

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This Action Plan is for the third year of the five-year 2019-2023 Consolidated Plan. The City of Mansfield's Office of Community Development created the plan with public input. The City of Mansfield receives federal grants directly from the U.S. Department of Housing & Urban Development (HUD) from two Community Planning and Development programs: The Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships (HOME) Program. The Annual Action Plan will detail the general objectives and specific activities, which will be funded to accomplish these goals.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

This Consolidated Plan has identified the following goals to be addressed during the five-year Consolidated Plan Period FY 2019– FY 2023:

1. Revitalize Neighborhoods
2. Improve, Maintain, and Expand Affordable Housing
3. Provide Needed Public Services
4. Increase Economic Opportunities
5. Prevent Homelessness
6. Improve and Expand Neighborhood Facilities
7. Planning and Program Administration

Within these goals, the City intends to:

- Expand affordable housing opportunities;
- Maintain and improve the quality of existing affordable housing;

- Rehabilitate and preserve;
- Reduce housing cost burden;
- Provide needed public services;
- Address homelessness issues;
- Improve public facilities serving low and moderate income (LMI) neighborhoods;
- Improve streets and sidewalks in LMI areas and targeted areas;
- Remove barriers to accessibility;
- Expand economic opportunities;
- Provide Mansfield’s special needs and low-income residents with services to improve their self-sufficiency; and
- Removal of blight and blighting influences in neighborhoods

Based on careful consideration of past performances and community input in the planning process, the City looks to the new 5-year Consolidated Plan as a means to expand programs and services into other areas aside from homeowner emergency repair and full rehabilitation of homes, and full looks forward to meeting its future goals.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Mansfield has been a direct recipient of CDBG and HOME grant funds since the inception of these programs. As such, the preparation and development of the current Five Year Consolidated Plan and Third Year Annual Action Plan represents a logical continuation of the City’s past housing assistance and community development programs and builds upon the foundation set forth in prior periods’ Consolidated Plans.

At the end of each program year, the City of Mansfield prepares the Consolidated Annual Performance and Evaluation Report (CAPER), which describes the City’s progress in meeting its identified needs, priorities and goals as set forth in the Consolidated Plan and Annual Action Plan. Through the monitoring of performance measures, the City is able to identify operational improvements, resource allocation issues, and policy questions to be addressed in future years. The full CAPER report for the current program year is available on the city’s website.

Overall, the City of Mansfield continues to strive for success in the implementation of housing assistance and community development programs and services in order to meet the goals and objectives established in the Consolidated Plan.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

The City of Mansfield's Office of Community Development conducted two public meetings in regards to this year's plan. The City made citizens aware of the meetings by posting notices of the planning schedule in the following locations: local newspaper, local library, Council Chambers lobby, and the City's website. The meetings occurred on January 7, 2021 and on January 12, 2021 via zoom, as allowed by the amended Citizen Participation Plan which includes changes to accommodate the COVID-19 pandemic. The public meetings had a total of 15 citizens in attendance, all of which all are accessible to persons with disabilities. Non-English speaking persons are offered accommodations upon request and with advance notice. At each public hearing at Council Chambers, the Five-Year Consolidated Plan and this year's Annual Action Plan was discussed. The discussions included presentations of background information, data, and priorities, and time was allotted for audience questions.

The City of Mansfield Department of Community Development staff provides technical assistance to groups developing proposals for funding assistance under the Consolidated Plan. The Community Development Department held application briefing sessions and program overview presentations in the first half of the public meetings to answer any questions and to assist interested agencies. Offers of technical assistance are included as part of application materials, published notices, and/or made verbally during group meetings. Staff also provides their contact information on the department's website. Technical assistance, on a one-on-one basis, often includes explanations concerning programs, potential projects, application procedures, or application content.

A draft copy of the Annual Action Plan was made available at City Council Chambers and at the City's Community Development Office during the comment period.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City of Mansfield did not receive comments for the 2021 Action Plan.

Comments for the planning process were received via survey.

6. Summary of comments or views not accepted and the reasons for not accepting them

No Comments

7. Summary

City Council made final appropriation decisions for the 2020-2021 Action plan Budget on April 6, 2021 and took all public comments into consideration. The City of Mansfield proposes to undertake the following housing assistance and community development activities under its FY 2020 Annual Action

Plan:

14 programs were funded with HOME and CDBG funds in this Action Plan that support the stated goals and activities.

- 2 programs were aimed at providing emergency and full home rehabilitation.
- 8 programs provided public services including transportation, community gardens, emergency subsistence, and a food pantry.
- 2 planning and administrative services included HOME and CDBG Administration.
- 2 homebuyer programs aimed at providing down-payment assistance
- 1 CHDO, yet to be determined.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MANSFIELD	Community Development
HOME Administrator	MANSFIELD	Community Development

Table 1 – Responsible Agencies

Narrative (optional)

The lead agency responsible for the development of this Action Plan 2021-2022 is the City of Mansfield's Office of Community Development. The Department of Community Development is also responsible for the administration of the City of Mansfield's CDBG and HOME funds.

