



*Staying Safe and Providing for Our Families
While Continuing to Develop Affordable Housing
for Generations to Come*

**Housing Authority of the City of Evansville
Advantix Development Corporation
2020 ANNUAL REPORT**



EHA MISSION STATEMENT

To promote adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination.

EHA GOALS & OBJECTIVES:

- Expand supply of assisted housing
- Improve quality of housing
- Increase choices in assisted housing
- Improve quality of life and economic viability
- Promote self-sufficiency
- Ensure equal opportunity

EHA BOARD OF COMMISSIONERS

David G. Hatfield - Chairman **Daphne Robinson** - Vice-Chairman **Richard Engbers** - Commissioner
Glenda B. Hampton - Commissioner **Sabino Humbane** - Commissioner **Mildred Thacker** - Commissioner

BOARD OF COMMISSIONERS

The Evansville Housing Authority is led by a seven-member Board of Commissioners, appointed by the Mayor of the City of Evansville. Commissioners serve staggered four-year terms and may be reappointed for additional four-year terms. The Board is responsible for establishing the strategic vision of the agency, adopting policies, approving budgets, making major financial decisions, and hiring an Executive Director to lead the organization.

We would like to fully commend the EHA Board of Commissioners for providing guidance and support during our successful transition to HUD's Rental Assistance Demonstration Program. Beginning with the Board Retreat in December 2014, Commissioners provided valuable input to assist in the agency's overall navigation through HUD, State, Local, and Federal Regulations. With that being said, the Board's top priority remained on the welfare of families that were currently receiving housing assistance in addition to sustaining the agency's ability to provide assistance for many generations to come.

EHA also has an affiliate non-profit organization, Advantix Development Corporation, which supports the development of new affordable housing in Evansville and surrounding areas. Both boards are affiliated but operate independently.



**Board of
Commissioners**

**Executive
Director**

Staff



CITY OF EVANSVILLE

LETTER FROM THE MAYOR



On behalf of the City of Evansville, Indiana, I am pleased to join the Evansville Housing Authority as it presents its 2020 Annual Report.

Each year, the City of Evansville prepares a Consolidated Plan for submission to the U.S. Department of Housing and Urban Development. This plan illustrates Evansville’s commitment to increasing the supply of decent affordable housing, providing services to selected low-income populations, developing the local economy, and providing public services. EHA, and its non-profit entity, Advantix Development Corporation, have been integral in this combined effort. They continue to expand their strategy of providing affordable housing through new and innovative approaches, as you will see demonstrated throughout this report. Low Income Housing Tax Credit development projects and utilization of the City’s Promise Zone designation are prime examples to name a few.

As direct appointees from the Mayor’s office, I would also like to personally commend the Evansville Housing Authority Board of Commissioners for their efforts over the past year as they continued meeting virtually

during the COVID-19 pandemic. This was instrumental in responding to immediate and extreme measures necessary to keep residents and staff safe while continuing to conduct operations as an essential housing provider. In addition, it should be noted that EHA contributed to expanded efforts throughout the City by collaborating on teams such as the City-County Commission on Homelessness, COVID-19 Task Force, Community One Board, Grow Southwest Indiana Workforce Development Board, Indiana Affordable Housing Council, and The Promise Zone to provide essential resources for those needing it the most.

It is clear that the Evansville Housing Authority embraces the “E is for Everyone” concept as it connects, contributes, and celebrates the people of this community year after year. I encourage EHA’s leadership and staff to continue on their current path of sustainability, and I commend them on their dedication to make improvements that will ultimately benefit citizens of our great city.

– Mayor Lloyd Winnecke

LETTER FROM THE EXECUTIVE DIRECTOR



It is with great honor that I present the 2020 Annual Report for the Evansville Housing Authority and Advantix Development Corporation.

As we all know, this was a year of rapid change and disruption for many people and businesses, not only in the community we hold so dear but also throughout the world as we once knew it. We are confident that our initial and expedited response to the COVID-19 pandemic helped keep staff and residents safe while we continued to conduct the essential business of providing housing assistance. Special thanks to our many community partners who stepped in to provide food, transportation, and other essential services to families assisted by EHA and Advantix. It is also very important for me to recognize the dedication of each one of our employees throughout this challenging year. Employees continued to effectively maintain workloads despite reduced hours, staggered schedules, working remotely, and no contact due to offices being closed to the public. It goes without saying, none of the achievements mentioned in this annual report would have been possible without the incredible team of people we have in place now.

In order to adjust to the new way of doing business during a pandemic, EHA and Advantix rapidly accelerated pace as we made a variety of technological advancements. Board and staff meetings were held virtually, websites were updated to allow families to immediately report changes of income online, additional laptops were purchased to allow staff to work from home as needed, and software systems were upgraded to begin our transition to a paperless work environment. HUD and the CARES Act also allowed for EHA to implement waivers of

certain program regulations and alternative requirements as necessary for safe and effective administration due to the COVID-19 pandemic.

