

SECTION 7 RESIDENTIAL

Residential use accounts for almost 25 percent of the Vanderburgh County land area. The variety of residential use ranges from single-family homes on large lots in the unincorporated areas of the County to multi-family apartment complexes. Between 1980 and 2000, the number of residential units in the County increased by nearly 9,000 units, with most of this growth occurring in the Transitional area.

CURRENT AND FUTURE DWELLING UNIT DISTRIBUTION

Table 7-3 shows the specific amount of population and occupied housing change between 1990 and 2000 by Township. In general, this data shows a continuation of the outward growth trend. The growth rates for population and housing in unincorporated Vanderburgh County between 1990 and 2000 represented surprising increases of 31 percent and 34 percent respectively. The total amount of change was an impressive gain of 11,587 persons in the unincorporated area.

When analyzing the Township data, it is notable that just under half of this growth occurred in unincorporated Center Township. This area experienced an unprecedented population increase of more than 5,000 people over the decade shown in Table 7-3. Combined with the growth that occurred in Scott Township, the northeast portion of the County has established itself as the County's premier growth area.

Map 7-4 illustrates the amount change in occupied housing units that occurred between 1990 and 2000 by Township. The map categories shown were based upon the amount of change in the occupied housing units: the Stable category depicts the areas of minimal change (less than 250 units); the areas of Moderate Growth gained between 250 and 1,000 units; and the High Growth areas grew by more than 1,000 units. This map, which graphically depicts the data in Table 7-3, shows that all of the decline in the amount of housing units in the City was a result of losses in Pigeon Township, as the other City areas were either stable or grew moderately. Map 7-5 shows APC projections for year 2025. This map has been placed with its counterpart for comparison purposes, although discussion of the projections is to follow.

Projections of Year 2025 population, and occupied housing units for Evansville and Vanderburgh County were used to determine future land use needs. An occupied housing unit estimate for 2025 was derived from a series of calculations for each of the three 2025 population projections presented in this Plan. These calculations are based upon recent trends and the following assumptions:

- That the proportion of occupied single family homes to the total number of housing units will stay consistent with the current trend;
- That the number of institutional and group quarter residents will increase;

- That all housing demolitions will be replaced with new units;
- That the average household size will continue to decline (using EUTS projection);
- That the total housing units needed for the 2025 population is estimated as occupied units, due to the difficulty in projecting volatile vacancy rates; and
- That the density of subdivisions recorded in 2003 and the large, multi-family projects constructed in recent years (measured by average housing units per acre) will remain at the current level.

Table 7-2 illustrates the future need for new housing and the corresponding land needs. Based on the assumptions listed above, the three future scenarios in the table show the estimated range of housing unit increase needed for the 2025 population. The high end of this range would involve an additional 8,718 units on 4,760 acres of residential land or 7.4 square miles by 2025.

TABLE 7-2: 2025 RESIDENTIAL PROJECTIONS

	Straight Line	EUTS	IBRC
Population	175,701	178,588	184,251
Occupied Housing Units (HU)	75,456	76,767	79,341
Increase in Occupied (HU) From 2000 Census	4,833	6,144	8,718
New Residential Acreage Needed	2,807	3,465	4,760

Based upon the IBRC projected 2025 County population total, the Area Plan Commission calculated estimates for both population and occupied housing units for the townships. The assumptions the Area Plan Commission used in these calculations were based upon recent Census data trends. Map 7-5 illustrates the projected amount of change in occupied housing units between 2000 -2025 by Township. The map categories are similar to those as mentioned previously for Map 7 -4, which shows the change from 1990 to 2000. These maps show similar growth trends.

Table 7-6 shows the projected amount of population and occupied housing change between 2000 and 2025 by Township. Unincorporated Center Township is expected to remain as the fastest growing area over this period in both population and housing by gaining 10,652 people and 4,291 units respectively. This growth will follow the current trend for the area, which had been single-family houses in large subdivisions. The area projected to have the second highest gain in future population is unincorporated Perry Township. The area that is expected to have the second highest gain in occupied housing is unincorporated Knight Township.

Over this same period, all areas in the City are projected to have some population decline, although most losses will be moderate. These estimates also show that three of the four areas in the City will experience increases in occupied housing units. Pigeon Township is projected to be the only area where units will decrease.

