

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Evansville, Indiana, (Evansville) is a Federal Entitlement city, eligible to receive direct assistance from the U.S Department of Housing and Urban Development (HUD) to use Community Development Block Grant (CDBG), Emergency Solutions Grant (ESG), and HOME Investment Partnerships Grant (HOME) funds. As a recipient of federal funds, Evansville is required by HUD to produce a Consolidated Plan and Annual Action Plan. The Department of Metropolitan Development is responsible for administering the Consolidated Plan.

Evansville, Indiana has prepared its Five-Year Consolidated Plan for the period of FY 2020 through FY 2024. The Consolidated Plan (CP) is an inclusive five-year strategic plan for revitalization, building on local assets and coordinating responses to the needs of the community. Through citizen participation in public meetings and the use of a public survey, residents, neighborhood associations, social service agencies, housing providers, and local organizations communicated to Evansville its community development and housing needs.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The Five-Year Consolidated Plan will serve as a strategic plan for the City. The following priorities and goals have been identified through the Analysis of Impediments to Fair Housing Choice prepared by Prosperity Indiana, the Evansville Community Development Housing Survey, a Market Study prepared by Bowen National Research (Bowen), and citizens' participation at public meetings to address the community and housing needs of its residents. In Fiscal Year 2024, ten of the twelve total goals identified in the 2020 - 2024 Consolidated Plan will be addressed: Support the Availability of Public Services, Increase Affordable Housing for Homeownership, Increase Affordable Housing for Rental, Support Public Facility Improvements, Support Economic Development Initiatives, Support Rapid Rehousing, Support a Coordinated Entry-System, Support Re-entry, Support the Reduction of Residential Blight, and Support Administrative and Planning Services.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

During the 2020 program year, the City of Evansville and its funded agencies were impacted by Covid-19, resulting in the temporary delay of services provided to the public. The CARES Act awarded ESG-CV in the amount of \$1,731,498 to assist with the rapid re-housing, street outreach, homeless prevention, special needs shelters, and day shelters. CDBG-CV in the amount of \$2,343,444 was awarded to the City of Evansville, to address public service programs, job retention, housing related problems, public facility improvements, and subsistence payments. Most of the City's CARES ACT funding has been expended accordingly.

In 2021, the HOME American Rescue Plan Program was enacted. The American Rescue Plan (ARP) provides \$5 billion to assist individuals or households who are homeless, at risk of homelessness, and other vulnerable populations, by providing housing, rental assistance, supportive services, and non-congregate shelter, to reduce homelessness and increase housing stability across the country. These grant funds are administered through HUD's HOME Investment Partnerships Program (HOME). The City of Evansville received \$2,739,593 in HOME-ARP funds and has committed a majority of this funding source accordingly.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

PENDING

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

PENDING

6. Summary of comments or views not accepted and the reasons for not accepting them

PENDING

7. Summary

The City of Evansville continues to work closely with its neighborhood associations to foster the well-being of all residents in the area. There are four unique ways in which the City continues to cultivate this relationship:

1. Community Development staff attendance at Neighborhood Association Meetings
2. The Regional Neighborhood Network Conference (RNNC)
3. United Neighborhoods of Evansville (UNOE) organization meetings
4. Evansville’s Neighborhood Focus Council meetings facilitated by DMD

Neighborhood Association Meetings—Community Development Staff attend regular neighborhood association meetings throughout the year to engage with the residents. Meetings conducted by the neighborhood associations involve discussions regarding code enforcement, crime statistics, and upcoming community events. Staff listen to concerns and reports concerns to the appropriate City personnel, following back up with the neighborhood associations if necessary.

RNNC—The Regional Neighborhood Network Conference is a three-day event held annually by one of 24 Midwestern cities. It’s a place where community leaders, volunteers, corporations, local government agencies, and businesses gather to exchange information with one another to gain valuable ideas to take back and help improve or transform their own communities. The RNNC features a wide variety of workshops about state-of-the-art approaches to neighborhood improvement, led by experts in urban and neighborhood development. RNNC has not occurred since 2019, due to the pandemic; however, DMD remains involved in steering committee plans to renew the event in 2025.