In the last quarter of 2020, Advantix once again took their presence in the community and surrounding areas to another level. Plans to resume property management at RAD developments began to unfold with the first phase scheduled to begin on January 1, 2021, and surrounding Advantix properties soon to follow. In addition, Advantix was able to go beyond the daily roles of developing, constructing, and managing affordable housing this year. With the support of its Board of Directors, the organization gave back to the community through a \$50,000 contribution to the COVID-19 Crisis Response Fund of the Greater Evansville Region. The overall goal of the Fund was to ensure responsiveness in the human services sector, with special attention to vulnerable and at-risk populations; our housing population to be specific. The Fund was designed to serve the community through relief, recovery, and restoration phases, and we were honored to be part of that effort.

Outside of obvious pandemic barriers yet statements of continuing success for our organizations, EHA once again self-certified its Housing Choice Voucher (HCV) Program as a High Performer for eight of the past nine years, and we received another successful audit report with zero findings for the Fiscal Year Ending December 31, 2019.

As I extend thanks to our Commissioners, team members, and corporate partners, I look forward to finding ways to enhance the lives of our residents and this changing community even more in 2021. And that’s saying a lot!

– Rick Moore, Executive Director/CEO

RESPONDING TO THE CORONAVIRUS (COVID-19) PANDEMIC

March 2020 was truly the beginning of a new era that will live on throughout history for EHA, Advantix, staff, residents, vendors, landlords, and the rest of the world for that matter. With that being said, we are confident that our initial, expedited response to the COVID-19 pandemic helped to keep staff and residents safe while we also continued to conduct the essential business of providing housing assistance to those who needed it the most... especially as jobs were halted and incomes declined to near non-existence. EHA remained ahead of the curve through combined efforts from staff to gain knowledge, implement policy, communicate with staff and residents, utilize community partners for recommendations, and monitor local, state, and national pandemic statistics daily for the health and safety of our residents, employees and their families. At any given moment, EHA was ready to jump into action with a solution to reduce the spread of the virus.

Fortunately, the Coronavirus Aid, Relief, and Economic Security (CARES) Act allowed additional federal funding to be provided to assist in our efforts to continue essential housing operations for our families. In 2020, EHA received HAP funds in the amount of \$522,700 to prevent, prepare for, and respond to the coronavirus pandemic. Of total funds provided by the CARES Act, \$199,601 remained for EHA to continue COVID-19 precautions going into the new year. Advantix was also awarded \$151,572 from the Paycheck Protection Program (PPP) which provides loans to help businesses keep their workforce employed throughout the national crisis. As a result of these additional funds, we were able to protect human lives, in addition to making technological advancements for immediate response and business operations going into the future.

Examples of fund expenditures and procedural adjustments are listed below to name a few:

- Closed offices for two weeks as mandated by Governor Holcomb's Executive Order
- Implemented remote work policy for staff able to do so
- Closed offices to the public for the safety of staff and clients
- Reduced on-site hours and staggered schedules for employees through June 2020
- Created and implemented a COVID-19 Safety Plan
- Updated Employee Handbook and Safety Manuals
- Offices and common areas sanitized daily by professional cleaning company
- Provided employees with care packs upon return to work which included digital thermometers, face masks, gloves, hand sanitizer, spray disinfectant, and sanitizing wipes
- Updated website to allow clients to report job or income changes online
- Implemented policy waivers as provided by HUD
- Began conducting Board Meetings using Zoom
- Purchased and installed mail drop boxes for Administrative office and Section 8 office
- Purchased Yardi Rent Café software to begin paperless initiative for client/resident applications, recertifications, interim changes, etc.
- Purchased laptops to replace remaining desktop computers that were immobile
- Purchased kiosks to place in Section 8 office for client utilization upon going paperless
- Created Landlord Incentive Program to allow up to \$1000 for repairs for new landlords



COVID-19 EMPLOYEE CARE PACK:

PPE shown below were given to employees when they returned to the office on a fulltime schedule in July of 2020. Items are replenished for staff as needed and all new employees also receive the COVID-19 Employee Care Pack. Upon receipt, employees signed an acknowledgment form stating they received the supplies, understood, and agreed to abide by policies as set forth in the COVID-19 Safety Plan.

ADDITIONAL PPE SUPPLIES READILY AVAILABLE FOR EMPLOYEES WHILE AT WORK:



In addition to the above measures, we actively encouraged sick employees to stay home. We ensured sick leave policies were flexible and consistent with public health guidance and that employees were aware of these policies. Although EHA was not required to participate in the FFCRA, we decided to participate to protect our employees and even though the FFCRA will sunset as of December 31, 2020, we remain committed to voluntarily providing this benefit to our employees to at least March 31, 2021.

