

# 4. Housing Element

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## I. Housing Vision

In 2035, the City of Evansville is known across the State of Wisconsin for its collection of well-maintained historic homes, and also for its appealing mix of high-quality housing choices. Neighborhoods include a diversity of home types to accommodate residents of every age and lifestyle. Through quality-built subdivisions and appropriate infill development, nearly all residents are within walking distance of parks, trails, businesses and amenities. Evansville's location, great school system and well-designed park and recreation system also attracts residents to the City.

## II. Goals

- Enhance the environmental assets and residential atmosphere of the City so that it continues to be an attractive place to live.
- Maintain housing value growth over time.
- 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.
- City ordinances require quality residential development that promotes community character, safety, and the visions expressed in this plan.
- The City of Evansville will have responsible growth of housing development reflective of economic conditions.
- 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.

## III. 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 at least 40% of the housing units in the City as Single-Family Housing.
- Require multiple family housing choices for new infill development projects adjacent to the downtown and other commercial development.
- Ensure the thoughtful 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 lands.
- Promote architectural variety, human-scale facades, 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.

## IV. Introduction

Well-designed, safe and quality housing choices are important to create healthy communities. Housing defines the character of a community and establishes the connection between residents and their neighborhoods.

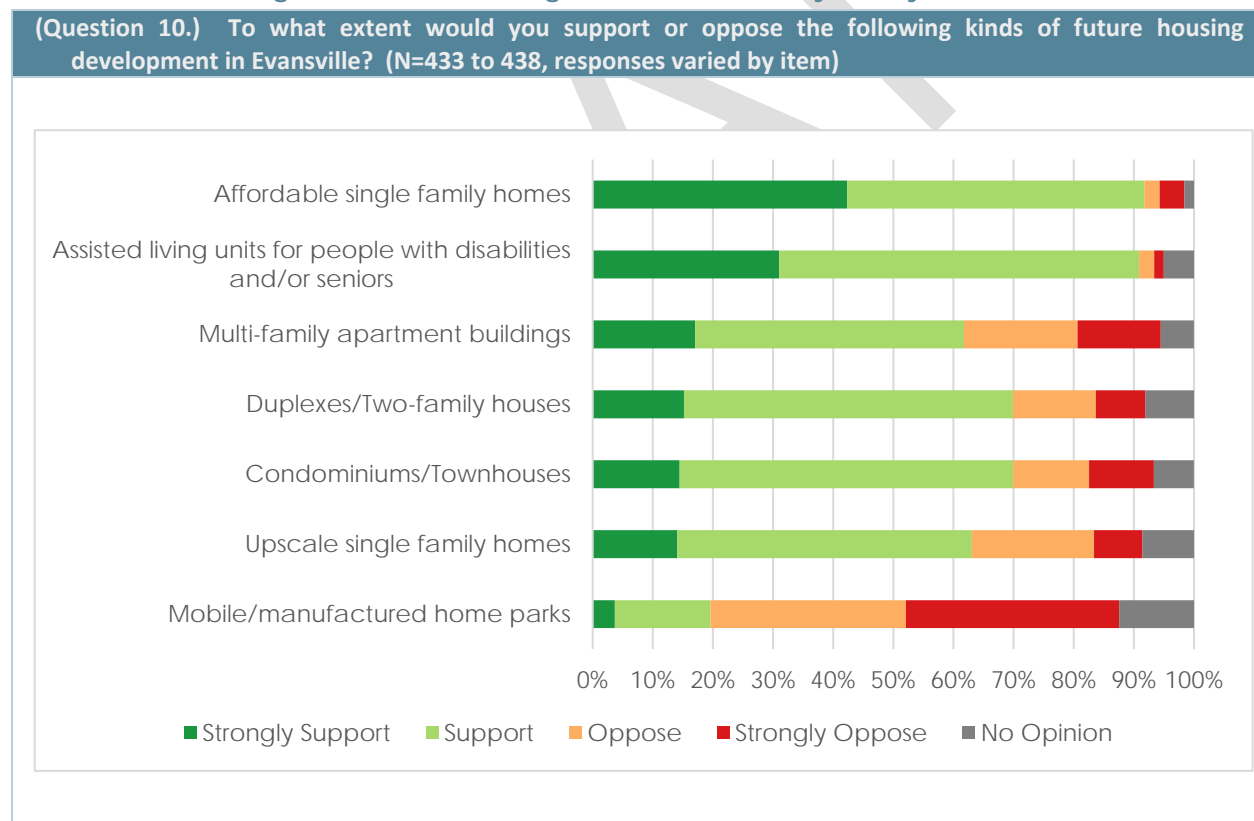
Wisconsin's Smart Growth Law includes 14 goals for local comprehensive planning. The City of Evansville believes that the goals listed below specifically relate to planning for housing:

