

4. Housing Element

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Housing Vision

In 2035, high quality housing choices are abundant in Evansville. The City is known across the State for its collection of historic homes, but also for its diverse mix of developments that include quality, energy efficient housing. Neighborhoods include a diverse mix of housing choices, including single family homes, apartments, condos, and attached homes with varying density, architecture, amenities, and sizes to accommodate residents of all ages and lifestyles. Through well designed subdivisions and quality infill development, nearly all residents are within walking distance of green spaces, businesses and other amenities. The City's location, superior school system and excellent park and recreation choices also attract new residents to the City.

Policies

Based on the 20-year population projections and the predicted reduction in household size over that same period, it is estimated that there will be 850 additional housing units needed in the City of Evansville. To ensure that these units are of a high quality and meet the demand of the area, policies, goals and objectives are included.

The goals and objectives at the end of this chapter were developed to ensure that Evansville remains a great place to raise a family for the next 20 years, with diverse housing that is predominately single-family, but has enough diversity to meet the needs of changing demographics and economic conditions. These are also in place to ensure that new development respects the character of the community, including historic and cultural resources, natural resources, and social resources. Supporting housing policies are provided below:

- **Utilize the patterns presented on the Future Land Use Map as a guide for development.**
- **Require developments to provide links and access to planned trails and existing neighborhoods.**
- **Require the integration of varied housing types and sizes within developments. This would include a blend of single-family, two-family and other multiple family housing choices of varied sizes and characteristics within the same development.**
- **Maintain 60-70% of the Housing Units in the City as Single Family Housing.**
- **Promote multiple family and attached single family housing choices as infill development adjacent to the downtown and other commercial development.**
- **Require minimum property improvements in new residential developments, sound utility and street planning standards, and adequate dedication of public sites.**
- **Ensure the adequate layout of new streets to avoid traffic hazards, facilitate active transportation and to connect adjacent developments.**
- **Require that land division plats indicate how street and utility access will be provided to adjacent land.**
- **Promote architectural variety, quality construction and durable materials within all neighborhoods.**
- **Require new neighborhoods to have an interconnected street network; complete sidewalk networks; accessible parks, trails and gathering places; houses oriented towards the public realm and not dominated by garages; narrow tree lined streets; integrated stormwater management; and a mix of densities, amenities, and styles.**
- **Encourage developers to mark on plats of new residential subdivisions the lots on which conditional use permits for two-family dwellings have been granted in advance so potential purchasers of single-family lots will know where two-family dwellings might be located.**

Introduction

Well-designed, safe and quality housing choices are important to create healthy communities. Housing lends character to communities. It also establishes a connection between residents and their neighborhoods.

Wisconsin's Smart Growth Law includes 14 goals for local comprehensive planning. The City of Evansville believes that the goals listed below specifically relate to planning for housing:

- Providing adequate infrastructure and public services and an adequate supply of developable land to meet existing and future market demand for residential uses.
- Encouraging neighborhoods that incorporate a variety of housing types.
- Promoting the redevelopment of lands with existing infrastructure and public services.
- Encouraging the maintenance and rehabilitation of existing residential dwellings.
- Providing an adequate supply of affordable housing for individuals of various income levels.
- Providing local housing choices for all stages of life.

Previous chapters in this document discuss population, household and economic characteristics and trends in the City. This chapter profiles the existing housing stock and provides recommendations to meet future housing needs.

Survey Results

Table 4.1: Housing Related Survey Results						
6. The current population of the City of Evansville is approximately 5,070. In planning for future population growth, which statement most closely matches your opinion: (Select one). N=686						
7.7%	The City Government should <i>encourage rapid growth</i> in housing & population.					
58.0%	The City Government should <i>encourage moderate growth</i> in housing & population.					
21.6%	The City Government should <i>limit growth</i> in housing & population.					
12.7%	I favor <i>keeping the same</i> housing & population.					
9. To what extent would you support or oppose the following kinds of future housing development in Evansville? (N=664 to 686, responses varied by item)						
	Strongly Support	Support	Oppose	Strongly Oppose	Neither Support Nor Oppose	Non-Response
Upscale single family homes	17.4%	38.8%	15.2%	4.5%	18.5%	5.6%
Affordable single family homes	36.0%	48.2%	3.2%	1.7%	6.7%	4.2%
Multi-family apartment buildings	4.1%	33.0%	31.3%	10.1%	14.7%	6.7%
Mobile/manufactured home parks	2.1%	9.4%	38.1%	30.2%	13.6%	6.5%
Duplexes/Two-family houses	8.4%	54.5%	13.3%	4.8%	12.6%	6.2%
Condominiums/Townhouses	8.6%	53.8%	12.5%	4.2%	15.0%	5.8%
Assisted living units for people with disabilities and/or seniors	26.5%	55.5%	3.1%	0.7%	10.5%	3.7%
Independent living units for people with disabilities and/or seniors	27.8%	54.2%	2.5%	0.7%	10.8%	3.8%

