

2024 CAPER

CONSOLIDATED ANNUAL PERFORMANCE EVALUATION REPORT



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PERMITTING AND DEVELOPMENT | CITY OF MANSFIELD

CR-05 - Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The City of Mansfield receives Community Development Block Grant (CDBG) and HOME funds directly from The Department of Housing and Urban Development's entitlement funds.

2024 Program Year Allocations were as follows:

CDBG 2024 B-24-MC-39-0017 \$858,503.00

HOME 2024 M-24-MC-39-0221 \$342,671.00

The City of Mansfield's Community Development Department has focused its efforts on housing rehabilitation within the City. The first area of need is emergency rehabilitation. In said program, the Department seeks to repair as many as possible components in a resident's home that threaten the health and safety of the owner occupants. Second, the City has a full rehabilitation program which is focused to bring a residential structure up to the standard of the Ohio Residential Building Code and Ohio Residential Rehabilitation Standard (RRS).

The City also continued working with sub-recipients funding transportation, emergency subsistence payments, summer programs, and child care among the public service activities.

For year one (2024) of the Consolidated Plan (2024-2028), the City continued to make headway despite challenges with changing environmental review requirements, cost increases, and new complex programs. The City worked to ensure program monies were spent in a responsible manner and in accordance with Federal regulations.

Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Homelessness Prevention	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	22		0	22	
Homelessness Prevention	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	380	0	0.00%	76	0	0.00%
Improve, Maintain, and Expand Affordable Housing	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Rental units constructed	Household Housing Unit	15	0	0.00%	3	0	0.00%
Improve, Maintain, and Expand Affordable Housing	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Homeowner Housing Added	Household Housing Unit	15	0	0.00%	7	0	0.00%
Improve, Maintain, and Expand Affordable Housing	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Homeowner Housing Rehabilitated	Household Housing Unit	110	12	10.91%	22	12	54.55%

Improve, Maintain, and Expand Affordable Housing	Affordable Housing Homeless	CDBG: \$ / HOME: \$	Direct Financial Assistance to Homebuyers	Households Assisted	40	0	0.00%	40	0	0.00%
Increase Economic Opportunities	Non-Housing Community Development	CDBG: \$	Jobs created/retained	Jobs	30	0	0.00%	9	0	0.00%
Neighborhood Revitalization	Non-Housing Community Development	CDBG: \$	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	1000	3505	350.50%	1000	3505	350.50%
Planning and Program Administration	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$ / HOME: \$	Other	Other	1	0	0.00%	1	1	100.00%
Provide Needed Public Services	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	0	0		0	0	

Provide Needed Public Services	Non-Homeless Special Needs Non-Housing Community Development	CDBG: \$	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2050	16508	805.27%	410	16508	4,026.34%
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Table 1 - Accomplishments – Program Year & Strategic Plan to Date

Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Mansfield implemented a Tenant Based Rental Assistance program in 2024, partnering with The Shelter, who serves victims of domestic violence. This project was not expended during the program year, but the program successfully assisted 5 victims with obtaining safe housing for at minimum the next 12 months.

The Emergency Repair program saw significant challenges with changes to Environmental Review requirements, which significantly delayed project application, start, and completion. This was particularly challenging for homeowners without specific necessities such as heat or water, since we could not restore services in an appropriate timeframe. 12 out of an anticipated 22 activities were completed for low/mod income homeowners.

Targeted Code Enforcement was provided in census tract 5, which benefits the totality of the area by improving neighborhood conditions.

Needed Public Services for 2024 included Emergency Subsistence, Crime Prevention, door-to-door transit service, child care, and a summer parks program. All of these services were successful and provided assistance to more than 16,000 residents in total.

CR-10 - Racial and Ethnic composition of families assisted

Describe the families assisted (including the racial and ethnic status of families assisted).

91.520(a)

	CDBG	HOME
White	995	9
Black or African American	411	5
Asian	3	0
American Indian or American Native	0	0
Native Hawaiian or Other Pacific Islander	0	0
Total	1,409	14
Hispanic	0	0
Not Hispanic	1,409	14

Table 2 – Table of assistance to racial and ethnic populations by source of funds

Narrative

Race and ethnicity data are reported in the PR-03 BOSMAC, which is attached to this report. These numbers do not include area benefit activities which include residents of individual census tracts as a whole.

CR-15 - Resources and Investments 91.520(a)

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	public - federal	1,934,142	453,798
HOME	public - federal	1,523,094	34,267

Table 3 - Resources Made Available

Narrative

The tenant based rental assistance program successfully placed applicants in homes prior to the end of the program year, however no funds for the assistance were requested prior to the end of the program year.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
CDBG Eligible Census Tracts	0		
City-Wide	67	99	Jurisdiction
Mansfield City Corridors	0		
West End Neighborhood	33	1	Code Enforcement Only

Table 4 – Identify the geographic distribution and location of investments

Narrative

Actual percentage of allocation towards the West End Neighborhood was comprised of Code Enforcement only, at .019% of expenditures. West End Neighborhood Revitalization plan is currently in design phase, utilizing leveraged funds.

Leveraging

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

The City of Mansfield is not required to provide Match funding at this time.

Funding for 2024 included allocations towards the West End Revitalization project, however City and County ARPA funding was provided to complete Design and engineering totaling \$400,000.

The Summer Parks Program leveraged CDBG funding with funding from our local foundation and other City resources to hold a successful program in Mansfield City parks.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	1,975,440
2. Match contributed during current Federal fiscal year	0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	1,975,440
4. Match liability for current Federal fiscal year	0
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	1,975,440

Table 5 – Fiscal Year Summary - HOME Match Report

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match

Table 6 – Match Contribution for the Federal Fiscal Year

HOME MBE/WBE report

Program Income – Enter the program amounts for the reporting period				
Balance on hand at begin-ning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
44,181	25,701	0	0	69,882

Table 7 – Program Income

Minority Business Enterprises and Women Business Enterprises – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts						
Dollar Amount	88,579	0	0	0	0	88,579
Number	5	0	0	0	0	5
Sub-Contracts						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts						
Dollar Amount	88,579	0	88,579			
Number	5	0	5			
Sub-Contracts						
Number	0	0	0			
Dollar Amount	0	0	0			

Table 8 - Minority Business and Women Business Enterprises

Minority Owners of Rental Property – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted						
	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

Table 9 – Minority Owners of Rental Property

Relocation and Real Property Acquisition – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition						
Parcels Acquired		0		0		
Businesses Displaced		0		0		
Nonprofit Organizations Displaced		0		0		
Households Temporarily Relocated, not Displaced		0		0		
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

Table 10 – Relocation and Real Property Acquisition

CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	0	0
Number of Non-Homeless households to be provided affordable housing units	143	0
Number of Special-Needs households to be provided affordable housing units	0	0
Total	143	0

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	73	0
Number of households supported through The Production of New Units	10	0
Number of households supported through Rehab of Existing Units	22	0
Number of households supported through Acquisition of Existing Units	0	0
Total	105	0

Table 12 – Number of Households Supported

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

Discuss how these outcomes will impact future annual action plans.

Include the number of extremely low-income, low-income, and moderate-income persons

served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	5	0
Low-income	3	0
Moderate-income	4	0
Total	12	0

Table 13 – Number of Households Served

Narrative Information

CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:

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

The City of Mansfield does not receive a grant for homeless assistance.

The City of Mansfield does provide technical assistance and participates on boards and committees that serve the homeless needs of the area. The following agencies and nonprofit organizations provide services to homeless populations within the City of Mansfield. First Call 211, The Salvation Army, Catholic Charities, Volunteers of America, Catalyst Life Services, HUD VA VASH, Independent Living Center, and Harmony House Homeless Shelter.

The City of Mansfield has partnered with Richland County and Catalyst Life Services for the implementation of the Homeless Response Team. This team is not funded using CDBG or HOME dollars at this time. This team is comprised of Mansfield Police, and Mental Health Professionals to provide direct outreach with persons who are believed to be homeless, living on the streets in our City. This team is able to provide emergency mental health housing, and referrals to resources within the community to assist the homeless population in becoming housed.

Addressing the emergency shelter and transitional housing needs of homeless persons

HUD encourages communities to address the problems of homelessness in a coordinated, comprehensive, and strategic fashion so as to develop an on-going Continuum of Care (COC) planning process. HUD defines the Continuum of Care as:

"A Community plan to organize and deliver housing services to meet the specific needs of people who are homeless as they move to stable housing and maximum self-sufficiency. It includes action steps to end homelessness and prevent a return to homelessness."

HUD further describes the fundamental components of a comprehensive COC system as a process that provides outreach, intake, and assessment to: 1) identify an individual's or family's service and housing needs, and 2) link them to appropriate housing and/or service resources. The typical segments of a continuum of care system includes a system which provides outreach, intake, and assessment of homeless persons, housing to shelter them on an emergency basis, housing to shelter them while they are moving toward permanent housing, and supportive services that would be needed to address the causes of homelessness.

Emergency shelter and transitional housing are managed through the CoC system at Wayfinders and

Catholic Charities.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The Home Repair Program offers assistance for the repair or replacement of items such as HVAC, roofs, broken gas water lines, hazardous electrical situations, etc.

The City of Mansfield also funded Mansfield Metropolitan Housing Authority with CDBG funds for emergency subsistence payments and intends to continue this partnership in the future.

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 does provide technical assistance and participates on boards and committees that serve the homeless needs of the area. The following agencies and nonprofit organization provide services to homeless populations within the City of Mansfield: First Call 211, The Salvation Army, Catholic Charities, Volunteers of America, Catalyst Life Services, HUD VA VASH, Independent Living Center, and Wayfinders Homeless Shelter. The Homeless Response Team also addresses these issues, as described above.

CR-30 - Public Housing 91.220(h); 91.320(j)

Actions taken to address the needs of public housing

Rental assistance in the City of Mansfield continues to be provided by Mansfield Metropolitan Housing, Catholic Charities, and Community Action primarily.

The City of Mansfield has also worked with our local PHA to assist in the development of low-income housing units. The City of Mansfield seeks to assist with one specific project totaling \$27 million to add up to 120 low income housing units within the City.

The Mansfield Metropolitan Housing Authority administers the Housing Choice Voucher Program (Section 8) and currently maintains a portfolio of 1,911 vouchers for Richland County. The need for housing vouchers outweighs the number available significantly. Currently, MMHA has a waiting list of 926 families and it currently takes a family well over a year to reach the top of the waiting list to possibly secure a housing voucher.

Richland County, and all agencies within the county, has funded a county-wide housing study that seeks to provide specific data on each city, as well as recommendations specific to those locations to assist in future development, leveraging of funds, and remove barriers to the development of all housing.

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

MMHA continues to support and encourage participation in the Tenant's Advisory committee for involvement in the Annual and Five-year plan. MMHA is also in the process of building a tenant education course.

Actions taken to provide assistance to troubled PHAs

N/A Mansfield Metropolitan Housing Authority is a high performing agency.

CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)

Actions taken 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. 91.220 (j); 91.320 (i)

The City of Mansfield does not appear to have any excessive, exclusionary, discriminatory or duplicative policies, rules and regulations that may constitute barriers to affordability in cost or incentives to develop or maintain units. The City has reviewed policies affecting real estate and other property, land use costs, zoning ordinances, building codes code enforcement, fees, and charges.

The City is not aware of any major analyses of existing policies within the past five years. While there do not appear to be major systemic barriers to affordable housing at the local level, there are Federal policies that effectively hinder the ability of local governments to meet affordable housing goals. For example, the federal "Lead Based Paint Hazard Reduction" requirements could make Mansfield's older housing stock more difficult to rehabilitate.

Richland County and The City of Mansfield have continued to work to implement a county wide housing study with locality specific data to correct barriers identified in the plan. The City of Mansfield has also partnered with other Richland County agencies for a Comprehensive Plan, the RFP is currently available.

Actions taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)

The City of Mansfield promotes housing rehabilitation programs to meet the needs of low-income homeowners in Mansfield. The City continues working with Code Enforcement and the Zoning department to help alleviate building code violations and placement issues as they pertain to the residents of the City. The City has also worked closely with the Richland County Land Bank in an effort to identify future development sites through the demolition and greening of blighted properties.

Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)

On September 15, 2000, HUD's "Requirement for Notification, Evaluation, and Reduction of Lead Based Paint Hazards in Federally Owned Residential Property and Housing Receiving Federal Assistance" regulation took effect to implement Section 1012 and Section 1013 of the Residential Lead Based Paint Reduction Act of 1992. In general, the statute and implementing regulations requires certain lead based paint awareness and education efforts when federal funds are provided for certain kinds of housing activities (housing rehabilitation).

The Community Development Department ensured federally assisted housing activities were in compliance with HUD regulations during the program year. A major portion of the housing stock within the City was constructed at or before 1940 which makes it a high probability for it to contain lead hazards. Lead based paint remediation can have a significant impact on housing rehabilitation.

The City of Mansfield has researched additional resources specifically to abate Lead based paint, but due to staff capacity we have not been able to obtain that funding.

The City of Mansfield also sits on a Lead Safe Committee, which oversees LEAD Safe Ohio funds available for Richland County.

Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)

In addition to direct assistance to low to moderate income households, on an annual basis, the City reaches out to local non-profits and social service agencies to apply for CDBG funds. The City allocates a portion of the CDBG funds to agencies that provide services to low-income persons. Through public service activities that serve the youth, disabled, and community garden activities that provide fresh vegetables to those in need.

The City of Mansfield has also been an active partner in job fairs and job training programs to foster workforce development.

Actions taken to develop institutional structure. 91.220(k); 91.320(j)

Overall, existing housing, social service, mental, and other health care resources are coordinated and well utilized. This is in part due to the size and capacity of the greater Mansfield area. The area is small enough that communications and referrals are effective. Umbrella groups have provided an opportunity to meet and educate ourselves on program designs within the City.

Most current gaps in the institutional structure are from inadequate funding and staff resources at local agencies.

Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)

Coordination between the various entities has and will continue in an effort to implement different elements and goals of the Annual Action Plan. The City has remained committed to continuing its participation and has continued to solicit participation and application for CDBG funds. During the Citizen Participation process the City delivered funding requests to various agencies throughout the City in an effort to combine programming and provide local support. Through the Community Development Department, conversations between the various entities occurred throughout 2024 to collaborate and help determine the best use of funds to support the local need. The City has also joined efforts with most non-profits in the area through the NPO Cohort Community Dashboard to identify all available resources for low-moderate income families.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)

In the 2024 Program Year, the Analysis of Impediments was updated as part of the Consolidated Plan for 2024-2028. The newest Analysis is attached to this report.

The City continually maintains a completed Analysis of Impediments to Fair Housing. The document identified fair housing impediments, including but not limited to, zoning, neighborhood revitalization, accessibility, building codes, and planning issues.

The City also maintains a fair housing commission that assists residents with referrals to the Office of Equal Opportunity within the Department of Housing and Urban Development and the Ohio Civil Rights Commission.

The City continually reviews its planning and zoning ordinances to maintain compliance with the Fair Housing Act. In addition, the City continues to fund public services that assist with youth development, transportation, and rental assistance.

Fair Housing outreach and education continued in 2023 with multiple trainings being presented. The City of Mansfield has partnered with Catholic Charities to provide quarterly training to their clients working through their financial literacy course. Yearly training is also provided to staff at Mansfield Metropolitan Housing Authority. The City provided fair housing information to City residents through educational brochures with contact information. The Community Development office receives fair housing/landlord tenant calls and documents the information. Fair housing information is also provided to local social service agencies and non-profits for educational outreach. Fair housing training was stalled, but is typically afforded to the community throughout the year in order to educate all parties involved especially in the rental market. The City of Mansfield continues to inform subsidy recipients and landlords of fair housing laws, discriminatory practices, and enforcement procedures. The City continues to be in contact with landlords and intends on holding this training in another manner as soon as it is reasonable. Training for 2024 has been scheduled.

CR-40 - Monitoring 91.220 and 91.230

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City strives to meet the comprehensive program and planning requirements by monitoring each CDBG project. Monitoring of each project occurs at minimum yearly, based on risk assessment at application submission. The City of Mansfield successfully implemented "Neighborly" software, which provides for more accuracy, and detailed documentation within each application and program.

Citizen Participation Plan 91.105(d); 91.115(d)

Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

The City posted a notice that the City's CDBG Consolidated Annual Performance and Evaluation Report (CAPER) will be available for public viewing and comment beginning on September 5, 2025 via the City website. The CAPER is due for submission to the Department of Housing and Urban Development by September 30, 2025. The City published a notice in the Mansfield News Journal (the local newspaper) on September 5, 2025, informing the public the City's Consolidated Performance Report is available for review and public comment starting September 5, 2025. The City of Mansfield also sought a Resolution approval at Mansfield City Council, for the regular meeting of September 2, 2025.

CR-45 - CDBG 91.520(c)

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The City of Mansfield does not foresee major changes in its current programming. Any changes in anticipated programs or policies would be due to Environmental Review requirements which cause projects to exceed allowed thresholds in programming, or cause project soft costs to exceed hard costs. The West End Target Area development has been well recieved and has spurred private investment in the area. Each funded program was sucessful in 2024, and we anticipate carrying those programs forward.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

No

[BEDI grantees] Describe accomplishments and program outcomes during the last year.

CR-50 - HOME 24 CFR 91.520(d)

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations

Please list those projects that should have been inspected on-site this program year based upon the schedule in 24 CFR §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

The City of Mansfield did not have Rental Inspections prior to the 2023 Program Year. During the 2023 Program Year, 4 rental housing units were completed with Certificates of Occupancy issued by the City's Building Department. All units were completed to Building Standards, and will begin the regular inspection process moving forward, requiring full inspection at minimum every 3 years. Income verification will continue on a yearly basis, or as required by HUD regulations.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 24 CFR 91.520(e) and 24 CFR 92.351(a)

The City of Mansfield ensures affirmative marketing through policies, and training of partner agencies. The City of Mansfield ensures that all housing created and funded with HOME dollars are publicised and ensure that all agencies have a fair tenant selection procedure.

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics

The City of Mansfield did not utilize Program Income in 2024 towards any projects.

Describe other actions taken to foster and maintain affordable housing. 24 CFR 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 24 CFR 91.320(j)

The City of Mansfield continues working with a committee to address the needs identified in the Richland County Housing study, which included specific data and recommendations for the City of Mansfield. This study identified current housing, types of housing, attainability of housing, development impediments, and where organizations can fill gaps in housing needs. The committee for this housing study meets regularly to improve impediments to development, and foster advocacy on various programs.

The City of Mansfield has updated down payment assistance policies and implemented new programs in an effort to foster future development, as well as implemented a TBRA program which saw its first successful tenants at the end of the program year.

The City of Mansfield has is also supporting the expansion of affordable housing through letters of support to expand the Turtle Creek Apartments which are low income housing units, and worked with the Land Bank to assist additional affordable housing initiatives.

CR-58 – Section 3

Identify the number of individuals assisted and the types of assistance provided

Total Labor Hours	CDBG	HOME	ESG	HOPWA	HTF
Total Number of Activities	0	0	0	0	0
Total Labor Hours	0	0			
Total Section 3 Worker Hours	0	0			
Total Targeted Section 3 Worker Hours	0	0			

Table 14 – Total Labor Hours

Qualitative Efforts - Number of Activities by Program	CDBG	HOME	ESG	HOPWA	HTF
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	0	0			
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	0	0			
Direct, on-the job training (including apprenticeships).	0	0			
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	0	0			
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	0	0			
Outreach efforts to identify and secure bids from Section 3 business concerns.	0	0			
Technical assistance to help Section 3 business concerns understand and bid on contracts.	0	0			
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0	0			
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0	0			
Held one or more job fairs.	0	0			
Provided or connected residents with supportive services that can provide direct services or referrals.	0	0			
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0	0			
Assisted residents with finding child care.	0	0			
Assisted residents to apply for, or attend community college or a four year educational institution.	0	0			
Assisted residents to apply for, or attend vocational/technical training.	0	0			
Assisted residents to obtain financial literacy training and/or coaching.	0	0			
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0	0			
Provided or connected residents with training on computer use or online technologies.	0	0			
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0	0			
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0	0			

Other.	0	0			
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Table 15 – Qualitative Efforts - Number of Activities by Program

Narrative

The City of Mansfield did not have any projects with Section 3 assistance.

Attachment

Fair Housing AI

The City of Mansfield, Ohio



2024 Analysis of Impediments to Fair Housing Choice

May 2024

Prepared for the City of Mansfield by



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Executive Summary

The HUD Fair Housing and Equal Opportunity (FHEO) Office advises federal entitlement communities and participating jurisdictions to complete an Analysis of Impediments (AI) to Fair Housing Choice as a complimentary document to their five-year Consolidated Plan. In addition, as part of the Consolidated Plan, grantees are required to submit an AFFH (Affirmatively Furthering Fair Housing) certification which requires them to undertake Fair Housing Planning through: The completion of an AI, actions to eliminate any identified impediments, and maintenance of AFFH records.

