

4/14/2023- IMPORTANT NOTE- Plan is partially incomplete due to errors in the HUD IDIS system. Will be completed and updated as soon as the system errors are resolved- Adrian Ackerman

Executive Summary

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

1. Introduction

This Action Plan is for the fifth 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 Fifth 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.

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.

Comments for the planning process were received via survey.

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

Affordable housing, transportation, code enforcement, crime, curb appeal, homelessness, infrastructure, community centers, and parks topped the list of requests from area residents via survey. All comments are accepted and taken into account where reasonable. The City of Mansfield is working to develop new programs to address additional concerns as funding allows.

7. Summary

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	Permitting and Development
HOME Administrator	MANSFIELD	Permitting and Development

Table 1 – Responsible Agencies

Narrative (optional)

The lead agency responsible for the development of this Action Plan 2022-2023 is the City of Mansfield's Office of Permitting and Development. The Department of Permitting and 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 carried continual discussions with local partners, agencies, and non profits throughout the year in preparation for the 2023 Action Plan. The City of Mansfield also published a public survey to gather input which was shared with community organizations and posted in strategic locations to encourage participation in the process.

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. Surveys were posted on the City of Mansfield's website and Facebook page for accessibility, and posted at locations such as the Richland County Library to encourage participation.

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	City of Mansfield
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Market Analysis Economic Development 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?	

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

The 3 listed agencies were the top providers of coordination throughout the 2022 planning process. The City of Mansfield regularly coordinates efforts with other local agencies across various topics. Additional agencies include Harmony House, NECIC, UMADAOP, The Shelter, and Mansfield City Schools.

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 provided citizen and business surveys from Oct-Dec 2022 in preparation for the planning process. These surveys were posted on the City of Mansfield's website and Facebook page, as well as sharing with local businesses and organizations. The City of Mansfield made public meetings available to all residents and interested organizations to provide insight into programming and the annual planning process. A public hearing was held February 15,2022 for applicants to share details of their planned project and requests. City Council additionally publically discussed allocations through April 4th, when the plan was approved. All phases of the planning process were published for comment in accordance with HUD regulations.

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	Public Meeting	Non-targeted/broad community	3 sub-recipient agencies in attendance across 2 scheduled meetings	None	None	

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 Hearing	Non-targeted/broad community	City Council Hearing- available online live via the City's website and Facebook, video posted for future viewing. All applicants gave an overview of their proposed activities.	None	None	https://ci.mansfield.oh.us/mansfield-city-council-prior-meetings/

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	849,252	200,000	400,478	1,449,730	0	Estimated PI and Prior Year, all actual amounts have been accounted for in the planning process

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	386,242	99,941	529,551	1,015,734	0	Estimated PI and Prior Year, all actual amounts have been accounted for in the planning process.

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

Table 6 – Goals Summary

Goal Descriptions

Goal Name	Goal Description
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Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

#	Project Name
1	CDBG Administration

Table 7 - Project Information

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

AP-38 Project Summary
Project Summary Information

1	Project Name	CDBG Administration
	Target Area	
	Goals Supported	
	Needs Addressed	Planning
	Funding	CDBG: \$1,450,000 HOME: \$1,015,734
	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. 20% of 2023 award will be allocated.\$169,850.40 final total
	Target Date	6/30/2024
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	

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	36
CDBG Eligible Census Tracts	
St. Pete's and OhioHealth Hospital Target Area	64
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 64% of CDBG funds at \$542,013.80 for area improvements with Phases 2 & 3 in the design phase. The remaining 36% includes administration and improvements for targeted neighborhoods, public services activities, and funds for housing repair. All additional project funding is

from prior years remaining allocations and Program Income.

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 will address homeless needs under the 2021 HOME-ARP allocation. The HOME program will be utilized to provide incentives towards homebuyer and rental activities through new construction and reahbilitation.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	175
Special-Needs	0
Total	175

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

One Year Goals for the Number of Households Supported Through	
Rental Assistance	25
The Production of New Units	5
Rehab of Existing Units	35
Acquisition of Existing Units	0
Total	65

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. The HOME program modifications will provide incentives to developers for the production of units for LMI populations for Homebuyer and Rental activities.