Consolidated Plan Public Contact Information

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AP-10 Consultation – 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Mansfield faced many challenges in preparing for the 2021 Annual Action Plan. The COVID-19 pandemic limited meetings and discussions, as many worked to continue their outreach under new circumstances. In an effort to move forward the City of Mansfield published two surveys for community and business input.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I))

The City of Mansfield has consulted with many organizations to enhance services and identify need.

The City fosters relationships with other agencies including the local housing authority, apartment complexes and citizens in seeking solutions to fair housing issues within the jurisdiction.

All agencies the City has provided funding for were sent the surveys, as well as local businesses. Surveys were posted on the City of Mansfield's website and Facebook page for accessibility.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Mansfield participates in the Mansfield-Richland County Housing Consortium and Continuum of Care (COC) to coordinate between government, mental health, and other service agencies, the Annual Action Plan reflects the same goals and objectives.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The City of Mansfield does not receive ESG funds.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Mansfield Metropolitan Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mansfield works closely with Mansfield Metropolitan Housing Authority to provide emergency subsistence. Through the COVID-19 pandemic, extreme need was noted for emergency subsistence payments to prevent homelessness. The pandemic outlined the need for emergency payment assistance and supported the request for more funding towards the project.
2	Agency/Group/Organization	North End Community Improvement Collaborative
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	North End Community Improvement Collaborative participated by completing surveys published by the City of Mansfield.

3	Agency/Group/Organization	City of Mansfield
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Education Services-Employment Service-Fair Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Economic Development Anti-poverty Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The City of Mansfield officials provided feedback on surveys as well as through city council meetings and hearings.

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Mansfield's surveys were made publically available for all business and organizations to provide feedback.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Erie County Continuum of Care Region 3	Continuum of Care goals are reflected in housing and service activities within the Annual Plan. Erie County Continuum of Care is the Region 3 Homeless Crisis Region lead agency.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

AP-12 Participation – 91.105, 91.200(c)

**1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting**

The City of Mansfield faced many challenges with citizen participation for the 2021 program year. The City of Mansfield created public surveys to gain feedback to plan for the year. The surveys were posted on the City of Mansfield's website and Facebook page. We received 56 citizen responses to 29 questions about the needs and wants of the community. The City also published a business survey to identify employee information. 16 businesses responded to the survey.

The City of Mansfield also held two (2) public meetings via zoom on January 7th and January 12th, 2021.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Internet Outreach	Non-targeted/broad community	The City of Mansfield posted 2 surveys with 16 business responses and 56 citizen responses.	Survey responses identified the need for sidewalks, affordable housing, housing counseling, and community centers.	All results were accepted, and saved to identify possible future projects.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Public Meeting	Interested sub-recipients	The City of Mansfield held 2 public meetings via zoom to present information about Fair Housing and the 2021 planning process. The meeting information was outlined in a public notice as well as on the City's website.	None	N/A	
3	Public Hearing	Non-targeted/broad community	The City of Mansfield held a public meeting at City Council on February 16th via zoom. All applicants were given the opportunity to present their proposals for consideration for funding.	None	N/A	

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The 5-year Consolidated Plan for 2019-2023 must identify the federal, state, local, and private resources expected to be available to the City of Mansfield to address priority needs and specific objectives identified in the Strategic Plan. The City of Mansfield is a direct entitlement community for two HUD-funded programs: The Community Development Block Grant (CDBG) Program and the HOME Investment Partnership (HOME) Program; and receives an annual allocation of Federal funding from the U.S. Department of HUD for these programs. Below is a breakdown of these anticipated funding resources.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	888,816	209,000	62,374	1,160,190	1,750,000	CDBG funds will leverage other funding to provide services and assistance to low and moderate income residents.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	293,286	0	0	293,286	580,000	HOME funding will provide housing services to qualifying residents in the City of Mansfield.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funding will be used to provide gap funding from other sources to sub-recipients maintaining programs throughout the City of Mansfield. The City of Mansfield is not required to provide match dollars at this time.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The Richland County Land Reutilization Corporation (Land Bank) continues to do extensive demolition to residential properties, which are beyond repair, within the City of Mansfield. The Land Bank works to identify new property owners for vacant land at a reduced cost. The City of Mansfield intends to work with the Land Bank to gain developers and is determining the best way to use HOME and CDBG funding to provide low cost rentals and homeownership programs.

