

SECTION 5

SOCIO-ECONOMICS AND HOUSING

This section presents current socio-economic and housing information and identifies the housing needs of Evansville and Vanderburgh County.

Planning policies, implementation strategies, and programs to provide housing and stable residential areas are based upon the principle that safe, decent and affordable housing should be available to all residents in a suitable living environment. Furthermore, desirable housing in a neighborhood environment not only benefits individual households, but as an important quality of life factor for any community.

Housing development is essentially the function of the private sector. However, government's role should be:

- Insure that the required infrastructure and community services are available to residential development in areas where this growth is desired;
- That the existing infrastructure and community services have the capacity to accommodate new development, and as necessary through cooperation with developers, share in the improvements needed to increase the capacity of the infrastructure and community services.
- Remove regulatory restrictions on innovative design, materials, and energy sources;
- Eliminate or revise regulations that contribute to the cost of housing without improving the provision of safe and decent housing in a suitable living environment;
- Ensure that all applications for development are reviewed and processed promptly since delays add to the cost of housing;
- Create tax and other financing incentives to promote desired public policy goals; and
- Improve access to all available sources of funding for home financing, renovation, and maintenance.

Housing and neighborhoods are viewed as community assets and resources. Due to their respective roles in the provision of housing, government and the private sector must work in cooperation to achieve housing goals and to initiate actions that will expand or enhance these valuable resources. Government involvement in ensuring an adequate level of housing is justified as an extension of its mission to provide for the health, safety and welfare of all citizens.

DEMOGRAPHIC CHARACTERISTICS OF HOUSEHOLDS

Housing needs are multidimensional. The information used to assess housing conditions, goals, and programs should be comprehensive to examine the complete picture. This analysis of county wide housing statistics was obtained from the 2000 Census and from the 2000-2004 Comprehensive Housing and Community Development Plan, as prepared by the Department of Metropolitan Development (DMD).

The following analysis examines demographic and housing characteristics as well as characteristics of the housing stock. Pertinent demographic characteristics include: household size, and household income. Housing stock characteristics include: average monthly housing costs, types of dwelling units, and condition. Data on these characteristics can shed light on the strategies and programs that are needed to address current and future housing needs.

HOUSING UNIT TOTALS

The U.S. Census Bureau classifies living quarters as either housing units or group quarters. A housing unit is a house, an apartment, a mobile home, a group of rooms, or a single room. The number of housing units in Vanderburgh County and the City of Evansville over time is shown on Table 5-3. The County's 2000 housing unit total of 76,300 includes the units in the City. This data indicates that the number of housing units increased significantly (34%) between 1990 and 2000 in the unincorporated County. Most of this growth occurred in the Transitional and Rural areas of unincorporated Center and Knight Townships. The only area that lost units was the Urban Core.

TYPE OF DWELLING UNIT

The County contains a variety of dwelling units from single-family homes to multi-family rental units. The most prevalent type of dwelling unit found in Vanderburgh County and in the City of Evansville is the single-family house as shown in Table 5-3. In the County, 70.66 percent of the total units are single family, while 66.8 percent are single family in the City.

**TABLE 5-3: HOUSING UNITS, PERCENT SINGLE FAMILY,
PERCENT BUILT BEFORE 1939**

	VANDEBURGH COUNTY			EVANSVILLE		
Year	TOTAL Housing Units	% Single Family	% Built Before 1939	TOTAL Housing Units	% Single Family	% Built Before 1939
1950	49,573	66.95	75.62	40,819	61.40	78.38
1960	55,082	84.28	59.60	47,744	81.94	62.64
1970	58,011	77.14	47.23	49,139	74.32	51.27
1980	67,502	82.77	34.21	54,210	80.88	38.90
1990	72,637	69.31	25.81	58,188	65.14	29.29
2000	76,300	70.66	21.28	57,065	66.84	25.72

Source: U.S. Census

HOUSEHOLD SIZE

The U.S. Census Bureau defines a household as all persons who occupy a housing unit. The changing age structure of the population and housing supply are among many factors that will affect the size and composition of future households. Household size has been declining and the trend is expected to continue. In 2000, household size had dropped to 2.13 persons per household in the City and to 2.25 in the County. Generally, household size is the lowest at the City center (the CBD) and climbs proportionally with distance from the center, so that the Transitional and Rural areas have the higher household size.

The trend in declining household size in Evansville and Vanderburgh County is consistent with national and state trends. Table 5-4 illustrates this trend for Evansville/Vanderburgh County. The decline in household size is a result of several factors including our aging population, changes in family structure, and the fact that the housing unit growth rate continues to exceed the growth in population.