15. How important is it to you that Evansville be a highly walkable community? (N=697, Non-Response: 2.1%)	
30.5%	Very Important
41.4%	Important
10.3%	Unimportant
2.4%	Very Unimportant
13.3%	Neither Important Nor Unimportant
18. Which of the following statements BEST reflects your future vision for the City of Evansville? (Select one, N=676, Non-Response: 5.1%)	
35.1%	Evansville should be a full-service City where nearly all working, shopping, service, housing, health care, and educational needs can be met.
40.0%	Evansville should be a fairly diverse community with some commercial, job, and housing opportunities.
2.9%	Evansville should focus on being a manufacturing based community
5.8%	Evansville should be a “bedroom” community; that is, a primarily residential community with few industries and limited commercial services.
11.1%	Evansville should be an agriculturally-oriented community and should strive to maintain as much agricultural land as possible.
20. How long have you been a resident of the City of Evansville? (N=697, Non-Response: 2.1%)	
3.2%	Less than 1 year
15.7%	1 to 5 years
20.9%	6 to 10 years
24.6%	11 to 25 years
33.4%	25+ years
21. Which of the following best describes your current residence? (N=697, Non-Response: 2.1%)	
78.9%	Single-family house
6.6%	Duplex/Two-family house
8.0%	Apartment
3.5%	Condominium/Town home
0.8%	Other
22. Do you own or rent your current residence? (N=696, Non-Response: 2.2%)	
18.2%	Rent
81.8%	Own
23. How many people, including yourself, live in your household? (N=694, Non-Response: 2.5%)	
2.66	Mean Household Size
Source: 2014 Evansville Community Survey	

Existing Housing

In 1990, there were 1,250 housing units in the City of Evansville. Based on the 2000 U.S. Census information, the total number of housing units increased to 1,635. This translates to a 30.8% percent increase in the total housing stock in 10 years. By comparison, over the same period, the supply of housing in Rock County increased by only 19.0%. The 2010 census indicated the number of housing units grew to 2,067, a 26.4% increase from 2000 to 2010.

Housing Diversity

Single-family homes are the primary housing choice in the City, accounting for 74.5% of all housing units in 2012. Single-family homes are not suitable for everyone. Some people are not able to afford a single-family home. Others may not be able to physically handle the maintenance necessary to keep up a home and yard. Still others may simply prefer living in an alternative style of housing. Integrating diverse housing choices at the neighborhood level increases that ability for residents to age in place and meet changing lifestyle demands without moving out of their neighborhood. Diverse housing is necessary to accommodate a diverse workforce and provide housing for any employees that work in Evansville and would like to also live in Evansville. Housing diversity can also provide greater support to local businesses by creating neighborhoods with varying density and accessible shopping.

As a general approach to housing supply, planners recommend that one-third of a community's housing supply be something other than single-family homes to ensure diversity, affordability, and density to support infrastructure in an urban community. Some planners recommend that the mix of housing supply should be 60% single-family dwellings, 10% two-family dwellings, and 30% multi-family dwellings. The following data shows that Evansville's mix includes more single family and two-family dwellings than recommended, but fewer multi-family units. The data also shows that Evansville's unit size, measured by number of bedrooms, is roughly comparable to other nearby communities.

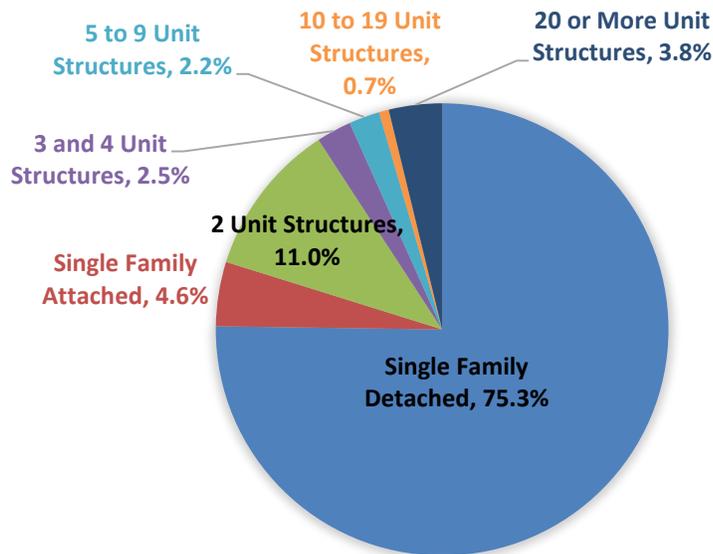
On the following page are definitions of housing types in the U.S. Census and information showing characteristics of housing currently in Evansville.



FIGURE 4A: NEW HOMES ON EVANSVILLE'S WEST SIDE

- **Single Family Detached** – Freestanding single unit homes. These can be owner occupied or renter occupied.
- **Single Family Attached** – Townhouses and rowhouses that consist of single housing units separated by an attached common wall. These can exist as individually owned units on separate lots, through condominium style ownership, or renter occupied.
- **Two-Family** – Structures with two attached units. These include two flats with one unit above another, and twin homes with the units located side by side. Some of these structures are single family homes that were converted to two flats, and others are purpose built two family dwellings.
- **3 and 4 unit structures** – These are smaller apartment buildings or converted single family homes with 3 or 4 units in the structure.
- **5 to 9 unit structures** – Small apartment buildings between 5 and 9 units.
- **10 to 19 unit structures** – Medium apartment buildings.
- **20+ unit structures** – Large apartment buildings.
- **Mobile Homes** – Manufactured or prefabricated housing that can be moved.

Figure 4B: Percent of City Housing Stock by Unit Type.