Discussion

The City will collaborate with local service provider agencies to enhance its affordable housing and supportive service delivery. The goal of this effort will be maximizing available resources in the leveraging of additional private, local, state, or federal funding sources. A second goal will be to assist low-and moderate-income home owners, the homeless, low-income elderly, persons with mental and physical disabilities, and other special needs populations. The City will seek creative partnerships with private lenders, community-based nonprofit organizations and other state and local agencies to provide affordable housing and other public service/community development activities to improve the quality of life for all of its residents.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Planning and Program Administration	2019	2023		City-wide CDBG Eligible Census Tracts St. Pete's and OhioHealth Hospital Target Area Census Tracts 4,5, 6, 31 Census Tracts 7,8,9,10,13,15,16, 21.01 Airport Industrial Parks Complex Mansfield City Corridors	Planning	CDBG: \$175,182 HOME: \$29,329	Other: 1 Other

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
2	Improve, Maintain, and Expand Affordable Housing	2019	2023	Affordable Housing Homeless	City-wide CDBG Eligible Census Tracts St. Pete's and OhioHealth Hospital Target Area Census Tracts 4,5, 6, 31 Census Tracts 7,8,9,10,13,15,16, 21.01 Mansfield City Corridors	Housing and Homelessness	CDBG: \$219,340 HOME: \$264,457	Homeowner Housing Added: 4 Household Housing Unit Homeowner Housing Rehabilitated: 30 Household Housing Unit Direct Financial Assistance to Homebuyers: 5 Households Assisted
3	Homelessness Prevention	2019	2023	Homeless Non-Housing Community Development	City-wide CDBG Eligible Census Tracts	Housing and Homelessness	CDBG: \$60,000	Homelessness Prevention: 32 Persons Assisted
4	Provide Needed Public Services	2019	2023	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	City-wide CDBG Eligible Census Tracts	Public Services	CDBG: \$85,787	Public service activities other than Low/Moderate Income Housing Benefit: 2000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Revitalize Neighborhoods	2019	2023	Affordable Housing Non-Homeless Special Needs Non-Housing Community Development	St. Pete's and OhioHealth Hospital Target Area	Public Improvements	CDBG: \$333,333	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
6	Increase Economic Opportunities	2019	2023	Non-Housing Community Development any	City-wide	Economic Opportunities	CDBG: \$180,000	Jobs created/retained: 20 Jobs

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Planning and Program Administration
	Goal Description	
2	Goal Name	Improve, Maintain, and Expand Affordable Housing
	Goal Description	
3	Goal Name	Homelessness Prevention
	Goal Description	
4	Goal Name	Provide Needed Public Services
	Goal Description	

5	Goal Name	Revitalize Neighborhoods
	Goal Description	
6	Goal Name	Increase Economic Opportunities
	Goal Description	

Projects

AP-35 Projects – 91.220(d)

Introduction

The 2021-2022 Annual Action Plan includes 14 "projects" in two entitlement grant programs - CDBG and HOME, two of which are administration. There are three national objectives under the CDBG program that all projects must meet.

- 1) CDBG regulations require that no less than 70% of a grant can be awarded to projects that benefit low- and moderate-income persons.
- 2) CDBG funds may aid in the prevention or elimination of slum and blighted conditions.
- 3) CDBG funds may be utilized to address other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

The CDBG Program is flexible and allows the City to determine how best to meet the needs of its low- and moderate-income residents. The goals established in the Consolidated Plan guide the City in awarding CDBG funds.

The City of Mansfield will certify that 70% of the aggregate expenditure of CDBG funds will benefit persons of low and moderate incomes.

For HOME and CDBG housing-related projects, activities will be implemented wherever LMI household beneficiaries are located in the City. This is to provide assistance where eligible households reside.

Project Title

CDBG Administration

Emergency Repair

Target Area West End (St. Pete's District OhioHealth Mansfield Hospital)

Mansfield Metropolitan Housing Authority Lead Remediation

NECIC Community Garden and Grant Program

Richland County Transit Dial-a-Ride

Catholic Charities HOPE Food Pantry

Mansfield Metropolitan Housing Authority Emergency Monthly Housing Payments

Home Rehabilitation

Projects

#	Project Name
1	CDBG Administration
2	Emergency Repair
3	Target Area West End Neighborhood
4	Richland County Transit Dial-a-Ride
5	NECIC Community Garden and Grant Program
6	Catholic Charities HOPE Food Pantry
7	Mansfield Metropolitan Housing Authority Emergency Monthly Housing Payments
8	Crossroads Community Center Clothing
9	HOME Administration
10	CHDO set- aside
11	Homeowner Rehabilitation
12	Demeters Development Homeownership Program
13	Down payment Assistance
14	Economic Development

Table 7 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Programs that benefit low-mod households and limited clientele populations receive priority in annual funding. The City has budgeted approximately 15% of the 2020 CDBG funding to Public Service activities. Nearly all public service programs are offered citywide to low- and moderate-income residents.

There are no obstacles to addressing underserved needs with the exception of the amount of funds available to the City and the lack of a designated CHDO at this time.