GROUP QUARTERS

All persons not living in households were classified by the Census Bureau as being in group quarters. Out of the total 2000 population in Vanderburgh County, 4.1% lived in group quarters. Two general categories of persons living in-group quarters were recognized:

- 1) institutionalized - 2,825 people with 67.26% in nursing homes and 17.1% in correctional institutions; and
- 2) non-institutional group quarters - 4,274 people with 79.55% of them residing in college dormitories.

TABLE 5-4: OCCUPIED HOUSING UNITS, TENURE AND PERSONS PER HOUSEHOLD

VANDERBURGH COUNTY					EVANSVILLE			
YEAR	OCCUPIED HOUSING UNITS	PERCENT OWNER OCCUPIED	PERCENT RENTER OCCUPIED	AVERAGE PERSONS/ HOUSEHOLD	OCCUPIED HOUSING UNITS	PERCENT OWNER OCCUPIED	PERCENT RENTER OCCUPIED	AVERAGE PERSONS/ HOUSEHOLD
1950	47,597	58.86	41.14	3.29	39,403	54.69	45.31	3.20
1960	50,642	69.17	30.83	3.21	44,042	66.58	33.42	3.14
1970	54,771	68.69	31.31	3.00	46,404	65.01	34.99	2.90
1980	64,030	65.90	34.10	2.55	51,310	61.98	38.02	2.46
1990	66,780	64.82	35.18	2.40	52,948	58.98	41.02	2.30
2000	70,623	66.81	33.19	2.33	52,273	59.95	40.05	2.24

Source: U.S. Census

HOUSEHOLD INCOME

Household incomes since 1960 for the City and County are displayed in Table 5-5. City median household income in 2000 was \$31,963, and in the County, it was \$36,823. Both of these figures are well below the State of Indiana median household income of \$50,261. Generally, incomes were the lowest in the Urban Core and were the highest in the Transitional and Rural areas. The population with income below poverty level in the County was 18,414 or 11.2% in 2000, a decrease from 12.5% living below poverty in 1990.-Township level data on household income is provided in Appendix B.

AVERAGE MONTHLY COST AND HOUSING AGE

Between 1980 and 2000, the median monthly housing costs for renter occupied housing in the City and County more than doubled, as shown in Table 5-5. For owner-occupied units, the monthly housing costs rose over this same period at a similar rate. The census definition for monthly costs attributed to housing is the sum of rent or mortgages, taxes, insurance, and utilities. Obviously, as the costs rise, the percent of households that could purchase a home based on the median monthly costs declines.

It is important to note that, frequently, the necessary financial investment for housing maintenance is lacking in areas with low to moderate-income levels without supplemental public and/or private investments. Upkeep of these areas is vital for maintaining the desired condition of the housing stock, market strength and neighborhood stability. Without a major investment in maintenance, a significant number of the housing units constructed prior to 1940 will need to be replaced by Year 2025.

TABLE 5- 5: MEDIAN HOUSEHOLD INCOME, AND MEDIAN MONTHLY HOUSING COSTS

Year	VANDERBURGH COUNTY			EVANSVILLE		
	Household Income	Owner Monthly Housing Costs	Renter Monthly Housing Costs	Household Income	Owner Monthly Housing Costs	Renter Monthly Housing Costs
1960	4,686	na	na	4,524	na	na
1970	7,697	na	92	7,255	na	91
1980	16,070	289	214	14,565	273	210
1990	25,798	558	343	22,936	519	341
2000	36,823	775	458	31,963	698	454

Source: U.S. Census

SUBSTANDARD HOUSING

Substandard housing is commonly described as: Housing units which do not meet the minimum standards contained in the City and County Building and Housing Codes (i.e. do not provide adequate shelter, or endanger the health, safety, or well-being of the occupants). There are two categories of substandard housing:

SUITABLE FOR REHABILITATION are those housing units that are structurally sound and can be rehabilitated at a reasonable cost; and

NEEDS REPLACEMENT are those housing units determined through a survey that are either structurally unsafe, and/or rehabilitation costs are considered to be unreasonable. When this occurs, orders should be issued for those houses to be razed.

Although there is no up-to-date study, frequently used indicators of substandard conditions are available from the U.S. Census. These indicators and other 2000 Census numbers for the City of Evansville are:

Severely Overcrowded (more than 1.5 Persons per room):	254
Lacking complete plumbing facilities:	418
Lacking complete kitchen facilities:	789
Built before 1939:	14,682

Considering this data, there could be a large number of substandard housing units in the existing housing stock. Therefore, a housing study is needed to quantify the extent of this problem, and suggest specific areas for redevelopment if necessary.

FOCUS AREAS

Review of census data for specific areas in the City indicates that some neighborhoods are more stable and have fewer problems than others. Since planning efforts should focus on addressing neighborhood needs, this analysis identifies those census tracts (or neighborhoods) which could benefit the most from redevelopment, rehabilitation, revitalization and/or other social programs. This determination was based, in part, on variables used to identify distressed neighborhoods listed in the 1994 Kids Count Data Book, an Annie E. Casey Foundation project, and on other variables and criteria selected by the APC staff.