- 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.

Figure 4.1 presents Evansville's 2022 Community Survey results related to housing.

**Figure 4.1: 2022 Housing-Related Community Survey Results**



(Question 17.) Which of the following statements BEST reflects your future vision for the City of Evansville? (Select one, N=432, Non-Response: 1.59%)	
Evansville should be a fairly diverse community with some commercial, job, and housing opportunities.	49%
Evansville should be a full-service City where nearly all working, shopping, service, housing, health care, and educational needs can be met.	38%
Evansville should be a “bedroom” community; that is, a primarily residential community with few industries and limited commercial services.	9%
Evansville should focus on being a manufacturing/industrial based community	3%

Source: 2022 Evansville Community Survey

A cross-section of respondents participated in the 2022 Evansville Community Survey, with the main perspective coming from single-family home dwellers, and 9% of respondents reported they lived in some kind of multi-family housing. Likewise, 91% of respondents were homeowners. Many respondents are long-time City residents, with 64% having lived in Evansville for over a decade. Families with children reported the largest household sizes and represented over 46% of all survey respondents. Over a third of respondents had someone in their household over age 55. On average, the household size of all the respondents was about 3 people.

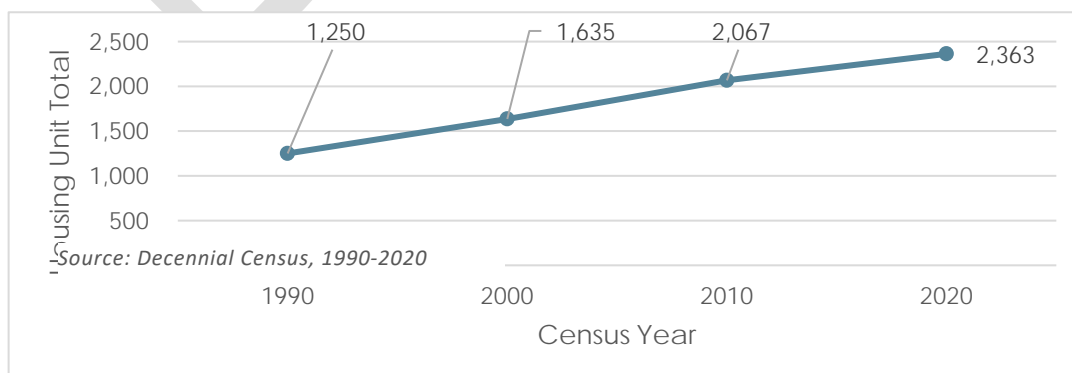
When asked about the City’s rate of growth for the future, nearly half (47%) of Community Survey respondents wished to see moderate growth of housing and population. Other opinions on the rate of future growth were: limit growth (19%); keep housing and population the same (21%); encourage rapid growth (13%). An overwhelming 74% of survey respondents support or strongly support using local tax dollars for walking/bicycle trails through and around Evansville.

It should also be noted that of the 200 individual comments left on the 2022 survey, there were approximately 20 that specifically mentioned worries regarding housing costs for both homeowners, lower-income households, and households that rent.