We did not require a healthcare provider's note for employees who were sick except for positive COVID-19 cases so that we could perform proper contact tracing as many healthcare offices and medical facilities were extremely busy and may not have been able to provide documentation in a timely manner. We utilized the protocol outlined by the CDC in determining any employee that may have come in to contact with a person testing positive for COVID-19. The employees that were identified as being in direct contact with a positive employee (as determined by the CDC) were provided with a remote work agreement and asked to quarantine to limit any potential exposure.



PPE INVENTORY FOR DISBURSEMENT TO STAFF/PROPERTIES AS NEEDED:



ADVANTIX CONTRIBUTES TO THE COVID-19 CRISIS RESPONSE FUND OF THE GREATER EVANSVILLE REGION

As the COVID-19 crisis unfolded last March, local funding partners developed a cross-sector, community-wide critical response to the growing economic impact of the pandemic. As a result, the COVID-19 Crisis Response Fund of the Greater Evansville Region was established. The overall goal of the Fund was to ensure responsiveness in the human services sector, with special attention to vulnerable and at-risk populations such as ours. This Fund was designed to serve the community through relief, recovery, and restoration phases.

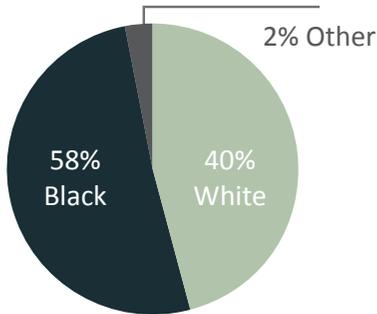
It is with honor to say that Advantix Development Corporation was able to go beyond the daily roles of developing, constructing, and managing affordable housing this year. With the support of its Board of Directors, Advantix gave back to the community through a \$50,000 contribution to the COVID-19 Crisis Response Fund. This contribution was made to support the community-

wide relief effort at such a critical time for at-risk populations, vulnerable businesses, and the Evansville region going forward.

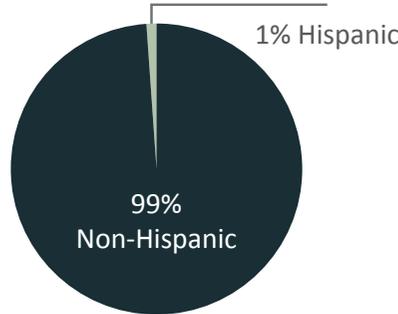
As the fiscal sponsor, United Way of Southwestern Indiana accepted these funds free of administrative costs and worked in connection with Fund Advisory and Allocation Committees to identify organizations in need of contributions. Rick Moore, Executive Director and CEO, participated on the Fund Advisory Committee as they made timely and informed grant-making decisions to meet our community's needs based on short, mid, and long-term objectives. Committee members also monitored organizations receiving grants through required reporting on the use of the monies granted. As the crisis continues, members of the COVID-19 Crisis Response Fund continue working together to ensure that our families and our region emerge more stable and resilient than before.

WHO WE SERVE

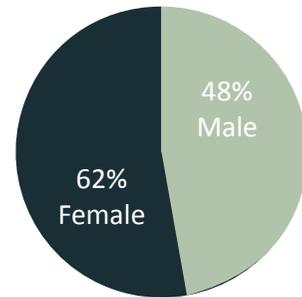
4,663 MEMBERS



RACE



ETHNICITY



GENDER

2,088 CHILDREN

\$10,530

AVERAGE ANNUAL INCOME FOR FAMILIES IN THE HOUSING CHOICE VOUCHER PROGRAM

1282 SENIOR / DISABLED RESIDENTS

EHA CONTRIBUTED \$15.1M TO THE LOCAL ECONOMY

ADVANTIX CONTRIBUTED \$20.4M TO THE ECONOMY

HOUSING CHOICE VOUCHER PROGRAM

In March of calendar year 2020, EHA's Housing Choice Voucher Program (HCVP) was forced to revamp how it conducted business operations in response to the COVID-19 Pandemic that plagued not only its community but the entire world.

The initial unknown of the Coronavirus led to an immediate shut down of the office for approximately two weeks. While closed, EHA's Management Team continuously met with a unified mission to return to meeting the needs of its 2000 plus clientele and provide a safe and controlled working environment for all staff.

In April 2020, EHA staggered its workforce to minimize the number of staff members in the office at a given time. Returning to work was encouraging even in a smaller capacity. However, this revised schedule meant changes had to be implemented to make reporting requirements easier for clients and offer staff additional options to perform their regular work duties. Two accommodations were implemented immediately that assisted both parties. EHA installed a drop box at the office to allow clients the opportunity to still conduct business in real-time and made changes to its website to allow clients to report changes directly to their assigned caseworker over the internet.

EHA also extended the time allotted for families to use their voucher beyond the 120-day limit. This extension easily allowed more than 25% of our new clients to not lose their voucher for not leasing within 120 days.