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	City-wide
	Goals Supported	Planning and Program Administration
	Needs Addressed	Planning
	Funding	CDBG: \$177,763
	Description	HUD regulations for CDBG Program require that the City administer a large volume of program related activities. CDBG funds contribute to salaries and related administrative expenses. Actual Amount- \$175,181.60
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Administrative costs related to program planning and development.
	Location Description	Planning and Administration
	Planned Activities	Administration
2	Project Name	Emergency Repair
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Housing and Homelessness
	Funding	CDBG: \$317,670
	Description	Emergency repair rehabilitation funding to be used throughout the City and Target Areas for those who LMI qualify. Actual Amounts- 2021- \$236,006.87; Reallocated 2019/2020- \$47,972.73; Program Income Allocation- \$29,000.00; TOTAL \$307,979.60
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated the City of Mansfield will be able to assist more than 30 homeowners with emergency repair activities.
	Location Description	This project will be provided city wide to any eligible homeowner.
	Planned Activities	Emergency Repair for qualifying homeowners.
	Project Name	Target Area West End Neighborhood

3	Target Area	St. Pete's and OhioHealth Hospital Target Area
	Goals Supported	Revitalize Neighborhoods
	Needs Addressed	St. Pete's & OhioHealth Hospital District
	Funding	CDBG: \$338,283
	Description	Funds directed to activities within this neighborhood for revitalization.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	This funding will benefit a corridor along Glessner avenue with improved access to save sidewalks and improved street lighting with ADA accessibility at all intersections. Area benefit to a low income neighborhood of approximately 500 persons.
	Location Description	Project will begin on Glessner Avenue between Wood Street and Sturges Ave.
	Planned Activities	
4	Project Name	Richland County Transit Dial-a-Ride
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$25,822
	Description	Funds will be used to leverage additional matching funds from other local agencies, State/Federal agencies, to continue operating public bus transportation ridership program and continue the established fixed route for low to moderate income persons.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated 200 persons based on limited clientele benefit will receive services through this project
	Location Description	City Wide
Planned Activities	Provide Dial-A-Ride services to disabled and elderly residents	
5	Project Name	NECIC Community Garden and Grant Program
	Target Area	CDBG Eligible Census Tracts
	Goals Supported	Provide Needed Public Services

	Needs Addressed	Public Services
	Funding	CDBG: \$28,151
	Description	To assist with coordination of raising Richland Community Garden Network and Community Garden Grant Program. 2021- \$13,750.00; Reallocation 2020- \$14,401.04 Total Actual funding - \$28,151.04
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Community Gardens are located in low income census tracts and available for area residents to source freshly grown produce in their neighborhoods.
	Location Description	City Wide eligible census tracts
	Planned Activities	Providing garden coordination and education in eligible CDBG locations
6	Project Name	Catholic Charities HOPE Food Pantry
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$20,000
	Description	Staffing the food pantry which provides food provisions to needy families.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	300 estimated families will be served
	Location Description	The Catholic Charities HOPE food pantry is located at 2 Smith Ave Mansfield, Ohio
	Planned Activities	Providing food for eligible families in the City of Mansfield.
7	Project Name	Mansfield Metropolitan Housing Authority Emergency Monthly Housing Payments
	Target Area	City-wide
	Goals Supported	Homelessness Prevention

	Needs Addressed	Housing and Homelessness Public Services
	Funding	CDBG: \$60,000
	Description	Emergency monthly housing payments up to 3-months of assistance for a total payment of no more than \$1,500 to eligible families for foreclosure prevention and emergency rental payment, as well as security and utility deposits.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	MMHA will be able to provide assistance for approximately 32 families
	Location Description	City Wide, eligible households
	Planned Activities	Provide up to \$1500 in emergency housing assistance to prevent homelessness and loss of essential services
8	Project Name	Crossroads Community Center Clothing
	Target Area	City-wide
	Goals Supported	Provide Needed Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$13,750
	Description	Crossroads Community Center provides clothing to low moderate income families, as well as providing clothing to their job training students. The Community Center will purchase a vehicle to better assist the community by being available in more neighborhoods.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	100
	Location Description	City Wide
Planned Activities	Provide eligible families and job seekers with clothing	
9	Project Name	HOME Administration
	Target Area	City-wide
	Goals Supported	Planning and Program Administration

	Needs Addressed	Planning
	Funding	HOME: \$29,329
	Description	HOME planning and Administration. Actual Amount \$29,328.60
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Planning
	Location Description	Planning and Administration for City Wide Activities
	Planned Activities	Planning and Administration
10	Project Name	CHDO set- aside
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Housing and Homelessness
	Funding	HOME: \$43,993
	Description	CHDO set aside. Actual Amount \$43,992.90
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Funding could assist one family
	Location Description	N/A no identified CHDO at this time
	Planned Activities	N/A No identified CHDO at this time
11	Project Name	Homeowner Rehabilitation
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Housing and Homelessness
	Funding	HOME: \$159,964
	Description	Homeowner rehabilitation. Actual Amount \$159,964.50
	Target Date	6/30/2022

	Estimate the number and type of families that will benefit from the proposed activities	Estimated 4 homes assisted
	Location Description	City Wide
	Planned Activities	Full Homeowner Rehabilitation
12	Project Name	Demeters Development Homeownership Program
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Housing and Homelessness
	Funding	HOME: \$35,000
	Description	TO provide assistance and housing counseling to potential homeowners who qualify as metropolitan housing tenants to create homeownership.
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	It is estimated this funding will provide assistance for 4 families
	Location Description	
	Planned Activities	To provide assistance to families to create homeownership
13	Project Name	Down payment Assistance
	Target Area	City-wide
	Goals Supported	Improve, Maintain, and Expand Affordable Housing
	Needs Addressed	Housing and Homelessness
	Funding	HOME: \$25,000
	Description	To provide down payment assistance in the amount of \$5000 per family
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	5 families