UNOE—United Neighborhoods of Evansville is a non-profit organization, established under this name since 2000 and made up of autonomous organized neighborhoods, with the purpose of preserving, enhancing, and promoting Evansville Neighborhoods. UNOE’s focus is on building upon the assets of each neighborhood to improve the quality of life for every citizen of Evansville. UNOE’s goal is to educate and empower the citizenry to determine their destiny by working in concert with the social and political entities within the greater community to achieve the type of neighborhood environment necessary for quality living. UNOE holds regular monthly meetings to inform and educate its neighborhood association members on a variety of topics and issues. A DMD Community Development Specialist also attends the UNOE Board meetings in a liaison role to receive and provide information when required.

Focus Council—Focus Council is a group of approximately 11 neighborhood associations (and UNOE) within the City’s low-mod census tracts that have the highest rates of poverty. This group meets monthly in the Department of Metropolitan Development office to discuss neighborhood concerns, issues, suggestions, and to give positive feedback. The purpose of the meetings is to provide an outlet for these neighborhood associations to express their needs and wants and for the City to provide them with ethical, favorable, and fiscally responsible answers and solutions.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	EVANSVILLE	Department of Metropolitan Development
HOME Administrator	EVANSVILLE	Department of Metropolitan Development
ESG Administrator	EVANSVILLE	Department of Metropolitan Development

Table 1 – Responsible Agencies

Narrative (optional)

The City of Evansville, through an annual application process facilitated by various city departments, contracts with local non-profits to carry out the activities outlined in the 2024 Annual Action Plan.

Consolidated Plan Public Contact Information

Kolbi Jackson, Executive Director

Department of Metropolitan Development

306 Civic Center Complex

1 NW Martin Luther King Jr Blvd

Evansville IN 47708-1869

812-436-7823

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Agency/Group/Organization	Agency/Group/Organization Type	What section of the Plan was addressed by Consultation?	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?
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Table 2 – Agencies, groups, organizations who participated

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Citizen participation is achieved through several methods. Most of the elements are designed to benefit low-and-moderate income populations in the City of Evansville. However, the process also affords the City an opportunity to strengthen its partnership with other governmental and private sector entities. The goal is to provide a plan which helps establish and maintain suitable living environments and extend economic opportunities to all residents. The Citizens' Participation process involves public notification in the Evansville Courier & Press, Our Times Newspaper, HOLA, El Informador Latino, WNIN, and the Evansville Housing Authority. Publications provide the purpose of the meetings, dates, locations, and times. All meetings are conducted in mobility-accessible locations. In addition to newspaper notifications, public meetings are posted on the City of Evansville's website and Evansville Building Authority internal kiosk. A fifteen-day notification is provided prior to the date of each meeting. Participants in the meetings are asked to sign in on an attendance sheet and discuss issues at hand. It is not mandatory to sign in, however attendance helps the Community Development staff address concerns and comments of those in attendance. These meetings are documented using multiple methods, including video streaming (live and archived recordings accessible via the Evansville.in.gov website), transcribed meeting notes provided by DMD staff, and the submission of attendee comments. Comments are later reviewed by DMD staff and are addressed as a concern in the new plans. Responses to these concerns are subject to availability of funds, compliance with federal regulations, and approval by Evansville Common Council.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	Non-targeted/broad community	6/26/23-6/30/23: CDBG/ESG Grant Proposal Trainings for 2024 program year. Assist current and potential federal funding recipients prepare to complete 2024 CDBG/ESG funding proposals.	Comments received from training were regarding the proposal submittal and invoice processes.	All comments were accepted; none excluded.	
2	Public Meeting	Non-targeted/broad community	9/6/23: CAPER meeting. Hosted in the Civic Center Complex, Room 307 in Evansville, IN.	PowerPoint presentation regarding the 2022 CAPER.	All comments were accepted; none excluded.	
3	Public Meeting	Non-targeted/broad community Not for Profit Agencies and Citizens Advisory Committee	1/5/24: Citizens Advisory Committee meeting. Hosted in the Civic Center Complex, Room 307 in Evansville, IN. Agencies present proposed 2024 public service programs for consideration.	CAC members asked questions and received responses from agency representatives regarding proposed programs.	All comments were accepted; none excluded.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community Citizens Advisory Committee	2/5/24: Citizens Advisory Committee meeting. Hosted in the Civic Center Complex, Room 307 in Evansville, IN. Committee recommends allocations for proposed 2024 public service programs.	CAC members discussed amongst the Committee recommendations for allocations should be made to agencies applying for 2024 funds.	All comments were accepted; none excluded.	
5	Public Meeting	Non-targeted/broad community City Council Meeting	5/20/24: City Council meeting. Hosted in the Civic Center Complex, Room 301 in Evansville, IN. First reading of proposed 2024 federally funded programs.	First of the requiring readings necessary to approve federal funding allocations.	All comments were accepted; none excluded.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Public Meeting	Non-targeted/broad community	5/24/24: Action Plan meeting. Hosted in the Civic Center Complex, Room 307 in Evansville, IN. Allows public comment on Action Plan draft. Advertised in Evansville Courier and Press prior.	PowerPoint presentation regarding the 2024 Action Plan.	All comments were accepted; none excluded.	
7	Public Meeting	Non-targeted/broad community Not for Profit Agencies and City Council Meeting	6/10/24: City Council meeting. Hosted in the Civic Center Complex, Room 301 in Evansville, IN. Agencies present proposed 2024 federally funded programs for consideration. Second reading of 2024 federal program budget.	Last opportunity for agencies to present program information to City Council Members. Final reading by City Council occurs immediately after.	All comments were accepted; none excluded.	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	0	0	0	0	0	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	0	0	0	0	0	
ESG	public - federal	Conversion and rehab for transitional housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing	0	0	0	0	0	