In the early part of the summer, EHA made the decision to allow its staff to return to the office working full-time hours. The agency's goal to provide a safe, controlled work environment never wavered. At times, the unknown created some anxiety and fear, but the staff's purpose to meet the clients' needs remained the goal as evident by some of these notable accomplishments in 2020:

In the last quarter of 2020, EHA implemented a Landlord Incentive Program after securing available funds through the CARES Act. Initially, the program's mission was to increase the number of available units by attracting new Landlords. However, as vital

- 1) Three former Renters became Homeowners;
- 2) 234 new participants received rental assistance via the HCVP;
- 3) Increased the Family Self-Sufficiency Program size by 9 additional families;
- 4) Seven FSS Participants graduated from the FSS Program
- 5) Promoted Delicia Bass from Receptionist to Leasing Agent;
- 6) Two twenty-plus year employees retired from the department.

as securing new Landlords is to the growth of the program, EHA recognized the program should not exempt its participating Landlords. Therefore, EHA modified the original program design to include them without sacrificing the goal of increasing the number of rental units.

The program was designed using a tier level model that would be attractive to former, current, and new Landlords. The financial incentives were higher for first time Landlords. However, former and current Landlords were also offered incentives with no cap as long as they met the set qualifications. In the last quarter of 2020, EHA paid \$23,900 in incentives to qualifying Landlords. Due to the pandemic's uncertainty and Landlord's inability to conduct routine business as they have in years past, this program allowed them to offset some financial losses and assist in the agency's overall mission. The HCVP Team is happy with its 2020 accomplishments under the unexpected umbrella of pandemic uncertainty. We believe some of the new items implemented in 2020 will lead to greater efficiency in 2021. We will open our waiting list for the first time in almost three years using an online format that will eliminate chaotic days of long lines and hopes of eliminating the paper application altogether.

If we can match our 2020 success, then 2021 will be a good year.

- Marques Terry

Director, Housing Choice Voucher Program

RAD PROJECT-BASED VOUCHER PROGRAM

The RAD PBV team worked through all the limitations the year brought upon us for 2020. We started 2020 believing we would have a calm year and not anticipating anything at that time to develop into a major event. However, 2020 had other plans for the world... not just our company and our way of doing business. The RAD PBV caseworkers stayed working virtually every day from home while offices were shut down or on staggered schedules, and up through July 2020 when all staff returned to offices full-time. We stayed in constant contact with property managers at the sites to keep things running smoothly and keep units leased up. We helped our residents through annual recertification processes and with interim changes so that they could stay safe and healthy during this time.

During our time working from home, we worked hard to simplify our workflow process and come up with ways that better served our clients. We came back to the office in July 2020 and continued to use some of those processes in our daily work. EHA is now working to improve on resident relations with implementing the new Rent Café online portal site where residents can use the internet to complete annual recertifications and interim changes all within the safety of their home.

We would like to thank our residents and site managers for all their help and patience working throughout this past year.

FAMILY SELF-SUFFICIENCY PROGRAM

EHA welcomed two new FSS Coordinators to our staff; Virginia Smith and Sharon Gillespie. Their combined experience of community outreach, dedication to improving the lives of others, and their overall caring and hard-working personalities took this program to another level in 2020 despite barriers faced as a result of the COVID-19 pandemic.

In January 2020, HUD awarded a renewal grant to EHA's Family Self-Sufficiency (FSS) Program for \$132,452, up from the previous year's \$119,133 grant fund allocation. This was a tremendous stride for the program and a direct result of increasing program participation from 15 individuals in 2013 to a current total of 123 participants. EHA was most recently notified of a renewal FSS grant award in the amount of \$132,452 which will be utilized for the program year 2021.

The FSS Program's original goal in 2020 was to provide enhanced services to help families increase their income, therefore increasing the amount of escrow they are able to acquire while on the program. When the pandemic presented itself in March, priorities changed immediately and the main goal was to process income and rent decreases due to loss of employment, provide resources to families to help them meet basic needs, and assist with participants' efforts to regain employment. This was not always the case; some FSS participants worked in the nursing field and experienced increased hours as a result of

the pandemic. At any rate, our FSS families were grateful to be involved with the FSS Program at such a crucial time in their lives.

EHA offices were closed to the public beginning in March 2020 and staff hours were reduced as a result of operating on a staggered schedule for the health and safety of staff. However, FSS Coordinators remained committed to running a successful program and strived for opportunities to make a difference in participants' lives. And that they did! The following is a list of accomplishments FSS participants were able to achieve with guidance from their Coordinators over the past year:

- ✓ 9 FSS Program Enrollments
- ✓ 7 FSS Program Graduates
- ✓ 3 Graduates purchased homes
- ✓ **\$35,195** paid to participants from their escrow accounts
- ✓ **Lowest escrow payout** was a check in the amount of \$545
- ✓ **Highest escrow payout** was a check in the amount of **\$14,286**

In 2020, FSS participants were also given the opportunity to attend the Your Money, Your Goals workshop series which consisted of topics such as Getting Through the Month, Paying Bills, and Tracking Income and Benefits. Multiple FSS Orientation meetings were also conducted with participants virtually using Zoom.



