$1.26	2	1.0	1943	Zillow
2524 Frisse Avenue	Evansville	\$1,050	1,200	\$0.88	3	2.0	1967	Zillow
2619 South Saint James Blvd.	Evansville	\$995	725	\$1.37	2	1.0	1955	Zillow
2808 Belief Street	Evansville	\$950	1,176	\$0.81	3	1.0	1904	Zillow
22 West Eichel Avenue	Evansville	\$700	832	\$0.84	2	1.0	1904	Zillow
315 Southeast Martin L King Jr. Blvd.	Evansville	\$571	N/A	N/A	1	1.0	1968	Zillow
736 Cross Street	Evansville	\$476	N/A	N/A	1	1.0	2007	Zillow
1007 Sheffield Drive	Evansville	\$995	1,304	\$0.76	3	1.0	1954	Zillow
1401 Cedar Street	Evansville	\$800	560	\$1.43	1	1.0	1929	Zillow
901 East Olmstead Avenue	Evansville	\$1,200	1,400	\$0.86	3	1.5	1966	Zillow
3624 Aspen Drive	Evansville	\$1,700	1,791	\$0.95	3	3.0	1976	Zillow
3504 Frisse Avenue	Evansville	\$550	616	\$0.89	2	1.0	1944	Zillow
2808 Belief Street	Evansville	\$950	1,176	\$0.81	3	1.0	2008	Zillow
2036 Bellemeade Avenue	Evansville	\$1,500	1,638	\$0.92	3	2.0	1915	ForRent.com
717 Covert Avenue	Evansville	\$750	1,128	\$0.66	2	1.0	1916	ForRent.com
2020 East Mulberry Street	Evansville	\$1,295	1,908	\$0.68	4	2.0	1925	ForRent.com
3509 North Kentucky Avenue	Evansville	\$750	600	\$1.25	1	1.0	1935	ForRent.com
124 North Willow Road	Evansville	\$495	787	\$0.63	1	1.0	1959	ForRent.com
2151 East Gum Street	Evansville	\$1,450	1,601	\$0.91	3	2.0	1953	ForRent.com
929 West Illinois Street	Evansville	\$595	585	\$1.02	1	1.0	1919	ForRent.com
102 North 1st Avenue	Evansville	\$625	780	\$0.80	2	1.0	1928	ForRent.com
203 North 3rd Avenue	Evansville	\$595	600	\$0.99	2	1.0	1919	ForRent.com
2805 Culverson Avenue	Evansville	\$1,100	1,200	\$0.92	3	2.0	1940	ForRent.com
434 South Weinbach Avenue	Evansville	\$1,250	1,158	\$1.08	3	1.0	1934	ForRent.com
607 Hess Avenue	Evansville	\$1,200	1,132	\$1.06	3	1.0	1921	ForRent.com
1120 Bayard Park Drive	Evansville	\$695	950	\$0.73	2	1.0	1950	ForRent.com
3407 Washington Avenue	Evansville	\$850	1,080	\$0.79	2	1.0	1934	ForRent.com
2910 Ravenswood Drive	Evansville	\$799	900	\$0.89	2	1.0	N/A	ForRent.com
1516 Florence Street	Evansville	\$695	726	\$0.96	2	1.0	1929	ForRent.com
1032 Jefferson Avenue	Evansville	\$750	1,056	\$0.71	2	1.0	1925	ForRent.com
1136 Jefferson Avenue	Evansville	\$695	726	\$0.96	2	1.0	1902	ForRent.com
5510 North Kerth Avenue	Evansville	\$1,350	1,170	\$1.15	3	2.0	1996	ForRent.com
655 East Riverside Drive	Evansville	\$695	1,030	\$0.67	2	1.0	1869	ForRent.com

Address	City	Price	Square Feet	Price Per Square Foot	Bed	Bath	Year Built	Source
1701 North Alvord Boulevard	Evansville	\$850	864	\$0.98	2	1.0	1953	ForRent.com
1307 Harriet Street	Evansville	\$650	900	\$0.72	2	1.0	1899	ForRent.com
1510 Ravenswood Drive	Evansville	\$695	768	\$0.90	2	1.0	1945	ForRent.com
1220 North Elliott Street	Evansville	\$525	729	\$0.72	1	1.0	1919	ForRent.com
909 North 2nd Avenue	Evansville	\$550	805	\$0.68	1	1.0	1909	ForRent.com
720 Covert Avenue	Evansville	\$1,100	1,658	\$0.66	3	1.0	1929	ForRent.com