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator

Table 6 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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Projects

AP-35 Projects – 91.220(d)

Introduction

Projects that will receive an allocation in Program Year 2024 are for the purpose of improving living conditions for Evansville residents. Some projects are designed to benefit specific populations. All projects seek to provide services for the achievement of objectives established in federal regulations for ESG, CDBG, and HOME as applicable.

Projects

#	Project Name

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The priorities for allocation were established when the City of Evansville prepared the 2020-2024 Consolidated Plan. The Analysis of Impediment to Fair Housing Choice, the Community Development Housing Needs Survey, and the Market Study provided data on current conditions of the city with public input to determine public needs and the prioritization of funding allocations. The main obstacles for not meeting underserved needs are insufficient funding, decreased funding year to year, and changes in federal program requirements.

AP-38 Project Summary

Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Esti and tha fro act
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AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds
FOCUS AREA	
NRSA	
Neighborhood Revitalization Strategy Area	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported
Homeless
Non-Homeless
Special-Needs
Total

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through
Rental Assistance
The Production of New Units
Rehab of Existing Units
Acquisition of Existing Units
Total

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

AP-60 Public Housing – 91.220(h)

Introduction

Actions planned during the next year to address the needs to public housing

Actions to encourage public housing residents to become more involved in management and participate in homeownership

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Discussion

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Discussion

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

Introduction:

Based on the annual Housing Needs Assessment, there are no apparent negative effects of public policies on affordable housing and residential development in Evansville, IN. However, there is clear evidence of inequity in Evansville’s housing market, presenting challenges to housing access for groups suffering from the residual effects of prior discriminatory laws; though Evansville has rescinded discriminatory laws (in accordance with the Fair Housing Act) the long-term systemic impacts of generational poverty continue to burden minority populations unduly. Therefore, the City will continue to evaluate public policy and address the strategies identified in the Analysis of Impediments to Fair Housing Choice to ensure that housing is affordable.

The following link will lead to the Analysis of Impediments to Fair Housing Choice report for the City of Evansville, Indiana:

https://www.evansvillegov.org/egov/documents/1591202383_9329.pdf

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The following link will lead to the actions planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment:

Discussion:

The findings identified in the Analysis of Impediments to Fair Housing Choice and the recommended solutions will be implemented through program year 2024. The City continues to actively work with citizens, the Human Relations Commission, community stakeholders, and housing organizations to address barriers to affordable housing. Some examples of ongoing community collaboration are described below:

- For homeless issues, DMD works in alignment with Evansville-Vanderburgh Commission on Homelessness and Homeless Services Council of Southwest Indiana (Region 12 Planning Council). The Commission on Homelessness is made up of nonprofit organizations, city and county officials, law enforcement, and community advocates dedicated to ending homelessness in Evansville and Vanderburgh County. The Homeless Services Council holds open meetings every second Friday of the month to discuss pertinent issues related to homeless at-risk

populations. These entities also cooperate to author/update the “Destination: Home” 10-year plan to end homelessness in Evansville. (evansvillehomeless.org)