Source: 2009-2013 American Community

Table 4.2: Evansville Housing by Type of Structure

Type	Percent Of City Housing Stock	
	2000	2013
Single Family Detached	72.2%	75.3%
Single Family Attached	2.4%	4.6%
2 Unit Structures	10.9%	11.0%
3 and 4 Unit Structures	2.1%	2.5%
5 to 9 Unit Structures	2.5%	2.2%
10 to 19 Unit Structures	5.0%	0.7%
20 or More Unit Structures	4.6%	3.8%
Mobile Homes	0.3%	0.0%

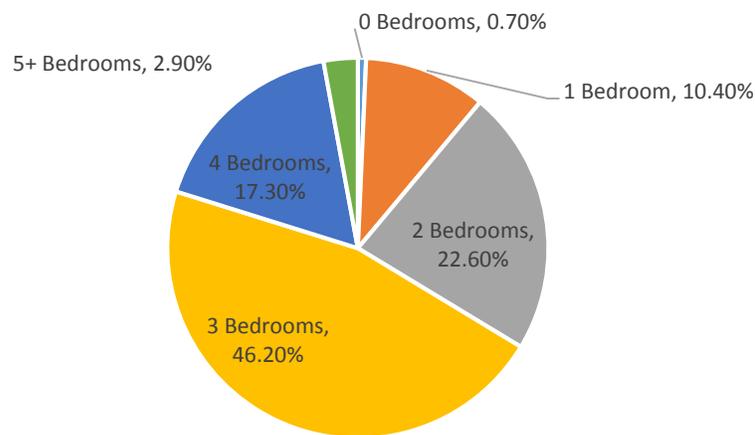
Source: 2000 Census, 2009-2013 American Community Survey

Table 4.3: Percent of Occupied Housing Units by Number of Bedrooms

Number of Bedrooms	Percent of Total Housing Stock	Percent of Owner-Occupied Housing Stock	Percent of Renter-Occupied Housing Stock
0	0.7%	0.0%	2.5%
1	6.8%	0.8%	20.8%
2 or 3	70.7%	76.0%	24.5%
4+	21.7%	23.2%	18.3%

Source: 2009-2013 American Community Survey

Figure 4C: Percent of Occupied Housing Units by Number of Bedrooms in Evansville.



Source: 2009-2013 American Community Survey

Table 4.4: Percent of Housing Stock by Bedroom in Nearby Communities.

Number of Bedrooms	Evansville	Milton	Oregon
0	0.70%	0%	2.70%
1	10.40%	12.80%	4.50%
2	22.60%	25.80%	25.80%
3	46.20%	46.80%	44.30%
4	17.30%	10.40%	18.80%
5+	2.90%	4.20%	4%

Source: 2009-2013 American Community Survey

Senior Housing

The majority of seniors in Wisconsin live in their own homes or in mixed family congregate housing (e.g. apartments that have residents of all age ranges). However, for a variety of reasons some elderly cannot or will not live in a private home or apartment and will instead need a senior housing arrangement. The connection of senior housing facilities to the rest of the community is an important consideration when siting the facilities. Senior housing should be located near shopping and have adequate sidewalks to allow residents to meet their daily needs with minimal assistance.

Accessory Dwelling Units (ADUs) (AKA granny flats, in-law units, etc.) are separate living units with a separate kitchen and restroom that can be detached or attached to a single family home, two family home, or townhouse. The most common ADUs take the form of an apartment above a garage, a tiny house in the backyard, or a basement apartment. These allow for seniors to maintain a high level of independence. These are currently prohibited by Evansville's Zoning Code.



FIGURE 4D: AN ACCESSORY DWELLING UNIT ABOVE A GARAGE.
Source: radworld

Senior Apartments are in an apartment building or complex of buildings catering to residents over the age of 55. Tenants live an independent lifestyle that requires minimal or no assistance.

Residential Care Complex is similar to a senior apartment because each unit is completely separate and has its own restroom facility. However, convenience or supportive services like housekeeping, transportation, access to health and medical services, medication management, laundry services, health promotion and exercise programs, and social / recreation activities are available.

Community Based Residential Facilities (CBRF) offer group living arrangements that serve five or more residents. These facilities offer room, board and daily assistance. CBRFs serve people who do not require more than an intermediate level of nursing care and need no more than 3 hours of nursing services per week. CBRF typically offer each resident an independent living space with a shared restroom facility serving two or more units.

Skilled Nursing Facilities provide 24-hour skilled medical care. Residents generally rely on assistance for most or all daily living activities (e.g. bathing, dressing, and restroom use).

There are several senior facilities in the City of Evansville as listed in Table 4.5 below.

Table 4.5: Senior Housing in Evansville	
Name of Facility	Type of Senior Housing
The Kelly House	CBRF, Residential Care, and Senior Apartments
Evansville Manor	Skilled Nursing
The Heights at Evansville Manor	Residential Care Complex
Arbor Glen Apartments	Senior Apartments
South Meadow Apartments	Senior Apartments

Age and Quality of Housing Stock

Understanding the relative age of the housing stock in a community can further the understanding of the quality of the available housing. The City has 942 housing units that were built before 1960 (50+ years old). While this does not indicate that the units are in poor condition, it does indicate that the need for repairs and maintenance is likely greater. Table 4.6 lists the number of units and the corresponding percent of the City's total housing stock by year built. The city has experienced a very significant growth in its housing supply in the last two decades compared to previous decades. The result is that the City has a significant supply of newer housing built to modern code requirements, but also of a character that is very different from the historic homes available in the City.