Overview of Process

As recipients of the Community Development Block Grant (CDBG) and the HOME Investment Partnerships (HOME) Program, the City of Mansfield certify that they will conform with the Fair Housing Act; will regularly conduct an analysis of impediments to fair housing choice; will take appropriate actions to eliminate identified impediments to fair housing choice; will take actions to affirmatively further fair housing; and, will maintain records documenting the analysis and progress towards affirmatively furthering fair housing choice.

The Department of Housing and Urban Development (HUD) defines impediments to fair housing as:

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choice; or
- Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choice on the basis of race, color, religion, sex, disability, familial status, or national origin.

The City of Mansfield, in compliance with this requirement, has produced this analysis of Impediments. To understand the challenges around fair housing, and the limitations to housing choice for these population groups, we have conducted a considerable qualitative and quantitative analysis.

The qualitative analysis consisted of a full public participation process, including public and stakeholder surveys; a virtual public and stakeholder meeting including polling and discussion; an in-person public and stakeholder meeting with a facilitated process for selecting priorities; interviews with stakeholders; a public comment period; and a public hearing. Through this process we gleaned a lot of useful information to guide this report.

On the quantitative side, we analyzed data from a variety of sources, seeking to understand regulatory, policy, and practices relevant to this topic; and to understand the community dynamics, availability of housing, access to opportunity, enforcement, education, and resources around fair housing.

Armed with all of this information, we then sought to understand the depth of the fair housing challenge, and the impediments to fair housing choice for vulnerable populations. These impediments are summarized below.

Summary of Findings

We identified six primary impediments to fair housing choice, which are described below. In chapter 9 of this document, we also outline a plan for addressing each of these impediments, over the course of the next five years. The five impediments that we identified are as follows:

There is a shortage of decent rental housing choices across the City. Much of the rental housing stock, particularly the affordable housing stock is old and in deteriorating condition. There is a lack of accessible housing options, leading to limited choice for persons with disabilities, and a lack housing for households seeking to move from homelessness.

High housing costs limits choice. Housing that is affordable is in short supply. The low incomes in the area contribute to this challenge, and earnings have not kept pace with the inflationary pressure on housing costs. The high costs of housing development contributes to these high housing costs.

Neighborhoods with affordable housing options provide low access to opportunity. Many of the areas where minority households and families with children reside provide low access to opportunity in a variety of areas, including good schools, jobs, and labor market engagement.

Minority households have reduced access to homeownership. Fewer minority households and families with children were homeowners than the general population. Limited household income and high loan denial rates were contributing factors.

Persistent poverty reduces opportunity. There has been disinvestment in the community over decades, and there is a need to create a framework and economic climate to attract good paying jobs. Transportation challenges, a lack of targeted training/education, and a lack of engagement in the workforce all contribute to this challenge.

There is a continued need for fair housing outreach, education, and enforcement. There are ongoing requests for assistance in addressing a variety of housing challenges, and for addressing fair housing complaints. There may be a lack of understanding of the growing minority population, and for fair housing rules and principles. There are also some language barriers.

Chapter 1: Introduction

This document has been prepared for the City of Mansfield, Ohio. Mansfield is much like many other Ohio communities. The City has a mix of housing types, and neighborhoods vary across the community. The City has newer developments and historic neighborhoods. Some neighborhoods are more affluent and well-manicured, while others are distressed and suffering from blight.

Mansfield, Ohio (pop. 47,630), the largest city in, and county seat of, Richland County (pop. 124,936), was once a thriving hub of industrial activity, boasting large manufacturing companies including Westinghouse Electric, Tappan Stove and Ohio Brass. During the 1970's, Mansfield began to experience a series of sharp financial downturns when large employers moved their operations to other parts of the country, closed, or relocated overseas.

Like many similar rust belt communities, staggering economic changes resulted in the erosion of public institutions and infrastructure, a greatly reduced tax base, and the gradual disintegration of once thriving, working class neighborhoods like some of those in Mansfield.

The racial breakdown mirrors Midwest demographics with the majority of the City's residents being White (77.3%), followed by Black/African American (25.7%), Hispanic/Latino ethnicity (2.9%) and mixed or other races (the percentages provided here include the given race alone, and in combination with other races, so percentages may be higher than each single race, alone, as provided elsewhere in this document). This Analysis of Impediments to Fair Housing Choice outlines the data that demonstrates the complexion of the area and the identified barriers that prevent all residents from having place-based housing choice.

The value of the plan is fully realized in the Action Plan, which outlines practical action steps that the City of Mansfield can take to address impediments and more affirmatively further fair housing choice. An annual check point of specific measurables is included to enable the City to assess progress over time and contribute to the ongoing goal of the City as it relates to its charge to affirmatively further fair housing.

Purpose: Affirmatively Furthering Fair Housing

Equal and fair access to housing choice is a critical component of America's commitment to equality and opportunity for all. Title VIII of the United States Civil Rights Act of 1968, more commonly known as the Fair Housing Act, provides housing opportunity protection by prohibiting discrimination in the sale or rental of housing on the basis of race, color, religion, sex, and national origin. 1988 amendments to The Act establish an administrative enforcement mechanism, provide for stiffer penalties for failure to abide by its provisions, and expand its coverage to prohibit discrimination based upon familial status and disability. The U.S. Department of Housing and Urban Development (HUD), specifically HUD's Office of Fair Housing and Equal Opportunity (FHEO), is responsible for the administration and

enforcement of the Fair Housing Act and other civil rights laws. Provisions to affirmatively further fair housing (AFFH) are basic long-standing components of HUD's housing and community development programs.

In 2015, HUD published a final rule on Affirmatively Furthering Fair Housing, which outlined procedures that jurisdictions and public housing authorities who participate in HUD programs must take to promote access to fair housing and equal opportunity. This rule required grantees and housing authorities to take meaningful actions to overcome patterns of segregation and foster inclusive communities free from barriers that restrict access to opportunity based on protected class characteristics. Under this final rule, grantees were required to take actions to address disparities in housing need; replace segregated living patterns with integrated and balanced living patterns; transform racially and ethnically concentrated areas of poverty into areas of opportunity; and foster and maintain compliance with civil rights and fair housing laws. However, in August of 2020, HUD replaced the 2015 AFFH rule with a rule called "Preserving Community and Neighborhood Choice (PCNC)", which redefined the AFFH requirements and redefined the term fair housing.

Equal and fair access to housing choice is a critical component of America's commitment to equality and opportunity for all.

The PCNC rule was, in turn replaced with "The AFFH Interim Final Rule (IFR)" on July 31, 2021. The IFR restores certain definitions and certifications that are grounded in legal precedent to HUD's regulations implementing the Fair Housing Act's requirement to affirmatively further fair housing (AFFH). The IFR rescinds and replaces the Preserving Community and Neighborhood Choice (PCNC) rule.

Local governments that are required to submit consolidated plans to HUD are subject to the AFFH certification requirements in the IFR, which incorporate the IFR's restored definitions, as a condition of receiving Federal funds from HUD. Certifications submitted after the effective date of the rule will incorporate and be subject to the IFR's requirements.

Such funding recipients are also subject to the record-keeping requirements contained in the IFR. The IFR does not reinstate the obligation to conduct specific fair housing planning to support such certifications. Instead, it requires that covered program participants appropriately certify that they will AFFH, consistent with the definitions in the IFR, and provides for HUD support of voluntary fair housing planning to support certifications. Under the IFR, all program participants, will be certifying to the restored familiar and legally supportable definition of what it means to AFFH, i.e., that they will take meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity, replacing segregated living patterns with truly integrated and balanced living patterns, transforming racially or ethnically concentrated areas of poverty into areas of opportunities, and fostering and maintaining compliance with civil rights and fair housing laws. Consolidated plan program participants are also to refer to their applicable program

The IFR rule requires grantees to take meaningful actions that, taken together, address significant disparities in housing needs and in access to opportunity

regulations for their specific certification requirements at 24 CFR part 91 as amended by the IFR.

While the 2015 rule required a program participant to conduct an Assessment of Fair Housing (AFH) to support its certification (the AFH

was an analysis of fair housing data, an assessment of fair housing issues and contributing factors, and an identification of fair housing priorities and goals submitted to HUD using the HUD-provided Assessment Tool), under the IFR, program participants are not required to undertake fair housing planning using any mandated format to support this restored certification. This means the IFR does not require program participants to conduct an AFH or an Analysis of Impediments to Fair Housing Choice (AI), which was the fair housing planning that program participants were previously required to develop until such time that they were subject to the AFH requirement of the 2015 AFFH rule, and prior to the PCNC rule. Under the IFR, program participants are not required to engage in any specific, mandated fair housing planning process, and they are not required to submit their fair housing planning documents to HUD for review. Under the IFR, a HUD program participant may determine how best to engage in the fair housing planning process, so long as it can appropriately certify that it is meeting the AFFH obligation, consistent with the restored definition of AFFH. This means that a program participant that voluntarily engages in fair housing planning can choose to conduct or update an AFH or AI, continue to implement an AFH, or an AI, or engage in another form of fair housing planning. The City of Mansfield is choosing to conduct an Analysis of Impediments, which is the longstanding way of conducting a local fair housing needs assessment, but with the use of some of the tools and data that came out of the 2015 rule. The City will prepare, follow, and keep on file a current "Analysis of Impediments to Fair Housing Choice" (AI).

In an AI, local communities that receive HUD entitlement grant funds evaluate barriers to fair housing choice and develop and implement strategies and actions to overcome any identified impediments based on their individual histories, circumstances, and experiences. Through this process, local entitlement communities seek to:

- promote fair housing choices for all persons, including classes protected under the Fair Housing Act;
- analyze and eliminate housing discrimination within the jurisdiction;
- provide opportunities for racially and ethnically inclusive patterns of housing occupancy;
- identify structural and systemic barriers to fair housing choice; and
- promote housing that is physically accessible and usable by persons with disabilities.

HUD will presume that the grantee is meeting its obligation and certification to affirmatively further fair housing by taking actions that address the impediments. Through its Community Planning and Development (CPD) programs, HUD's goal is to expand mobility and widen a person's freedom of choice. The Department also requires Community Development Block Grant (CDBG) program grantees to document Affirmatively Further Fair Housing Choice (AFFH) actions in the annual performance reports that are submitted to HUD.

Definitions

Affirmatively Further Fair Housing: In keeping with the latest proposed guidance from HUD, to Affirmatively Further Fair Housing Choice (AFFH) is to comply with the 1968 Fair Housing Act, and more specifically, the local government's obligation to develop housing policies that achieve meaningful outcomes in regards to fair housing, so every American regardless of race, color, national origin, religion, sex, disability or familial status, can exercise their right to fair and equitable housing choice.

Fair Housing Choice: The ability of persons of similar economic means to have available to them equal housing choices regardless of race, color, religion, sex, national origin, familial status, or disability.

Impediments to Fair Housing Choice: Any actions, omissions, or decisions taken because of, or which have the effect of restricting housing choices or the availability of housing choices on the basis of, race, color, religion, sex, disability, familial status, or national origin.

Protected Classes: Federally protected classes include race, color, national origin or ancestry, sex, religion, familial status, mental disability, or physical disability. Ohio has added military status, ancestry, and age (40 and over) as additional classes.

Affordable Housing: Housing that costs no more than 30% of a household's total monthly gross income. For homeowners, the 30% amount would include the mortgage payment, interests, property taxes, homeowner's insurance, and any homeowners' association fees. For rental housing, the 30% amount would include rent plus any tenant-paid utility costs.

Sources of Data

Many elements go into the development of a proper Analysis of Impediments. Below is a summary of the basic elements that we captured and assessed. Where prior studies were done, we often referred to them or relied upon that data rather than duplicating previous work, and cited those studies in our bibliography at the end of this report. This gave us the opportunity to focus on analyzing the data to more fully understand the challenges, and on developing sound recommendations.

We used the State of Ohio as a good comparison demographic throughout much of the data analysis. For certain key characteristics where we wanted to compare the dispersion of a characteristic across the City, we also looked at the data across census tracts that make up the City.

2022 American Community Survey (ACS): The American Community Survey is an ongoing statistical survey that samples a small percentage of the U.S. population every year, thus providing communities with more current population and housing data throughout the 10 years between censuses. This approach trades the accuracy of the Decennial Census Data for the relative immediacy of continuously polled data from every year. ACS data is compiled from an annual sample of approximately 3 million addresses rather than an actual count (like the Decennial Census's SF 1 data) and therefore is susceptible to sampling errors. This data is released in two different formats: single-year estimates and multi-year estimates. We most often used the ACS 5-year estimates.

For certain key characteristics where we wanted to compare the dispersion of a characteristic across the City, we also looked at the data across census tracts, that make up the City.

2020 and 2010 Census Summary File 1 (SF 1): This dataset contains what is known as "100% data," meaning that it contains the data collected from every household that participated in the Census and is not based on a representative sample of the population. This dataset is quite broad in terms of coverage of the total population, it is limited in the depth of the information collected. Basic characteristics such as age, sex, and race are collected, but not more detailed information such as disability status, occupation, and income. The statistics are available for a variety of geographic levels with most tables obtainable down to the census tract or block group level.

HUD's Affirmatively Furthering Fair Housing Tool: Online database and mapping tool (<https://egis.hud.gov/affht/>). HUD provides data on race and ethnicity, national origin, LEP, publicly supported housing, housing problems, housing tenure, poverty, and disability and indices on environmental health, school proficiency, job proximity, labor market, and transportation. AFFH version 06 was used in completing this report.

HUD CPD Maps: Online mapping tool egis, found at <https://egis.hud.gov/cpdmaps/>. Maps are based on ACS data, along with data from a variety of sources. This information is used within this document to create a variety of maps, which are useful in demonstrating geographic differences across the City with respect to a variety of indicators.

United States Department of Labor, Bureau of Labor Statistics: Information on the economic climate, the workforce, and employment within the City, can be found on their website, at <https://www.dol.gov/general/topic/statistics>

Local Data: the related Fair Housing Statistics maintained by the City's Fair Housing Administrator, along with the Consolidated Plans, Annual Plans, CAPERS, a recent housing study, and other local documents have all been useful in developing this report. In addition, as outlined in the following Chapter, information collected directly from the public and stakeholders in a variety of ways were also important sources of information.

Chapter 2: Community Participation

Community Engagement Overview

The Analysis of Impediments to Fair Housing Choice involved gathering input regarding fair and affordable housing conditions, perceptions, and needs. A variety of approaches to achieve meaningful public engagement with residents and stakeholders were used,

A variety of approaches were used to achieve meaningful public engagement with residents and other stakeholders, including both public and stakeholder surveys, virtual and in-person public meetings, and multiple interviews.

including public meetings, interviews, and surveys.

Outreach was made to the public to participate in an on-line survey and in two public meetings, in a variety of ways. Links for the on-line survey and the virtual meeting were provided on the City's website. Public

notices were placed in the newspaper announcing the participation options, and Informational brochures were created that included invitations to participate. These were sent to local agencies serving low-income persons and neighborhoods. These agencies were also asked to help us to get the word out to the community.

Local stakeholders and stakeholder agencies that address fair housing, serve low-income persons, seek to address homelessness, supply housing needs, provide services, and are working to strengthen neighborhoods were also emailed directly to invite them to participate in a separate stakeholder survey, and to attend the public meetings. These organizations were also asked to help in spreading the word to the public about their participation opportunities.

During the Public meetings there was a presentation of information gathered through the initial data analysis, and public input gathered through the surveys. Opportunities were also offered for the public to participate during these meetings through polling on community needs surrounding housing, the community, and the economy, and through discussion of and prioritization of needs through a facilitated process. A comment period was also provided following the presentation of a draft document, and public comments were considered in the final draft.

There were 46 survey responses collected from community stakeholders and residents. 19 residents completed the public surveys. 43 stakeholders were reached out to requesting survey completion, and 16 stakeholders completed the surveys. Additionally 5 stakeholders completed in-person interviews.

Community Engagement Results

Public Meeting

The highest scoring barrier was with regard to accessibility.

Both the public survey and the stakeholder survey had questions specifically regarding fair housing, in addition to questions on a number of related housing and community development topics. The survey answers are helpful to the City as they seek to reduce barriers to fair housing. The top

five barriers identified by public survey respondents, in order of number of respondents that identified each as a barrier, are as follows:

- Landlord discriminatory or unethical practices
- Barriers to accessibility
- Limited financial assistance for home ownership of elderly, minorities, and/or low-income households
- Lack of public education/awareness regarding rights and responsibilities
- Limited financial assistance for renters

Additional barriers identified by public survey respondents included building or zoning regulations, real estate/realtor discriminatory or unethical practices, banking/lending/mortgage discriminatory or unethical practices, municipal regulations and ordinances, lack of housing supply, and high taxes. Some respondents believed that no barriers existed.

The top five barriers identified by stakeholder survey respondents, in order of number of respondents that identified each as a barrier, are as follows:

- Landlord discriminatory or unethical practices
- Limited financial assistance for renters
- Limited financial assistance for home ownership of elderly, minorities, and/or low-income households
- Lack of public education/awareness regarding rights and responsibilities
- Barriers to accessibility

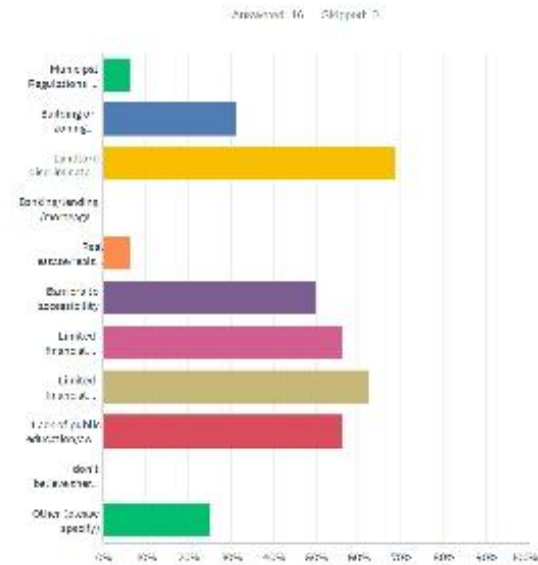
Additional barriers identified by stakeholder survey respondents included building or zoning regulations, municipal regulations and ordinances, real estate/realtor discriminatory or unethical practices, eviction expungement opportunities, the common opinion that there is no problem, housing costs, and lack of housing supply.