DORETHA'S SUCCESS STORY

Doretha has been on the FSS program since October 2019. She recently became the proud owner of the second-largest home built by Habitat for Humanity in Evansville, Indiana. Doretha worked hard to gain homeownership skills and also contributed through sweat equity on her house and others. She is continuing to work on her goals and wants to show her children that hard work can lead to success in reaching one's goals. And she is just getting started!

CHAMEKA'S SUCCESS STORY

Chameka stated on her FSS Graduate Survey, "The program helped me hold myself accountable for short/long term goals, work on savings, and knowledge of homeownership."

Chameka graduated from the FSS program in April 2020 and received her escrow check after successfully completing the program. She worked several jobs at the same time; she then moved on to one job where she increased her income and had access to full-time benefits. She continues going to school to earn a degree so she can continue excelling in her career. Chameka shows that hard work pays off for her and her family!



TYHETIA'S SUCCESS STORY

Tyhetia says, "One of my life goals was to be a homeowner and I believe this program was a great program to help me reach that goal." She also told us, "This class challenged me to pursue not only homeownership classes but also helped me manage my finances."

Tyhetia graduated from the FSS program in April 2020 and received her escrow check after successfully completing the program. She worked towards self-sufficiency by completing her goals. Tyhetia worked hard to increase her income and has been with her employer for over four years. Congratulations Tyhetia on accomplishing your goals!

YOUTHBUILD EVANSVILLE



Despite obvious setbacks in 2020, YouthBuild Evansville continued to provide an excellent year of service to our community's youth. Our students were served in ways during the pandemic that allowed them to feel supported and hopeful as we all navigated through unprecedented times. Even while operating the program virtually,

we were able to help youth with filing unemployment, finding employment, connecting them to resources, and even continued supportive studies for those continuing to work toward their High School Equivalency (HSE) exam and certification.

in a variety of ways. Over the course of the program, thirty (30) students earned their HSE, and fifty-seven (57) students earned industry and foundational certificates. During the first quarter after program exit, thirty-six (36) students were placed in new jobs and averaged close to 50% above minimum wage. We are so proud of these youth and look forward to bringing more success as we continue this program's legacy into 2021.

We would also like to thank the City of Evansville for providing continued funding for this program through a Community Development Block Grant (CDBG) and HOME funds that are designed to increase homeownership and affordable housing opportunities for low and very low-income families.

SKILLS HAVE BEEN GIVEN AND THE YOUTH HAVE BUILT... "WE ARE...YOUTHBUILD!" AND NOW THE CELEBRATION BEGINS! YOUTHBUILD STRONG!!! - YouthBuild Staff

– George R. Flowers Sr., Program Manager

**Thirty (30) students earned their HSE
Fifty-seven (57) students earned
industry and foundational certificates.**

December 31, 2020 marked the end of a 3-year grant provided by the Department of Labor, and we are proud to report that this program helped our community's youth "Build Better Lives"



RESIDENT SERVICES DEPARTMENT

Due to the COVID-19 pandemic, our Resident Initiatives Coordinator and other key staff had to think of creative ways to provide resources to residents living in over 800 RAD units ranging across 7 different properties.

Rather than conducting a Community Resource Fair with vendors onsite as we have in years past, EHA asked vendors to provide informational brochures and giveaway items for distribution to residents. We also received a supply of tote bags donated from Smokefree Communities so these items could be safely distributed to our residents. With the help of three Buckner Tower residents, we were able to assemble and distribute goodie bags filled with useful information and other supplies from our community partners. Residents in high-rise buildings received the bag on their doorknobs, after two days of prep and assembly at the Jerome C. Kissel Center... socially distanced and masked-up of course! Informative brochures were also provided for display in offices at our RAD properties.



On the last week of each month, the Tri-State Food Bank and members of our National Guard distributed food to residents living in Buckner Tower, Kennedy Tower, Schnute Apartments, and White Oak Manor. The Tri-State Food Bank was also excited to announce they received a new grant through Anthem and will continue providing this service to residents as long as funding allows. To the Tri-State Food Bank and all those who volunteered countless hours to this effort... no words can express the gratitude felt by EHA and our residents at such a crucial unprecedented time in history. Without being able to quantify the extent, it's safe to say that lives were saved because of this sincere act of humanity.



To the benefit of our residents and many others in Evansville, Indiana, a new handicap-accessible van was made possible by a collaboration with several Evansville organizations. They called it the "PZ Express," because many neighborhoods in the Evansville Promise Zone did not have a grocery store within walking distance, including many families residing within our RAD properties. They refer to these areas as "food deserts."