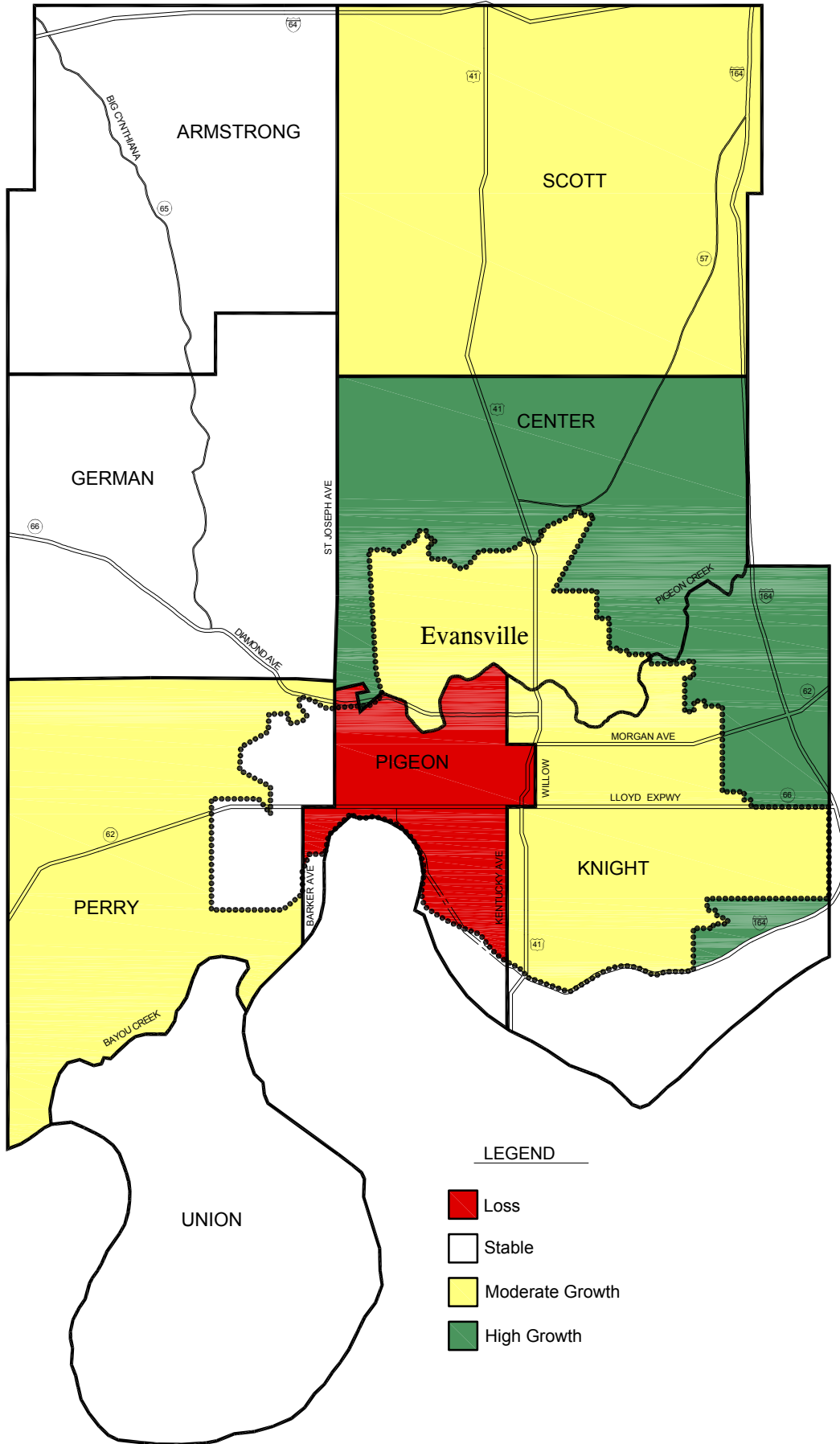
TABLE 7-3: 1990 TO 2000 POPULATION AND HOUSING CHANGE BY TOWNSHIP

	<u>Population</u>				<u>Occupied Housing Units</u>			
	1990	2000	Amount of Change	Percent of Change	1990	2000	Amount of Change	Percent of Change
Evansville	126,272	121,582	- 4,690	- 3.71	52,948	52,273	-675	- 1.27
Darmstadt	1,346	1,313	- 33	- 2.45	472	490	18	3.81
Unincorporated	37,440	49,027	11,587	30.95	13,360	17,860	4,500	33.68
Vanderburgh	165,058	171,922	6,864	4.16	66,780	70,623	3,843	5.75
Armstrong TWP*	1,694	1,651	- 43	- 2.54	560	610	50	8.93
Center TWP								
City	14,115	13,913	- 202	- 1.43	5,758	6,015	257	44.63
Unincorporated*	13,070	18,307	5,237	40.07	4,721	6,811	2,090	44.27
TWP Total	27,185	32,220	5,035	18.52	10,479	12,826	2,347	22.40
German TWP*	7,063	7,354	291	4.12	2,461	2,657	196	7.96
Knight TWP								
City	63,153	63,069	- 84	- .13	26,794	27,389	595	2.22
Unincorporated	2,369	4,422	2,053	86.60	846	1,931	1,085	100.28
TWP Total	65,522	67,491	1,969	3.01	27,640	29,320	1,680	6.07
Perry TWP								
City	11,243	10,920	- 323	- 2.87	4,678	4,784	106	2.26
Unincorporated	9,372	12,767	3,395	36.22	3,378	4,175	797	23.59
TWP Total	20,615	23,687	3,072	14.90	8,056	8,959	903	11.21
Pigeon TWP	37,856	33,682	- 4,174	- 11.03	15,720	14,086	-1,634	- 10.39
Scott TWP*	4,731	5,445	714	15.09	1,705	1,997	292	17.12
Union TWP	392	392	0	0	159	168	9	5.66