Also, polls were taken at the public meeting that involved a number of questions about the use of available, but limited resources to address housing and community development needs. Here are the questions relative to fair housing:

1. Question One: If the City could only expend the available dollars in one of the following categories, which would you choose?
 - Housing (homeownership, rental housing, and/or fair housing) *Selected by seven (7) respondents.*
 - Public facilities and services. *Selected by zero (0) respondents.*
 - Neighborhood revitalization, safety, and infrastructure. *Selected by three (3) respondents.*
 - Economic vitality and job creation. *Selected by two (2) respondents.*
2. Question Two: If the City had to choose between funding among the following categories, and could only choose one, which would you choose?
 - Fair housing programming and services. *Selected by zero (0) respondents.*
 - Homeownership assistance. *Selected by five (5) respondents.*
 - Rental housing development. *Selected by four (4) respondents.*
 - Owner occupied rehabilitation *Selected by one (1) respondent.*
 - Acquisition/rehabilitation/resale. *Selected by zero (0) respondents.*
 - Tenant based rental assistance. *Selected by one (1) respondent.*
 - Housing solutions for the homeless. *Selected by zero (0) respondents.*

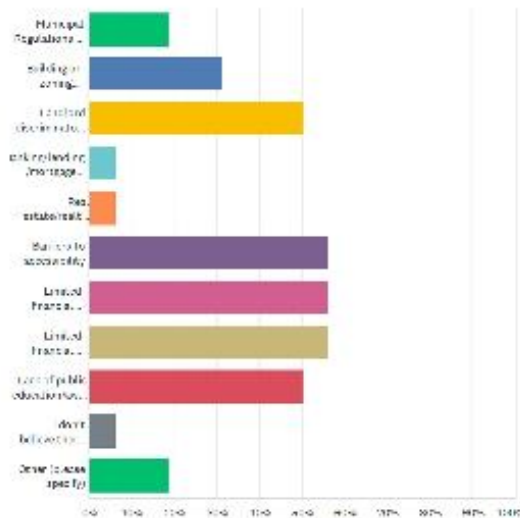
Stakeholder Survey - Fair Housing Questions

Which of the following do you believe to be barriers to fair housing choice in the City of Mansfield, if any? (mark all that apply)



ANSWER CHOICES		RESPONSES	
Municipal Regulations and Ordinances		6.25%	1
Building or zoning regulations		31.25%	5
Landlord discriminatory or unethical practices		68.75%	11
Banker/government/mortgage discriminatory or unethical practices		0.00%	0
Real estate/agent discriminatory or unethical practices		6.25%	1
Barriers to accessibility		50.00%	8
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households		56.25%	9
Limited financial assistance for renters		62.50%	10
Lack of public education/awareness regarding rights and responsibilities		56.25%	9
I don't believe there are barriers to fair housing choice		0.00%	0
Other (please specify)		25.00%	4
Total Respondents: 16			
#	OTHER (PLEASE SPECIFY)	DATE	
1	Eviction exchange/emergency opportunities	12/29/2024 3:19 PM	
2	The biggest barrier in my opinion is the common opinion that there is no problem	1/27/2024 5:56 PM	
3	Cost is a major factor overall	1/29/2024 11:10 AM	
4	Lack of housing supply	1/29/2024 5:27 PM	

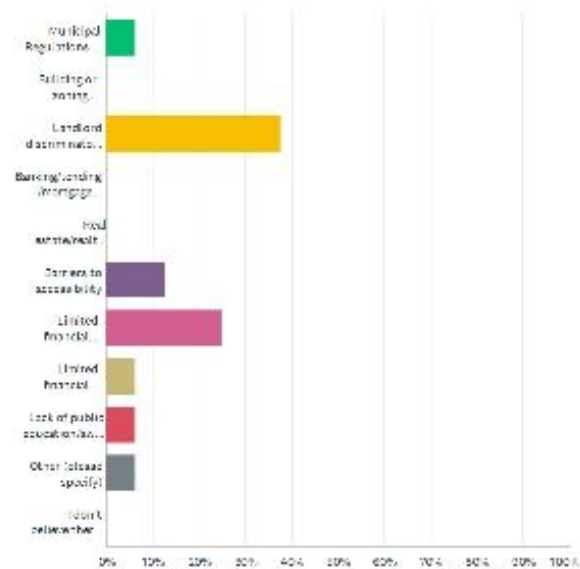
Which of the following do you believe to be barriers to fair housing choice in Richland County (outside of the City of Mansfield), if any? (mark all that apply)



ANSWER CHOICES	RESPONSES
Municipal Regulations and Ordinances	18.75% 3
Building or zoning regulations	31.25% 5
Random discriminatory or unethical practices	50.00% 8
Bank/credit/mortgage discriminatory or unethical practices	6.25% 1
Real estate/other discriminatory or unethical practices	6.25% 1
Barriers to accessibility	56.25% 9
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households	56.25% 9
Limited financial assistance for renters	56.25% 9
Lack of public education/awareness regarding rights and responsibilities	50.00% 8
I don't believe there are barriers to fair housing choice	6.25% 1
Other (please specify)	18.75% 3
Total Responses: 36	

#	OTHER (PLEASE SPECIFY)	DATE
1	Funding for legal representation in housing litigation	1/28/2024 8:10 PM
2	Cost of transportation could also be a factor outside the city limits	1/29/2024 11:10 AM
3	Lack of housing supply	1/22/2024 3:27 PM

Which one in the following list do you perceive to be the largest impediment to fair housing choice in the City of Mansfield/Richland County, if you perceive that impediments exist? (choose only one)



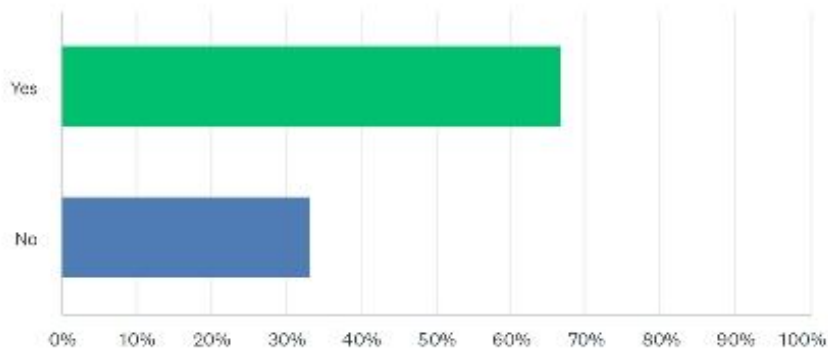
ANSWER CHOICES	RESPONSES
Municipal Regulations and Ordinances	6.25% 1
Building or zoning regulations	0.00% 0
Landlord discriminatory or unethical practices	37.50% 5
Banking/lending/mortgage discrimination or unethical practices	0.00% 0
Real estate/rental discrimination or unethical practices	0.00% 0
Barriers to accessibility	12.50% 2
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households	25.00% 4
Limited financial assistance for renters	6.25% 1
Lack of public education/awareness regarding rights and responsibilities	6.25% 1
Other (please specify)	6.25% 1
I don't believe there are barriers to fair housing choice	0.00% 0
TOTAL	16

For the item that you selected in the question above, what suggestions do you have for addressing that barrier?

#	RESPONSES	DATE
1	Home buyer assistance, another fee legal aid.	1/22/2024 8:27 AM
2	Enforcement of landlord unethical practices.	1/23/2024 7:21 AM
3	Property owners registry. Incentives should be offered to attorneys who assist in eviction expungement and fair practice assistance.	1/23/2024 9:19 PM
4	City and County collaborations with financial institutions and education on how to access those funds.	1/27/2024 9:15 PM
5	Work with people who are willing to build new homes and rentals.	1/27/2024 8:58 PM
6	Training for landlords. Penalties for evictions.	1/27/2024 5:35 PM
7	Preventing income source as criteria for rental discrimination.	1/28/2024 7:57 PM
8	rental housing registry.	1/29/2024 4:02 PM
9	Receiving more LMA for the county is a possibility. Government grants if available.	1/29/2024 11:10 AM
10	Rental registry - accountability and oversight for rental properties and landlords will help ensure properties are up to code and increase the number of safe and affordable housing options for residents.	1/29/2024 1:46 PM
11	Guarantee fund? it's difficult if the available properties are too expensive for the applicant's income.	1/29/2024 1:40 PM
12	Revisiting and modernizing Codes.	1/29/2024 12:14 AM
13	It would be great to have funds set aside to allow for building rental units. Cost of building is high and when trying to ensure the rents are affordable, it causes issues. You can't build without support and keep the rents affordable.	1/29/2024 4:58 PM
14	Not only are the tenants unaware of local rights and responsibilities, many of the landlords are unaware and don't care to learn the legal stuff. They just see a way to make money without understanding their responsibilities.	1/29/2024 3:33 PM
15	Loans at lower interest rates for developers who want to build affordable/sustainable housing.	1/22/2024 3:27 PM

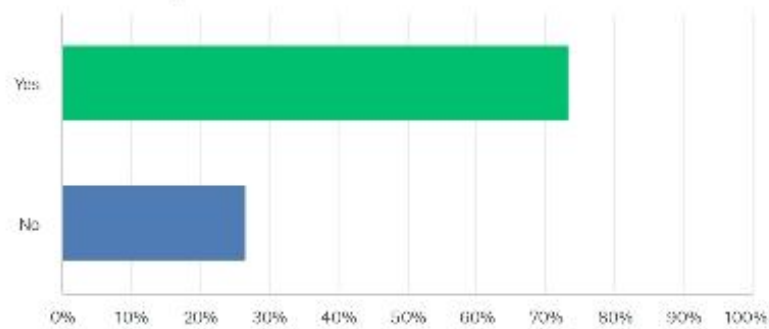
Public Survey – Fair Housing Questions

Discrimination in housing is anything done to restrict access or availability of housing to someone because of their race, color, religion, sex, disability, familial status, or national origin. Are you familiar with fair housing services provided in the community?



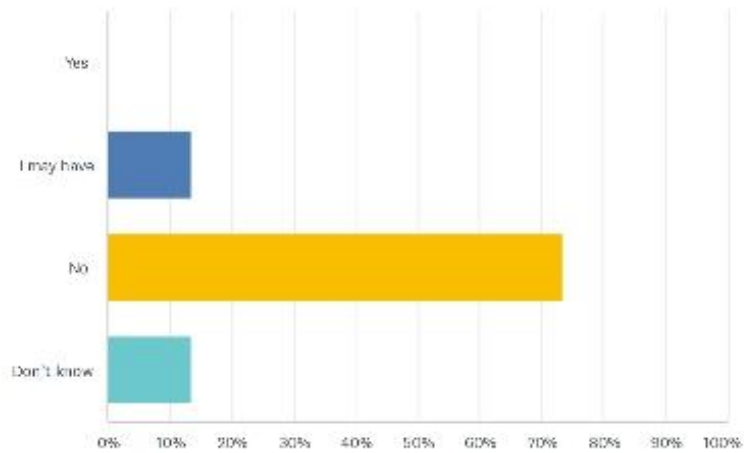
ANSWER CHOICES	RESPONSES
Yes	66.67% 10
No	33.33% 5
TOTAL	15

Have you seen or heard information regarding fair housing programs, laws, or enforcement in the community?



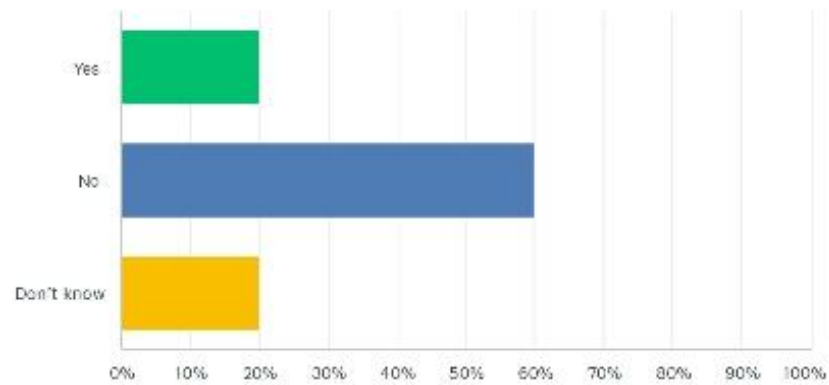
ANSWER CHOICES	RESPONSES	
Yes	73.33%	11
No	26.67%	4
TOTAL		15

Have you ever experienced housing discrimination, as described, in your local area?



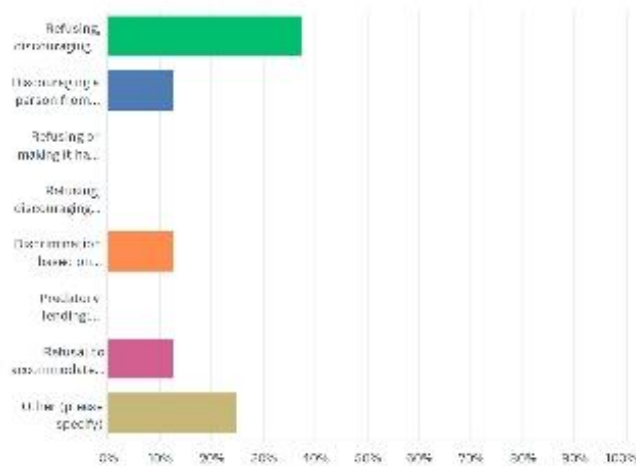
ANSWER CHOICES	RESPONSES	
Yes	0.00%	0
I may have	13.33%	2
No	73.33%	11
Don't know	13.33%	2
TOTAL		15

Do you know someone who has experienced housing discrimination, as described, in your local area?



ANSWER CHOICES	RESPONSES
Yes	20.00% 2
No	60.00% 9
Don't know	20.00% 3
TOTAL	15

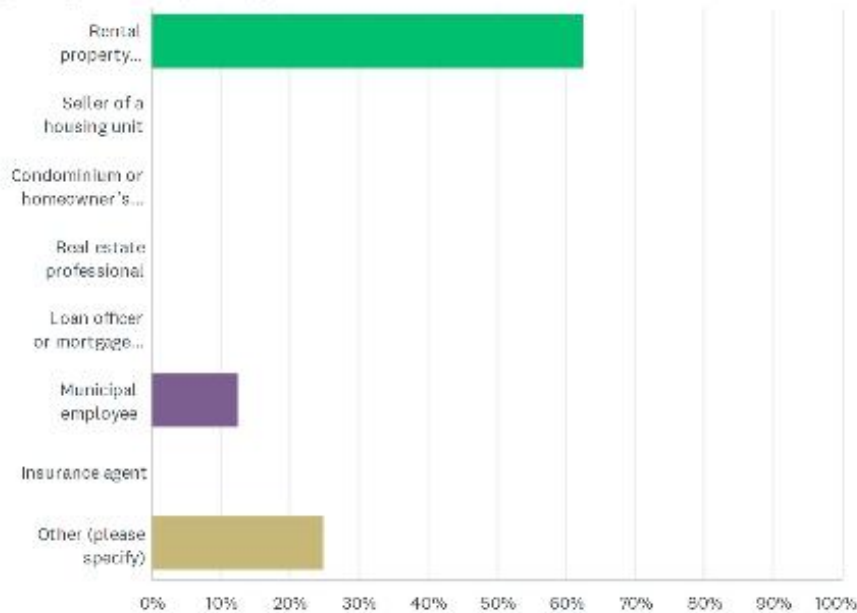
If you believe that you or someone you know encountered housing discrimination in your local area, which of the following best describes the type of discrimination?



ANSWER CHOICES		RESPONSES
Refusing, discouraging, or charging more to rent an apartment or buy a home.		37.50% 3
Discouraging a person from living where he or she wants to live, often by steering him or her to another house, apartment, complex or neighborhood.		12.50% 1
Refusing or making it hard to get a loan to buy or refinance a house or take out home equity by doing things like charging more money or offering a worse deal than someone should be able to get if he or she shopped around.		0.00% 0
Refusing, discouraging or charging more for home insurance.		0.00% 0
Discrimination based on disability: Refusing to make a reasonable accommodation for a person with a disability, refusing to allow a modification to make an apartment more accessible for a person with a disability or lack of accessible units.		12.50% 1
Predatory lending: unfair, misleading, deceptive or fraudulent loan practices.		0.00% 0
Refusal to accommodate service animals or emotional support animals.		12.50% 1
Other (please specify)		25.00% 2
TOTAL		6

#	OTHER (PLEASE SPECIFY)	DATE
1	I think poor behavior within the household is our biggest issue. If a large and growing percentage of parents in this school district (compared to others) can't show up for and build up our own kids at home, what are we doing with our lives? And worse, it is an issue that gets dismissed but still spans all neighborhoods.	1/25/2024 10:03 AM
2	NA	1/24/2024 3:11 PM

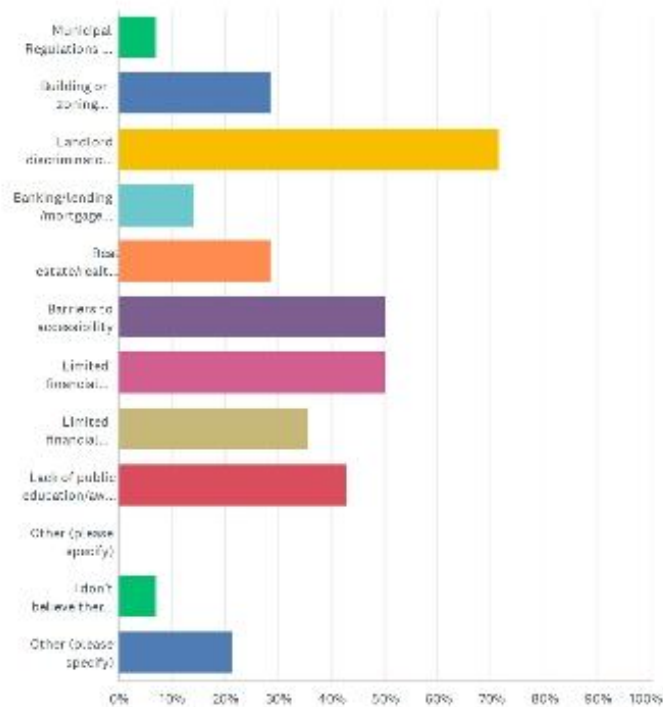
If yes, which of the following best describes the person or organization that discriminated against you or the person you know?



ANSWER CHOICES		RESPONSES	
Rental property manager/owner		62.50%	3
Seller of a housing unit		0.00%	0
Condominium or homeowner's association		0.00%	0
Real estate professional		0.00%	0
Loan officer or mortgage broker		0.00%	0
Municipal employee		12.50%	1
Insurance agent		0.00%	0
Other (please specify)		25.00%	2
TOTAL			3

#	OTHER (PLEASE SPECIFY)	DATE
1	Not applicable.	1/25/2024 10:00 AM
2	NA	1/24/2024 5:11 PM

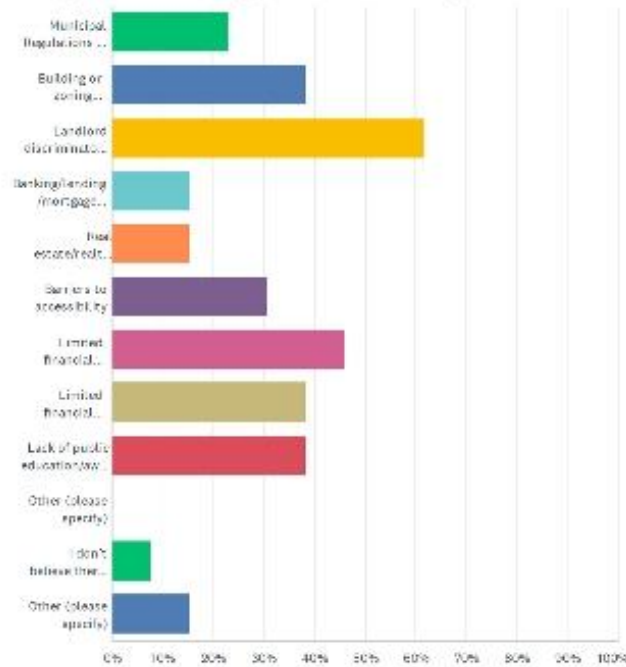
Which of the following do you believe to be barriers to fair housing choice in the City of Mansfield, if any? (mark all that apply)



ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	7.14%	1
Building or zoning regulations	28.57%	4
Landlord discriminatory or unethical practices	71.43%	10
Banking/lending/mortgage discriminatory or unethical practices	14.29%	2
Real estate/realtor discriminatory or unethical practices	28.57%	4
Barriers to accessibility	50.00%	7
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households	50.00%	7
Limited financial assistance for renters	35.71%	5
Lack of public education/awareness regarding rights and responsibilities	42.86%	6
Other (please specify)	0.00%	0
I don't believe there are any barriers to fair housing choice	7.14%	1
Other (please specify)	21.43%	3
Total Responses: 14		

#	OTHER (PLEASE SPECIFY)	DATE
1	When I was searching for a house, I had pre-approved by one financial institution, but when we wanted to make an offer on a house, the listing realtor said she didn't like working with my lender so I needed to get pre-approved elsewhere. I did try, and basically was told I would not have enough money saved in my bank account and to try again next year. I don't think this was discrimination, but I do think there are definitely barriers, and I think it would help younger people to have more resources and education on home buying. I also think landlords should have caps on the rent that they can charge. There are a lot of "investors" flipping houses that buy them all up and sell them for more money, or rent them out for crazy amounts. My husband and I have a joint income of around \$0,000 a year, we are tight on money due to issues like our car needing a new transmission, the cost of food, etc. I can't imagine what those who have a lower income are experiencing. It is EXTREMELY difficult to find clean, safe, affordable housing.	1/25/2024 12:34 PM
2	The city's reliance on income tax to finance essential projects that should ideally be accommodated within the budget is a challenge that affects all residents. It seems to have evolved into a preferred quick fix rather than a sustainable strategy. A household earning \$100,000, representing two median incomes, is now burdened with a \$225 per month income tax, surpassing a more ideal 1% tax (see successful nearby cities) by \$125. The proposal to further increase this tax for ongoing basic city infrastructure adds another layer to the concern. The fact that this quiz caps household income at \$100,000 is disheartening. As we envision progress for Mansfield, it's crucial to expect and strive for more. Ironically, the argument may be made that \$125 per month is a negligible amount by certain elected (and unelected) city officials. However, I wonder if they realize a city asking a \$100,000 household for 1.25% more reduces their buying power by \$45,000 over a 30-year mortgage, is the depressed 'cost of living' higher than the cost of staying? Often so. This situation is particularly challenging for households earning between \$60,000 and \$90,000, as it significantly impacts take-home income amid historically high inflation. The absence of any inclination to reduce income tax exacerbates the issue. To enhance the city's vibrancy, we need to attract more talent. It's essential for public employees and elected officials to align their actions with the aspirations of existing and potential successful citizens and businesses vital for the city's prosperity. Until such changes occur, there's a risk that the city and its departments might not fully embody the mindset necessary to attract and retain the talent Mansfield needs. Let's aspire for a future where the city's financial strategies align with the aspirations of its citizens and businesses, fostering a symbiotic relationship for collective well-being.	1/25/2024 10:03 AM
3	Lack of housing supply. This means that landlords have more power over renters and can (and often will) abuse this power as a result.	1/22/2024 10:38 AM