The variables used and the data for the Focus Area census tracts are listed in Table 5-8. These variables were: persons having below poverty level income; persons over 25 years old that did not graduate from high school; households receiving public assistance; renter occupied housing units; vacant housing units; and households without a vehicle.

The Table also shows the Focus Areas that are particularly high in minority and elderly

population. Other variables, can also impact neighborhoods, but were considered to have lesser impacts.

This analysis focused on the urban core area and specifically Pigeon Township. The method used to identify neighborhoods in need of enhancement involved the comparisons of census tracts percentages for a listed variable to that same variable's percentages for Pigeon Township. Census tracts with percentages greater than the total Pigeon Township percentages for at least four out of the six variables were considered to be "focus areas".

As illustrated on Page 5-9, Census Tracts 12, 13, 14, 17, 19, 20 and 26 in the Urban Core qualify to be Focus Areas. Due to their characteristics, these neighborhoods should be priority areas for enhancement activities by both the public and private sectors. However, it is recognized that increased focus should be placed on improving the entire Urban Core, and specific neighborhoods other than those in the census tracts listed above may need special attention.

A primary reason for using such criteria in analyzing neighborhoods and identifying Focus Areas is not to dwell upon the negative aspects of the Urban Core, but to establish indicator variables for periodic analysis to determine trends and the extent of neighborhood change. The intended result is to provide information to determine whether revitalization of these areas has been successful.

When comparing the results of the 1990 and 2000 Census for the Focus Areas and variables in Table 5-8, Census Tract 14 showed significant improvement on three of the six variables listed. Although this Census Tract did not improve enough to no longer be considered as a Focus Area, it appears to be moving in the right direction by increasing its percentage of high school graduates, increasing its owner occupied housing, and decreasing its households on public assistance.

There are many positive and rewarding aspects of life for residents of our urban core neighborhoods that are not reflected in the census data. Even the Focus Areas identified in this analysis should not be perceived as "undesirable" places to live or work. Like all neighborhoods, the areas and urban core have their own unique problems. However, their historic homes, social organizations, convenient location and access along with many other assets provide sound building blocks for strong, vibrant neighborhoods that foster social relationships.