	Location Description	City Wide
	Planned Activities	Provide down payment assistance to qualifying homeowners
14	Project Name	Economic Development
	Target Area	City-wide
	Goals Supported	Increase Economic Opportunities
	Needs Addressed	Economic Opportunities
	Funding	CDBG: \$180,000
	Description	Making Program Income from RLF available to new businesses- All PI est amount \$180,000.00
	Target Date	6/30/2022
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 20 jobs created or retained
	Location Description	City Wide
	Planned Activities	Loan to businesses for expansion, retention, or start-up for job creation or retention

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City of Mansfield is a diverse community with a minority population of 14,389 representing 29.9% of the total population according to the 2010 United States Census. The most recent data shows that 7 of the 17 Census Tracts and 13 of the 28 Census Block Groups in the City qualify as low to moderate income eligible area. The CRA Housing study map located in the Consolidated Plan is a visual reference for this. In addition, the Needs and Market analysis sections of the Consolidated Plan describe the needs and levels of minority concentration and issues that impact that population across the City. Many of the Public Service Activities and Housing Repair/Rehabilitation, as examples, will take place in census tracts of greater concentration of minorities and/or serve these individuals specifically through the programs.

Geographic Distribution

Target Area	Percentage of Funds
City-wide	62
CDBG Eligible Census Tracts	
St. Pete's and OhioHealth Hospital Target Area	38
Census Tracts 4,5, 6, 31	
Census Tracts 7,8,9,10,13,15,16, 21.01	
Airport Industrial Parks Complex	
Mansfield City Corridors	

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Geographic distribution of the project priorities aims at serving the maximum number of LMI population. Some of the programs are based on LMI concentration in the geographic area and others are based on individual income qualification or removing spot slum and blight and those programs are citywide serving primarily income qualified individuals. The NA and MA sections of the Consolidated Plan, as well as the Strategic SP sections of the Plan identify the need to be strategic through targeting funding, including geographically in the hardest hit census tracts and the West End Target Area.

The West End Target Area will receive a total among all projects specifically called for in the budget at this time to be 38% of CDBG funds at \$333,333 for area improvements with Phase 1 beginning during the 2021 program year. The remaining 62% includes administration and improvements for targeted

neighborhoods, public services activities, and funds for housing repair.

Discussion

The City aims at meeting or exceeding serving 70% LMI residents and primarily targets projects in the census-designated low and moderate income area areas. However, some projects merit funding as serving income qualified individuals city-wide.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Mansfield will provide emergency and full home rehabilitations with the allocated monies from this year's plan to eligible families within the Wards and City limits. These programs are described in detail under Section AP-35 "Projects". The City of Mansfield will also move forward with the West-End Target Area to create a safer and more accessible neighborhood. The City of Mansfield continues to use CDBG-CV funding identified in the amended 2020 Action Plan to assist the area with emergency subsistence payments through Mansfield Metropolitan Housing Authority.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	200
The Production of New Units	5
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	240

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Mansfield will provide emergency and full home rehabilitations with the allocated monies from this year's plan to eligible families within the Wards and City limits.

AP-60 Public Housing – 91.220(h)

Introduction

The Mansfield Metropolitan Housing Authority is approved to administer 1,904 Section 8 units, which allow families more flexibility than certificates in the selection of a housing unit. The number of Section 8 Vouchers fluctuates as units are added or removed from the inventory.

Actions planned during the next year to address the needs to public housing

The Mansfield Metropolitan Housing Authority (MMHA) will undertake the following:

1. Continue to apply for Mainstream Housing funding and other appropriate funding for the disabled population;
2. Administer Section 8 housing in the amount of 1,904 vouchers;
3. Administer self-sufficiency programs to promote employment and educational opportunities;
4. Apply for additional grant funds to assist various family types based on established need.

The City of Mansfield will also be working with the Ohio District 5 Area Agency on Aging to build a 12-unit low-income senior housing complex. Units will be managed under the HOME program.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

MMHA provides programs to help Section 8 Housing Choice Voucher program participants achieve homeownership. The Family Self-Sufficiency program can assist in buying a home. The FSS is a voluntary program designed to help families achieve financial independence, by helping families repair their credit, get out of debt, earn their college degrees, find well-paying jobs, and purchase homes.

The City of Mansfield will also be providing funds toward down-payment assistance.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Mansfield Metropolitan Housing Authority is listed as a "High Performer" with the Department of Housing and Urban Development.