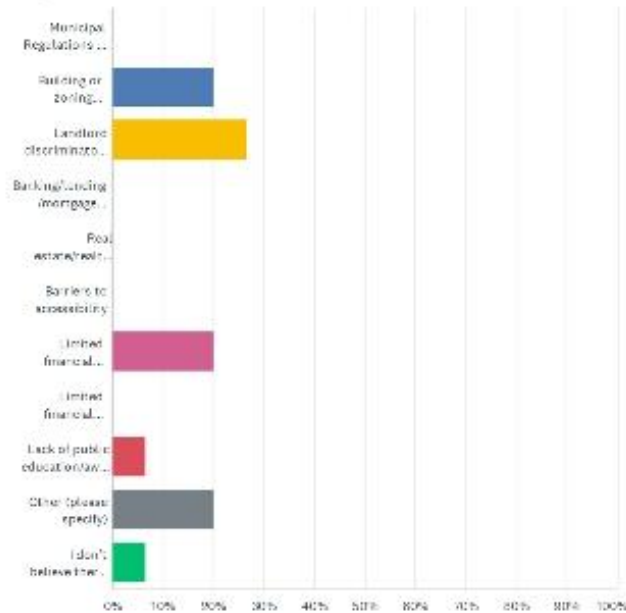
Which of the following do you believe to be barriers to fair housing choice in Richland County (outside the City of Mansfield), if any? (mark all that apply)



ANSWER CHOICES	RESPONSES
Municipal Regulations and Ordinances	23.08% 3
Building or zoning regulations	38.46% 5
Landlord discriminatory or unethical practices	61.54% 8
Banking/lending/mortgage discriminatory or unethical practices	15.38% 2
Real estate/real estate discriminatory or unethical practices	15.38% 2
Barriers to accessibility	30.77% 4
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households	46.15% 6
Limited financial assistance for renters	38.46% 5
Lack of public education/awareness regarding rights and responsibilities	38.46% 5
Other (please specify)	0.00% 0
I don't believe there are any barriers to fair housing choice	7.69% 1
Other (please specify)	15.38% 2
Total Respondents: 13	

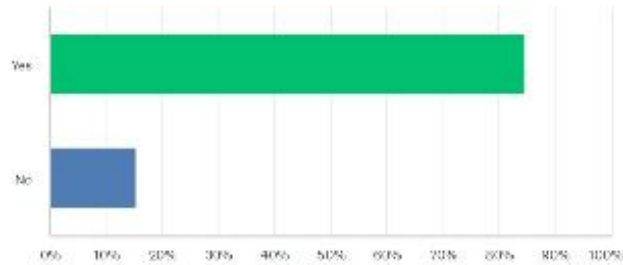
#	OTHER (PLEASE SPECIFY)	DATE
1	The pivotal question lies in whether individuals with the means to invest find joy in collaborating with Mansfield's public employees and elected officials, especially in comparison to other locales. The exodus of individuals making this choice is undeniable. By observance, I suspect someone like Ashland mayor Matt Miller might face jests within Mansfield's city hall because he dares to be different. The joke is on Mansfield. Observing city hall, there seems to be a tendency for deflection and blame-shifting. A quick Google search reveals the implications of such symptoms. The emergence of Ontario and Lexington-Springmill is a testament to economic and residential sectors, including new home builders and business investors, voting with their feet. Mansfield tends to attract bargain buyers rather than investors. They use us. They do not join us. A critical inquiry arises: How many individuals from past mismanagement acts now draw both pensions and salaries? How many of them and others working with or even for them are open to challenging the status quo? Have they actively embraced new ideas or resisted change? The culture in city hall, seemingly stagnant since the 1950s and potentially repelling talent, deserves attention. Addressing this challenge head-on, embracing the inevitable resistance, is the noise of community recovery. Let's instigate positive change that mirrors communities we want to be more like.	1/25/2024 10:03 AM
2	Don't know	1/25/2024 8:08 AM

Which of the above list do you perceive to be the largest impediment to fair housing choice in the City of Mansfield/Richland County, if you perceive that impediments exist? (choose only one)



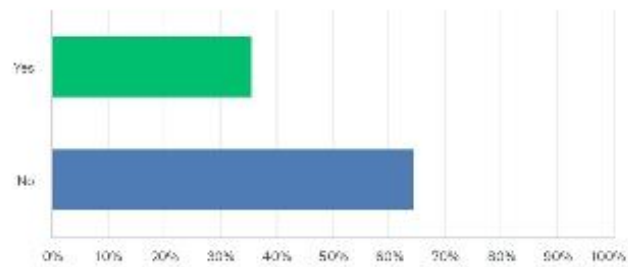
ANSWER CHOICES	RESPONSES	
Municipal Regulations and Ordinances	0.00%	0
Building or zoning regulations	20.00%	3
Landlord discriminatory or unethical practices	26.67%	4
Banking/lending/mortgage discriminatory or unethical practices	0.00%	0
Real estate/realtor discriminatory or unethical practices	0.00%	0
Barriers to accessibility	0.00%	0
Limited financial assistance for home ownership of elderly, minorities, and/or low-income households	20.00%	3
Limited financial assistance for renters	0.00%	0
Lack of public education/awareness regarding rights and responsibilities	6.67%	1
Other (please specify)	20.00%	3
I don't believe there are any barriers to fair housing choice	6.67%	1
TOTAL		15

Are there examples of segregation in the City of Mansfield/Richland County? Examples would be pockets of minorities or concentrations of low-income households.



ANSWER CHOICES	RESPONSES	
Yes	84.62%	11
No	15.38%	2
TOTAL		13

Do you believe that discriminatory or unethical practices contributed to segregation in the City of Mansfield/Richland County?



ANSWER CHOICES	RESPONSES	
Yes	35.71%	5
No	64.29%	8
TOTAL		14

Chapter 3: Demographic/Socioeconomic Profile

Demographics

Geography: The City of Mansfield is located in Richland County in the North Central part of the State of Ohio. It is the largest City in the County, and the County seat. The City of Mansfield is roughly about half-way between the Cities of Columbus and Cleveland, and is surrounded by rural farmland and smaller villages and towns. Geographically, the City encompasses approximately 31 square miles.

Photo 3A: Downtown Mansfield (Google Maps).



The City was founded on a fork of the Mohican River in 1808. Mansfield was once a thriving hub of industrial activity, boasting large manufacturing companies including Westinghouse Electric, Tappan Stove and Ohio Brass. During the 1970's, Mansfield began to experience a series of sharp financial downturns when large employers moved their operations to other parts of the country, closed, or relocated overseas.

Like many similar rust belt communities, staggering economic changes resulted in the erosion of public institutions and infrastructure, a greatly reduced tax base, and the gradual disintegration of once thriving, working class neighborhoods. Inadequate jobs, blight, and an aging housing stock are ongoing challenges.

Map 3A: City of Mansfield and surrounding area with numbered census tracts

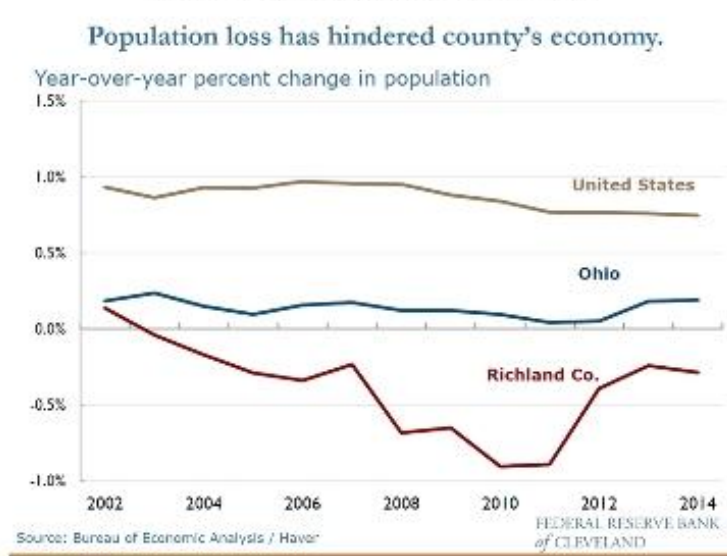


Photo 3B: Sample of Housing in Mansfield, Ohio (Google Maps)



Population and population Growth: The population of the City of Mansfield, according to the 2022 ACS was 47,865, and has risen slightly in the last few years, though historically, there has been a decline in population. The population in 1970 was 55,047, and has fallen in each decennial census since that time. This population decline over decades has also occurred in the surrounding County, but with a rise in population starting in 2011, as seen in Graph 3A.

Graph 3A: Population Change Over Time

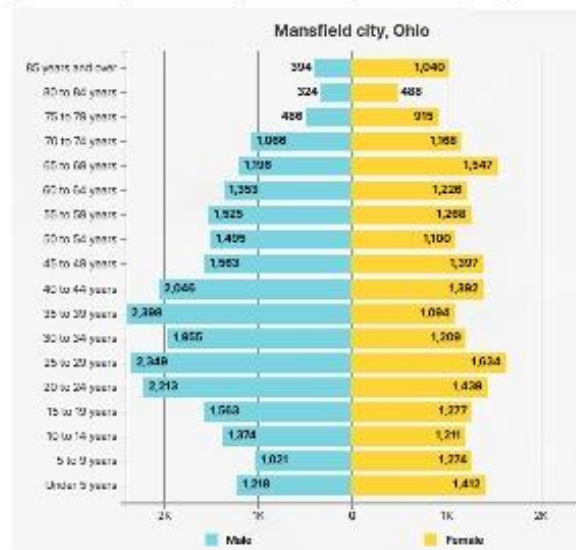


Sex: There are some other differences based upon sex that are worth noting, and that may have potential ramifications for fair housing issues. According to the 2022 ACS, 46.4% of the population in the City of Mansfield was female and 53.6% was male. This is a somewhat higher than usual male population percentage. Also note that there is a larger than average number of people living alone in the City, 40.1% of households are a single person living alone. This compares to 36.2% for the State of Ohio overall. There appears to be a

population of 2,447 men under the age of 65, and living alone in the City with no family, and a population of 1,842 women under the age of 65, and living alone in the City with no family.

This population dynamic changes as the age increases, with more women than men in every age category over the age of 64. This is likely because women tend to live longer than men. The percentage of persons over the age of 65 and living alone is also higher than average, with 52.0% of all households with one or more people 65 and over consisting of a single person living alone. There is a population of 2,380 women 65 and over living alone, compared to a population of 1,024 men 65 and over living alone in the City. These statistics have potential ramifications for housing, because these single income households may have difficulty in affording housing, especially those 65 and over on fixed incomes.

Graph 3B: Population Pyramid: Population by Age and Sex



2022 ACS 5-Year Estimates Subject Tables

There is also an interesting dynamic relative to single parent households. According to the 2022 ACS, there were both male and female householders, with no spouse present, and children in the home under the age of 18, but there is a huge disparity between the numbers of male and female households in this situation. 0.6% of all households were male family householders with own children, no wife present. 8.0% of all households were female family householders with own children, no husband present.

41.2% of those under the age of 18 were living below the poverty level.

This disparity has potential ramifications that are likely to disproportionately impact females across the City in a variety of areas, but especially relevant to this report are the implications for housing, which may be more difficult to secure based upon the presence of children and the impact of child rearing as a single parent on one's income. In fact, the ACS data also shows that 41.2% of those under the age of 18 were living below the poverty level.

The other, and related challenge is the disparity in earnings between men and women in the workforce. As shown in Table 3A, even after accounting for educational attainment, median

Even after accounting for educational attainment, median earnings for females were far below those of their male counterparts.

earnings for females were far below those of their male counterparts. This too has implications for access to affordable housing in the market.

Table 3A: Median earnings in the past twelve months (in 2022 inflation-adjusted dollars) by sex, by educational attainment for the population 25 years and over

Education, by sex	Annual Income
Male	\$36,401
Less than high school graduate	\$26,944
High school graduate (includes equivalency)	\$33,109
Some college or Associates degree	\$34,960
Bachelor's degree	\$42,371
Graduate or Professional degree	\$102,656
Female	\$28,717
Less than high school graduate	\$19,495
High school graduate (includes equivalency)	\$23,970
Some college or Associates degree	\$28,778
Bachelor's degree	\$29,754
Graduate or Professional degree	\$61,721

Data source: 2022 ACS

Age: Those over the age of 65 are also a demographic facing some structural challenges that can lead to a disadvantage in having their housing needs adequately met. 18.1% of the population in the City of Mansfield are 65 and over, and 34.6% of all households have at least one person 65 years and over. Older people are more likely to be on a fixed income, and also more likely to live alone. As described above, 40.1% of all households in the City of Mansfield are single householders living alone, and 52.0% of all households with persons 65 and over live alone. This combination impacts their earning ability, and thus their access to affordable housing.

Older people are more likely to be on a fixed income, more likely to be disabled, and more likely to live alone.

Older people are also more likely to be disabled, as described in the section on Population with Disabilities. This too impacts their access to appropriate housing.

Veterans: According to the 2022 ACS, 6.5% of the population in the City of Mansfield are veterans. Veterans are more likely to have disabilities and health issues than the population at large. These challenges can impact their access to affordable and appropriate housing.

Religion: People in the City of Mansfield are affiliated with a variety of religions. Though we did not find detailed statistics for the City of Mansfield, the Pew Research Center data in Table 3B represents the religious landscape in Ohio. Religion, which is often tied to ethnicity or race, can be a source of discrimination.

Table 3B: Religious composition of adults in Ohio

Christian	73%	Non-Christian Faiths	4%
Evangelical Protestant	29%	Jewish	1%
Mainline Protestant	17%	Muslim	1%
Historically Black Protestant	7%	Buddhist	1%
Catholic	18%	Hindu	<1%
Mormon	1%	Other World Religions	<1%
Orthodox Christian	<1%	Other Faiths	2%
Jehovah's Witness	1%	Unaffiliated (Religious "nones")	22%
Other Christian	<1%	Atheist	2%
Don't know	<1%	Agnostic	3%
		Nothing in particular	17%

Data source: Pew Research Center, Religious Landscape Study, 2014

Economy: The City, once a bustling manufacturing center due to its location on four railroads that passed through the City, and on the Lincoln Highway, the first road across America. The Ohio Brass Company, the Mansfield Tire and Rubber Company, and appliance manufacturing industries including Westinghouse Electric and Tappan Stove, among others, were all major employers in the area. However, like many cities in the rust belt, Mansfield experienced a large decline in its manufacturing and retail sectors starting in the 1970s with losses to overseas manufacturing, labor disputes, and deteriorating factory facilities all contributing to the decline. This led to declining incomes and blighted neighborhoods. The local government also struggled as the tax base shrunk. Finally, in 2010, Mansfield was declared to be in fiscal emergency with a deficit of \$3.8 million. The city's financial crisis lasted nearly four years before being lifted out of fiscal emergency on July 9, 2014.

The City has had its economic struggles, but is making progress in recent years.

While some manufacturing remains, the City has sought to diversify its economy, and is making efforts to revitalize its downtown. Its economy is continuing to gain momentum, but much work needs to be done. Major current industries include Healthcare (Ohio Health), Auto parts (Newman Technology and Ideal Electric), thermostats (Therm-O-Disc), pumps (Gorman-Rupp), Steel and metal working (Jay Industries, AK Steel, Dofasco), and Food (Isaly Dairy, Stewart's Restaurants, Jones Potato Chip Company).

As shown in Table 3C, the percentage employed (45.4%), unemployment rate (7.8%), and the median household income (\$40,996) are all poor compared to the State averages. As of February 2024, Richland County, which includes the City of Mansfield ranked 27th out of 88 Ohio Counties for Unemployment rate, meaning that 61 of the 88 Ohio Counties had a lower unemployment rate. Graph 3C shows that the quarterly employment in Richland County has continued to be stagnant over time. Per capita personal income has risen, (Graph 3D), but not enough to keep pace with rising housing costs. Median value of owner-occupied homes have increased from \$77,000 in 2017 to \$97,300 in 2022. This is an increase of 26% in 5 years. Over the same time period, median household income increased from \$34,219 in 2017 to \$40,996 in 2022. This is an increase of 20%. This leaves the average household less able to afford housing today.

Table 3C: Employment and income in the City of Mansfield

	City of Mansfield	State of Ohio
Percentage employed	45.4%	59.9%
Unemployment rate	7.8%	5.0%
Median household income	\$40,996	\$66,990

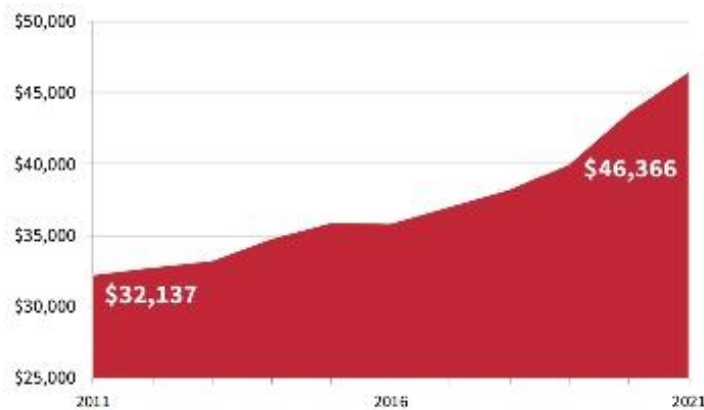
Data source: 2022 ACS

Graph 3C: Employment Growth Over Time



Graph 3D: Per Capita Personal Income for the Mansfield Metropolitan Area, which includes Richland County, 2011 – 2021

Per Capita Personal Income



Data Source: Ohio County Profiles, prepared by the Office of Research, Ohio Development Services Agency

A number of economic challenges exist. In addition to the above noted concerns about an ongoing lack of good jobs, considerably lower than State average incomes, and stagnated employment growth over time, 25% of the overall population are living below the poverty line.

However, a number of challenges exist. 13% of the overall population are living below the poverty line, and 23,664 people are below 50% of the poverty level.

Race and Ethnicity

The City of Mansfield is seeing a modest increase in its diversity over time. In 2012, 72.4% of City residents were White alone; in 2022 that number was 70.0%. The numbers are reflective of a general trend in Ohio and across the nation of increasing minority populations. Table 3D shows the mix of races/ethnicities within the City.

In 2022 (ACS 5-year data), 2.4% of City of Mansfield residents were born outside of the United States, which is lower than the national average of 15.3%, and the State of Ohio average of 5.8%. In 2022, 0.8% of City of Mansfield residents were not US citizens. This compares with the national average of 6.5%, and the State average of 2.2%.

Table 3D: Race/Ethnicity alone or in combination with one or more other races as a percentage of the total population in the City of Mansfield

White alone	70.0%
Black or African American alone	19.4%
American Indian and Alaska Native alone	0.2%
Asian alone	0.9%
Native Hawaiian and other Pacific Islander alone	0.3%
Some other race alone	1.2%
Two or more races	7.9%
Hispanic or Latino (of any race)	2.9%

Data source: 2022 ACS

In the Consolidated Plan, we used four HUD identified problems as potential sources of disparity. We looked at substandard housing, lacking complete plumbing or kitchen facilities, overcrowding, housing cost burden, and absence of income. We compared racial groups, by income category on whether or not they had these particular problems, and then looked for disparities.

As shown in Table 3E, there are three different racial groups that are disproportionately impacted by one or more of the four housing problems at various income points, with the Asian and Hispanic populations being more impacted in the 0-30% and 30-50% ami

categories, and the Black/African American population more impacted in the 50-80% and 80-100% ami categories. We also found that the Asian and Hispanic populations were more likely to have one or more severe housing problems.

In terms of the housing problems identified, housing cost burden is the most prevalent. According to the 2013-2017 CHAS data, a total of 3,989 renters and 1,563 homeowners pay more than 30% of their income on housing costs. Using 2022 ACS data, 49.1% of total renter households and 24.9% of total owner households pay over 30% of their income on housing. In addition, 1,225 renters and 498 homeowners are severely housing cost burdened, with over 50% of their income going to housing costs. However, this is not a problem that is isolated to the City of Mansfield. These high cost burdens are representative of what is occurring across the United States. The difference in Mansfield is that the median gross rents (\$733) and median housing values of owner-occupied units (\$97,300) are already much lower than the national average, and are still not affordable to a large segment of the population. This makes it even more difficult to provide housing at a low enough price point to make it affordable to this group.

Of the other 3 housing problems identified in the CHAS tables, the lack of complete plumbing or kitchen facilities seems to be the next most significant problem. 205 renter households and 4 owner households experienced this problem. This is slightly higher than the State of Ohio and National averages, and is likely connected to the age of the housing stock in the City. Based upon data from the 2022 ACS, 78.5% of the housing stock was built prior to 1980. This compares to 64.6% for the State of Ohio. Over half of the City's current housing stock was built prior to 1960, and over a quarter of the housing was built prior to 1940. The age and obsolescence of this housing stock is one of the primary housing problems in the City. This issue also contributes to the general decline of some of the neighborhoods. Blight and vacancy are related concerns. 11.7% (2022 ACS) of the housing units are vacant, compared to a 8.8% average for the rest of the State. Removal of these blighting influences is also an important need, either through rehabilitation, or demolition. Mansfield has made some good progress with this in recent years. The percentage of vacant units was 18.2% in 2017.