TABLE 5-8: FOCUS AREAS

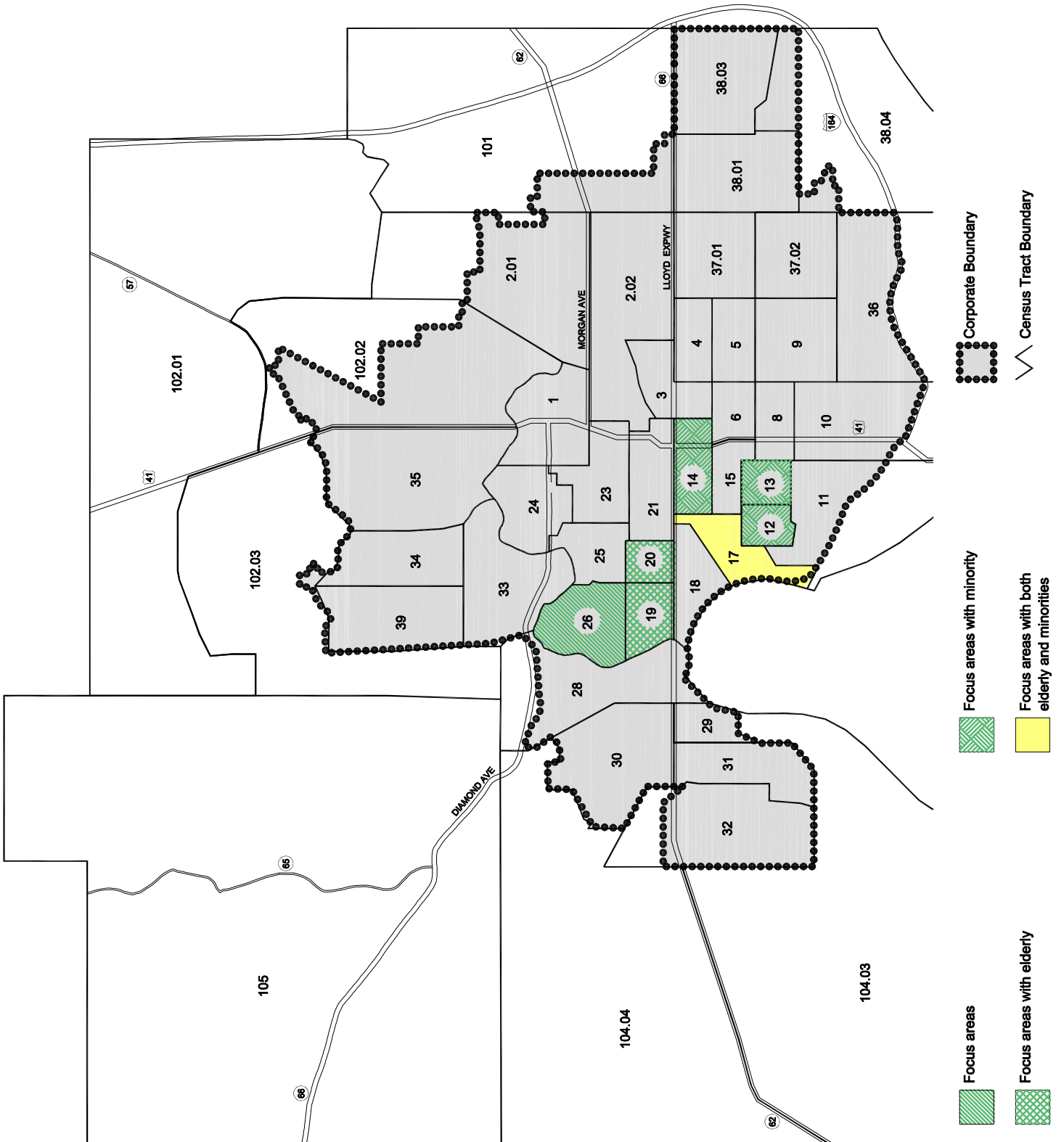
Percentage of:	Evansville	Pigeon	Census Tracts in Pigeon Township						
		Township	12	13 (n)	14	17	19	20	26
Individuals below poverty	13.7	22.2	26.1	25.2	27.5	30.5	38.4	21.8	33.8
Pop. >25 yrs old Non H.S. graduates	19.3	30.6	--	31.2	--	--	41.4	44.2	44.6
Households with Public Assistance Income	4.4	7.5	8.7	7.8	8.2	--	13.9	11.4	12.4
Renter Occupied Housing	40.0	48.9	60.2	--	--	78.1	67.9	72.3	--
Vacant housing	8.4	15.4	26.6	22.6	16.8	16.9	19.6	18.7	--
Households without a vehicle	13.2	23.5	30.0	--	23.8	35.1	30.7	40.3	24.0
Minority	13.8	24.5	41.6	55.3	52.5	39.7	--	--	--
Pop. >65 yrs old	16.2	15.2	--	--	--	19.5	17.4	27.1	--
Pop. change between 1990 – 2000	- 3.7	- 11.0	- 18.3	--	- 19.0	--	- 22.8	- 31.5	--
change in households between 1990 - 2000	- 1.3	- 10.4	--	--	- 26.9	--	- 22.4	- 29.3	--

Notes: (n) New in 2000; qualifying as a focus area.

(--) Data not presented when percentage below that of Pigeon Township.

Source: 2000 and 1990 Census

Focus Areas



PUBLIC HOUSING

The previous sections contained a general analysis of the housing stock in Evansville and Vanderburgh County. Although government-assisted housing is just a small portion of the total housing stock, it is important in that it provides an additional housing alternative for individuals in need. Government-assisted housing is the responsibility of the Evansville Housing Authority (EHA). The Housing Authority owns and operates a number of facilities throughout the City and it provides rental assistance payments for other units that it does not own. These facilities are listed in Table 5-10.

TABLE 5-10: PUBLIC HOUSING FACILITIES

Facility Name	Address	Year Constructed/ Renovated	# of Units	Elderly Housing only
John Cable	1111 Cherry	2003	12	X
Erie Home	370 Canal	1956	108	
Lincoln Estates	401 Jeanette Benton Dr	1998	112	
John M. Caldwell Homes	736 Cross	1953/1986	171	
John M. Caldwell Terrace Gardens	736 Cross	1964/1986	14	X
Fulton Square	1328 Dresden	1958/1988	110	
Fulton Terrace Gardens	1328 Dresden	1964	86	X
John F. Kennedy Tower	315 S.E. MLK Blvd	1966	99	X
George W. Buckner Tower	717 Cherry	1969	108	X
Washington Court	111 Washington Ave.	1912/1995	22	
William G. Schnute Apts.	1030 W. Franklin	1973	115	X
White Oak Manor	500 N. St. Joseph Ave.	1974	115	X
Bellemeade & Line	300-314 Bellemeade	1971	8	X
Scattered Sites – Existing I, II, III	various	various	75	
Scattered Sites - New Construction	various	various	45	
Turnkey III Homeownership Program	various	various	8	
Total Number of Units			1,220	