



## Strategic Plan for 2022 - 2026

Housing Organizations United Serving Evansville (HOUSE) is a community coalition established in 2014 to amplify community awareness, resources, advocacy and support for safe, affordable housing in Evansville, Indiana. The entity is not formally organized, but a network of community leaders working together to build trust and foster relationships among housing organizations and to inform members of the changing housing conditions in Evansville. Through HOUSE we demonstrate the significant contributions of our individual member organizations while leveraging these strengths for even greater success through collaboration to resolve the City's housing issues.

**Problem Statement:** Evansville lacks sufficient habitable, affordable housing creating instability for families and neighborhoods, which negatively affects the overall quality of life for all residents of our City.

**Shared Vision:** Everyone in Evansville has a place to call home.

**Target Households/Beneficiaries:** Housing instability stems primarily from a person's inability to pay for adequate housing. HOUSE agrees with HUD's definition of affordable housing as having a cost, including utilities, of no more than 30% of gross income. With nearly two-thirds, 62.5%, of households estimated to earn less than \$40,000 by 2026, HOUSE shall strive to increase housing opportunities at a cost of less than \$1,000/month. Because the number of individuals within a household can further strain the household income, HUD's Income Guidelines and households making 80% AMI will be targeted beneficiaries

**Target Area:** Due to the complexity of housing issues facing the city of Evansville and the unique attributes within different neighborhoods, HOUSE has elected to focus its efforts on two of the City's five submarkets as defined by the Bowen National Research Housing Needs Assessment reports, the Central and Near East Submarkets. Reasoning for targeting these submarkets:

- Among the individual submarkets, the median home prices, average gross rents, and median household incomes are all lowest within the Central Submarket followed by the Near East Submarket.
- The Central Submarket has the highest share of population with income below the poverty level with 35.4% of households living in poverty, with the Near East having 21.7%.
- The Near East and Central Submarkets contain the highest concentration of housing units, 31.1% and 20.8% respectively of the City's housing units. These well-established neighborhoods also contain the largest percentage of units built prior to 1970. While the initial costs of these older units might be considered affordable to low-income households, the additional costs to repair and update often make them unaffordable.

While the Central and Near East submarkets are the targeted geographic area, projects being developed and supported by HOUSE are not exclusive to these boundaries. HOUSE shall continue to identify need city-wide and provide aid where it is able to make positive, sustainable impact.

**Measurability:** As part of its responsibilities as a HUD entitlement city, Evansville produces an annual Housing Needs Assessment with a Fair Housing Analysis produced every five years. HOUSE shall use these reports to guide decision making and to measure overall progress. HOUSE discussions and the experience of members during project development and implementation should identify research that may need to be included in scheduled reports for DMD or require additional information to be gathered to prioritize support for activities that strengthen habitability standards and increase the supply of affordable housing.

### **Core Strategic Goals & Objectives:**

- 1. Increase and diversify the Evansville housing stock:**
  - A. Build 285 new rental housing units by December 31, 2026;
  - B. Build 110 new for-sale housing units by December 31, 2026; and
  - C. Seek out and encourage developers to use LIHTC to bring additional new affordable units to Evansville.
  
- 2. Rehab, repair or remove existing deteriorated Evansville housing stock:**
  - A. Repair 300 rental units by December 31, 2026;
  - B. Rehab 5 for-sale units by December 31, 2026;
  - C. Repair 250 for sale-units by December 31, 2026;
  - D. Encourage home-owners to perform regular maintenance on their homes;
  - E. Expand the number of contractors willing and able to perform repairs; and
  - F. Work with AHF to increase number of home-owners accessing these funds for repairs.
  
- 3. Advocate and educate for (on behalf of) residents facing the housing crisis (at every level of influence):**
  - A. Ensure that annual allocations of HUD HOME, CDBG, ESG and other public dollars are used expeditiously;
  - B. Provide for increased communication among HOUSE members and general public on housing activities in Evansville;
    - i. Upon completion of the annual Housing Needs Assessment report, review with members of HOUSE and other community leaders,
    - ii. Maintain a web portal through DMD on housing programs  
<https://www.evansvillegov.org/city/topic/index.php?topicid=396&structureid=138>
    - iii. In 2024, produce & disseminate the first annual report on HOUSE accomplishments to date (2014 – 2023) with intention of doing a bi-annual update going forward, and
    - iv. Produce a report on Evansville’s Affordable Housing Trust Fund to assist HOUSE in developing an AHF strategy to spend the ARPA SLRLF and then to justify continued and increased annual public and private support for the fund.
  - C. Use the Hoosier Housing Needs Coalition’s Court Watcher’s Toolkit to improve tenant rights in the eviction process and to assist in the development of an eviction diversion and expungement programs in Vanderburgh County;
  - D. Work with Building Commission and City Council to ensure the habitability standards of all rental and for-sale units;
  - E. Work with for-profit landlords (i.e. POMA) to maintain the habitability standards of rental units at affordable rent costs;

- F. Work with financial institutions, including the Federal Reserve Bank, to provide a pathway from affordable rental housing to home ownership;
- G. Monitor utility price increases and ways to lessen the burden of these hikes on low-income households;
- H. Request that Prosperity Indiana update members on Federal and State policies through an in-person meeting in Evansville annually; and
- I. Communicate with local state and federal representatives regularly on housing issues to help them better understand Evansville's needs.

**4. Provide financial and housing-related education and resources for residents**

- A. Fortify the capacity of HOUSE members who offer direct service programs that support access to safe, affordable housing;
  - i. Create an inventory of existing programs;
  - ii. Pinpoint the gaps in service or capacity within these programs;
  - iii. Find available resources to fill gaps and strengthen programming.
- B. Develop and distribute a list of agencies/resources that directly assist with rehabilitation of owner-occupied housing;
  - i. Provide to Building Commission inspectors to distribute when issuing citations to property owners;
  - ii. Distribute to Navigators within other programs to enable cross promotion;
  - iii. Host events in neighborhoods to inform residents of programs and help them to make the first steps on to the pathway to improved housing.
- C. Connect stakeholders who employ housing navigators/counselors to allow for the creation of a streamlined approach that engages and empowers individuals to design a sustainable pathway to safe, affordable housing;
  - i. Support residents' efforts to establish and build credit.
  - ii. Incentivize participation in programs by offering rewards at specified milestones.

**5. Commit to being a catalytic participant in neighborhood revitalization**

- A. Participate in neighborhood meetings to listen and support their grassroot effort; and
- B. Assist in organizing events that promote neighborhood development.