Discussion

MMHA has nearly 1600 families on the Section 8 waiting list. Section 8 vouchers are typically popular because the tenant can choose a housing structure located away from conventional public housing units, which gives them flexibility in choosing where they will live. The Section 8 waiting list has had a 100% increase over the course of one year, while available vouchers have only increased 2.5%.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

1. Addressing the emergency shelter and transitional housing needs of homeless persons. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again. Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections program and institutions); or receiving assistance from public or private agencies that address housing, health, social services, employment , education, or youth needs.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The primary goal of the City is to end chronic homelessness, to ensure chronically homeless people are moving into safe, decent, and affordable housing with appropriate and adequate services. The strategy to achieve this goal consists of offering flexible services and housing opportunities to assist their future of ending homelessness which includes:

- Involvement in the planning process through the Continuum of Care Process.
- Support of on-going efforts of future and existing supportive housing in the City of Mansfield.
- Support social service agencies in assisting chronically homeless people by directing them to informational programs like Richland County's 211.
- Continue to support the HMIS system through the Homeless Coalition to collect data about chronically homeless people and identify services needed. The collected data will also provide direction to the City in allocating the local resources to better address the homeless needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

Richland County 211 provides an intake process and performs the initial centralized screening to determine primary and urgent needs. Emergency shelter services and transitional housing are provided to homeless persons through the Harmony House, with the goal of re-housing. The Harmony House has

currently outgrown its shelter space.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Mansfield's 10 Year Plan to end Homelessness is based on four main strategies which include:

Prevention- Taking a proactive approach to keeping the homeless housed and educating the community on related issues.

Harmony House - Getting homeless people into transitional and permit housing as quickly as possible.

System Change - Ensuring people have access to supportive services to maintain housing stability, improving system effectiveness.

Building Community Capacity - Coordinating local, state, and national resources in the community, monitoring and improving agency capacity to service, and tracking programs.

The Continuum of Care has a monitoring process to determine whether homeless agencies are performing satisfactory and effectively addressing homeless needs. The monitoring process requires all Continuum of Care grantees to submit quarterly HMIS reports.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

Richland County Mental Health and Substance Abuse organizations work diligently with all of the agencies to ensure persons in need of assistance receive assistance before homelessness occurs.

Discussion

Institutional/ public monthly committee meetings are held to keep the public informed of local policy to

prevent prison re-entry.

Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family.

Units provided in housing facilities (transitional or permanent) that are being developed, leased, or operated.

Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Mansfield has no taxing policies that would negatively impact the development of affordable housing or residential investment; housing taxes are based solely on the assessed value of the property. Land use controls include zoning, building code requirements and fees which are uniform to all types of residential development and present no barriers to affordable housing or residential development. There are no fees, charges, growth limits, or other policies that affect the return on residential investment. Land costs are reasonable and the City of Mansfield has no impact fees.

The City has established CRA status city-wide which would encourage investment by waiving additional property tax increases on improvements.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

With the ongoing discussion related to visible and invisible barriers with neighborhood groups and non-profit agencies in preparing for the completion of this year's Action Plan recommendations for the City of Mansfield are as follows:

- Financial Education for residents of Mansfield
- Workforce Development
- Increase the supply of affordable housing

The solution to affordable housing in Mansfield is a long term commitment to continue dealing with the problem. The City of Mansfield cannot meet all housing needs alone. Partnerships between local government, private and non-profit developers and residents are required to create more affordable housing opportunities. Housing stability is an indicator of a person's ability to meet other basic needs.

- The City of Mansfield is dedicated to removing barriers to housing choices in our community. The City, County and the State are strongest when everyone has equal access to safe and affordable housing. Every five years, the City of Mansfield Community Development is required to submit an Analysis of Impediment Plan. The City of Mansfield will hold it and its community partners accountable for these outcomes and will monitor the actions set forth in this plan. The Community Development Department will continue to work with its partners to seek to fund and support the enforcement of Fair Housing Laws. The City has a contract with the County for its Fair Housing activities, which typically costs several thousand dollars a year. The City will continue to participate with the Richland County Homeless Coalition to ensure that discrimination complaints are appropriately addressed. We have increased our efforts with the

Mansfield Public Library and 211.

- Economic Development: The City of Mansfield has leveraged private investments in businesses to expand employment opportunities. These efforts increase jobs offered to low and moderate-income applicants who qualify as long term employment. The City of Mansfield has used its City Revolving Loan Program, Small Business Technical Assistance / MBE and WBE, Downtown Mansfield, Inc., Brain Tree Program, to the expansion of employment opportunities for female and minority households who have the highest poverty rate. The City has improved its streets, parks, public service, and citizens.

Discussion:

Mansfield Affirmative Marketing Procedures

The Mansfield Department of Community Development's CDBG and Home programs shall continue to inform the public, potential tenants, and property owners about policy and Fair Housing laws through:

- Placing ads in the local newspaper, City's web-site, and passing out Fair Housing brochures.
- We will continue to provide written information to housing organizations and during neighborhood meetings.
- We will conduct training when requested by tenants or housing organizations, as well as regularly scheduled informational sessions.

The City of Mansfield works with the County to take Fair Housing complaint calls and escalate those complaints to the Ohio Civil Rights Commission when there is a potential Fair Housing violation. A yearly contract is for the estimated funding for Fair Housing. Each Year the County is supplied with the information for the number of hours and complaint calls regarding Fair Housing issues and activities by the City for the City and for the County.