The Missing Pieces organization had three other vans they had been using to transport people, but none of them were handicap accessible. The Promise Zone, Missing Pieces, and Bridge Builders stepped in to help in 2019 and continue to provide transportation for our residents. Residents at Buckner and Kennedy receive free rides to Walmart and Rulers Food four times a month, while Schnute and White Oak residents receive transportation twice a month.



ADVANTIX PLANNING FOR MANAGEMENT TAKEOVER

When Advantix began its RAD transition in 2016, it was necessary for us to contract with a third-party management agent in order to operate Section 42 (LIHTC) properties. The end goal had always been to take back property management when Advantix had the capacity and qualifications to manage the properties again. Towards the middle of 2020, we began to realize that in-house management would be possible once again. Our plans started taking shape, our staff had the necessary credentials, and additional staffing was on the horizon by October. A formal plan to resume property management at RAD properties was developed and approved by the Advantix Board of Directors.

The plan included a 3-month transition timeline, beginning on January 1, 2021 and completing the transition of all 1,042 units by March 1, 2021. Together, the Advantix Team worked tirelessly to obtain approvals from HUD and investors to get approved as property managers. We created new staff positions including a Regional Property Manager, Property Accountant, and Maintenance Facilities Technician to assist in aspects of property operations. In total, Advantix will hire 26 new employees between October 1, 2020 and March 1, 2021, which includes offering employment with Advantix to all current third-party management and maintenance personnel. We are very excited to begin this next chapter in the Advantix story!



In 2020, Advantix simultaneously had four affordable housing projects undergoing construction in three different cities.



INCREASING STAFF TO MEET GROWING DEMANDS

A Human Resources Department for EHA and Advantix now exists! In late 2020, we were able to hire a full-time HR Generalist, Terry Roberts, to fill this much-needed role for both organizations. The Human Resources Department was created to fully support and uphold the goals of EHA and Advantix by fostering a positive and engaging work environment while identifying and responding to the changing needs of our diverse community. It will do this through organizational effectiveness, innovative HR solutions, recruitment, retention and enrichment, training, and engaging and motivating employees.

All while navigating employment and processes during the pandemic, the HR Department brought on 19 new employees to allow the mission of the EHA and Advantix to move forward. EHA

and Advantix put together a COVID-19 Safety Plan and provided PPE and guidance to keep our employees and residents safe.

In looking forward, the HR Department will be partnering with all the Departments to provide training and training resources to better develop and retain employees. It will be a transformative process moving from a transactional function to a strategic, results-oriented, and consultative process.

Welcome to Terry Roberts and all new employees who joined us in 2020! We have an important mission in this community and an even more important obligation to the families we serve. We are confident that each and every one of you will step up to get the job done as we have for the past 78 years!

THE CENTERPOINT ENERGY FOUNDATION AWARDS GRANT TO THE CALDWELL YMCA



For the past 15 years, the YMCA Of Southwestern Indiana, Inc. utilized the Caldwell Community Center under a Facilities Use Agreement for various recreational and educational

programs and activities offered to children living at the Caldwell Homes rental property. YMCA approached Advantix with interest to enter into a long-term lease option at the location if they were

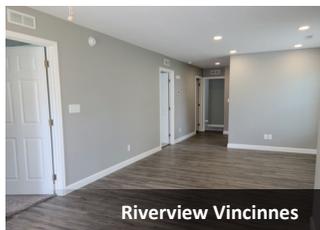
able to secure grant funds from a donor to assist with building renovations and future YMCA programming. On October 19, 2020, YMCA was notified of approval to receive \$535,000 from The CenterPoint Energy Foundation to support revitalization of the facility. The donation will be used to install a new roof, create additional programming space, including a STEM lab, and expand the Center's food distribution program. The CenterPoint Energy Foundation's commitment also enabled a new 40-year lease for the facility, which will allow the YMCA to positively impact the area for decades to come. A formal check presentation was conducted, architectural designs for the renovation were received, and construction is scheduled to begin!

ADVANTIX: COMPLETED PROJECTS

TRAILSIDE TOWNHOMES: Trailside Townhomes in Kokomo, Indiana began construction of 45 units in 2019 and completed in mid-2020. The multi-site project was 100% occupied as of October 2020. The project was awarded 40 RAD project-based vouchers through the Kokomo Housing Authority as part of the KHA RAD II application. The HAP contract was approved by HUD in October 2020 and allowed current KHA scattered-site tenants to move to the newly constructed Trailside Townhomes while maintaining rental assistance through the Rental Assistance Demonstration (RAD) program.

RIVER VIEW VINCENNES: River View Vincennes completed construction on December 18, 2020. The project consists of 22 scattered sites three-bedroom homes, 22 one-bedroom apartments, and 9 market-rate condo units in one multi-family building on the Vincennes riverfront. As of December 2020, 13 single-family homes had been rented and even more applicants are waiting to move into the new three-story building. All 44 rental units are expected to be leased by June 2021.