Source: 1990 and 2000 Census

Note: (*) includes portions of the Town of Darmstadt

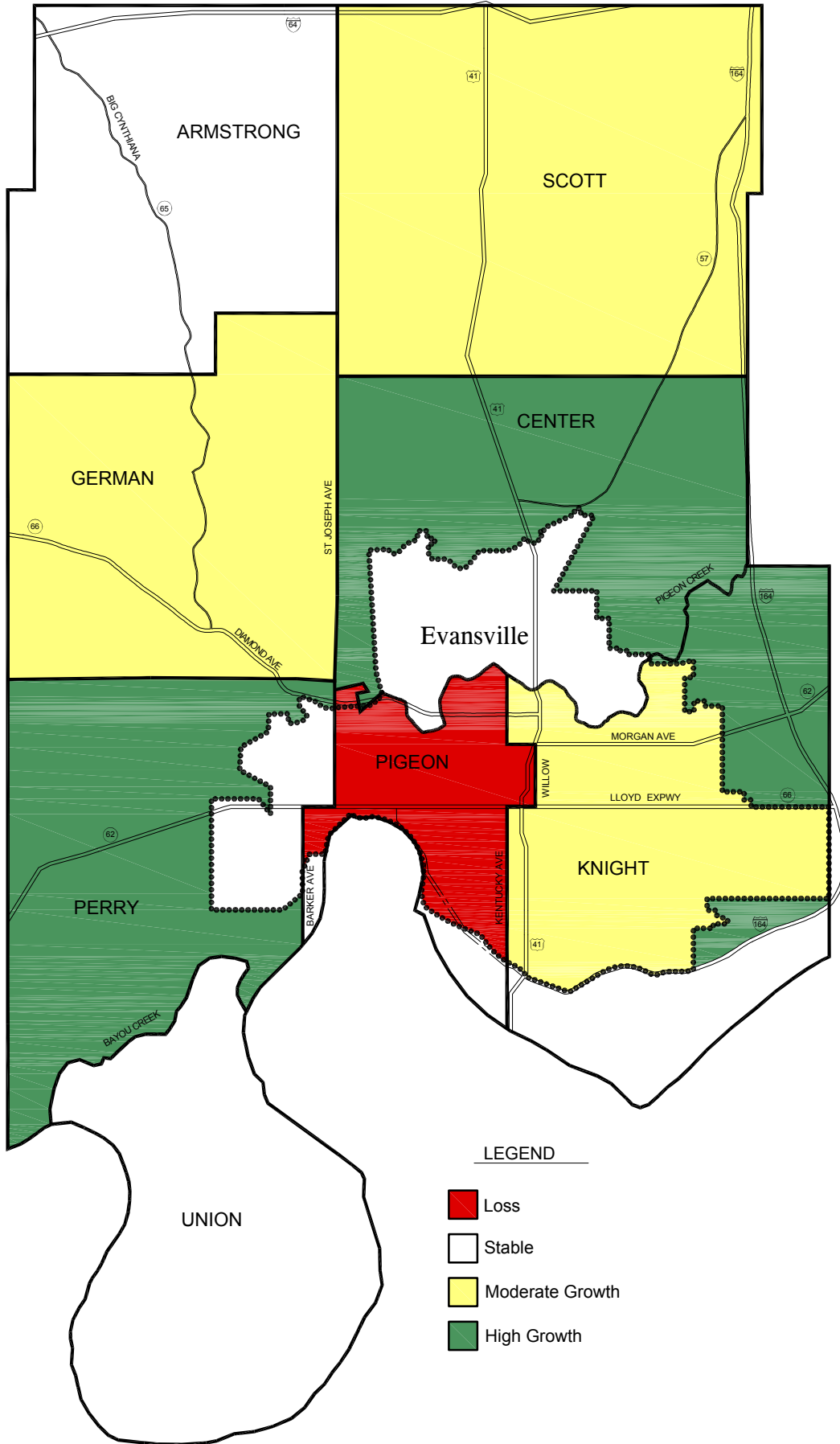
1990 ~ 2000 Housing Change By Township



LEGEND

- Loss
- Stable
- Moderate Growth
- High Growth

2000 ~ 2025 Housing Change By Township



LEGEND

- Loss
- Stable
- Moderate Growth
- High Growth

TABLE 7-6: 2000 TO 2025 POPULATION AND HOUSING CHANGE BY TOWNSHIP

	<u>Population</u>				<u>Occupied Housing Units</u>			
	2000	2025	Amount of Change	Percent of Change	2000	2025	Amount of Change	Percent of Change
Evansville	121,582	111,656	- 9,926	- 8.16	52,273	50,303	- 1,970	- 3.76
Unincorporated	49,027	72,595	23,568	48.07	18,350	29,038	10,688	58.24
Vanderburgh	171,922	184,251	12,329	7.17	70,623	79,341	8,718	12.34
Armstrong TWP*	1,651	1,443	- 208	- 12.60	610	706	96	15.73
Center TWP								
City	13,913	13,485	- 428	- 3.07	6,015	6,257	242	4.02
Unincorporated*	18,307	28,959	10,652	58.18	6,811	10,860	4,049	59.44
TWP Total	32,220	42,444	10,224	31.73	12,826	17,117	4,291	33.45
German TWP*	7,354	7,946	592	8.05	2,657	3,037	380	14.30
Knight TWP								
City	63,069	62,069	-1,000	- 15.85	27,389	27,895	506	1.84
Unincorporated	4,422	8,597	4,175	94.41	1,931	4,033	2,102	108.85
TWP Total	67,491	70,488	2,997	4.44	29,320	31,928	2,608	8.89
Perry TWP								
City	10,920	10,236	- 684	- 6.26	4,784	4,884	100	2.09
Unincorporated	12,767	19,672	6,905	54.08	4,175	5,719	1,544	36.98
TWP Total	23,687	29,908	6,221	26.00	8,959	10,603	1,644	18.35
Pigeon TWP	33,680	25,869	- 7,811	- 23.19	14,086	11,211	- 2,875	- 20.41
Scott TWP*	5,445	6,897	1,452	26.66	1,997	2,562	565	28.29
Union TWP	392	392	0	0	168	150	- 18	- 10.71

Source: 2000 Census and EUTS

Note: (*) includes portions of the Town of Darmstadt

These projections are based on current trends. If these trends change over the planning period, the actual 2025 population and housing distribution could be quite different. Most of the current options for residents looking to buy new housing are located in the unincorporated County. Considering the number of housing units that have been built, new housing is obviously very popular. Therefore, the current trends and these projections point to the need for the City to take action to redevelop areas with new housing to provide more options for residents considering the new housing market.

The types of housing units needed to meet this predicted demand will be dictated by the current housing stock, market trends, future household characteristics (such as household size), construction and energy resources. Future housing types will vary and could include single and multiple family owner occupied units, units specifically for the elderly to address the expected growth in that age group, rental units, and mobile homes.