## V. Existing Housing

Evansville has experienced continuous growth over the past 30 years. Between 1990 to 2010, the total number of housing units in Evansville grew 65%. Post 2007 Recession, the housing growth rate slowed to 14% between 2010 and 2020. Housing construction began to recover in 2015, but the economic shock of COVID-19 again dampened new housing starts. At the time of writing during the 2022 Comprehensive Plan update, the region was experiencing a housing shortage.

Figure 4.2 Total Housing Units



## A. Housing Diversity

Single-family detached homes are the primary housing choice in the City, accounting for 68% of all housing units in 2020, per the 2020 American Community Survey. This is a small decrease from 2010. 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.

Definitions of housing types in the U.S. Census:

- **Single Family Detached** – Freestanding single unit homes. These can be owner or renter occupied.
- **Single Family Attached** – Townhouses and rowhouses that consist of single housing units separated by a common wall. These can exist as individually owned units on separate lots, condominium style ownership, or renter occupied.
- **Two-Family** – Structures with two attached units. These include two flats with one unit above another, and 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 purposefully 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 or more unit structures** – Medium apartment buildings.
- **Mobile Homes** – Manufactured or prefabricated housing that can be moved.



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

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.

Table 4.3 provides Evansville's inventory of housing units by type of unit, showing characteristics of occupied housing currently available in Evansville. <sup>1</sup>

<sup>1</sup> Note: The total number of housing units reported by the American Community Survey for 2020 does not neatly match the reported total housing units in the 2020 Decennial Census. Only the ACS provides housing units by type of structure. Per the City's own permitting and

Table 4.3 Units in Structure

	Occupied	Owner-occupied	Renter-occupied
<b>Total</b>	<b>2,208</b>	<b>1,367</b>	<b>881</b>
1, detached	1,381	1,319	62
1, attached	129	19	110
2 apartments	123	39	84
3 or 4 apartments	168	20	148
5 to 9 apartments	64	0	64
10 or more apartments	343	0	343
Mobile home or other type of housing	0	0	0
<i>Source: Table S2504, 2020 ACS (5 Year Estimate)</i>			

## B. Senior Housing

As noted in Chapter 3: Issues, Opportunities, and Community Profile, the proportion of Evansville residents over the age of 55 has increased substantially. As they age, Wisconsin seniors may choose to seek alternative housing choices to support their changing lifestyle. These may include single family homes on one level, or with a smaller square footage. Other options that may be appealing are townhomes or age-restricted units. Some examples of independent housing alternatives that may be appropriate for seniors include the following:

**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 or a tiny house in the backyard. These allow for seniors to maintain a high level of independence. These are currently allowed by right on properties zoned R-1 that are also within the City's Historic Conservation Overlay District.

**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.

There are many reasons why some aging residents are unable to live independently 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. Such facilities are described below.

**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.



IMAGE 4B: AN ACCESSORY DWELLING UNIT ABOVE A GARAGE.  
Source: radworld

building records, the number of housing units in the City is somewhere between the ACS and Decennial Census. By the City's measure, about 73% of the housing stock are single family detached units. In recent years, the City has seen an increase in the number of two-family units (duplexes) built. Many are initially built as rental units, but increasingly builders are constructing these units on separate lots.