- To assist with affordable housing development planning, DMD staff communicates regularly with the Housing Organizations United Serving Evansville (HOUSE). HOUSE holds meetings every fourth Wednesday of the month. HOUSE was established to leverage Evansville’s affordable housing resources, such as non-profit housing organizations and developers, to efficiently address the various housing needs in Evansville. Member housing developers provide useful data by reporting on their goals and accomplishments. Shared housing goals are then outlined in a 4-year Strategic Plan. ([1672326944_4482.pdf](#) (evansvillegov.org))
- DMD staff attends the annual Human Relations Commission’s Fair Housing Summit. The event features keynote speakers knowledgeable of the Fair Housing Act and how reports of housing discrimination are processed. Participants also attend breakout sessions to discuss barriers to fair housing and the community resources available to address these issues. The purpose of the event is to promote greater understanding of how and why housing discrimination continues to affect Evansville’s citizens, as well as engage various facets of the community in planning that promotes housing equity. (Evansville-Vanderburgh County Human Relations Commission / City of Evansville (evansvillegov.org))
- Utilities, while not direct housing costs, are payments essential to the livability of a home. The City of Evansville has the most expensive electricity rates in the state. The City and the Citizens Action Coalition (CAC), the state’s largest consumer advocacy organization, have taken action to prevent further electric bill increases in recent months. In February 2024, The Indiana Utility Regulatory Commission (IURC) and the CAC held a public hearing on a proposed rate increase that would raise the average customer’s monthly bill by \$47. In March, the Indiana Office of Utility Consumer Counselor (OUCC) recommended to the IURC a substantially smaller increase, from a 16% base rate increase to just 4.5%. (<https://www.citact.org/>)

AP-85 Other Actions – 91.220(k)

Introduction:

The City of Evansville, Indiana 2024 grant fund year will begin July 1, 2024 and end on June 30, 2025.

Evansville’s fiscal year aligns closely with the U.S. Department of Housing and Urban Development’s grant release process, which typically occurs in the month of August, allowing agencies to spend grant funds timely.

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

The Affordable Housing Fund Advisory Committee aids Evansville homeowners in need of home repair and provides funding for developers to create affordable housing units in Evansville. In 2024, City Council approved a \$500,000 allocation of Riverboat funds to the AHFAC to provide such affordable housing opportunities. An additional \$250,000, garnered from the interest generated by City ARPA funding, was pledged by Mayor Terry in 2024.

ECHO Housing and DMD persist in their collaborative efforts with community partners on the six strategic goals of the Promise Zone Designation: increase jobs, expand economic opportunities, improve educational opportunities, reduce violent crime, promote health and access to health care, and provide access to quality affordable housing in Evansville.

- A robust job market and thriving economy leads to higher incomes for residents, making housing more affordable relative to income levels, while also attracting investment in housing development including affordable housing projects.
- By improving educational opportunities, individuals are empowered to secure higher-paying jobs, improving their ability to afford housing. A well-educated workforce can also attract businesses and industry, further stimulating economic growth and housing development.
- Lower crime rates create safer neighborhoods, making them more desirable places to live. This can encourage investments in housing developments.
- Accessible healthcare and healthy lifestyles contribute to reduced healthcare costs and increased disposable income that can instead be spent on housing.

Actions planned to reduce lead-based paint hazards

The Department of Metropolitan Development complies with the appropriate lead-based paint requirements mandated by the U.S. Department of Housing and Urban Development (HUD) and the Environmental Protection Agency (EPA). The City of Evansville’s Community Development Inspector is a

(HUD) Licensed Lead Inspector and a Licensed Lead Risk Assessor who oversees the scope of work to correct housing repairs without endangering the occupant(s). Homes are under daily supervision and inspection by a Certified RRP contractor, as well as the Community Development Inspector of the City of Evansville, to ensure compliance. The City of Evansville Department of Community Development Inspector receives ongoing training and updates to certification by HUD, throughout the year.

RRP Contractors are used on all funded housing projects, including homebuyer, owner-occupied rehab, rental rehab, and the emergency home repair program. Lead conditions are addressed in the written specifications and appropriate actions are taken to protect the occupants from Lead Poisoning. Rehab and repair projects require all contractors to be properly licensed in Vanderburgh County, Evansville, Indiana, and have HUD Lead Abatement Supervisor, HUD Lead Risk Assessor and EPA Renovate, Repair, and Paint (RRP) Certification.