Year Structure Built	# Of Units in City of Evansville	% Of Total Housing Stock
2000 to 2010	515	25.8%
1990 to 1999	320	16.0%
1980 to 1989	111	5.6%
1970 to 1979	111	5.6%
1960 to 1969	191	9.6%
1940 to 1959	270	13.6%
1939 or earlier	481	24.1%
Total	1,999	100.0%
Source: 2008-2012 American Community Survey		

Age alone is not an accurate measure of housing condition in a community. To be more accurate, a visual assessment of the housing stock is helpful. Such an assessment is commonly referred to as a “windshield survey,” because it entails driving and walking through a community and evaluating housing based on visual appearance. The theory is that exterior condition generally correlates with interior conditions. A windshield survey of the City of Evansville was conducted in the fall of 2003 to classify available housing in the City. Based on this assessment, there are basically four housing types in Evansville.

Duplexes and Town Homes

Many of these units appear to be constructed in the last 20-25 years. Additional opportunities exist to establish duplexes and town homes as infill housing adjacent to downtown. The vast majority of existing units appear to be well maintained.

Established Mixed Neighborhoods

Beautiful homes in the City's historic neighborhoods define the character of the City. These neighborhoods often have a mix of single-family and two-flat housing and local businesses within walking distance. Residents take great pride in the tree-lined streets and restored historic homes in these neighborhoods. Most homes in these neighborhoods are in good shape, but some have fallen into disrepair and decline.

Apartments

Evansville has a variety of apartment units available to provide affordable housing and senior housing choices. The age of the apartment buildings varies, but most appear to have quality living environments.

New Single-Family Housing Construction

New housing development is occurring primarily on the fringes of the City in new subdivisions. The vast majority of the new housing being developed is of a single story ranch style.

Occupancy

For a housing market to operate efficiently, it must possess an adequate supply of available housing units (units for sale or rent) to allow for the formation of new households by the existing population, to allow for in-migration, and to provide opportunities for households to change their housing. The vacancy rate of a housing market is a good indication of the adequacy of the housing supply. According to U.S. Department of Housing and Urban Development (HUD), an overall available vacancy rate of 6.5% (1.5% for owner-occupied and 5.0% for rentals) is the minimum required to allow for an adequate housing choice among consumers.

	Renter Occupied	Owner Occupied
Evansville	8.90%	2.50%
Wisconsin	8%	2.20%
Rock County	9.90%	2.60%
Dane County	6.50%	2.00%
Source: 2010 Census		

Stakeholder conversations have suggested the rental vacancy rate is currently lower than the 2010 Census indicates. Some property owners indicated that they have nearly no vacant units and that there are waiting lists for some properties. The national and state trends show a slight but significant upward shift in the ratio of renters to homeowners. Over the long term, more rental units will need to be constructed to sustain a reasonable vacancy rate.

It is difficult for someone looking for rental housing to find information on available units, unless they drive around the City and look for "for rent" signs. The chamber of commerce or a business entity should consider serving as a central listing resource where owners of rental units could post vacancies and potential renters could go for information about available units.

Cost of Housing

The available supply, age and condition of the housing stock are the basis for determining the demand for and cost of housing. Table 4.8 compares the median home values in Evansville with nearby communities over the last two decades. There were 496 renter-occupied housing units in the City of Evansville in 2012. The median contract rent rate in the City was \$839 in 2012. This rate does not include utilities. This rate is more affordable than the 2012 median contract rent rate for Dane County (\$877), but less affordable than Rock County (\$739). This represents a change from 2000, when Evansville's median rent (\$496) was more affordable than Rock County's (\$543).

Housing Affordability Analysis

According to HUD, housing is considered affordable when it costs no more than 30% of total household income. Per HUD standards, people should have the choice of having decent and safe housing for no more than 30% of their household income.

The 2014 Community Survey demonstrates that Evansville is reliant on surrounding communities for employment, indicating transportation costs may be higher than more densely populated urban areas and larger cities. It is important to consider this when evaluating housing affordability.

Community	1990 Median Value	2000 Median Value	2012 Median Value	% Change 2000 - 2012
City of Evansville	50,800	111,500	166,100	67.13%
Town of Union	67,100	148,800	226,800	65.61%
Town of Center	63,200	155,000	224,300	69.10%
Town of Magnolia	54,600	131,700	167,300	78.72%
Town of Porter	66,300	145,100	220,700	65.75%
City of Janesville	56,000	100,000	131,700	75.93%
City of Edgerton	45,800	98,500	147,300	66.87%
City of Milton		106,200	142,900	74.32%
Village of Oregon		146,000	224,900	64.92%
Rock County	52,300	98,200	136,000	72.21%
Dane County	78,400	146,900	231,300	63.51%
<i>Source: 1990 and 2000 U.S. Census, 2008-2012 ACS, City of Edgerton Comprehensive Plan</i>				

Table 4.9: 2012 Owner-Occupied Housing Values in Evansville, WI

Cost Range	Number of Units	% Of All City Owner Occupied Housing
Less than \$50,000	19	1.4%
\$50,000 to \$99,999	87	6.2%
\$100,000 to \$149,999	343	24.5%
\$150,000 to \$199,999	722	51.6%
\$200,000 or more	227	16.2%

Source: 2008-2012 American Community Survey

Housing Affordability Terms

Cost Burdened – Households that pay more than 30% of their income towards housing.