Lack of adequate income also appears to contribute to the two problems above, and to be a significant problem in its own right. According to the 2022 ACS, the median household income in the City of Mansfield is \$40,996, which is much lower than the State of Ohio (\$66,990) and United States (\$74,580) median household income. 25.0% of the population of the City find themselves below the poverty level, compared with 13.3% for the State of Ohio. As identified in the tables above, 280 renter households and 95 owner households have no, or negative income.

Overcrowding is the last of the housing problems from the tables above, and appears to be minimal, though there are households experiencing overcrowding. 130 renter households

and 50 owner households have between 1.01 and 1.5 persons per room, and 40 renter households have more than 1.5 persons per room. About 1.3% of the population is experiencing this problem. This is slightly higher than State of Ohio statistics, and much lower than national statistics for this issue. There is likely a connection between overcrowding and lack of adequate household income.

Table 3E: Disparities by income, by racial group

Race	One or more of 4 housing problems				One or more of 4 severe housing problems				Housing Cost Burdened			
	0-30%	30-50%	50-80%	80-100%	0-30%	30-50%	50-80%	80-100%	0-30%	30-50%	Over 50%	No income
White												
Black/African American			X	X								
Asian	X					X						
American Indian, Alaska Native												
Pacific Islander												
Hispanic	X*				X*		X	X				

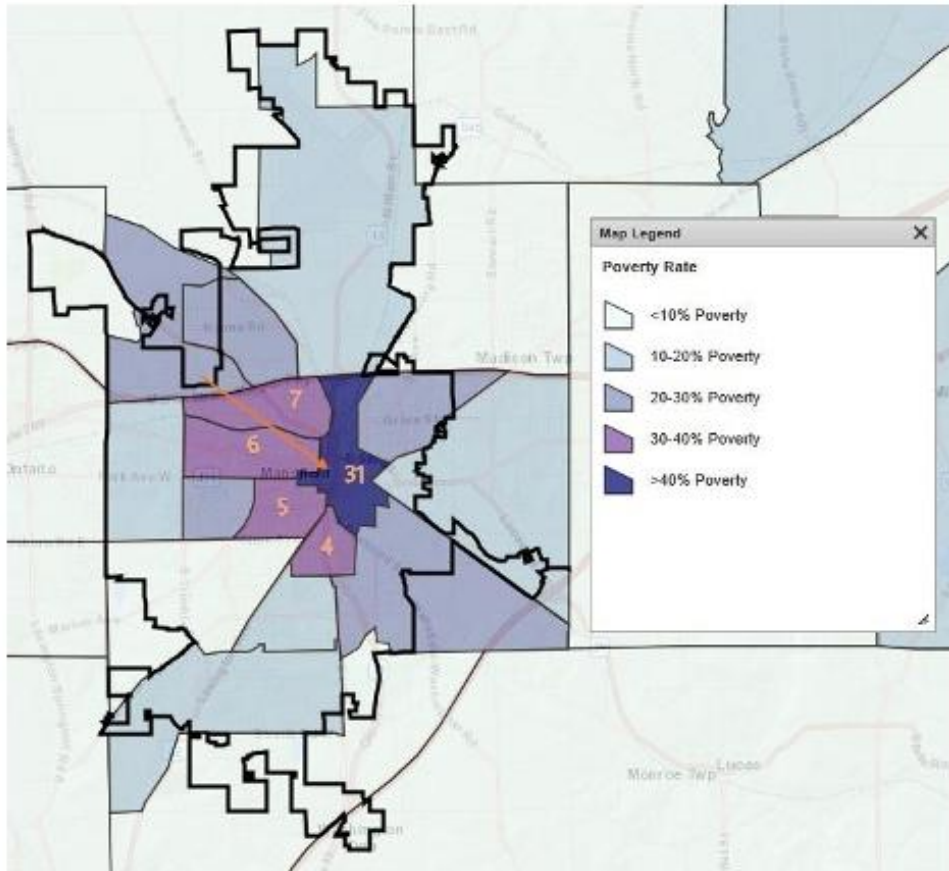
Data Source: 2013-2017 CHAS, as used in the 2024-2029 City of Mansfield Consolidated Plan.

No, or negative income (the second X is really a double count of the problem of no or negative income already identified for this group.)

Race also has a geographic component, which may lead to disparities, which we will explore further in the section on segregation/concentration of minorities.

Concentrated Areas of Poverty

Map 3B: Poverty rates by census tract in the City of Mansfield



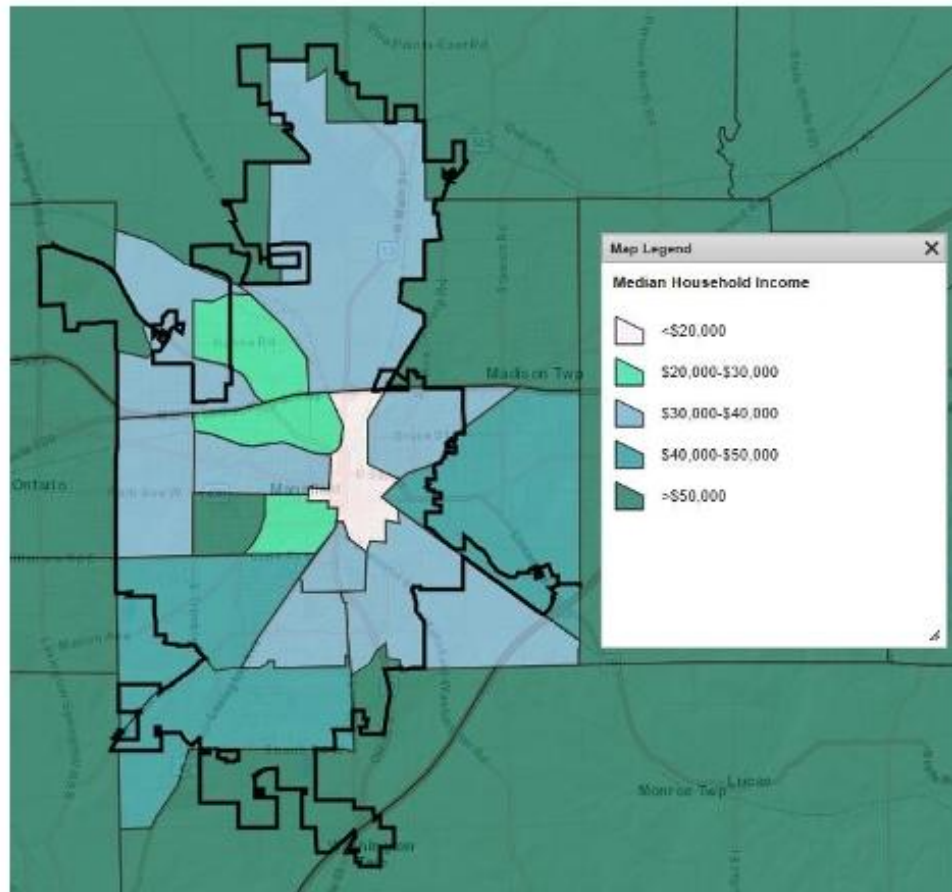
Data source: CPD Maps

Map 3B shows the poverty rate across the City by census tract. The areas where there are the lowest incomes and highest poverty levels are the area the City center (census tract 31), shown in dark purple, and to the west of this area (census tracts 4, 5, 6, and 7) shown in light purple. These areas of highest poverty are shown by an orange arrow on the map.

In 2022, median income in the City of Mansfield increased to \$40,996, a 36% increase from the year 2000. However, the consumer price index shows that inflation decreased the value of the dollar in the US by 70% over the same period, demonstrating that household incomes in the City have failed to keep pace with inflation. However, there has been improvement in this area as well. In the period from 2017 to 2022, the household median income increased

by 20%, while the dollar value dropped 19%, with median income increases slightly outpacing inflation. Note that, despite these improvements, median household incomes for the City in 2022 (\$40,996) remain well below those for Richland county (\$56,557) and the State of Ohio (\$66,990).

Map 3C: Median Household Income, by Census Tract



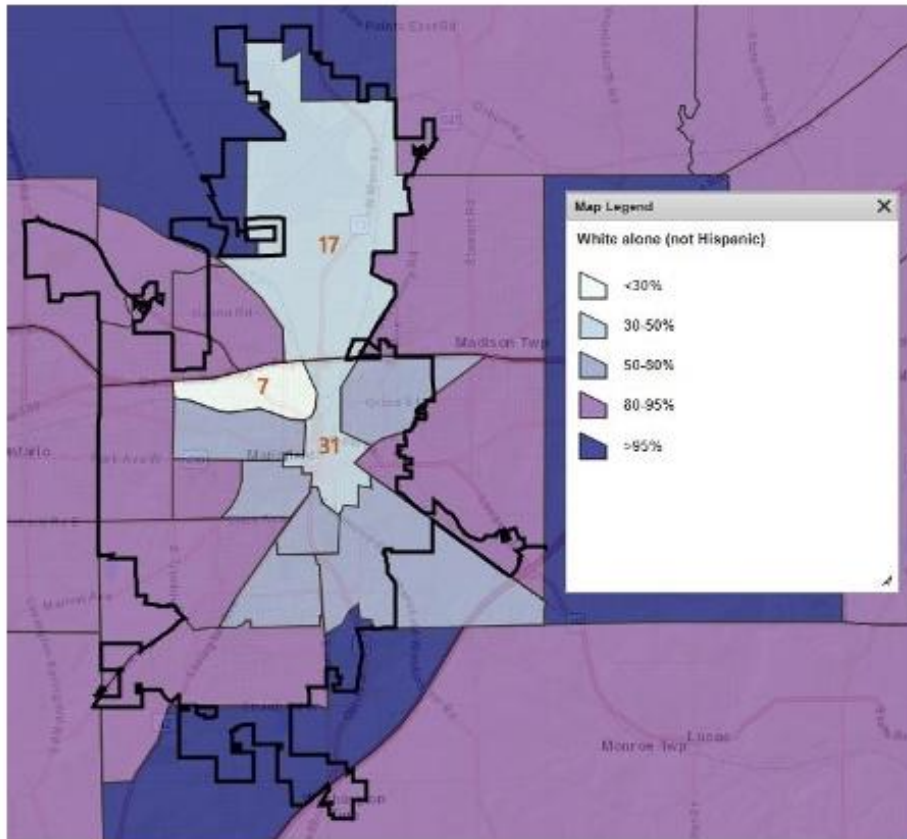
Data source: CPD Maps

Segregation/Concentration of Minorities

Maps 3D through 3J provide information on the geographic distribution of race/ethnicity across the City. On Map 3D, we can see that the percentage of the White, non-Hispanic population in census tracts 7, 17, and 31 are much lower than for the other areas of the City.

It is worth noting that very few people live in census tract 17, so we will not consider this census tract in the remaining discussion in this section.

Map 3D: Dispersion of the White (Alone, Non-Hispanic) Population Across the City of Mansfield



Data Source: HUD CPD Maps

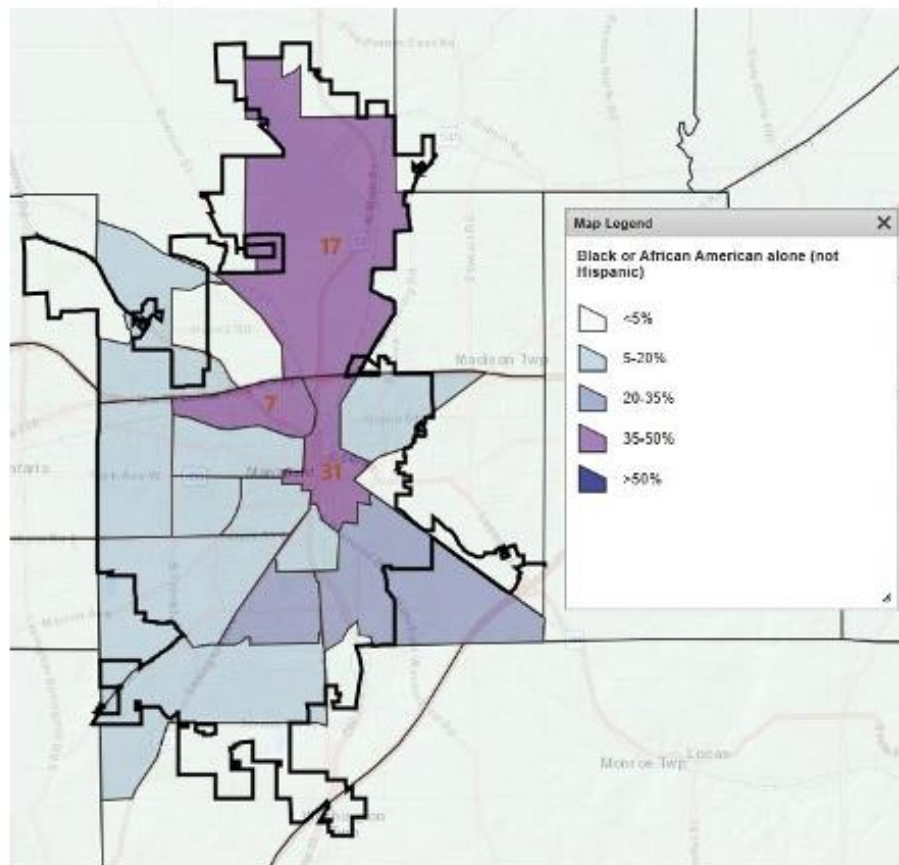
Map 3E shows that the highest percentages of Black/African American alone population are found in the areas with the lowest White population (census tracts 7 and 31). From Table 3D, we can see that there is a very small (.2%) percentage of the population that is American Indian and Alaska Native alone, and on Map 3F that the highest concentrations are in census tract 15.

On Map 3G, we see that the greatest concentration of the small Asian alone population (.9%) are found in census tract 21.01, and on Map 3H, we see that the greatest concentration of the very small Native Hawaiian and other Pacific Islander alone population (.3%) are found in census tract 13.

Pockets of concentration vary geographically for different racial or ethnic groups.

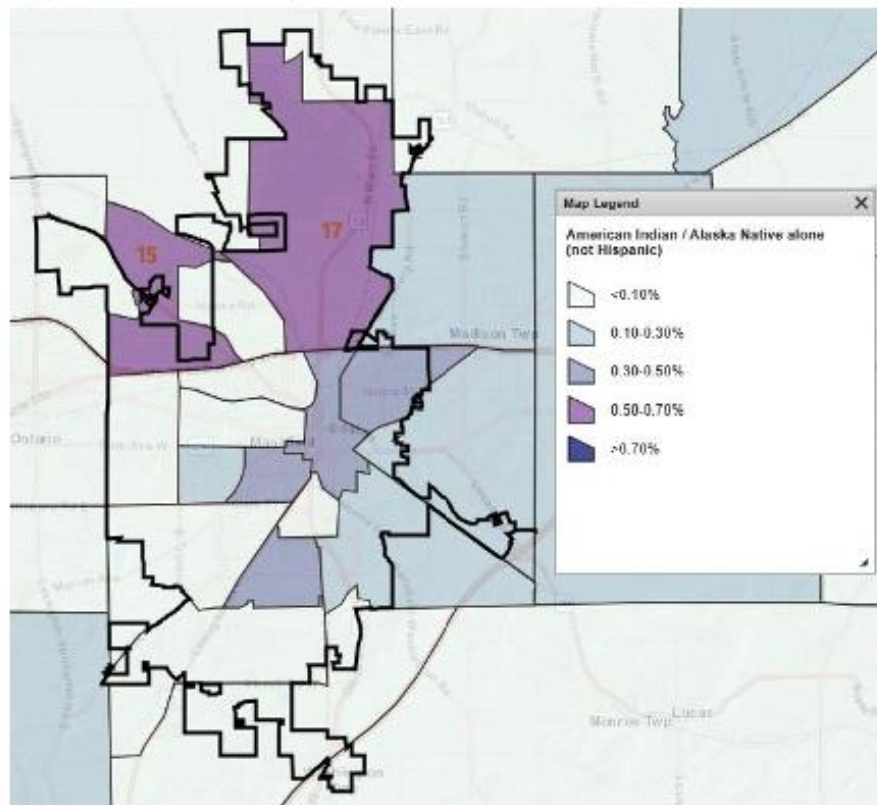
The greatest concentration of the small Population Identifying as Some Other Race (1.2%) are found in census tract 9 (Map 3I), and on Map 3J, we find that the greatest concentration of the Population identifying as Two or More Races (non-hispanic) (7.9%) is in census tracts 7, 14, and 5.

Map 3E: Dispersion of the Black/African American (Alone, Non-Hispanic) Population Across the City of Mansfield.



Data Source: HUD CPD Maps

Map 3F: Dispersion of the American Indian/Alaska Native (Alone, Non-Hispanic) Population Across the City of Mansfield

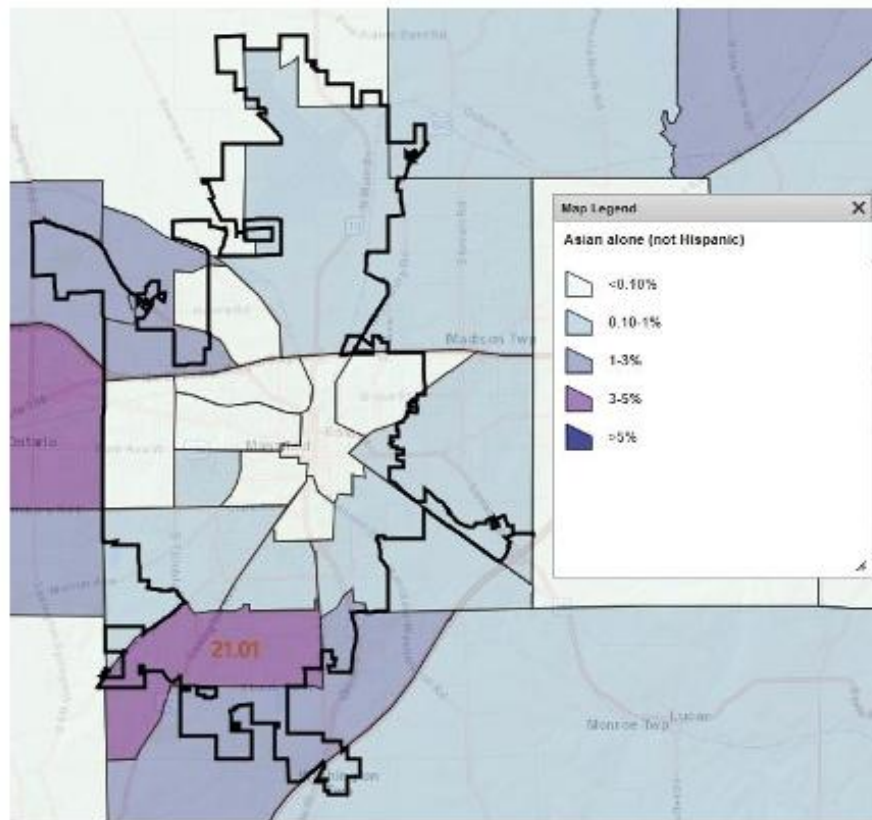


Data Source: HUD CPD Maps

The small Hispanic or Latino (of any race) population (2.9%) is concentrated in census tracts 8, 16, and 31. As you can see, there are pockets of minorities in a variety of areas of the City.

A review of this data demonstrates that some of the most impoverished areas of the City are also areas with high concentrations of minorities, as found in census tracts 31, 7, and 5 although, there are also high poverty areas with low-minority concentrations (4 and 6), and minority concentrations in non-minority areas (census tracts 8, 9, 13, 14, 15, 16, and 21.01). The areas where there are overlap between high minority concentrations and high poverty need additional consideration in addressing housing needs and equity within the City, though it must also be recognized that the poverty issue goes beyond these racial minority concentrated pockets.