**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 Figure 4.4 below.

**Figure 4.4: Senior Housing in Evansville**

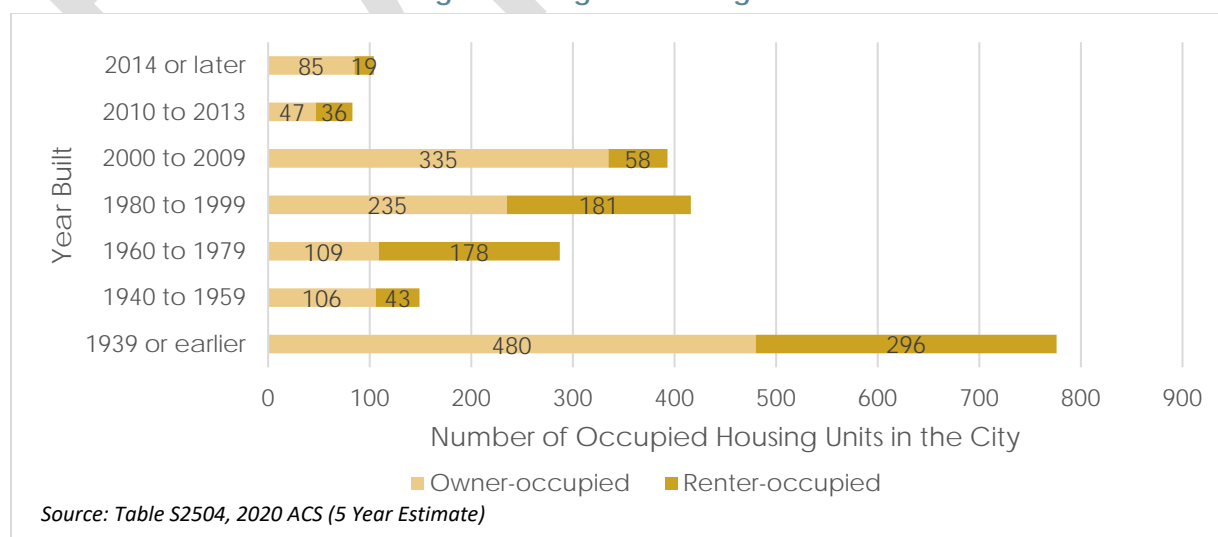
Name of Facility	Type of Senior Housing
<b>The Kelly House</b>	CBRF, Residential Care, and Senior Apartments
<b>Evansville Manor</b>	Skilled Nursing
<b>The Heights at Evansville Manor</b>	Residential Care Complex
<b>Arbor Glen Apartments</b>	Senior Apartments
<b>South Meadow Apartments</b>	Senior Apartments

### C. 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 over 900 housing units that were built before 1960 (60+ years old). While this does not indicate that the units are in poor condition, a few of these units have been demolished in recent years. While all homes require routine maintenance, the need for repairs in older homes is likely greater. Figure 4.5 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 three decades, to the point that 45% of the City's housing stock was built after 1980. 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 in the City.

When comparing renter-occupied units to owner-occupied ones, homeowners are likely to live in a newer unit. Only 19% of units built since 2000 are occupied by renter households. 42% of units built before 1980 are occupied by renters. Building inspection and code enforcement will continue to be essential to the City's housing stock in order to provide safe and quality housing to all who live in the City.

**Figure 4.5: Age of Housing Stock**



## D. 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.

Figure 4.6 contains occupancy information for units in the City. Vacancy rates for both owner-occupied and rental housing is at a historic low. Homes for sale do not stay long on the market. Some property owners indicated that they have multiple applications for a unit before they have a chance to market the unit as "for rent." In short, there is little to no inventory of available properties. More rental units will need to be constructed to sustain a reasonable vacancy rate.

Figure 4.6: Housing Occupancy

Unit Type	Units
<b>Total housing units</b>	<b>2,244</b>
Occupied housing units	2,208
Vacant housing units	36
Homeowner vacancy rate	0%
Rental vacancy rate	0%

Source: Table DP04, 2020 American Community Survey (5 Year Estimate)

## E. 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. Figure 4.7 compares the median home values in Evansville with nearby communities between 2010 to 2020. Home values in Evansville increased on average 1% per year during this eleven-year period, similar to other communities in Rock County. Home values increased nearer to 2% in Dane County communities.