Severely Cost Burdened – Households that pay more than 50% of their income towards housing.

Low Income – Family making 80% or less of the area median family income, subject to adjustments for area income to housing cost ratio and family size.

Very Low Income – Family making 50% or less of the area median family income, subject to the same adjustments.

Table 4.10: Percent of Cost Burdened or Severely Cost Burdened Households by Income

	Renters	Owners
Total	53%	28%
Low Income	70%	46%
Very Low Income	86%	100%

Source: HUD CHAS Data 2008-2012

Evansville's housing supply does provide some choices for residents relying on income from fixed sources (i.e., social security) or minimum-wage paying jobs. According to the 2009-2013 American Community Survey, 22.7% of residents (428 persons) were receiving social security income¹. The mean (average) amount of annual social security income was \$20,730. If a senior resident were not receiving any additional income (e.g., pension, employment income, etc.), spending 30% of their income on housing would allow only \$518 per month. The situation is very similar for workers dependent on minimum-wage paying jobs. Working 40 hours per week in a minimum wage job with no time off only generates an annual income of \$15,080, leaving only \$377 per month for housing. 6.1% of Evansville households earn less than \$15,000 per year.

The fair market rent for a standard quality unit in Rock County, as determined by the Department of Housing and Urban Development, is \$449 for an efficiency unit, \$572 for a one-bedroom, \$755 for a two-bedroom, \$952 for a three-bedroom, and \$1,009 for a four-bedroom. As of 2013, only 9% of all available rental units in the City rent for less than \$499 per month, and only 2.1% of units rent for less than \$299. It is important that these types of housing choices remain available and are expanded on in the City over the next 20 years and beyond.

The City of Evansville also has had a housing authority since 1970. The Housing Authority has three main responsibilities: distribution of Section 8 vouchers, management of the South Meadows Apartment Complex and administration of the City's Community Development Block Grant Funds (CDBG). Each of these programs benefits low income, senior, and disabled residents in need. From 2001 to 2009, the Evansville Housing Authority received

¹ The Census data does not indicate for how many residents social security is their only source of income. Therefore, it should not be assumed that 22.7% of residents are living solely on social security income.

above average SEMAP performance scores with an average of 100 points out of 135. This is well above the state average of 78.82 points. SEMAP performance scores are used by HUD to determine how well an authority manages their Section 8 waiting list.

Section 8 Vouchers

The U.S. Department of Housing and Urban Development (HUD) has a voucher program to provide rent subsidies for elderly and low-income residents. This program is called Section 8. In Evansville, the Housing Authority has been given 79 vouchers to distribute to residents in need. Currently, there is about a 1-year waiting list for vouchers.

South Meadows Apartment Complex

This apartment building is operated by the Evansville Housing Authority and subsidized through HUD. This property has 20 one-bedroom units for residents over the age of 50 and handicapped residents. There are no plans to expand this facility.

CDBG Funds

The Housing Authority also provides low-interest home improvement loans to income eligible families and landlords to bring properties up to a safe and sanitary condition. The funds for this program are obtained through the CDBG program.

Future Housing Need

The projected population by the Wisconsin Department of Administration for the City of Evansville is 6,855 residents by the year 2035. Between the 1990 and 2010 census, Evansville added just under 1,000 residents per decade, a trend that is reflected in future population growth. Based on population and household projections, it is estimated that an additional 850 dwelling units will be needed between 2010 and 2035.

New development will span beyond the 2014 City limits into new areas annexed into the City from surrounding towns. The City can minimize the amount of agricultural and natural land annexed for development by encouraging the development of new subdivisions and infill developments at an appropriate urban density. The density of new development is an important consideration especially given the strong ties the City has to the agriculture industry for local economic health and cultural identity.

Housing Diversity

During the development of this plan, residents expressed a desire to see more diversity in the housing choices available in the City. Newer development has been dominated by single-family housing. Housing for seniors, town homes, condominiums, apartments and other multiple family choices have not been built at the same rate as single-family housing.

The City should encourage a balance between single-family housing development and alternatives to single-family dwellings. To achieve this, new townhomes, apartments and other multiple-family housing choices should be integrated into new developments/subdivisions and also used as infill development. The establishment of multiple family housing choices (i.e. second and third story apartments, adjacent town homes and condominiums) in and near the downtown and other commercial areas is also encouraged. Additionally, each housing type should include variation between units, (e.g. 2, 3 and 4 bedrooms houses on both small and large lots).

As noted in the Community Profile chapter, the 2014 Community Survey and the 2015 Visual Preference Survey demonstrate resident support for additional housing diversity within the City of Evansville. The chart below shows the various levels of support for each housing type. The Visual Preference Survey shows that the form of housing matters more to most respondents than the number of units in the structure. These results emphasize how important it is for developers to recognize that they will receive more resident support for their projects if the design is of a high quality and is human scale.