In general, Americans have become accustomed to increasingly high standards of housing. Nationally, the average home constructed in 1970 was 1,500 square feet and a majority were three bedroom and one and a half baths. Recent national housing construction trends have shown a continued increase in size. In 2000, the average house built was 2,266 square feet. New housing in Evansville and Vanderburgh County appears to be consistent with these national trends.

It is predicted that in the future, large, single-family houses are likely to become less important to many home buyers. Amenities, such as location and design, will continue to grow in importance. While the single-family house is still the preference, acceptance of smaller, attached forms of housing is growing. Multiple dwelling and rental units will continue to be an important element in the housing mix.

GENERAL HOUSING STRATEGY

Cooperation and participation between the public and private sectors in providing housing should be continued and expanded. This is basic to the future housing strategy of Evansville and Vanderburgh County. Within this strategy, the private sector will continue to supply the major portion of the future housing needs. Improving the quality of housing and maintaining an adequate supply for all citizens must be the concern of both the public and private sectors.

Resources will continue to be required from both public and private sectors to assure a balance between new construction (in old and new areas) and rehabilitation of existing stock. The implementation of this effort will continue to be coordinated by government agencies. Development and implementation of a comprehensive housing strategy depends on a thorough knowledge and understanding of present needs and projected demands.

Specific housing goals and policies have resulted in a distinct housing program which is placing Evansville and Vanderburgh County in the role of initiator and not a reactor to trends. Within this program, there should be continued emphasis on preserving the existing housing stock, aiding neighborhoods in retaining their viability, and also encouraging new affordable housing and owner-occupied housing. The City and County will continue to assume several functions of the program, including regulating and enforcing housing standards, facilitating housing rehabilitation, and promoting responsive and responsible development.

The housing program should be comprehensive in nature and tied to neighborhood dynamics. Program policies should be applicable to all neighborhoods, not only those experiencing a high degree of deterioration. Policies should encourage preservation of current stock and general neighborhood character. These efforts in stabilization and preservation are less resource intensive than new development and will reduce the need for future efforts to reverse deterioration and replacement of housing. Zoning can be used as a means of protecting neighborhoods. Enhancing residential areas through compatible zoning and the elimination of spot zoning helps to preserve the character of the neighborhood. In addition, infill housing in the City core is beneficial to neighborhood stability. The public and private sectors have both made substantial investment in housing development and should continue their support.

FUTURE HOUSING AND NEIGHBORHOOD PLANNING EFFORT

There is a need for an updated and expanded survey of existing housing conditions for the City and County. This information, along with information similar to that used in this analysis, would provide a basis for neighborhood planning and development programs. These programs would help to detect housing trends sooner, determine existing housing needs and problems, determine future housing needs, and plan for action to address the needs.

Although currently there are limited funding sources, neighborhood planning and development programs could serve to make planning more proactive by helping to identify needs of the neighborhood before they become major problems. The advantages of a neighborhood planning and development program are:

- It emphasizes that neighborhoods are an integral part of the quality of life in the City and County;
- It provides an opportunity for involvement by neighborhood residents;
- It allows residents who best know their area to identify their neighborhood's improvement needs and the actions required for solving those needs; and
- It allows the City and County to better prioritize and budget scarce financial resources, thus maximizing the benefits from those resources.

HOUSING ASSISTANCE PROGRAMS

There are several government programs that provide assistance in obtaining housing. For more detailed information about housing assistance, see the 2000-2004 Comprehensive Housing and Community Development Plan or contact the Department of Metropolitan Development. These programs are:

CITY-COUNTY HUMAN RELATIONS COMMISSION

Enforces the City and County Open Housing Ordinance.

NEIGHBORHOOD INSPECTION SERVICES

Enforces the City's Housing Code eliminating unsafe residential conditions through inspection, notification and working with property owners on repairs.

DEPARTMENT OF METROPOLITAN DEVELOPMENT

Responsible for the planning, policy development and implementation of non-public affordable housing programs. Administers the Community Development Block Grants (CDBG), Home Investment Partnership Program, Emergency Shelter Grants formula programs and, Rental Rehabilitation, and Urban Homesteading programs.

EVANSVILLE HOUSING AUTHORITY (EHA)

Administers the Section 8 rental assistance certificate and voucher programs. Responsible for management, planning and implementation of public housing and related programs including:

- a) Turnkey 3 ownership - rental with an option to buy;
- b) Housing Opportunities for People Everywhere - allows home site tenants to purchase; and
- c) Tenant-based rental assistance for below median family income households.