AP-85 Other Actions – 91.220(k)

Introduction:

Throughout this section, the City of Mansfield addresses a number of items to strengthen the community and the implementation of projects and activities of this Annual Action Plan as described below.

Actions planned to address obstacles to meeting underserved needs

The biggest obstacle facing the City in trying to meet underserved needs is financial, resulting from the continuing decrease in HUD funding for CDBG and HOME programs over the years. In the last fifteen years, Mansfield's CDBG entitlement grant has decreased from nearly one and half million dollars to approximately \$874,000 in FY 2020, a decrease of near 40%. Likewise, the City's HOME grant has decreased in the last ten years from just under four hundred thousand dollars to just over \$277,000 in FY 2020, a decrease of over 30%. To overcome this obstacle, Mansfield seeks out opportunities to leverage funding whenever possible, through partnerships, other grant programs, foundations or local funds.

The City continues to reach out to recruit contractors and MBE and WBE businesses with flyers, mailings, outreach at community and neighborhood meetings, posters, word-of-mouth, contractor sessions, talking to other communities about best practices, and more.

Actions planned to foster and maintain affordable housing

As described in great detail in sections of this Annual Action Plan, the City of Mansfield has allocated a portion of its CDBG and HOME dollars to projects designed to expand and preserve affordable housing for low and moderate income households.

Under its combined CDBG and HOME FY 2020-2021 allocations, the City has budgeted nearly \$320,000 dollars for affordable housing projects and capacity building. These projects include direct financial assistance to LMI households for emergency housing rehabilitation programs, and full home rehabilitation activities, as well as a percentage of funds set aside for the development of a designated CHDO.

These affordable housing projects represent approximately 35% of the total amount of HUD funding allocated by the City for 2020-2021. In addition, other funding allocations for this year may involve additional repair of homes and as the City continues development discussions with interested applicants, they are hopeful there will be new construction of affordable housing in the years to come.

In 2020 The City of Mansfield partnered with the Ohio District 5 Area Agency on Aging, to build 12 garden style rental units for low-income, elderly residents within the City of Mansfield. These units will

also provide supportive services. Ground breaking is expected prior to the start of the 2021 program year.

Actions planned to reduce lead-based paint hazards

The City of Mansfield will continue procuring contractors who have the required credentials including the HUD Lead Safe Housing Rule and the Environmental Protection Agencies Rehabilitation, Repair, and Paint Rule for all contracts under \$25,000. For contracts over \$25,000, a lead abatement license is required.

In 2020, City funded the Mansfield Metropolitan Housing Authority to purchase LEAD detection equipment and to assist with the remediation of LEAD in 5-6 homes. It is hopeful that this partnership will be the start of a collaboration between the City and the Housing Authority for future LEAD grants. The program was unfortunately unable to begin during 2020 due to the COVID-19 pandemic.

Actions planned to reduce the number of poverty-level families

The City of Mansfield utilizes CDBG funding for rehabilitation and public service.

- Rehabilitation and repair assists LMI who cannot afford maintenance and improvements.
- The public service component utilizes transportation services which enable transportation of disabled and poverty level participants access to work and schooling opportunities. The City also provides funding to educate at-risk youth to for leadership/job training/entrepreneurship. The City will also fund other children's programs, including a summer program in the City Parks Department and at the Culliver Reading Center. We will also use funding for a food pantry program and community gardens in LMI areas. The City will also fund emergency monthly housing payments to assist to homeowners or tenants with mortgage payments, deposits, and utilities to prevent foreclosure and keep those needing emergency assistance from being homeless, effectively reducing their cost burden.
- The City of Mansfield looks to partner with a new sub-recipient, who's primary goal is homeownership. In today's markets, rent is costlier than a typical mortgage on a similar property. This company looks to assist potential homeowners in saving for down payment, while leveraging funds from other sources to put low income families in a homeownership position, reducing their monthly cost burden.

The City has outlined a strategy in SP-70 of the Strategic Plan in the 2019-2023 Consolidated Plan.

Actions planned to develop institutional structure

The City's Department of Community Development will continue to provide technical assistance to nonprofit and neighborhood organizations in their efforts to attain CHDO status as well as those interested in developing affordable housing projects. The City will also continue to work with

neighborhood-focused organizations (e.g., North End Community Improvement Collaborative, and the Housing Consortium) in order to improve communication and coordination of efforts in affordable housing, community, and economic development opportunities. In addition, the Richland County Foundation and the City are stakeholders in other initiatives happening in Mansfield; one being the Downtown Improvement Board. The City has established and participated in an advisory group for the West End Target Area, effectively increasing the participation of other departments inside the City other than Community Development, including the Codes and Permits Department and the Engineering Department. The Community Development Department has begun discussions with the Foundation as well about the new Consolidated Plan and other community plans including the Mansfield Rising Plan. Forming and fostering these additional partnerships going forward is one way that the City plans to address this gap as identified in SP-40 of the Strategic Plan.