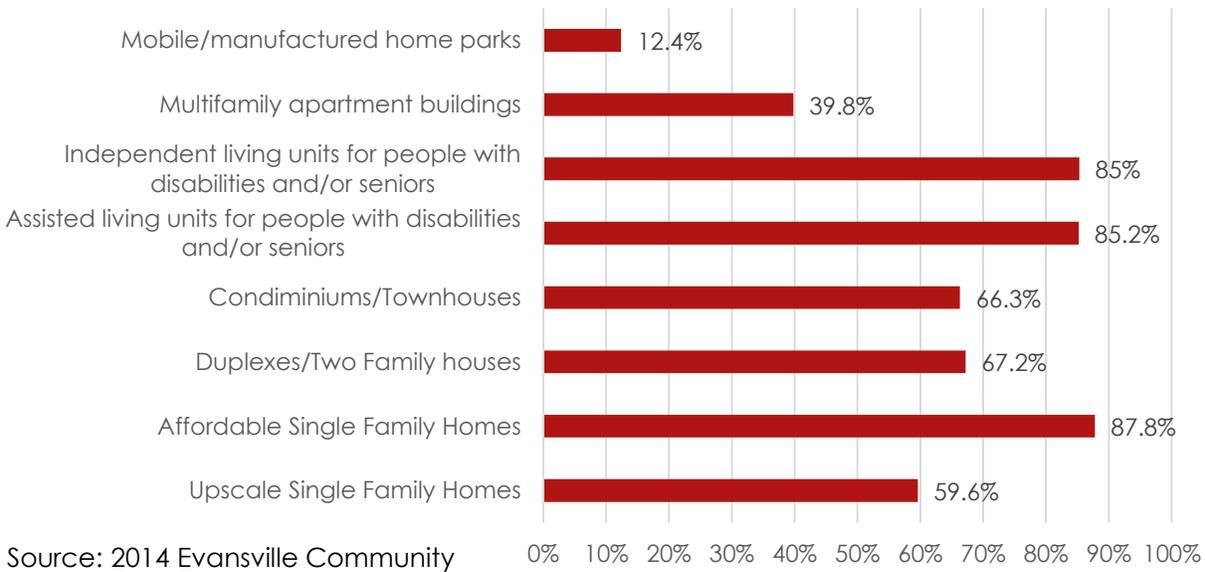


FIGURE 4E: HIGHLY RATED MULTIFAMILY HOUSING FROM THE VISUAL PREFERENCE SURVEY



FIGURE 4F: NEGATIVELY RATED AFFORDABLE SINGLE FAMILY HOUSING FROM THE VISUAL PREFERENCE SURVEY

Figure 4G: Percent of Survey Respondents that Support Additional Housing Development by Housing.



Zoning to Support Compatible Housing Choices

A key challenge to alternative housing development is the City's Zoning Ordinance. The ordinance does not easily allow for a mixture of housing types, designs, and price ranges within a single development. The ordinance also does not provide innovative approaches for addressing infill development on small lots or in the downtown.

To address this concern, the City can work with developers during the Developers Agreement phase of projects. The City's Zoning Code already contains a Planned Unit Development Zoning District to accommodate mixed development requests and a Traditional Neighborhood Design Ordinance, but additional amendments or a complete overhaul to the zoning code will be necessary to fully realize mixed and diverse neighborhoods. The Future Land Use Chapter further discusses some necessary zoning ordinance amendments and tools to promote housing diversity.

Codes to Support Ecological Design

Ecological design is aimed at promoting sustainability in development practices. There are many ways to promote ecological design in Evansville. For example, the use of rain gardens (native plant gardens designed to absorb stormwater more effectively than conventional lawns), green roofs (particularly in the downtown and industrial areas), and innovative technologies like pervious concrete are three examples of ecological design features that could be used more extensively in Evansville. The expanded use of native plant species in landscaping is another ecological approach that could be promoted within the City to provide wildlife habitat, retain soil quality, improve infiltration, and minimize the need for chemical fertilizers, which may impact groundwater supplies. The City also has the ability to promote energy efficient housing choices by amending its building and mechanical codes to encourage energy efficient housing within the City. Likewise, the City could consider expanding the use of water conservation devices in development. By making changes to its codes, the City has an opportunity to make development more ecologically friendly and possibly create a housing market niche that it can use to promote itself.

Historic Preservation Ordinance

The City of Evansville takes great pride in its history. The City is home to one of the largest collections of historic homes in the state. The City has a historic preservation ordinance (Refer to the Agricultural, Natural and Cultural Resources Chapter for more information). However, this ordinance does not provide the protection necessary to retain the character of the area. Changes are needed to support enforcement of the ordinance to retain the City's history.

Property Maintenance

At the January 15, 2004 Housing Element Workshop, participants indicated that there was some concern about the presence of a few, high-visibility properties that are not being adequately maintained. Unfortunately, because these properties are in highly visible locations, they distract from the image of Evansville. The majority of properties are well maintained and reflect the pride the community takes in its image as "Historic Evansville." The 2014 Community Survey results show nearly 70% of respondents would support a property maintenance ordinance to address issues such as peeling paint and clutter, reinforcing property maintenance as a concern of the residents. Additional input from residents has demonstrated that property maintenance is still a concern. Any property maintenance ordinances need to be carefully considered to reduce unintended consequences. For example, overly strict or financially burdensome requirements without supplemental financial assistance may actually result in lower levels of property maintenance or reduced historic preservation support.

Availability of Senior and Affordable Housing Choices

The availability of senior housing as the population continues to grow is a concern in the City of Evansville. Specifically, residents are concerned about providing an adequate supply of assisted living units for those elderly residents who want to remain in the City of Evansville. The City encourages senior housing near local shopping, parks, and library facilities that senior residents can walk to.