EVANSVILLE REDEVELOPMENT COMMISSION

Administers provisions of the Uniform Relocation Act for any federally funded program that causes displacement.

TOWNSHIP TRUSTEES

Provide temporary financial assistance to low income people for housing and utilities.

INDIANA HOUSING FINANCE AUTHORITY PROGRAMS

Administers mortgage revenue bonds, a fixed rate mortgage below the market rate, and mortgage credit certificates, allowing a homebuyer to deduct a portion of interest as a federal tax credit.

In addition to government agencies, non-profit organizations have a role in providing housing and housing assistance programs. Non-profit organizations provide a variety of housing assistance programs such as emergency shelters, transitional housing, special needs housing, etc. These organizations and their services are further described in the Comprehensive Housing and Community Development Plan. The non-profit agencies most involved in providing housing are:

CORPORATION FOR HOUSING OPPORTUNITIES IN THE CITY OF EVANSVILLE

A non-profit public/private partnership that acquires and rehabilitates homes offered as affordable rental units and/or for ownership.

HABITAT OF EVANSVILLE

Which is associated with Habitat For Humanity, constructs single-family homes for low and moderate-income households. They acquire lots in urban core neighborhoods with CDBG and private funds.

DEVELOPMENT LOCATION FACTORS

There are many factors which influence how and where residential development occurs. These include:

- Accessibility of the area;
- Availability and capacity of water and sewer utilities (most of the City and a substantial portion of the unincorporated County have these services;
- Proximity to Quality of Life factors (e.g. employment, schools, recreation, and shopping, etc.);
- Cost of the land; and
- Physical site features.

Of these factors, the availability and capacity of sanitary sewer has the most impact on development density and potential for growth. In fact, residential growth of moderate to high density must have access to sanitary sewer and water extensions. The Vanderburgh County Subdivision Ordinance requires a minimum lot size of 2.5 acres for new houses that will use septic tanks if the soil is rated as having moderate to severe development limitations. Where acceptable soil conditions exist, lots using septic systems must be a minimum of one acre. Approximately 90 percent of the soils in Vanderburgh County are rated moderate to severe (see Table 3-3 and Map 3-4). Without sanitary sewer service, residential development can occur only on a large lot, low-density basis.

Beyond sewer availability, the capacity of the sanitary sewer system can also determine the amount of growth that can locate in an area. Certain areas have sewers with more limited capacity to accommodate growth.

The Evansville Utility has instituted a policy whereby the City will no longer absorb the cost of utility (sanitary sewer and water) extensions. In some instances, the Utility will reimburse a developer for a percentage of the cost for a sewer lift station, if it is built to a capacity large enough to serve adjacent developments. This policy may restrict growth in certain areas. However, it should encourage the "infilling" of vacant parcels which require few public improvements and are less expensive to develop.

Map 7-13 illustrates areas which are projected to experience the majority of residential growth by Year 2025. The projected population and housing unit distribution in Vanderburgh County for Year 2025 is provided in Table 7-6 along with a map illustrating the expected level of housing unit growth or decline. These projections were based on the development trends. The Township projections indicate that unincorporated Center Township will continue to be the fastest growing area in the County, followed by unincorporated Perry and Knight Townships. It also projects the rate of population and housing decline in the Urban Core to decrease significantly.

Scattered residential growth is not an efficient use of existing economic and community resources. Due to the fact that our population will continue to age along with an expected decrease in family size, the type of residential development may change in the future. In areas served by water and sewers outside of the City, these changes are likely to be that the demand for new homes on spacious large lots will subside giving way to renewed popularity for smaller, higher density lots with a mix of housing types including single and multi-family uses. From a land use perspective, this change should be encouraged as this kind of development would be less land intensive and would not affect as much agricultural and forested land.

Even though most of the future growth is projected for the outlying areas shown on Map 7-13, residential development within the City is expected to occur on currently vacant parcels and in areas proposed for redevelopment. Minor growth in occupied housing is projected for the City portions of Knight, Center and Perry Townships. New housing is also expected in Pigeon Township, especially in the CBD and the surrounding neighborhoods, which will slow the loss of residential units in this area. To build on these trends, new residential developments in the City should create attractive places to live by providing a variety of housing types at higher densities, clustered around a central place with adequate common open space. Residential neighborhoods developed in such a manner encourage a community atmosphere among residents, create neighborhood stability and enhance how the City is perceived as a place to live.