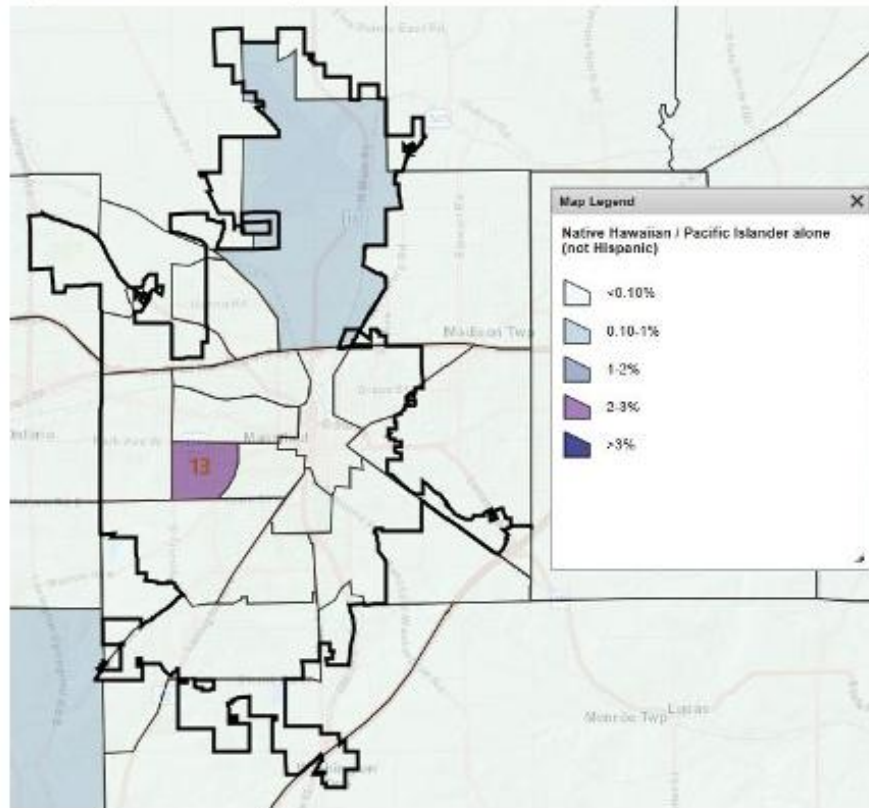
Map 3G: Dispersion of the Asian (Alone, Non-Hispanic) Population Across the City of Mansfield



Data Source: HUD CPD Maps

To assist communities in identifying racially/ethnically-concentrated areas of poverty (R/ECAPs), HUD has developed a census tract-based definition of R/ECAPs. The definition involves a racial/ethnic concentration threshold and a poverty test. The racial/ethnic concentration threshold is straightforward: R/ECAPs must have a non-white population of 50 percent or more. Regarding the poverty threshold, Wilson (1980) defines neighborhoods of extreme poverty as census tracts with 40 percent or more of individuals living at or below the poverty line. Because overall poverty levels are substantially lower in many parts of the country, HUD supplements this with an alternate criterion.

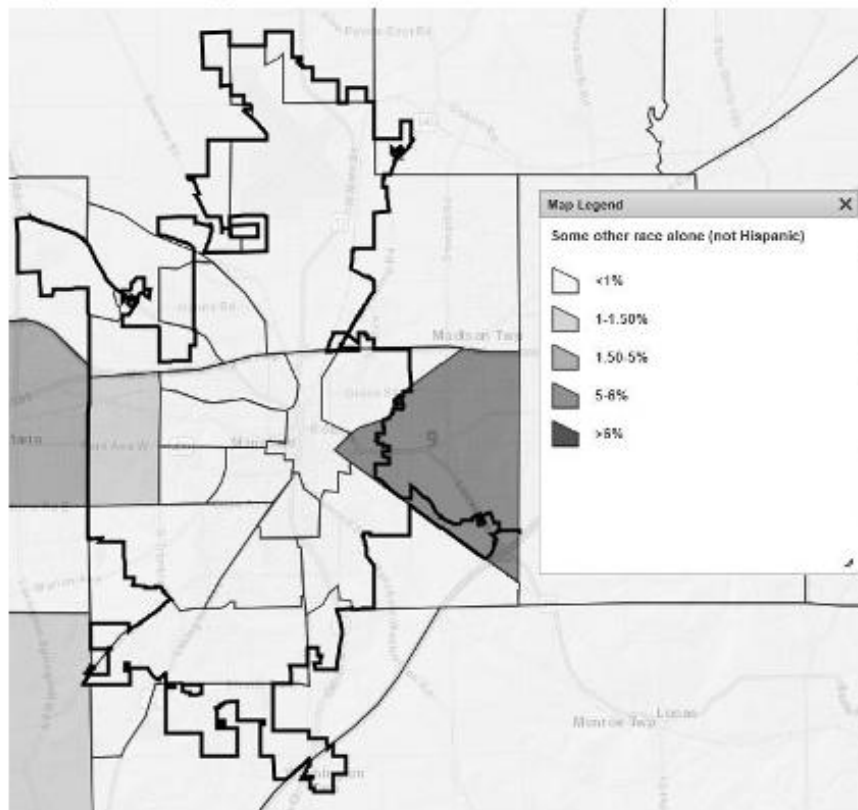
Map 3H: Dispersion of the Native Hawaiian/Pacific Islander (Alone, Non-Hispanic) Population Across the City of Mansfield



Data Source: HUD CPD Maps

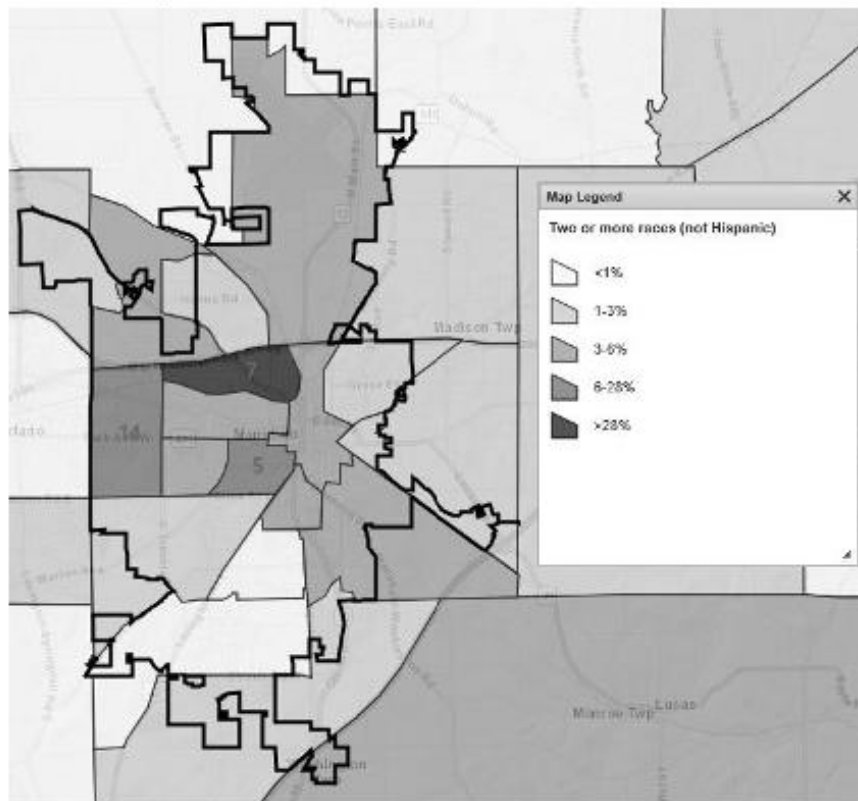
Thus, a neighborhood can be a R/ECAP if it has a poverty rate that exceeds 40% or is three or more times the average tract poverty rate for the metropolitan/micropolitan area, whichever threshold is lower. Census tracts with this extreme poverty that satisfy the racial/ethnic concentration threshold are deemed R/ECAPs. There are no census tracts in the City of Mansfield that meet this HUD definition, and are categorized as R/ECAPs.

Map 3I: Dispersion of The Population Identifying as Some Other Race (alone, Non-Hispanic) in the City of Mansfield

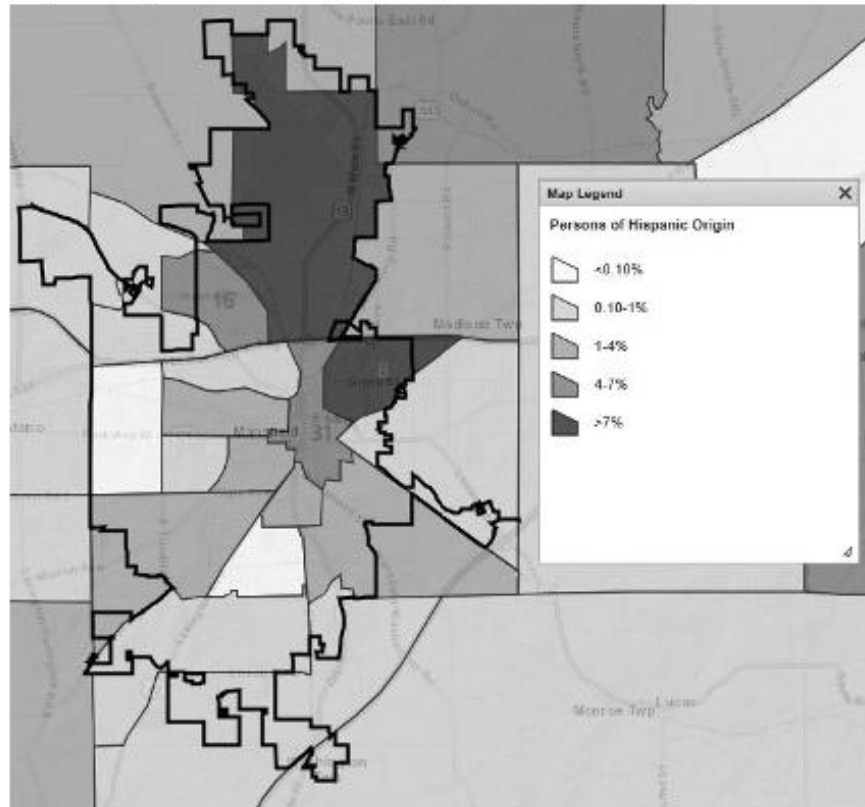


Data Source: HUD CPD Maps

**Map 3J: Dispersion of the Population with Two or More Races (Alone, Non-Hispanic)
Across the City of Mansfield**



Data Source: HUD CPD Maps

Map 3K: Dispersion of the Hispanic Population Across the City of Mansfield

Data Source: HUD CPD Maps

Limited English Proficiency

Of the 45,000 people in the City of Mansfield that are 5 years and over, 43,106 speak English only. 1,894 people (4.2% of the total population five and over) speak a language other than English as their primary language at home. This compares with 21.7% for the US overall.

Of those in the City of Mansfield who speak a language other than English as their primary language at home, 689 (1.5% of the total population five and over) speak English less than very well (have

Of the 45,000 total persons five and above in the City of Mansfield, there are 1,894 people (4.2%) that speak a language other than English as their primary language at home. Of those, 689, or 1.53% of the total persons five and above have limited English-speaking proficiency.

limited English-speaking proficiency). This compares with 8.2% for the US overall. Table 3F breaks this down by language spoken.

Table 3F: Language spoken at home, and limited English-speaking households

	Number of persons* for whom this is their primary language spoken at home	Percentage of the Total persons* in the City of Mansfield who speak this as their primary language at home	Number of persons* who speak this language, and who have limited English speaking proficiency	Percentage of persons* in the City of Mansfield who speak this language, and have limited English speaking proficiency
Spanish	870	1.9%	365	.8%
Other Indo-European languages	636	1.4%	198	.4%
Asian and Pacific Island languages	215	.5%	92	.2%
Other languages	173	.4%	34	.1%

Data source: 2022 ACS

*persons aged 5 and over

Population with Disabilities

Of the total civilian noninstitutional population in the City of Mansfield, 8,760 people, or 20.8% have a disability. This compares with 12.9% for the US over all. Table 3G breaks this down for various population groups.

There is only a slight difference between the percentage of males and females that have disabilities, but the differences between those of various races is more pronounced. The

The likelihood of having a disability increases significantly with age, particularly for those over the age of 65. At age 75 and over, nearly half of all people have one or more disability.

Black/African American population have the highest percentage of disability (25%), followed by the White population (21.2%). Conversely, the Asian, American Indian and Alaska Native, and Native Hawaiian and Other Pacific Islander populations all have a percentage of population with a disability in

the single digits. The biggest differences with regards to the percentage of a given population with one or more disabilities, not surprisingly, is with regard to age. The likelihood of having a disability increases significantly with age, particularly for those over the age of 65. At age 75 and over, nearly half of all people have one or more disability.

Table 3G: Number and percentage of various population groups with a disability

Characteristic of population	Number in this category	Number with a disability	Percent with a disability
Total civilian noninstitutional population	42,129	8,760	20.8%
Sex			
Male	20,388	4,169	20.4%
Female	21,741	4,591	21.1%
Race and Hispanic or Latino origin			
White alone	30,774	6,516	21.2%
Black or African American alone	7,025	1,753	25.0%
American Indian and Alaska Native alone	24	2	8.3%
Asian alone	430	29	6.7%
Native Hawaiian and Other P. Islander alone	141	13	9.2%
Some other race alone	394	60	15.2%
Two or more races	3,341	387	11.6%
Hispanic or Latino (of any race)	937	190	20.3%
Age			
Under 5 years	2,630	0	0%
5 to 17 years	6,487	597	9.2%
18 to 34 years	9,854	1,270	12.9%
35 to 64 years	15,020	3,543	23.6%
65 to 74 years	4,797	1,767	36.8%
75 years and over	3,341	1,583	47.4%

Data source: 2022 ACS 5-year estimates detailed tables

Table H breaks down disabilities by type of disability. The most common disabilities are ambulatory, followed by cognitive and independent living. Keep in mind that people may have more than one type of disability.

Table 3H: Number and percentage of the population with specific types of disability

Disability type		
hearing	1,806	4.3%
Vision	1,907	4.5%
Cognitive	3,815	9.7%
Ambulatory	4,320	10.9%
Self-care	1,878	4.8%
Independent living	3,191	9.7%

Data source: 2022 ACS 5-year estimates detailed tables

Chapter 4: Access to Opportunity

Overview of Access to Opportunity

In this chapter, we seek to look more closely at the population groups of racial minorities, national origin outside of the United States, and families with children, which have been identified as potentially being disadvantaged in a community. We want to understand more fully where concentrations of these groups exist, and what some of the limitations are to opportunity for these groups.

HUD has sought to measure things like poverty, school proficiency, transportation costs, and job proximity. For each factor that they seek to measure, they have created maps to show geographic dispersion, and have created an index that seeks to measure each factor. These indexes are meant to demonstrate opportunity across a geography on a scale of 0 to 100, with 0 being low, or no, opportunity, and 100 representing great opportunity for that factor.

We want to understand more fully where concentrations of these groups exist, and what some of the limitations are to opportunity for these groups.

In chapter 3, we looked at a number of demographics, and discovered a correlation between concentrations of poverty and concentrations of minorities for some locations. A search of census tracts has been conducted, to find those that had both high poverty and high concentrations of minorities, those with non-US national origins, and/or families with children. These are shown in Table 4A.

For each indicator listed in Table 4A, we have indicated by increasingly dark cell shading those census tracts that are of the lowest potential for opportunity for that specific indicator. The Index totals are found in the bottom row.

For Table 4A, we are interested in census tracts that have low potential opportunity, and particularly for those that have both a poverty index of 20 or below, and one of the following:

- An overall concentration of racial minority groups above 25%;
- a concentration of one or more racial or ethnic minorities over 20%; or
- a concentration of families with children over 50%.

Next, we want to look at each of the opportunity factors, and their associated indices, as we seek to understand where opportunity is lacking for population groups residing in each census tract.

Where the percentage of a racial minority in any of the selected census tracts did not exceed 2%, we did not include that racial minority on the chart. We included the percentage of households who speak a language other than English in the home. Surprisingly there was no correlation between limited English proficiency and the percentages of

persons with national origins outside the United States.

Census tracts that had a poverty index of 20 or below, and an overall concentration of racial minority groups above 25%, a concentration of one or more racial or ethnic minorities over 20%, or a concentration of families with children over 50% include the following:

- Census tract 4
- Census tract 5
- Census tract 6
- Census tract 7
- Census tract 31

Next, we want to look at each of the opportunity factors, and their associated indices, as we seek to understand where opportunity is lacking for population groups residing in each census tract. We will begin with the poverty index.

Map 4A: Areas of Poverty and High Minority Concentration

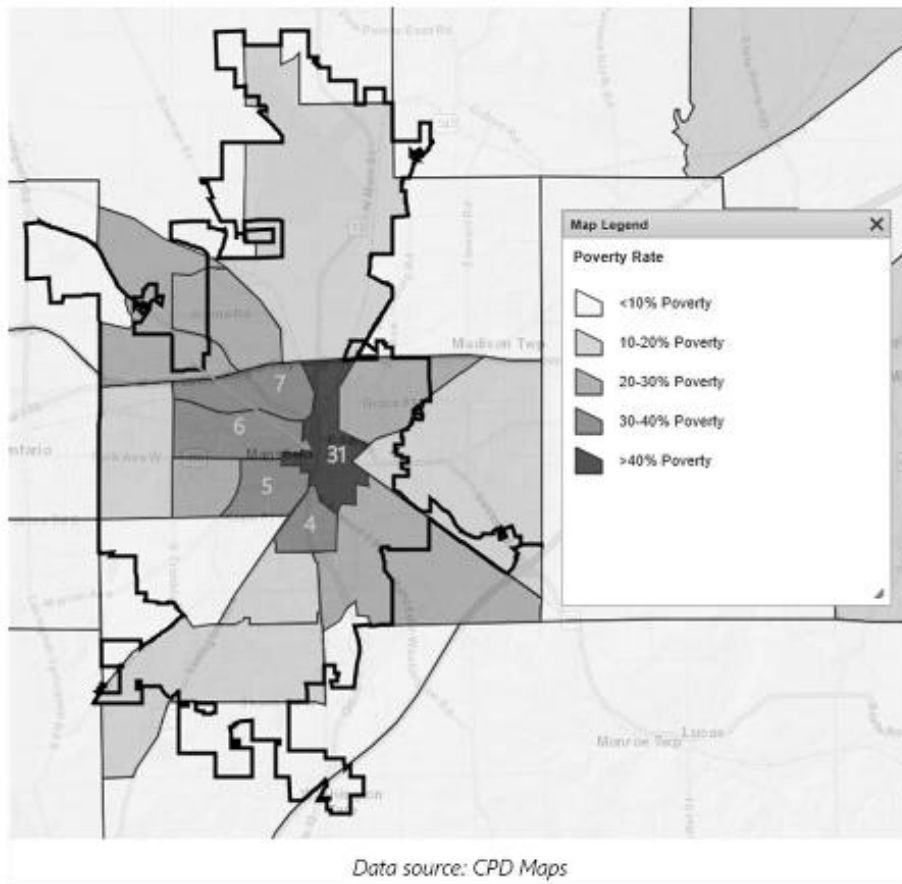


Table 4A: Census Tracts with Concentrations of Minorities, Persons with non-US National Origins, and/or Families with Children, and opportunity indexes for each.

	Census Tract 12	Census Tract 21.01	Census Tract 21.02 ¹	Census Tract 11	Census Tract 13	Census Tract 10 ¹	Census Tract 14	Census Tract 16	Census Tract 9 ¹	Census Tract 15 ¹	Census Tract 8	Census Tract 4	Census Tract 7	Census Tract 17 ²	Census Tract 5	Census Tract 31	Census Tract 6
White	89%	90%	92%	89%	84%	82%	79%	90%	93%	94%	82%	76%	38%	41%	68%	60%	54%
Black/African American	7%	5%	4%	8%	11%	13%	15%	6%	3%	2%	12%	19%		56%	24%	33%	37%
Hispanic*	1%	2%	1%	1%	2%	2%	3%	2%	0%	2%	2%	2%	2%	3%	3%	2%	3%
Two or more races	2%	2%	2%	3%	3%	3%	2%	2%	2%	2%	3%	5%	4%	0%	5%	5%	5%
National Origin*	1%	3%	1%	1%	0%	1%	1%	1%	0%	2%	1%	0%	0%	0%	1%	0%	0%
Limited English Proficiency**	.5%	0%	0%	.3%	.4%	.4%	1.6%	1.8%	0%	0%	.4%	.3%	0%	1.2%	0%	1.9%	0%
Families with Children	35%	31%	36%	35%	43%	49%	36%	38%	44%	32%	43%	51%	49%	28%	54%	49%	45%
Poverty Index	45	68	89	60	41	7	26	7	20	13	9	10	5	82	10	2	2
School Proficiency Index	36	37	33	35	47	33	58	58	29	49	49	35	58	36	33	35	58
Transportation – Transit Trip Index	25	18	0	26	41	43	20	25	17	21	32	55	40	12	39	38	41
Low Transportation Costs Index	19	23	11	25	23	25	30	18	15	22	21	27	26	5	30	38	27
Job Proximity Index	66	53	39	65	73	51	82	87	39	94	73	69	88	96	75	85	84
Labor Market Index	70	39	77	43	49	34	29	6	28	6	12	8	3	0	19	1	3
Environmental Health Index	80	84	85	81	76	79	80	76	80	80	78	75	77	76	65	75	79
Average Index Score:	49	46	48	48	50	39	46	40	33	41	39	40	42	44	39	39	42

Data Source: 2022 ACS 5-year Estimates, detailed tables and HUD's Affirmatively Furthering Fair Housing Tool.

¹ Census Tracts 9, 21.02, 10, and 15 contain significant area outside of the Mansfield City limits.

² Census Tract 17 has few residents.

Poverty

In Table 4A we seek to correlate areas of high poverty and high concentrations of populations that are potentially at risk for facing risks of impediments to opportunity. Poverty is perhaps the biggest risk for any population in accessing those things that can bring quality of life. A lack of financial means limits a household's access to everything from healthcare, to good nutrition, to decent housing. What we find is that minorities and other vulnerable populations live in areas with high poverty. However, to put this into perspective, much of the City of Mansfield lives in high poverty areas. 10 of the 17 census tracts that make up the City of Mansfield have a poverty index of 20 or below. This includes areas with high minority concentrations, but also areas with high white concentrations.