Figure 4.7: Median Owner-Occupied Home Values, 2010 to 2020

Community	2010	2020	Increase Per Year, 2010 to 2020
<b>Evansville</b>	\$173,500	\$192,600	1.0%
<b>Rock County</b>	\$138,000	\$156,800	1.2%
<b>Janesville</b>	\$134,800	\$151,400	1.1%
<b>Edgerton</b>	\$150,600	\$163,300	0.8%
<b>Milton</b>	\$148,600	\$156,600	0.5%
<b>Dane County</b>	\$230,800	\$277,000	1.8%
<b>Madison</b>	\$220,200	\$262,400	1.7%
<b>Fitchburg</b>	\$270,800	\$323,400	1.8%
<b>Oregon</b>	\$225,800	\$286,000	2.4%
<b>Stoughton</b>	\$191,800	\$223,000	1.5%

Source: Table DP04, 2010 and 2020 American Community Survey (5 Year Estimate)

Home values are not the only indicator of housing affordability for homeowners. Figure 4.8 compares median home sale prices for 2011, 2020, and 2021, for the same communities in Figure 4.7. The comparison of sale prices to home



values, coupled with yearly growth rates between those time periods, illustrate the increasing pressure on the housing market. Between 2011 and 2020, yearly increases of home sale prices ranged from 5 to 10% and averaged 7% in the Rock and Dane County areas. Between 2020 and 2021, home sale prices increased even further in most of the nearby communities.

For Evansville, home sale prices increased an average of 7% between 2011 and 2020, and increase 13% between 2020 and 2021. The shortage of available homes is driving these increases. Many of the communities in the above figures are due for a reassessment, which could increase the tax burden on homeowners if assessed values are brought closer to appraisal or sale prices.

**Figure 4.8: Median Home Sale Prices, 2011 to 2021**

Community	2011	2020	2021	Increase Per Year, 2011 to 2020	Increase Per Year, 2020 to 2021
<b>Evansville</b>	\$145,000	\$250,000	\$282,000	7%	13%
<b>Rock County</b>	\$90,250	\$185,000	\$200,000	10%	8%
<b>Janesville</b>	\$109,400	\$180,000	\$205,000	6%	14%
<b>Edgerton</b>	\$110,000	\$197,500	\$220,000	8%	11%
<b>Milton</b>	\$113,500	\$203,250	\$220,000	8%	8%
<b>Dane County</b>	\$206,350	\$315,000	\$350,000	5%	11%
<b>Madison</b>	\$195,000	\$296,900	\$334,000	5%	12%
<b>Fitchburg</b>	\$230,000	\$334,450	\$379,950	5%	14%
<b>Oregon</b>	\$197,750	\$325,000	\$372,865	6%	15%
<b>Stoughton</b>	\$155,950	\$269,950	\$280,000	7%	4%

*Source: Annual Sales Reports, South Central Wisconsin Multiple Listing Service, January 2022.*

Per the American Community Survey, there were 811 renter-occupied housing units in the City of Evansville in 2020. The median gross rent in the City was \$769 in 2020, which is nearly the same as was reported by the American Community Survey in 2010. This rate does not include utilities. This rate is more affordable than the 2020 gross rent for Dane County (\$1,118) and Rock County (\$820). For the time being, Evansville boasts a more affordable rent rate than Rock County as a whole.

## **F. 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. In Evansville, 14% of owner occupied households paid more than 30% of monthly household income towards their mortgage. By contrast, 45% of renter households paid more than 30% of monthly household income towards rent.

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 2020 American Community Survey, 33.8% of residents (746 households) were receiving social security income<sup>2</sup>. The mean (average) amount of annual social security income was \$17,951. 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 \$448 per month. The

<sup>2</sup> The Census data does not indicate for how many households social security is their only source of income. Therefore, it should not be assumed that 33.8% of households are living solely on social security income.

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. The American Community Survey reports that 8.2% of Evansville households earn less than \$15,000 per year. It is more than fair to state that lower income households are most vulnerable to rising housing prices, as incomes stagnate, minimum wage remains unchanged, and benefits like Social Security wane.

Figure 4.9 lists the fair market rents for Evansville, Rock, and Dane Counties. The fair market rent for a standard quality unit is determined by the Department of Housing and Urban Development and is updated yearly. Per the 2020 American Community Survey, only 9% of all 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.