EVANSVILLE TOWNHOMES I (Scattered-Sites): Evansville Townhomes completed the rehab of 30 scattered-site three-bedroom homes by December 2020. Each home received a variety of upgrades including new roofs, flooring, cabinetry, HVAC systems, windows, kitchen counters and appliances, and new bathrooms. As of December, a total of 29 out of 30 units had been rented.



ADVANTIX: CURRENT PROJECTS

SARGENT PLACE: Also located in Kokomo, Sargent Place began construction in January 2020. Sargent Place will provide 35 units of 2- and 3-bedroom apartments for homeless individuals with substance abuse disorders. The project is in its final stages of construction and is slated to open by April 1, 2021.

EVANSVILLE TOWNHOMES I (Multi-family Building): In addition to completing the rehab for 30 scattered-site homes in 2020, this project also included the construction of a new multi-family building consisting of 30 newly constructed two- and three-bedroom apartments on the former site of Erie Homes. The multi-family building will be completed and ready for new occupants by March 2021. Evansville Townhomes was the first new construction project built by Advantix in our hometown of Evansville, Indiana.

EVANSVILLE TOWNHOMES I (Community Building): Evansville residents and colleagues will not only benefit from new affordable housing units being added within the community; a new building is also being constructed in the same area to allow space for meetings, offices, programming, and resident engagement as part of the Evansville Townhomes project. Within the first quarter of 2021, EHA and Advantix corporate offices will be relocated to the new building located at 500 S.E. 10th Street, Evansville, IN 47713.

EVANSVILLE TOWNHOMES II: Evansville Townhomes II, a 60-unit scattered-site home rehab project, is scheduled to close financing details in February 2021 and begin the rehab of units that were former public housing sites. The construction phase will take approximately 15 months to complete and will lease up as units are finished throughout the year.



EVANSVILLE
TOWNHOMES



ADVANTIX: FUTURE PROJECTS

ERIE POINTE: Erie Pointe is a new construction project providing 38 units of new affordable housing in the City of Evansville. This development completes the re-development of land formerly occupied by the razed Erie Homes project. Financing of the project is expected to close by April 2021, which will then begin the 15-month construction timeline. The site will set aside 8 units for residents with mental or physical disabilities who will be referred to the property through a partnership with Aurora, Inc.

BALDWIN POINT & 34 EAST: The arrival of COVID-19 in the United States delayed pre-development planning and pushed back the IHEDA 2020 9% application timeline to July 2020. Due to these adjusted timelines, announcements of project awards were pushed back until late February 2021. Despite delays and adjusting to a work-from-home schedule for the team members, Advantix was able to submit two affordable housing applications in the 2020 round. The team worked with the Marion Housing Authority to develop two projects in Marion, Indiana to be called Baldwin Point and 34 East. If awarded, both projects will consist of newly constructed multi-family apartment communities and rehab scattered-site housing throughout the city.



Erie Pointe

KHA RAD I, LP: In the summer of 2021, Advantix will be returning to Kokomo, Indiana to begin rehab of 335 public housing units currently owned by the Kokomo Housing Authority. This project, known as KHA RAD I, LP, completed the HUD 221(d)(4) financing application in December 2020 and awaits approval from HUD this coming summer. Advantix will rehab four public housing sites in Kokomo while maintaining the current resident population.



Baldwin Point



34 East

EVANSVILLE HOUSING AUTHORITY

The Housing Authority of the City of Evansville (EHA) was legally formed in 1942, but long before our official incorporation, discussions were being held in the 1930s over housing the low-income in Evansville, Indiana. As part of Franklin D. Roosevelt's Public Works Administration, the inception of EHA began as Evansville was one of 35 cities to receive a public housing project grant for the development of Lincoln Gardens in 1937.

EHA's mission was and continues to revolve around promoting adequate and affordable housing, economic opportunity, and a suitable living environment free from discrimination in Evansville, Indiana. Our agency strives to expand the supply of assisted housing, improve the quality of housing, increase choices in assisted housing, improve quality of life and economic viability, promote self-sufficiency, and continue to ensure equal opportunities for all.

In November 2018, EHA successfully transitioned from traditional public housing roots to HUD's Rental Assistance Demonstration (RAD) program after five years of planning

and implementation. In a cooperative effort, EHA and its non-profit affiliate, Advantix Development Corporation, renovated and converted subsidy assistance for all 888 units of public housing to project-based vouchers. The conversion ultimately secures EHA's ability to provide affordable housing well into the future for our residents and the community as a whole.