An important question to address is what limits a household's access to adequate income. There can be multiple factors. Some of those factors are related to inherited or acquired characteristics of the members of the household, some are based upon choice, and others are based upon the environment of members of that household over time. We will look at some of those environmental or opportunity factors in the next few pages, as we seek to better understand and improve opportunity for those who lack it.

Poverty is perhaps the biggest risk for any population in accessing those things that can bring quality of life.

Education

Educational opportunities are important to success in getting a good job, and to earning a good income. In chapter 3 we discuss the importance of education, and compare income based upon educational attainment, by sex, for the City of Mansfield in Table 3A. It is clear from this table that there is a correlation between the amount of education that one obtains, and the amount of income that they earn. Another important construct is the quality of education. Put another way, good schools matter.

Another important construct is the quality of education. Put another way, good schools matter.

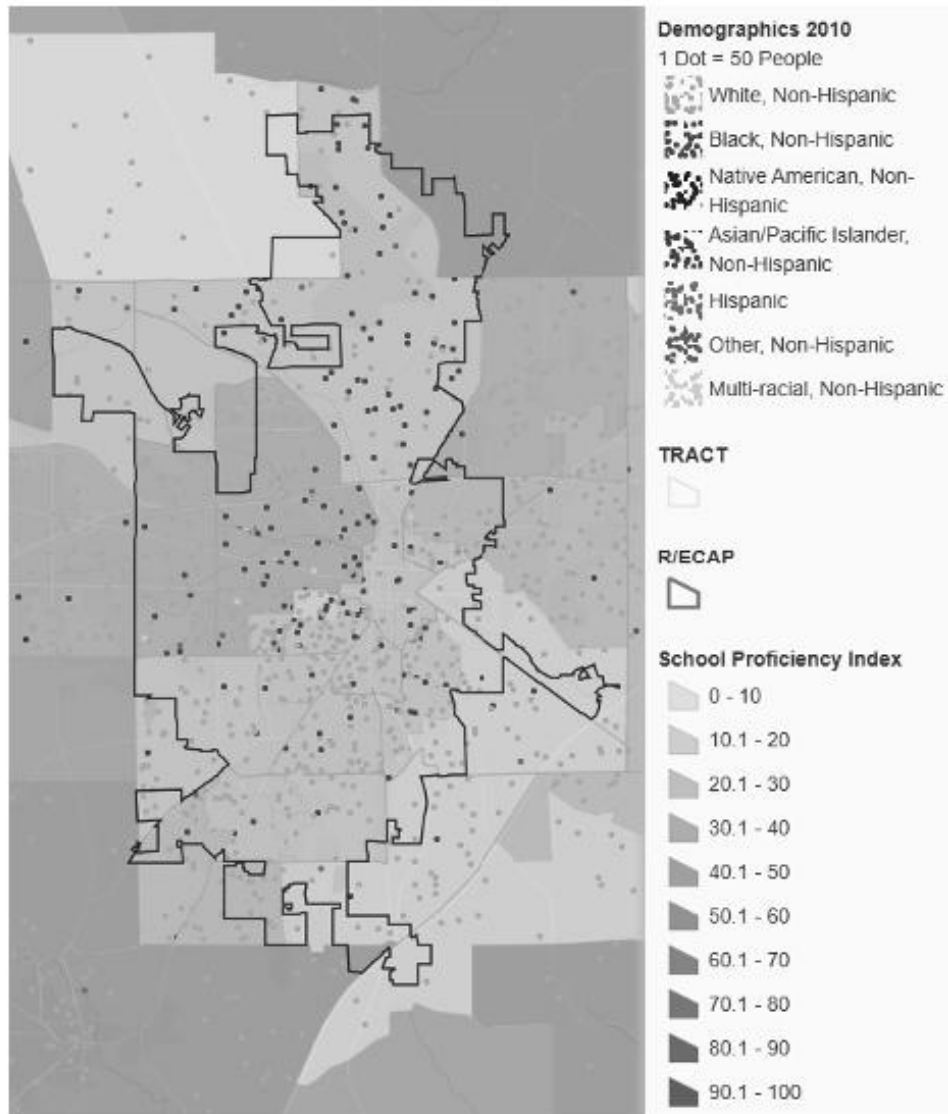
HUD has developed a school proficiency index, which we used in Table 4A. This school proficiency index uses school-level data on the performance of 4th grade students on state exams to describe

which neighborhoods have high-performing elementary schools nearby and which are near lower performing elementary schools.

The school proficiency index is a function of the percent of 4th grade students proficient in reading and math on state test scores for up to three schools within 1.5 miles of the center of the census tract. Map 4B shows the ranges for the index scores for each census tract in the City of Mansfield. Higher scores indicate test higher scores on reading and math, suggesting better schools. One of the 17 census tracts that we studied in Table 4A had school proficiency index scores below 30. This is not a high minority census tract. However, three of the high minority concentration areas had scores at or below 35. This highlights the need

to continue to focus on education as an element that needs addressed across the community, and particularly in the areas of high minority concentration.

Map 4B: School Proficiency Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

Keep in mind that low test scores can result from a variety of factors. The physical and mental health of the individual taking the test, the quality of instruction, the assistance of other members of the household in preparing the student for scholastic success, the student's nutrition, and the distraction of the student by other environmental challenges are all examples that can come into play. Improvements in any one of a variety of factors could help to raise these test scores.

Educational attainment is also low as compared with the State of Ohio (see Tale 4B).

Table 4B: Educational Attainment

Educational Attainment for Population 25 and over	City of Mansfield	State of Ohio
Percent high school graduate or higher	86.9%	91.4%
Percent bachelor's degree or higher	15.9%	30.4%
Percent with graduate or professional degree	5.6%	11.7%

Transportation

Transportation is tied to opportunity both because it is important in accessing good jobs, but also because it can help households to access other life enriching products and activities. For example, access to good food and healthcare can make it possible to be in better health, leading to improved work and school performance.

HUD looked at transportation in two different ways in preparing their opportunity indexes. The first is through the transit trip index. This index is based on estimates of transit trips taken by a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region.

Values are percentile ranked nationally, with values ranging from 0 to 100. The higher the value, the more likely residents in that neighborhood utilize public transit. The index controls for income such that a higher index value will often reflect better access to public transit.

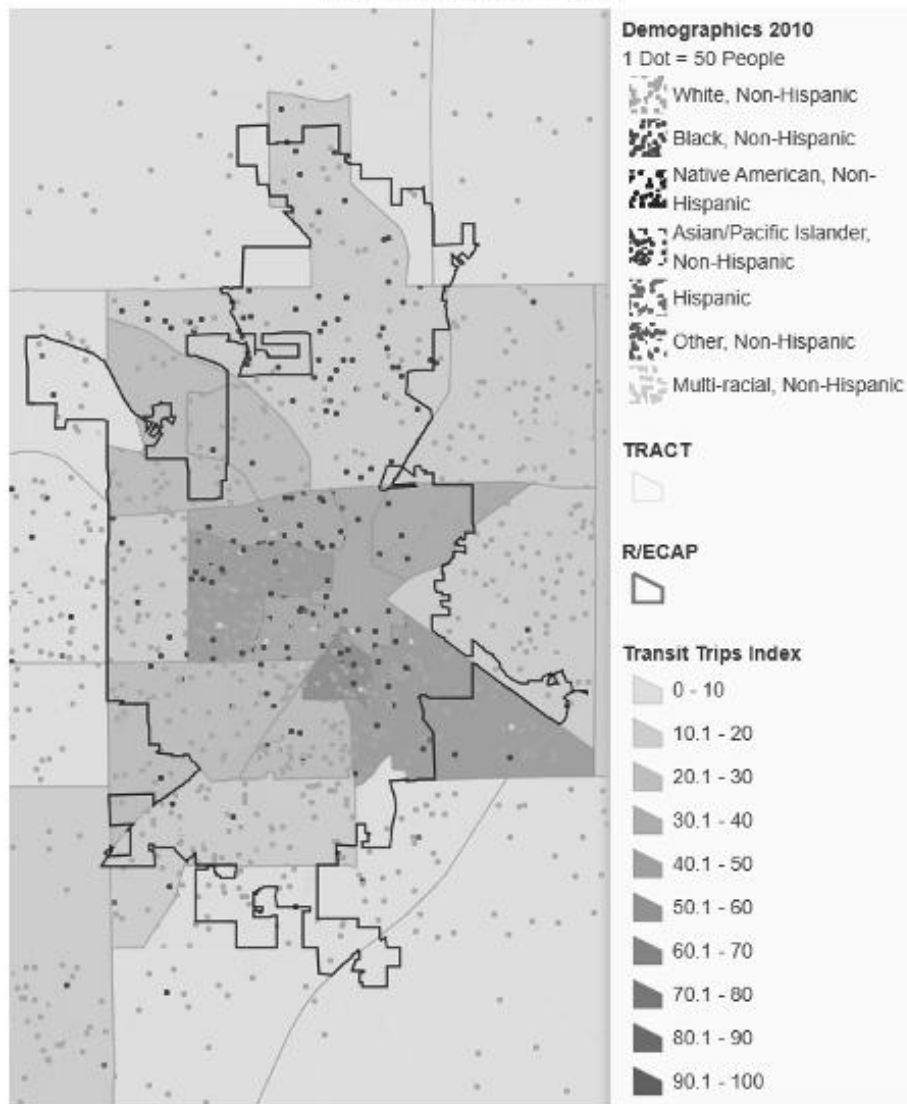
The second way that HUD measures transportation is with the Low Transportation Cost Index. This index is based on estimates of transportation costs for a family that meets the following description: a 3-person single-parent family with income at 50% of the median income for renters for the region.

Values are inverted and percentile ranked nationally, with values ranging from 0 to 100. The higher the value, the lower the cost of transportation in that neighborhood. Transportation costs may be low for a variety of reasons, including greater access to public transportation and the density of homes, services, and jobs in the neighborhood and surrounding community.

Transportation has been identified as a challenge for some in the City, and the overall scores were below average. The overall average score across all census tracts in the City were 29

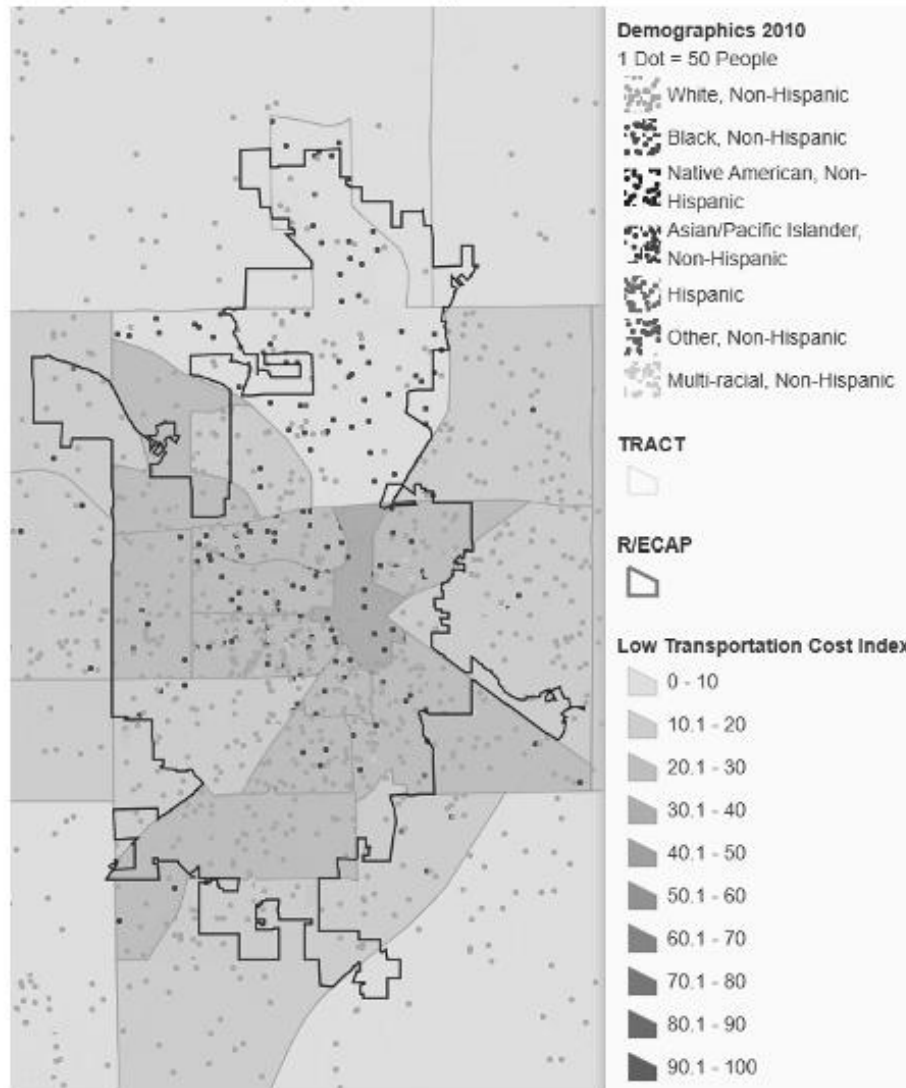
for the transit trip index, and 22.6 for the low transportation cost index. This shows a need for improvements in transportation in general Citywide. However, the scores for the high minority concentration census tracts were not low on either of these indices in comparison with the rest of the City. The average score across all high minority concentration census

Map 4C: Transit Trips Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

Map 4D Low Transportation Cost Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

tracts with persistent poverty in the City were 42.6 for the transit trip index, and 29.6 for the low transportation cost index. Transportation does not appear to be a major factor in limiting opportunity in comparison to the rest of the City for those in these areas of concentration.

Employment

Employment is connected to opportunity for obvious reasons, many of which we already discussed in the section on poverty. In turn, access to good jobs may be limited by other factors. HUD measures employment opportunity in two ways. The first is through the Jobs Proximity Index.

The jobs proximity index quantifies the accessibility of a given residential neighborhood as a function of its distance to all job locations within a core-based statistical area (CBSA), with larger employment centers weighted more heavily. Specifically, a gravity model is used, where the accessibility of a given residential census tract is a summary description of the distance to all job locations, with the distance from any single job location positively weighted by the size of employment (job opportunities) at that location and inversely weighted by the labor supply (competition) to that location. Values are percentile ranked with values ranging from 0 to 100. The higher the index value, the better the access to employment opportunities for residents in a neighborhood.

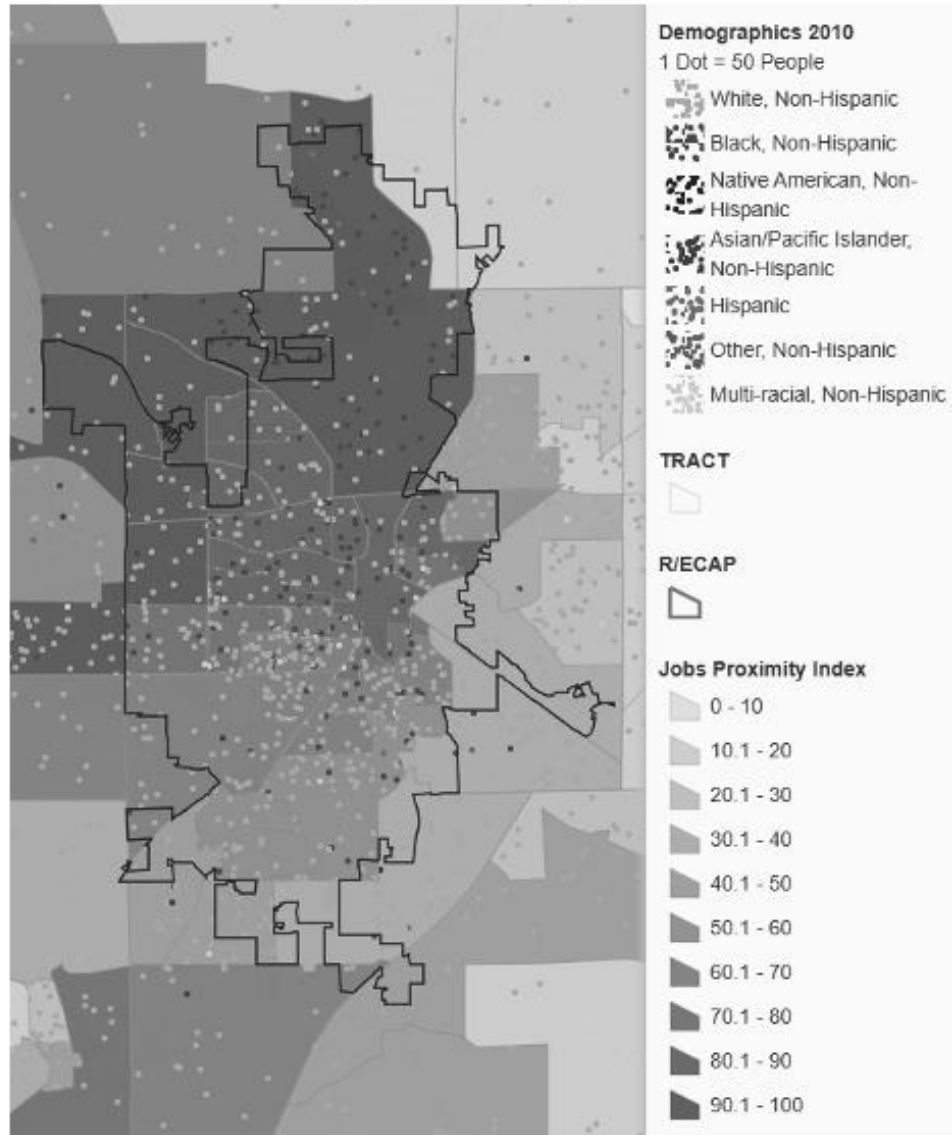
The second way that HUD measures employment opportunity is through the Labor Market Engagement Index. The labor market engagement index provides a summary description of the relative intensity of labor

This indicates that people in these neighborhoods of concentration are quite disengaged from the workforce.

market engagement and human capital in a neighborhood. This is based upon the level of employment, labor force participation, and educational attainment in a census tract. Formally, the labor market index is a linear combination of three standardized vectors: unemployment rate, labor-force participation rate, and percent with a bachelor's degree or higher. Values are percentile ranked nationally and range from 0 to 100. The higher the score, the higher the labor force participation and human capital in a neighborhood.

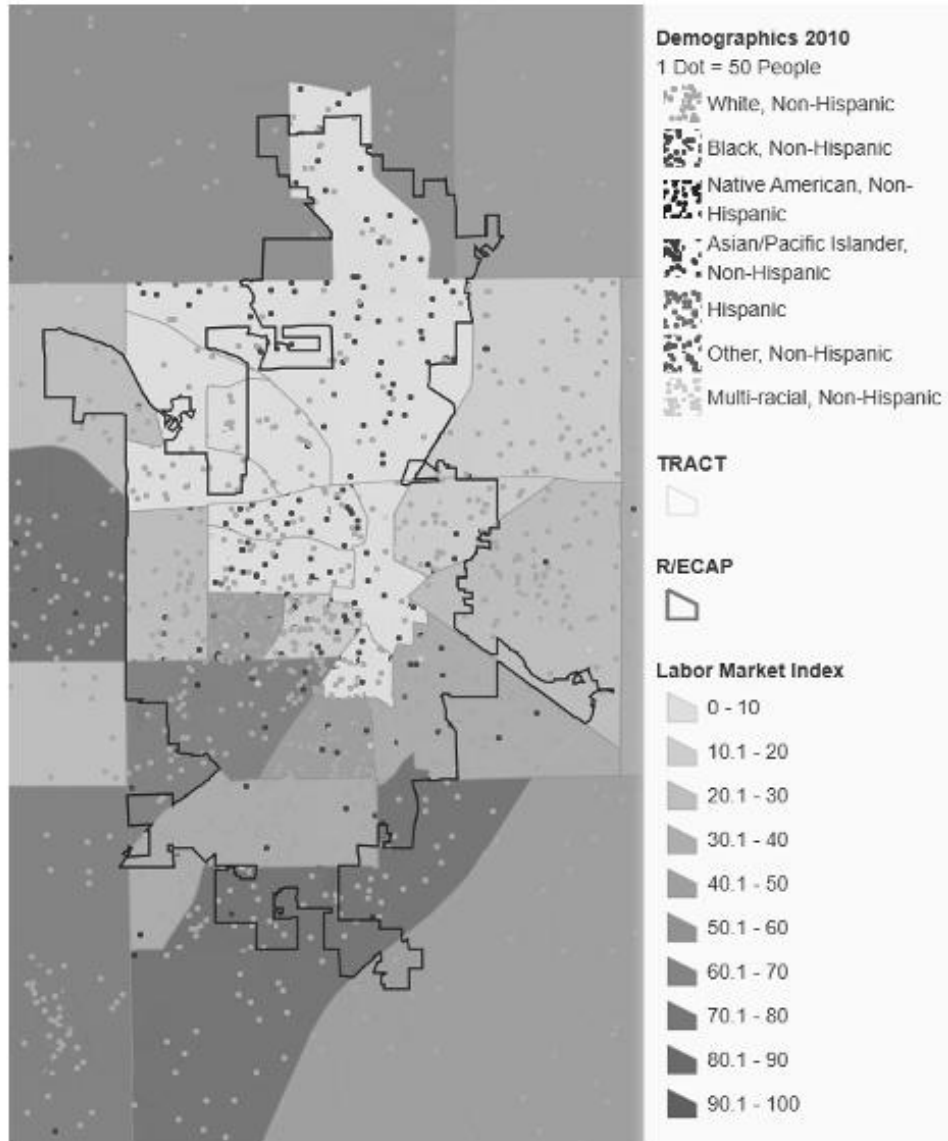
These indices demonstrate that good employment opportunities are potentially a significant factor for many of the households living in these areas of concentrated poverty and concentrations of protected classes. As shown in Table 4A, for the Job Proximity Index, two of the 17 census tracts had index scores below 40 (each scored 39). The Job Proximity scores indicate overall average access to employment opportunity, and high minority concentration areas had better than average employment opportunity, so that does not appear to be a factor. The Labor Market Engagement Index, on the other hand, had much lower scores, with 11 of the census tracts scoring less than 30, and seven of them scoring less than 10. The overall average score across all census tracts in the City was 25.1, and the average score across high minority concentration, high poverty areas was 6.8. There was clearly a correlation between the lack of market engagement, and the high minority concentration areas. This indicates that people in these neighborhoods of concentration are quite disengaged from the workforce. Much needs to be done to both re-engage this population in meaningful employment, and to improve market engagement City wide.