AP-60 Public Housing – 91.220(h)

Introduction

The Mansfield Metropolitan Housing Authority is approved to administer 1,911 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 1,911 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 is working with Mansfield Metropolitan Housing and Turtle Creek LLC for the expansion of the Turtle Creek Apartments. This expansion will add 120 two and three bedroom units to the property, all as affordable housing.

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, and the development of affordable homebuyer properties.

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 2,330 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 an increase over

the course of one year, while available vouchers decreased.

In addition, MMHA has 37 clients currently with vouchers awarded who are unable to find MMHA qualified housing.

The MMHA is actively working to expand affordable housing under the Turtle Creek Expansion project which has already been awarded competitive funding through OHFA. This expansion will create an additional 120 affordable housing units.

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

Introduction

The City has been focusing on addressing 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 City of Mansfield has an accepted HOME-ARP plan which will be implemented prior to the start of the 2023 program year. A pilot program will began Spring 2022 to reach out to local homeless to address any needs they may have. This program is being piloted with Richland Counties Mental Health Board and our local Catalyst life services to ensure mental and emotional needs are addressed up front, in conjunction with other services. This pilot program as of February 28, 2023 has had 331 encounters with persons in 61 activations of the unit. 144 of those individuals were referred to services at agencies including (but not limited to), Catalyst, Catholic Charities, Salvation Army, Harmony House, and Richland County Job and Family Services. There were 21 mental health assessments conducted, and 16 individuals were sent for crisis intervention. Nearly 60% of the contacts were with persons between the ages of 25-44. 81% of contacts were white, and 15% were black. 68% of contacts were also male.

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

Catholic Charities and Harmony House are Access Points and provide Coordinated Entry including VI-SPDAT screening. 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. Additional shelters are operating throughout the City and warming centers have been opened when weather warrants.

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. This includes the recently activated "Homeless Response Team" as detailed previously.

Harmony House - Getting homeless people into transitional and permanent 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. All access points in the City have access to resources to address the at-risk homeless population. Unfortunately, even with Metropolitan Housing vouchers many residents are still unable to find decent, safe, and affordable housing. The City is partnering with other agencies and investors in an attempt to spur housing development across the City.

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 is made available by several agencies to prevent homelessness of the individual or family.

The City will continue to work through the planning process for HOME-ARP funding to continue to address gaps and needs within the community.

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.

The City of Mansfield has partnered with the Richland County Regional Planning Commission to provide funding for a county-wide housing study that will provide detailed information for each city within the county. This study will address trends, availability, market study, and barrier identification.

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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.

During the 2022 program year the City of Mansfield noted a marked increase in fair housing complaints, and complaints on rental charges. Many residents are also experiencing rent rate increases that appear to be averaging 25% more than previous rental costs.

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 \$849,252 in PY 2023, a decrease of nearly 45%. The City's HOME grant has varied in the last ten years from approximately \$200,000- \$400,000 making planning for future activities difficult. 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 PY 2023 allocations, the City has budgeted over \$1,000,000 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, new rental construction, new homebuyer construction, down payment assistance, and a percentage of funds set aside for the development of a designated CHDO.

These affordable housing projects represent approximately 61% of the total amount of HUD funding allocated by the City for 2022. 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.

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.

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. 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 Permitting and 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 including the Engineering Department, and forming the new Permitting and Development department which encompasses the former Community Development and Codes and Permits Building Division. The Permitting and 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 2023 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 City has been awarded funding under the 2021 program year for HOME-ARP that seeks to specifically address homelessness. Also, 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:

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. All program income which may be available is accounted for during the Annual Planning Process.

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	0
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:	0

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.	95.00%

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

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.

The City continues to work with local agencies to develop a CHDO which can provide additional investment in the City.

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.