Agencies providing any type of assistance utilizing CDBG and/or HOME are required to provide Lead Safety pamphlets to all applicants. The “Renovate Right” pamphlet is distributed to occupants prior the repairs, and “Protect Your Family in Your Home” pamphlets are distributed to occupants when renovations do not occur. The HUD and EPA websites, including the website for the Office of Lead Hazard Control and Healthy Homes (OLHCHH), are checked for new and/or updated pamphlets regularly. The Vanderburgh County Health Department (VCHD) provides health fairs and publicized educational information on various health-related issues, including Lead Based Paint poisoning. In addition, lead based paint testing and technical services are available through the VCHD.

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	0.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

Other forms of investment used by City partners include local grants available through the City of Evansville Endowment Fund and the Affordable Housing Trust Fund. Non-profits often acquire buildable housing lots at minimal cost through the Evansville Land Bank purchased through the

Vanderburgh County Commissioners' Office.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

The City of Evansville, Indiana uses the Recapture Provision to collect the balance of the HOME investment from net proceeds when the property is sold during the homebuyer's affordability period. The City's Recapture Plan policy can be found at the link below:

Homebuyer Program Guidelines w Recapture and Resale Provisions – SOP 2024.pdf

Recapture Provision – When the real estate is sold below fair market value, the difference between the fair market value and the purchase price plus reasonable closing costs is considered the direct subsidy to the homebuyer(s). The amount does not include the cost of development (development subsidy).

Period of Affordability – The HOME-assisted property must meet the affordability requirements for not less than the applicable period specified in the following table, beginning after project completion. *Listed below is the Affordability Period Table.*

Net Proceeds is the difference between the sales price and the primary mortgage balance plus reasonable closing costs. The City will recapture the mortgage balance in the event of home sale during the affordability term, and prior to the homebuyer receiving any net proceeds. If no net proceeds are obtained, then repayment of the mortgage is not required.

Net Proceeds: SALES PRICE – PRIMARY MORTGAGE BALANCE + CLOSING COSTS = NET PROCEEDS

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

The Resale Option is only used when the following conditions occur: (1) The homebuyer does not need a direct subsidy to purchase the home developed with a HOME funds. (2) The homebuyer direct subsidy is a grant. (3) The homebuyer unit cannot be sold within nine months after completion and is converted to a rental unit. (4) When a homebuyer purchases a single-family unit greater than one unit and less than 4 units.

All HOME-funded rental projects are subject to resale provisions as indicated in 24 CFR 92.252. A HOME-assisted rental unit transferred or sold during the affordability period will be sold with a transfer of the Deed Retention and Promissory Note, continuing the affordability.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Evansville, Indiana, by and through its Department of Metropolitan Development will utilize Part 92 of 24 CFR, Section 206 (b) Refinancing Costs when underwriting HOME Investment Partnerships Program requests for affordable housing projects. A description of eligible expenses follows: (1) For single-family (1-4 family) owner-occupied housing when loaning HOME funds to rehabilitate the housing, if the refinancing is necessary to reduce the overall housing costs to the borrower and makes the housing more affordable, and if the rehabilitation cost is greater than the amount of debt that is refinanced. (2) For multifamily projects, when loaning HOME funds to rehabilitate the units, if refinancing is necessary to generate a reasonable cash flow, cash reserves for repairs, and where the developer can maintain the units at the HOME low rent/high rent limits. (2a) DMD would review the management practices of the developer as part of the underwriting process to determine if the long-term needs of the project can be met and that the feasibility of serving the target population over an extended affordability period can be satisfied. (2b) The new investment being made will maintain the current affordable units, create additional affordable units, or both. (2c) Specify the required affordability period of 15 years or longer. (2d) Specify that the investment of HOME funds may be jurisdiction wide. (2d) State that HOME funds cannot be used to refinance multifamily loans made or insured by any Federal program, including CDBG. (3) Acquisition costs for unimproved and improved real property. (4) Related soft costs: reasonable and necessary costs associated with refinancing or the development of new construction or rehabilitation of housing associated with HOME funds; architectural and engineering fees, financing fees, project audit costs, cost to provide affirmative marketing and fair housing information to homeowners and tenants, funding an operating deficit reserve, staff and overhead costs, costs for environmental review, and relocation.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).
6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).
7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

**Emergency Solutions Grant (ESG)
Reference 91.220(l)(4)**

1. Include written standards for providing ESG assistance (may include as attachment)
2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.
3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).
4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.
5. Describe performance standards for evaluating ESG.