EHA also administers 1,906 Housing Choice Vouchers (HCV), 31 Veterans Affairs Supportive Housing (VASH) Vouchers, and 14 Homeownership Vouchers, ultimately serving nearly 5000 individuals throughout the City of Evansville at any given time. Families and individuals receiving housing assistance have the opportunity to participate in self-sufficiency programs such as the Family Self-Sufficiency (FSS) Program, YouthBuild Evansville, Caldwell YMCA, and Fulton Boys and Girls Club. In addition, EHA's Resident Service Department works diligently with resident councils and community partners to offer our residents and members of the community a variety of workshops, health fairs, and food programs to name a few.

EHA LOCATIONS

EVANSVILLE HOUSING AUTHORITY

402 Court St., Suite B
Evansville, IN 47708
812.428.8500

HOUSING CHOICE VOUCHER PROGRAM

411 SE 8th St.
Evansville, IN 47713
812.428.8548

PROJECT BASED VOUCHER PROGRAM

411 SE 8th St.
Evansville, IN 47713
812.428.7786

FAMILY SELF-SUFFICIENCY PROGRAM

411 SE 8th St.
Evansville, IN 47713
812.428.7786

YOUTHBUILD PROGRAM

315 SE MLK Jr. Blvd.
Evansville, IN 47713
812.909.1962

ADVANTIX DEVELOPMENT CORPORATION

Formed in 2007, Advantix Development Corporation serves as the not-for-profit development instrument of the Evansville Housing Authority. Its mission is to own, operate, acquire and develop housing for low to moderate-income families. Since 2007, Advantix has served as developer and general contractor for both 4% and 9% Low Income Housing Tax Credit development projects. Advantix works with local jurisdictions to develop several types of affordable housing in Indiana and surrounding areas. Currently, Advantix

operates approximately 1000 units of affordable housing in Indiana. Providing quality affordable housing opportunities, improving the communities in which we work, and building strong local partnerships are the primary focuses of the Advantix Development Corporation. Advantix manages over 900 units of affordable, market-rate & supportive housing in Evansville & Corydon, IN, with over 200 more units in construction & development.

ADVANTIX LOCATIONS

BUCKNER TOWER

717 Cherry Street
Evansville, IN 47713
812.428.8521

EVANSVILLE TOWNHOMES

412 S.E. 10th St.
Evansville, IN 47713
812.402.5993

KENNEDY TOWER

315 SE Martin Luther King Jr. Blvd.
Evansville, IN 47713
812.428.8520

TRAILSIDE TOWNHOMES

1225 S. Union St.
Kokomo, IN 46902
765.450.8360

CALDWELL HOMES

736 Cross Street
Evansville, IN 47713
812.428.8527

FULTON SQUARE APARTMENTS

1328 Dresden
Evansville, IN 47710
812.428.8516

RIVER VIEW

104 N. 1st St.
Vincennes, IN 47591
812.449.9685

WHITE OAK MANOR

509 North St. Joseph Avenue
Evansville, IN 47712
812.428.8532

CORYDON SCHOOL SR. LOFTS

600 E. Chestnut St.
Corydon, IN 47112
812.705.5194

JOHN CABLE APARTMENTS

1111 Cherry Street
Evansville, IN 47713
812.402.5993

SCHNUTE APARTMENTS

1030 West Franklin Street
Evansville, IN 47710
812.428.8531

VISION 1505

1505 N. 3rd Ave.
Evansville, IN 47714
812.423.1200



Balance Sheet

Evansville Housing Authority unaudited statements of revenues, expenses and changes in net as Finance sets as of December 31, 2020.



	Evansville Housing Authority	Advantix	Combined
Assets			
Current Assets			
Cash	\$1,510,458	\$2,667,792	\$4,178,250
Accounts receivable	191,532	4,528,702	4,720,234
Other Current Assets	411,832	3,281,366	3,693,198
Total Current Assets	2,113,822	10,477,860	12,591,682
Long Term Assets	22,052,035	7,352,249	29,404,284
Total Assets	\$24,165,857	\$17,830,109	\$41,995,966
Liabilities and Net Position			
Current Liabilities			
Accounts payable	\$42,731	\$1,730,187	\$1,772,918
Other Current Liabilities	474,547	1,300,485	1,775,032
Total Current Liabilities	517,278	3,030,672	3,547,950
Long Term Liabilities	1,509,491	7,599	1,517,090
Total Liabilities	2,026,769	3,038,272	5,065,041
Net Position	22,139,088	14,791,837	36,930,925
Total Liabilities and Net Position	\$24,165,857	\$17,830,109	\$41,995,966

* Note: This report includes Advantix as a blended component unit, but no discrete component units are reported.

This financial statement has not been audited, reviewed or compiled by independent auditors. This statement has been prepared internally and has omitted certain disclosures in intra-company eliminations required by generally accepted accounting principles in the United States of America and are subject to adjustment and additional disclosures pending an independent audit.



Equal Housing Opportunity Statement: We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the Nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin or any other classification protected by applicable federal, state or local law.