As new, more expensive housing is built, the City must remain aware of its balance of affordable choices. Seniors, single individuals, households on limited or fixed incomes, and young couples and families looking for starter housing choices need these units. To provide adequate affordable housing choices, there needs to be more government-subsidized (e.g. Section 8) housing units available in Evansville. In addition, there is a need for a greater supply of affordable 3-bedroom units for larger, lower income families. To begin to address these issues, the Land Use Element includes additional land for more multiple family housing developments.

There are many possible ways to incorporate additional affordable and low maintenance housing styles (e.g. attached single family homes, apartments, senior housing and condominiums) in Evansville.

- Zoning code amendments need to be made to allow for the development of housing styles that tend to be more affordable, such as small-lot single family homes, attached single family homes, and multi-family housing.

- Whenever feasible, affordable housing types should be considered as an infill housing opportunity, or as an integral part of a mixed-use development. This strategy is encouraged to ensure that the City remains a walkable community. That is, housing is located near and accessible to parks, schools, shopping and other amenities. This is particularly important for populations that cannot drive (i.e., youth and elderly). Infill housing is also an opportunity that exists in the historic downtown. By bringing residents to the downtown area (e.g., 2nd floor apartments, surrounding housing development), business opportunities may arise to accommodate resident demands.
- The City should form partnerships with local non-profit organizations, like Habitat for Humanity, to encourage affordable housing development in the City.
- The City should provide education materials to developers to pursue grant and loan opportunities available through the state and federal governments for developing affordable housing.
- The City may require a percentage of affordable units be developed as part of any new housing development. This is a very aggressive strategy, but the results are effective.
- The City may provide zoning incentives for affordable housing, such as density bonuses in exchange for a higher quality design or charging below market rate rents.
- Any new alternative development should be compatible with surrounding housing. Therefore, special consideration should be given to scale, massing, architectural details, parking, signage, landscaping and façade requirements. However, the City must be careful to ensure that requirements do not prohibit the development of affordable units that adhere to City standards.

Walkable Communities

For more information about walkable communities, refer to the Transportation Chapter.

Housing Programs

A number of federal and state housing programs are available to help the City of Evansville promote the development of housing for individuals with lower incomes, senior housing and housing for people with special and/or housing maintenance needs.

Federal Programs and Revenue Sources

The United States Department of Housing and Urban Development (HUD) is the federal agency primarily responsible for housing programs and community development. In the State of Wisconsin, the Division of Housing (DOH) within the Department of Administration is responsible for the distribution of these federal funds and for the administration of other state funded programs.

The United States Department of Agriculture-Rural Development (USDA-RD) provides a variety of housing and community development programs for rural areas. It provides support for rental housing development, direct and guaranteed mortgage loans for homebuyers, and support for self-help and cooperative housing development. Furthermore, the Veteran's Administration also offers low interest loan opportunities for homeowners.

State Programs and Revenue Sources

Beyond the funds distributed through HUD, the DOH administers several state funded programs that can potentially be used to finance housing improvements, including rehabilitation and accessibility improvements. The Wisconsin Housing and Economic Development Authority (WHEDA) is a quasi-governmental agency that finances housing development through the sale of bonds. Unlike the DOH, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well.

Housing Element Goals

These Housing Element goals and objectives serve as a way to put the vision statement into action, through a series of to dos. Below are Goals and objectives for the Housing Element Chapter:

Housing Goal #1			
Enhance the environmental assets and residential atmosphere of the City so that it continues to be an attractive place to live.			
Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Encourage “low impact” development within the City that can help reduce storm water runoff and flooding. This type of development can also serve as a buffer between the City and rural town areas.	WDNR, Community Development Director, Plan Commission	NA	Continuous
2. Provide pedestrian access and amenities as part of any housing development. This includes considering location choices for developments catering to seniors and families (children) that provide opportunities to walk to important destinations like schools, parks, and shopping.	Community Development Director, Park Board & Municipal Services, Plan Commission	WDNR Recreational Trails Grant Program	Continuous
3. Make green space an integral part of residential neighborhoods, including multimodal access to nearby parks and the creation of tree-lined streets.	Park Board, Plan Commission	NA	Continuous
4. Encourage shared driveways to reduce vehicle and pedestrian conflicts and create flexibility for more green space, especially near the downtown.	Community Development Director	City Budget	Continuous

Housing Goal #2			
Maintain housing value growth over time.			
Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Conduct an internal review of City codes and ordinances every 5-years to consider amendments to address housing concerns.	Community Development Director and Building Inspector	City Budget	2017, 2022, 2027, etc.
2. Educate residents about the importance of property maintenance by distributing brochures highlighting property maintenance techniques and benefits. Information should also be provided on the City of Evansville Web Site.	Community Development Director, Building Inspector & Evansville Historic Preservation Commission (HPC)	City Budget	Continuous
3. Establish a program to recognize property owners for maintenance achievements.	City Administrator, Mayor, HPC	City Budget	Continuous
4. Consider adopting an ordinance requiring a minimum level of property maintenance.	Building Inspection, Community Development, Common Council, HPC	City Budget	2017
5. Adopt an ordinance strengthening the enforcement ability of the Historic Preservation Commission.	Historic Preservation Commission, Common Council	City Budget	2015
6. Research and consider the adoption of an ordinance requiring minimum landscaping standards for new residential development.	Community Development, Building Inspection, Plan Commission, Common Council	City Budget	2017
Housing Goal #3			
Provide a variety of housing types, designs, densities, and price ranges to meet the needs of residents of varying incomes, ages and lifestyle preferences and to support economic development.			
Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Continuously evaluate (through survey and Census Data) and monitor the need for affordable housing and senior housing.	Community Development and Evansville Housing Authority	WHEDA Foundation Housing Grants	Continuous