**Figure 4.9: Fair Market Rents by Number of Bedrooms, 2020**

	1 Bedroom	2 Bedroom	3 Bedroom
Evansville (ZIP code 53536)	\$690	\$910	\$1,210
Rock County	\$656	\$864	\$1,151
Dane County	\$1,039	\$1,211	\$1,641

*Source: Program Parameters and Research Division, Dept. of Housing and Urban Development*

The 2022 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. While Evansville rents may be cheaper or comparable to the surrounding areas, that cost advantage may be nullified by other factors, such as rising gas prices. At the time of the Comprehensive Plan update in May 2022, the average price for a gallon of gasoline was \$4.26, nearly doubled from the 2021 average gas price of \$2.81.

## **G. City of Evansville Housing Authority**

The City of Evansville 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.

### **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 differently-abled residents. There are no plans to expand this facility. In 2021 a street project extended City sidewalks to these apartments, and installed paved pathway through the adjacent park for improved accessibility.

### **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.

## **VI. Future Housing Needs**

By the year 2035 the projected population (by the Wisconsin Department of Administration) for the City of Evansville is 6,855 residents. The Wisconsin DOA projects that Evansville's population will increase by 1,155 persons between

2020 and 2035. Given the DOA's projected household size of 2.40 persons per household in 2023, it is estimated that an additional 477 dwelling units will be needed between 2020 and 2035. This may be a conservative estimate, given that recent trends suggest declining household sizes. Housing options for smaller households are likely to be part of this future growth and demand.

New development will span beyond the 2022 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.

### **A. 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 2022 Community Survey demonstrated resident support for additional housing diversity within the City of Evansville, with a specific focus on affordability and increased support for alternatives such as assisted living units, multifamily apartment dwellings, duplex, and townhome options. The 2015 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.



**IMAGE 4C: HIGHLY RATED MULTIFAMILY HOUSING FROM THE VISUAL PREFERENCE SURVEY**



**IMAGE 4D: NEGATIVELY RATED AFFORDABLE SINGLE FAMILY HOUSING FROM THE VISUAL PREFERENCE SURVEY**

### **B. 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 very many 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 Traditional Neighborhood Design Ordinance to accommodate mixed development requests, 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.

### **C. 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.

### **D. 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's historic preservation ordinance was updated in 2015 and provides The Historic Preservation Commission with clearly outlined standards for maintenance and upkeep of buildings and structures within the City's four historic districts. While this ordinance has bolstered enforcement of historic preservation standards, funding and other methods of support for home and business owners in the district should be pursued in order to encourage and support ongoing maintenance of the City's historic districts. Overly strict or financially burdensome requirements without supplemental financial assistance may actually result in lower levels of property maintenance or reduced historic preservation support.

### **E. Ongoing Property Maintenance**

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. As a result, the City hired its first, full-time building inspector in 2017. This has resulted in an increase of enforced property maintenance, including a successful campaign to shore up dilapidated or dangerous staircases throughout the City.

### **F. 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., 2<sup>nd</sup> floor apartments, surrounding housing development), business opportunities may arise to accommodate resident demands.



IMAGE 4E: INFILL MIXED-USE BUILDING IN EVANSVILLE'S HISTORIC DOWNTOWN, BUILT IN 2018

- 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.

## VII. 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.

### A. 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 Energy, Housing, and Community Resources (DEHCR) 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.

### B. State Programs and Revenue Sources

Beyond the funds distributed through HUD, the DEHCR 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 DEHCR, it receives no direct state-tax support. Therefore, WHEDA can provide mortgage financing for first-time homebuyers and financing for multifamily housing as well.