Actions planned to enhance coordination between public and private housing and social service agencies

Actions to enhance coordination in 2021 between housing and social service providers will encourage collaboration in service for the homeless and near homeless populations through the Richland County Homeless Coalition as well as meetings with local County Commissioners, other governmental agencies, and developers. In addition, the local Richland County Foundation is a funder for many area organizations/social service agencies and they have been in conversation with the City as far as needs and enhancing coordination/forming partnerships to best serve the community.

Discussion:

All of the foregoing issues and activities serve to strengthen the City's efforts to carry out the goals and policies established in the Consolidated Plan (Five-Year Strategic Plan) and Annual Action Plan.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

This section provides information regarding various program specific requirements for the CDBG and HOME programs under which the City of Mansfield has been allocated funding by the U.S. Department of HUD for various housing and community development projects and activities to be undertaken in this Annual Action Plan.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	209,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	209,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	100.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is		41
Annual Action Plan		
2021		

as follows:

The City of Mansfield has coordinated before with Richland County Community Action, Ground Level Solutions, Richland County Health Department and Area Agency on Aging to assist low income families with home rehabilitation. For a limited time, which expires quickly, the local banking institutions offer the Welcome Home Grants- (Down Payment Assistance Program) for LMI applicants every year during the spring, and they have other programs and loan packages to assist with homeownership.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture-The HOME recapture provisions permit the original homebuyer to sell the HOME-assisted property to any willing buyer during the affordability period while enabling the City to recapture all of the HOME- assistance/subsidy directly provided to the homebuyer. Direct homebuyer subsidy includes down payment and any assistance that reduced the purchase price from Fair Market Value to an affordable price. *First-Time Homebuyer Program*- First-Time Homebuyer program provides down payment assistance. The recapture provision is enforced for the total loan amount during the affordability period and is reflected in recorded documents. The total amount of the down payment assistance is subject to the recapture provision upon sale of the home. *HOME Developer Program*- Developer HOME-assisted units that are sold to a qualified homebuyer are subject to enforcement of the recapture provision when the original homebuyer receives either a subsidy created by a discounted sales price from the Fair Market Value and/or direct down payment assistance as offered through the City of Mansfield's First-Time Homebuyer Program. Under recapture there is no requirement that the HOME- assisted homebuyer sell the unit to another low-income homebuyer. Upon sale of the property, prior to satisfying the affordability period, the Recapture provision will be enforced as follows: Owner investment returned first recapture. When the homeowner's mortgage lien has priority over the City's HOME loan lien, proceeds of the sale would pay the lien in full and any documented capital improvements and original down payment would be paid to the homeowner. The loan will be repaid based on the remaining net proceeds from the sale of the home. The amount recaptured cannot exceed the net proceeds. If there are no remaining net proceeds, the loan will not be repaid to the City. The loan will be forgiven. Remaining net proceeds will be returned to the City on a Pro-Rata basis. The Homeowner will be given credit for time the unit remained affordable under the original provisions of the contract. Upon receipt of recaptured HOME funds, if any, the affordability restrictions are lifted and program requirements are no longer applicable. Excess funds from the sale of the home will remain with the homeowner. If the HOME- assisted unit is subject to foreclosure and no net proceeds from the sale of the property result, HOME program guidelines are met. Upon satisfaction of the affordability period, the HOME loan may then be forgiven and the affordability deed restriction is released and any other recorded documents are discharged. The owner of the property is then eligible to sell the property at a Fair Market price. **Resale**-Developer HOME-assisted units to

be sold to a qualified homebuyer are subject to enforcement of resale provisions when the qualified homebuyer has not received any direct HOME subsidy, If HOME assistance was only used to develop the unit, and the unit is sold at Fair Market Value, the resale provision(s) must be used. The Resale provision ensures that the HOME-assisted property remains affordable for the entire affordability period which is enforced by an affordability deed restriction. Should the current homeowner desire to sell the property during the affordability period, the resale provision states: The property must be sold as a principal residence to another low-income qualified homebuyer approved by the City. The City's approval of a new homebuyer ensures that the property remains affordable to income-qualified buyers for the entire affordability period.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

Should the current homeowner desire to sell the property during the affordability period, the resale provision states: The property must be sold as a principal residence to another low-income qualified homebuyer approved by the City. The City's approval of a new homebuyer ensures that the property remains affordable to income-qualified buyers for the entire affordability period. The Resale provision ensures that the HOME-assisted property remains affordable for the entire affordability period which is enforced by an affordability deed restriction.

The recapture provision is enforced for the total loan amount during the affordability period and is reflected in recorded documents. *First-Time Homebuyer Program*- First-Time Homebuyer program provides down payment assistance. The recapture provision is enforced for the total loan amount during the affordability period and is reflected in recorded documents. The total amount of the down payment assistance is subject to the recapture provision upon sale of the home. *HOME Developer Program*- Developer HOME-assisted units that are sold to a qualified homebuyer are subject to enforcement of the recapture provision when the original homebuyer receives either a subsidy created by a discounted sales price from the Fair Market Value and/or direct down payment assistance as offered through the City of Mansfield's First-Time Homebuyer Program

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Mansfield does not plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