ADDENDUM C:

THEME MAPS



BOWEN
NATIONAL
RESEARCH

Median Household Income

Evansville, IN

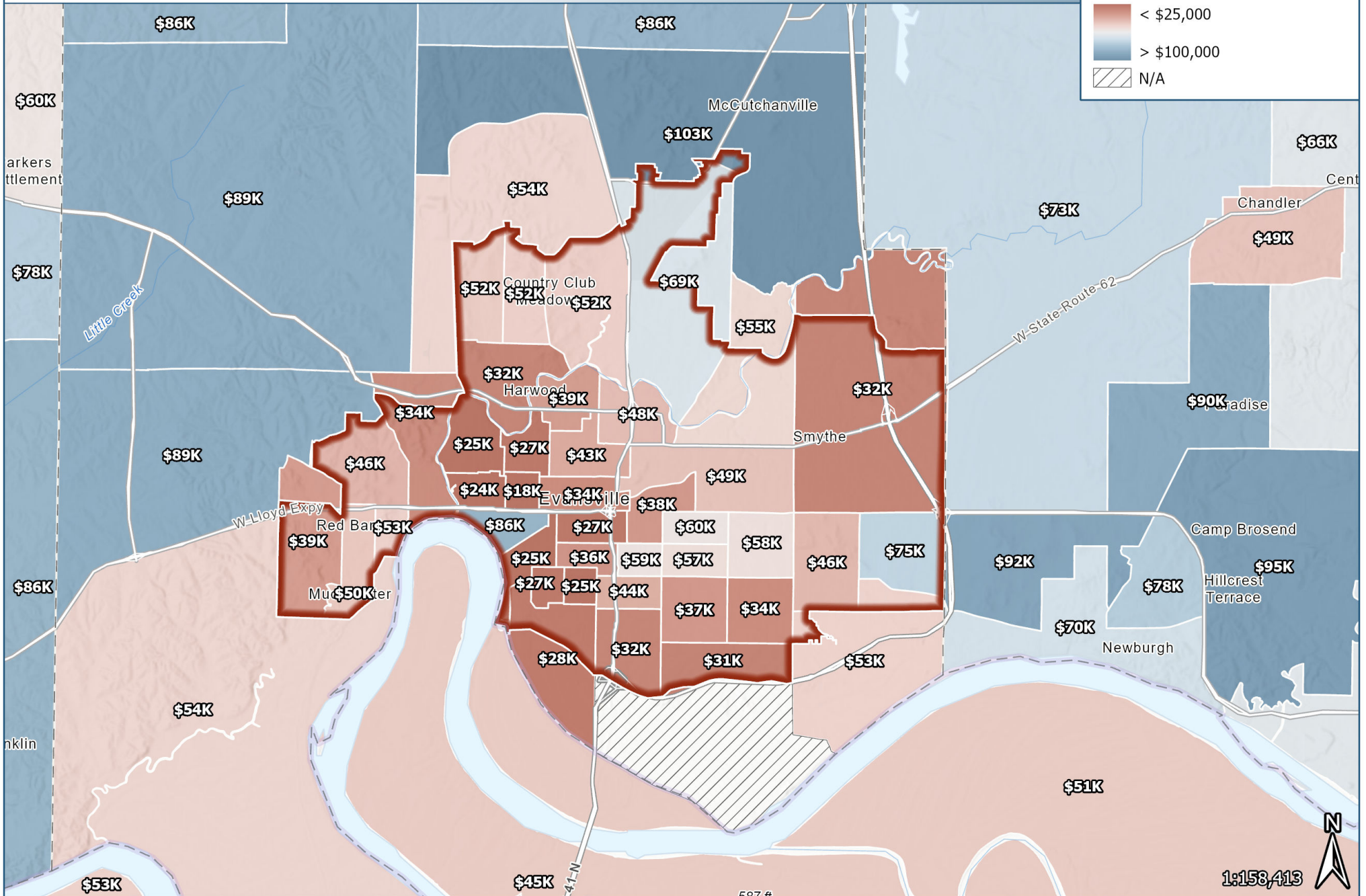
PSA(Evansville)

Median household income

< \$25,000

> \$100,000

N/A



Esri, HERE, Garmin, SafeGraph, METI/NASA, USGS, EPA, NPS, USDA, Esri, NASA, NGA, USGS
Additional Source(s): Bowen National Research

1:158,413