## VIII. 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:

<b>Housing Goal #1</b>			
<b>Enhance the environmental assets and residential atmosphere of the City so that it continues to be an attractive place to live.</b>			
<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
1. Develop zoning standards for conservation subdivisions that allow annexation without full city utility services	Common Council and Plan Commission	NA	Continuous
2. Encourage Conservation Subdivisions only adjacent to natural features and development challenge areas	Common Council and Plan Commission	NA	Continuous
3. Provide pedestrian access and amenities as part of any housing development, providing 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
4. 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
5. Locate Parks and Trails adjacent to environment corridors	Common Council and Plan Commission	City and Developers	Continuous
6. Encourage shared driveways and driveway width and distance standards to reduce vehicle and pedestrian conflicts and, especially near the downtown.	Common Council and Plan Commission	City Budget	Continuous

<b>Housing Goal #2</b>			
<b>Maintain housing value growth over time.</b>			
<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
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	2022, 2027, etc.
2. Educate residents about the importance of property maintenance by highlighting property maintenance techniques and benefits.	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. Encourage annual new residential starts	Community Development Director	N/A	Continuous
5. Adopt an ordinance requiring minimum landscaping standards for street trees, and residential development.	Community Development, Building Inspection, Plan Commission, Common Council	City Budget	2022

<b>Housing Goal #3</b>			
<b>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.</b>			
<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
1. Continuously evaluate (survey and Census Data) the need for affordable 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	
3. Research and consider adopting policies that encourage or require the integration of universal design to ensure housing is	Building Inspection, Community Development, Plan Commission	City Budget	



adaptable for disabled and senior residents.			
4. Educate residents about recent adoption of rules allowing ADUs and encourage their construction	Community Development, Plan Commission	City Budget	Continuously
5. 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	2022
6. Mandate new annexed land be zoned TND	Community Development, Plan Commission	City Budget	2023
7. Assess suitable locations in the city for the adopted Traditional Neighborhood Design zoning district.	Community Development, Plan Commission	City Budget	2024
8. Implement the adopted Allen Creek and North Union Street Redevelopment Master Plan.	Community Development, Plan Commission	City Budget	2024
9. Develop guidelines for the use of extra increment from the recently closed TID #7 that is designated for affordable housing.	Community Development, Plan Commission	City Budget	2023
10. 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	2025
11. Form partnerships with nonprofit organizations to develop and promote affordable housing, such as Habitat for Humanity.	Community Development, City Administrator, Mayor	City Budget	Continuously
12. Seek funding for affordable housing development.	Community Development, City Administrator	City Budget, CDGB, HUD, WHEDA	2020

<b>Housing Goal #4</b>			
<b>City ordinances require quality residential development that promotes community character, safety, and the visions expressed in this plan.</b>			
<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
1. Require dense street tree plantings with all new residential development.	Plan Commission, Municipal Services Committee	City Budget	Continuous
2. Amend the park and rec. land dedication regulations to ensure the money-in-lieu of park and rec. 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	
5. Enforce minimum property improvements in new residential developments, clear utility and street planning standards, and adequate dedication of public sites, per city ordinances	Building Inspection	City Budget	2026, etc.
6. Develop guidelines for historic design	Community Development Director, Plan Commission, Historic Preservation Commission,		
7. Ensure that the average density of any new residential development shall exceed the City's overall average of 3.66 dwelling units per acre.	Community Development Director, Plan Commission, Historic Preservation Commission, Building Inspector, Common Council	City Budget	

### **Housing Goal #5**

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

<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
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	
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
3. Investigate the use of TIF funding for residential development if it contains mixed use business and commercial uses.	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.**

<b>Supporting Objectives</b>	<b>Champion / Partner</b>	<b>Potential Funding Source</b>	<b>Milestone Date</b>
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	Municipal Services, Community Development Director, Common Council	Stormwater Utility Fees	

to taxpayers and ratepayers.			
2. Encourage energy efficiency measures (e.g. insulation, energy efficient HVAC systems, water softener, 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. Develop guidelines for historic bldgs.	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	2023
9. Create guidelines and standards for installation of solar panels, avoiding visibility from the right of way in historic districts.	Energy Independence Committee, Historic Preservation Commission	City Budget, Water and Light Revenue, Grants	2023