2025 RESIDENTIAL GROWTH AREAS

WESTERN UNINCORPORATED PERRY TOWNSHIP

Existing development attractors:

The extensive University Heights and Eagle Plaza Commercial Centers; and the University of Southern Indiana.

Potential development attractor:

The Eickhoff-Korressel Road project will improve access to the area.

Potential development constraint:

Hilly topography and limited availability of public sewers.

NORTHERN UNINCORPORATED CENTER AND SOUTHERN SCOTT TOWNSHIPS

Existing development attractors:

Wooded and rolling topography.

Public sewers are available in many locations.

The appeal of rural communities such as Darmstadt and McCutchanville.

Potential development attractor:

Developing commercial area at U.S. 41 and Boonville-New Harmony Road.

NORTHEASTERN UNINCORPORATED CENTER TOWNSHIP

Existing development attractors:

Minimal slope of the land. Good access to the Green River Road commercial corridor and to State Road 57.

Potential development constraint:

Portions of this area are below the 100-year flood elevation.

NORTHEASTERN UNINCORPORATED KNIGHT TOWNSHIP

Existing development attractors:

Minimal slope of the land; good access provided by Lynch Road and the I-164 interchange; and close to eastside shopping areas.

Potential development attractor:

Proposed Lynch Road extension east from I-164 to State Road 62 in Warrick County further improving access to the area.

Proposed I-69 to use the I-164 corridor.

Potential development constraint:

The minimal slope, existing floodplain/floodway and proximity to Pigeon Creek and Crawford-Berendes Ditch present some concerns.

SOUTHEASTERN UNINCORPORATED KNIGHT TOWNSHIP

Existing development attractors:

Minimal slope of the land.

Potential development attractor:

Proposed Pigeon Creek Greenway.

RESIDENTIAL ACTION PLAN

GOAL

Insure an adequate and reasonable supply of safe, affordable, and aesthetically pleasing housing with a variety of housing types in neighborhoods that are recognized as highly valued resources.

OBJECTIVE

Preserve the character and aesthetics of the neighborhood environment by maintaining the number and condition of housing units in stable areas and reversing the rate of housing loss in declining areas.

POLICIES

Extend the minimum performance standard in the housing code to all dwellings in the County and enforce it in a fair and equal manner.

Encourage in-fill housing of all types within the City especially the Urban Core.

Promote, facilitate and sustain efforts in the preservation, maintenance and rehabilitation of neighborhoods.

When administering enforcement programs and requiring improvements, use available assistance programs to aid those who cannot afford the improvements.

Promote, facilitate and sustain available public and private housing programs that encourage home ownership and owner occupancy.

Encourage redevelopment as a last resort to improve declining areas.

Expediently remove abandoned dilapidated residential structures that are deemed unsuitable for rehabilitation.

Support neighborhood and police efforts in reducing crime and enhancing safety to improve stability in residential neighborhoods, particularly in the urban core.

Sustain existing neighborhood associations, promote organization of additional groups and encourage their input in public meetings and the decision making process.

Continue to encourage and support non-profit, religious, private and government entities in providing affordable housing.

Encourage developers to provide diversity, accessibility and energy efficiency in housing types.

Investigate changes to the Zoning and Subdivision Ordinances that would require rezoning from Agricultural to Residential prior to platting major residential subdivisions.

OBJECTIVE

Preserve the neighborhood environment by minimizing negative impacts on residential areas.

POLICIES

In residential neighborhoods, exclude incompatible uses that would alter the character of the area or would not primarily serve neighborhood residents.

Multi-family housing should be viewed as an appropriate "buffer" use between single family and commercial developments.

Study the selective use of traffic diverters to minimize through traffic in urban core neighborhoods, especially in the historic district.

OBJECTIVE

Ensure residential growth occurs in appropriate areas, accommodates future demands on the transportation network, community facilities and services and utilities, and creates a favorable environment for neighborhood living.

POLICIES

Subdivision design should provide connecting streets in new developments to enhance safety and to link neighborhoods. Stub streets should be required where subdivisions are adjacent to undeveloped land.

Promote creative subdivision design that is sensitive to and minimizes the impact on natural features, and provides for common open space, bicycle and pedestrian ways.

Encourage the construction of sidewalks in new residential subdivisions.