2. Research and adopt policies to ensure the City maintains an adequate stock of affordable housing.	Community Development, City Administrator, Plan Commission	City Budget	2016
3. Research and consider adopting policies or standards that encourage or require the integration of universal design into housing developments to ensure adequate housing is adaptable for disabled and senior residents.	Building Inspection, Community Development, Plan Commission	City Budget	2018
4. Reevaluate residential zoning code provisions and reduce minimum setback and minimum lot size requirements to more easily allow affordable housing development. Consider adding maximum setbacks and lot sizes.	Community Development, Plan Commission	City Budget	2016
5. Assess suitable locations in the city for the adopted Traditional Neighborhood Design zoning district.	Community Development, Plan Commission	City Budget	2017
6. Implement the adopted Allen Creek and North Union Street Redevelopment Master Plan.	Community Development, Plan Commission	City Budget	2018
7. Research and consider amending the zoning ordinance to allow accessory dwelling units in residential districts.	Community Development, Plan Commission	City Budget	2016
8. Research and consider the application of Transit Oriented Development (TOD) as part of the Implementation of the Allen Creek and North Union Street Redevelopment Master Plan.	Community Development, Plan Commission	City Budget	2018
9. Form partnerships with nonprofit organizations to develop and promote affordable housing, such as Habitat for Humanity.	Community Development, City Administrator, Mayor	City Budget	2016
10. Seek funding for affordable housing development.	Community Development, City Administrator	City Budget, CDGB, HUD, WHEDA	2020

Housing Goal #4			
City ordinances require quality residential development that promotes community character, safety, and the visions expressed in this plan.			
Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Require street tree plantings with all new residential development.	Plan Commission, Municipal Services Committee	City Budget	Continuous
2. Amend the parkland dedication regulations to ensure the money-in-lieu of parkland fees are comparable to the value of land for dedication.	Community Development & Parks Board, Common Council	City Budget	Continuous
3. Encourage responsible building techniques throughout the construction process to ensure quality residential development.	Community Development, Building Inspector	City Budget	Continuous
4. Research and consider design standards for residential construction to ensure new construction is durable and fits in with the character of older areas of the City.	Community Development, Plan Commission	City Budget	2019
5. Review the Evansville building codes every 5 years to ensure they reflect modern building standards and the visions of the community.	Building Inspection	City Budget	2016, 2021, 2026, etc.
6. Develop a protocol for the building inspector to inspect new construction and facilitate enforcement the building code.	Building Inspection, Community Development Director	City Budget	2016
7. Rewrite Historic Preservation Regulations (Ordinances, Zoning and Municipal Code)	Community Development Director, Plan Commission, Historic Preservation Commission, Building Inspector, Common Council	City Budget	2016

Housing Goal #5

The City of Evansville will have responsible growth of housing development reflective of economic conditions.

Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Investigate the potential for establishing a growth management ordinance to provide for subdivision phasing requirements, development permit limitations, or mapped annual growth boundaries.	Community Development Director & Administrator, Plan Commission, Common Council	City Budget	2020
2. Coordinate with the School District, Municipal Utilities, and other local governments to ensure growth is planned for adequately and accurately.	Community Development Director & Administrator, Plan Commission	City Budget	Continuous

Housing Goal #6

The City of Evansville will promote sustainable and resilient housing development that reduces human impacts to natural resources and adapts to changing energy and resource prices.

Supporting Objectives	Champion / Partner	Potential Funding Source	Milestone Date
1. Consider programs or incentives to encourage property owners to install and maintain personal stormwater management devices (such as rain gardens or rainwater collection systems) to reduce the cost of stormwater management to taxpayers and ratepayers.	Municipal Services, Community Development Director, Common Council	Stormwater Utility Fees	2019
2. Encourage energy efficiency measures (e.g. insulation, energy efficient HVAC systems, and appliances).	Building Inspection, Municipal Services, Energy Independence Committee	Utility Fees	Continuous
3. Encourage the use of passive and active renewable energy to reduce the need for fossil fuel based electricity and reduce electricity costs for residents.	Building Inspection, Municipal Services, Energy Independence Committee	Utility Fees	Continuous

4. Promote and encourage water conservation measures.	Municipal Services, Energy Independence Committee	Utility Fees	Continuous
5. Ensure Evansville develops as a walkable community, providing residents with the ability to satisfy their basic needs without needing a personal automobile, and improving local air quality.	Community Development Director, Plan Commission	City Budget	Continuous
6. Encourage the use of composting to reduce the amount of solid waste entering landfills.	Municipal Services	City Budget	Continuous
7. Promote housing development that involves adaptive reuse of existing buildings (current examples include Seminary Park Apartments, Badger Coach and Baker Block Apartments).	Community Development Director, Historic Preservation Commission	Private Developers	Continuous
8. Develop a program for educating builders and homebuyers about the benefits of energy efficient housing choices and encourage builders to make such choices.	Energy Independence Committee, Historic Preservation Commission	City Budget, Water and Light Revenue, Grants	2018