Map 4E: Jobs Proximity Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

Map 4F: Labor Market Engagement Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

Environmental Health

*Based on the indices ...
...environmental health is
a potential limiting factor
to opportunity.*

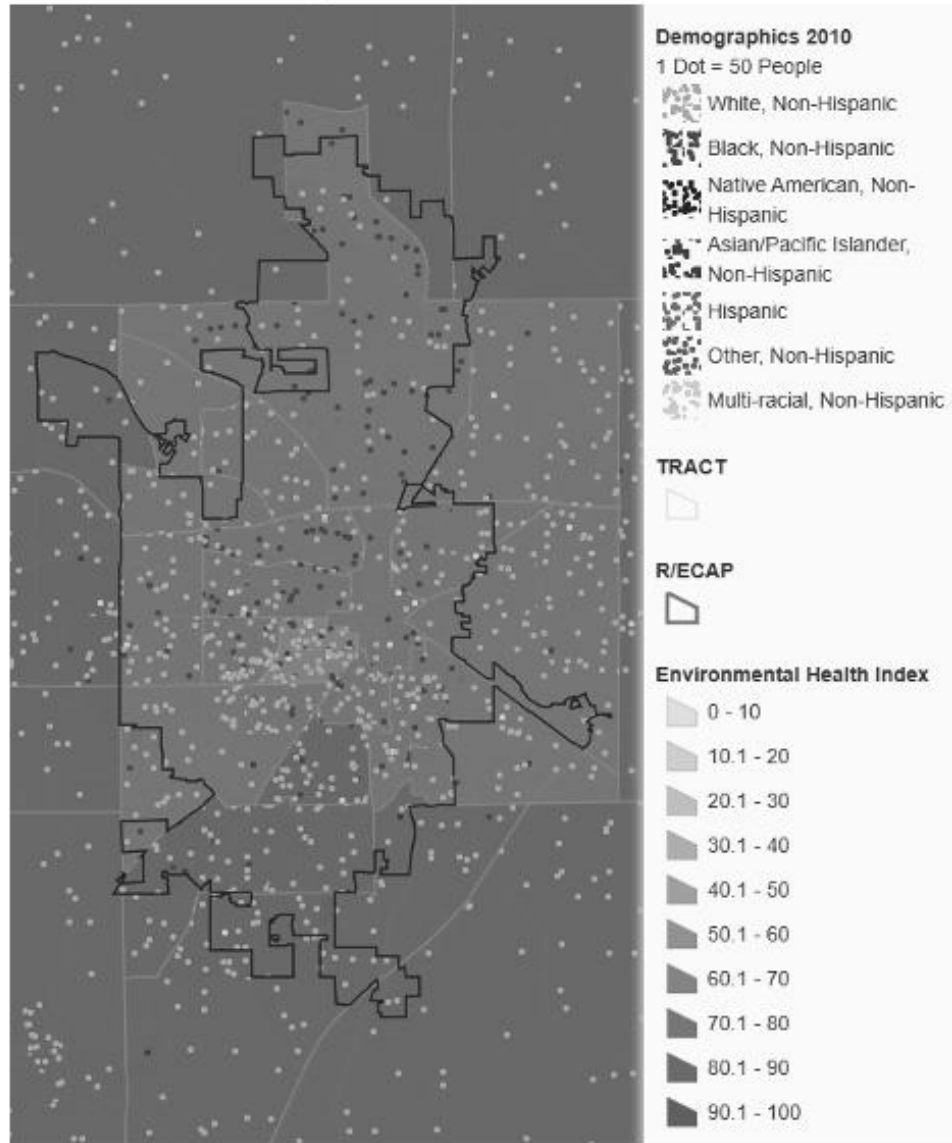
Environmental health is the last of the HUD factors that we assessed, as shown in Table 4A. The environmental health index summarizes potential exposure to harmful toxins at a neighborhood level. The index is a linear combination of standardized EPA estimates of air quality carcinogenic, respiratory, and neurological hazards. Values are inverted

and then percentile ranked nationally. Values range from 0 to 100. The higher the index value, the less exposure to toxins harmful to human health. Therefore, the higher the value, the better the environmental quality of a neighborhood, where a neighborhood is a census tract.

Based on the indices for environmental health found in each of the census tract where concentrations of protected classes and poverty are found, environmental health is not a potential limiting factor to opportunity. None of the census tracts were found to have environmental health concerns, and all scored 65 or above.

Environmental factors can lead to poor health and to learning difficulties. As an example, lead-based paint has been linked to poor cognitive function and challenges with school performance.

Map 4G: Environmental Health Index



Data source: HUD Enterprise Geospatial Information System (eGIS)

Summary

In Table 4A, we averaged the index scores as a way to compare census tracts, with regards to the overall impact of the combined indices. The census tracts had average index scores which ranged from a low of 33 to a high of 50. The census tracts with areas of high minority concentration had average index scores which ranged from a low of 39 to a high of 42. The overall average score across all census tracts in the City was 42.6, and the average score across high minority concentration census tracts was 40.4. This is only marginally lower than the overall average.

Perhaps even more important than pinpointing the exact areas where opportunities are most limited, is identifying the types of limitations on opportunity. Poverty is a given as a limiting factor on opportunity. The overall average poverty index across all census tracts in the City was 29.2, which indicates a need for improvements in the economy overall. The average poverty index score for high minority concentration census tracts was 5.8. There is a clear correlation between poverty and areas with a high minority concentration.

Perhaps even more important than pinpointing the exact areas where opportunities are most limited, is identifying the types of limitations on opportunity.

The following factors will help us to answer the question of why households are facing poverty. Based upon our analysis, the following factors appear to be the most limiting to opportunity of those measured for persons residing within the majority of these concentrated census tracts:

- Education, as measured by test scores (average score by high minority concentration census tract = 43.8, and average score across the City's census tracts = 42.3)
- Transportation appears to be an issue City wide. The transit trip index score average across all census tracts in the City was 29.0 (42.6 for high minority concentration/high poverty census tracts), and the low transportation cost index was 22.6 (29.6 for high minority concentration/high poverty census tracts).
- Labor market engagement scores (average score by high minority concentration census tract = 6.8, and average score across all of the City's census tracts = 25.1)

Based upon the average scores across all seventeen of the City's census tracts, labor market engagement appears to be the most limiting factor to opportunity. This raises the question, why are these communities not more fully engaged in the workforce? More research needs to be done to better understand and address this issue. Possible related factors may include the following:

- A lack of education or adequate job training. We know that educational attainment is low in the City (see Table 4B). It could also be that there is a mismatch between available jobs, and the type of education held. For example, one of the areas largest employers is a hospital. Medical personnel often require specialized degrees that may not be held by those without jobs.

- A lack of childcare services.
- A high concentration of persons with disabilities. We found in chapter 3 that the overall percentage of persons with disabilities is high for this area (20.8%, compared with an average of 14.1% for the State of Ohio). The Black/African American population had even levels of disability than the general population (25.0%), as did women (21.1%) and those over the age of 65 (36.8% for those aged 65 to 74, and 47.4% for those 75 years and over).

Housing can, to a degree, also be a limiting factor related to workforce engagement. Without a safe, comfortable, healthy environment in which to live, it is more difficult to take

Without a safe, comfortable, healthy environment in which to live, it is more difficult to take the steps necessary to get the required education, seek and secure a good job, and get to work each day.

the steps necessary to get the required education, seek and secure a good job, and get to work each day.

Based upon the average scores across all seventeen of our census tracts, transportation appears to be the second

most limiting factor to opportunity. This factor has obvious and direct links to maintaining employment. We have also discovered that available public transportation has limited hours of availability, which may not make it possible to hold jobs that have shifts outside of this timeframe.

Chapter 5: Housing Profile

Housing Supply

There is a significant need for improvements to the housing stock in the City of Mansfield. The housing stock is old in comparison to the average for the State of Ohio. Of the 21,399 housing units in the City, 5,410 of them (25.3%) were built prior to 1940. This compares with 19.3% for the State of Ohio. 16,791 of the housing units (78.5%) were built prior to 1980. As these older houses continue to age, their condition becomes a potential issue. The maintenance of these houses varies, with many of the properties needing repairs. Many of these homes are also in need of major system updates, as original wiring, HVAC systems, windows, and plumbing are all beyond their useful life.

Typically, as houses age, the useful lives of many of their systems such as plumbing, electrical, HVAC, and building envelopes (windows, roofs, etc.) are taxed. This is partly because of a breakdown in the materials from which the

Sun, water, friction, age and other factors all impact housing systems over time.

systems were made. For example, the galvanized pipes placed in service 60 years ago are likely beyond their expected lifespan. Sun, water, friction, age, and other factors all impact housing systems over time. It is also partly a problem of how differently modern houses are used from when they were originally built. Think, for example, about how much more electricity we use today, compared to 1960. There were no computers, cell phones, dishwashers, microwaves, etc. to tax the electrical systems. In addition, a failure to maintain homes can also be a problem, as one problem can lead to other problems. For example, a leaking roof can cause water damage within the structure, and can attract pests such as termites. These housing problems can lead to safety and environmental health hazards such as electrical shorts, inadequate heat, drafty rooms, sewer gases or natural gas leaks.

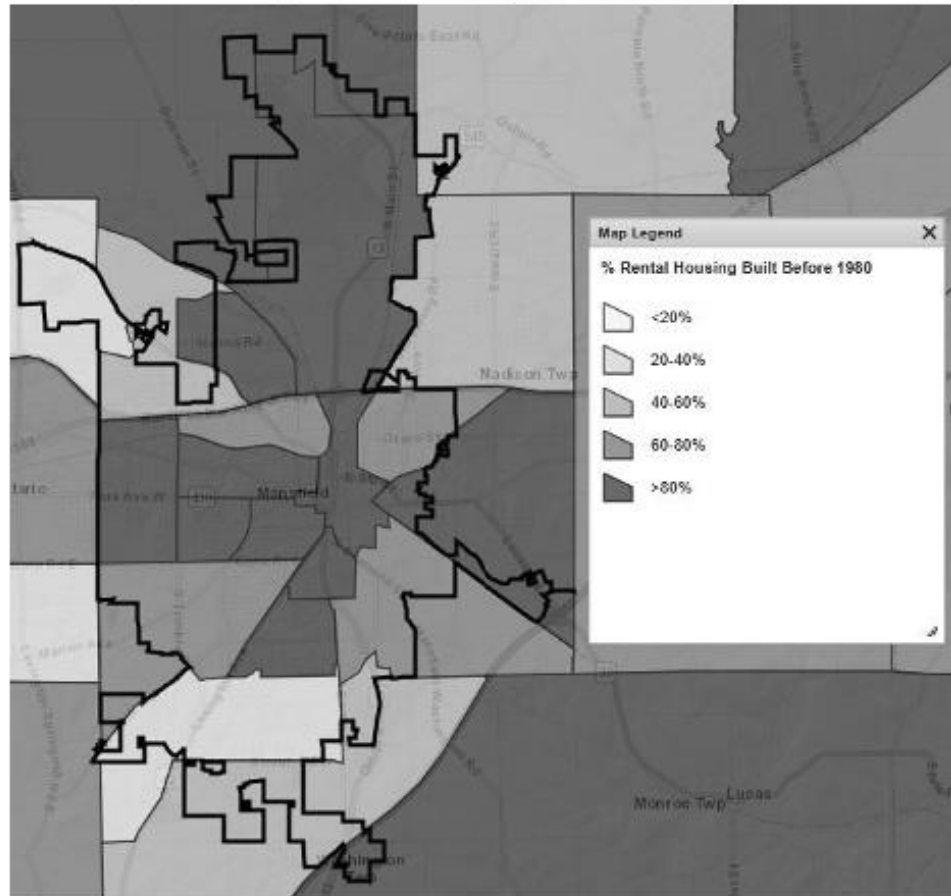
11.7% of all houses in the City of Mansfield are vacant. 80% of survey respondents identified vacant buildings as a significant problem in the City affecting the marketability of housing in the City.

The improved quality of housing for sale scored the highest of all housing needs in the public survey, followed by improved quality of rental housing, improved housing affordability, assistance to homeless, and fair housing. In the stakeholder survey, the

25.3% of these housing units were built prior to 1940, and 11.7% of all houses in the City of Mansfield are vacant.

improved quality of rental housing was the highest scoring housing need. Better housing affordability, a need for the improvement in the quality of housing for sale, and a shortage of both rental housing and housing for sale also scored as high needs.

Building code enforcement, a housing standard for landlords, and an investment in funding that improves homes were the top housing priorities in the public meeting setting of planning priorities.

Map 5A: Percentage of Rental housing built before 1980, by census tract

Data source: CPD Maps

The data identified some households that lacked complete plumbing (0.2%) and/or kitchen (1.4%) facilities. We heard repeatedly from stakeholders in our interviews with them that there is not enough decent quality housing that is safe and well maintained.

Blighted housing brings down surrounding property values, is dangerous both as a fire hazard and to those who may enter the buildings, and attracts those engaging in illegal and unsafe activity.

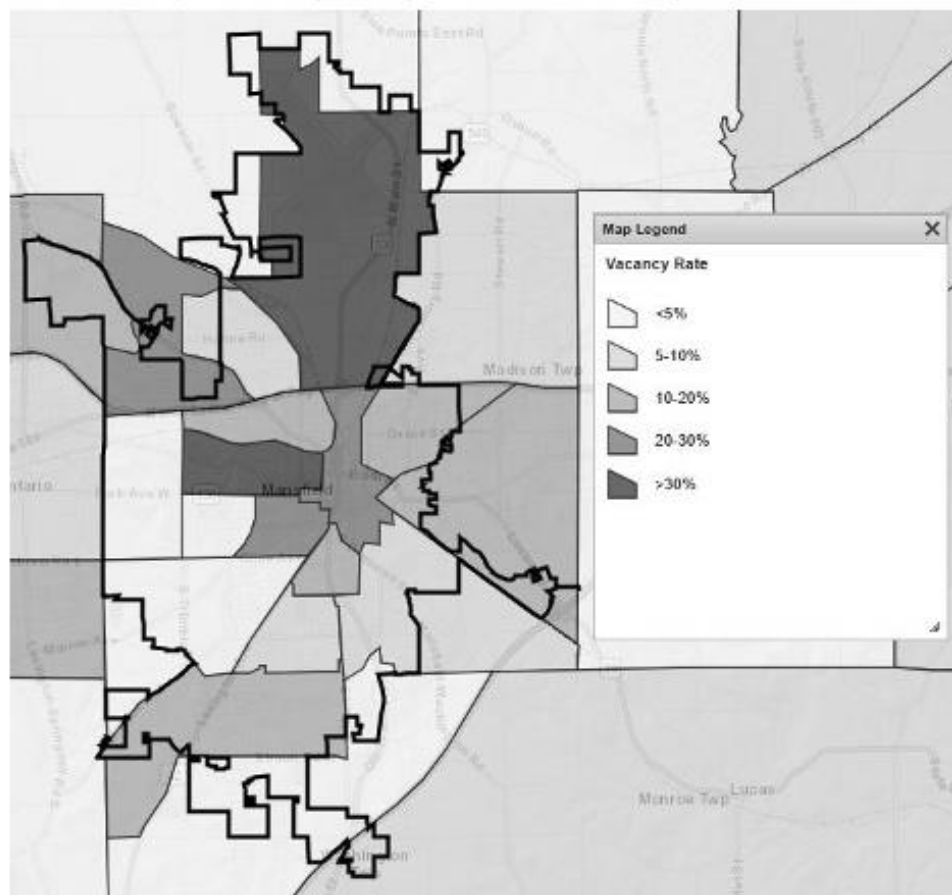
The need for improvements to the housing stock is directly connected with another important need, which is the removal of blighted housing. Not all housing is worth saving, and the blighted housing brings down surrounding

property values, is dangerous both as a fire hazard and to those who may enter the buildings, and attracts those engaging in illegal and unsafe activity.

In addition, there are households in the City that experience overcrowding. 1.1% of the households in the City had 1.01 to 1.50 occupants per room. .2% of City households had 1.51 or more occupants per room.

Housing condition is important from both an external and an internal perspective. Houses that become deteriorated externally cause blight in a neighborhood, which can bring disinvestment, lower property values, discourage talent from moving to an area, and lead to a vicious circle of poverty and decline within a neighborhood.

Map 5B: Vacancy rate, by census Tract, in the City of Mansfield



Data source: CPD Maps

From an internal perspective, housing can provide a sense of security, identity, privacy, belonging, and control. It acts as a stabilizer, a constant, a place to come home to each night. Poor housing can also make us sick or unsafe. Unaffordable housing can cause stress and insecurity.

Housing can provide a sense of security, identity, privacy, belonging, and control. It acts as a stabilizer, a constant, a place to come home to each night.

Also, houses of this era often have hazards such as lead-based paint or asbestos. Lead based paint, asbestos, moisture issues, and mold are likely to be environmental health hazards in many of the housing units built prior to 1980.

As shown on Table 5A, there are an estimated 1,586 owner occupied units with lead hazards. Of those 365 units are occupied by low- and moderate-income households, and 66 of the lmi occupied units are estimated to have children under 6. There are also an estimated 1,152 renter occupied units with lead hazards. Of those 661 units are occupied by low- and moderate-income households, and 123 of the lmi occupied units are estimated to have children under 6.

Table 5A – Lead based paint hazards

1	2	3	4	5	6	7	8	9	10	11
Year Built	Tenure	Total Occupied Units	% units with lead paint	# of occupied units with lead paint	% occupied units with lead hazard	# occupied units with lead hazard	% units with hazard occupied by lmi households	# units with hazard occupied by LMI households	% LMI units with hazard with children under 6	# LMI units with hazard with children under 6
Before 1940	Owner	2,390	90.0%	2,151	44.0%	946	23.0%	218	17.8%	39
	Renter	1,752	90.0%	1,577	44.0%	694	57.4%	398	17.8%	71
1940-59	Owner	3,600	80.0%	2,880	18.0%	518	23.0%	119	17.8%	21
	Renter	1,858	80.0%	1,486	18.0%	268	57.4%	154	17.8%	27
1960-79	Owner	2,063	62.0%	1,279	9.5%	122	23.0%	28	22.2%	6
	Renter	3,237	62.0%	2,007	9.5%	191	57.4%	109	22.2%	24
Total Owner		8,117		6,310		1,586		365		66
Total Renter		6,053		5,070		1,152		661		123
Total		14,180		11,380		2,738		1,026		189
% of total				77.2%		19.3%		6.7%		1.2%

**Percent lead hazards 1960-79 units estimated, based on percent units with interior lead paint compared to 1940-59 (per HUD National Lead Paint Survey, 1991), and applying this ratio (44%) to 1940-59 percentage (44% * 18% = 9.5%); other percentages from HUD Economic Analysis of HUD Rule on Lead Based Paint Hazards. Sources: Columns 1-3: 2022 ACS; Column 4: HUD 1990 National Survey on Lead-Based Paint; Columns 6: Eliminating Childhood Lead Poisoning, President's Task Force on Environmental Health Risks and Safety Risks to Children, 2000; Column 8: 2022 ACS; column 10: Eliminating Childhood Lead Poisoning, President's Task Force on Environmental Health Risks and Safety Risks to Children, 2000.

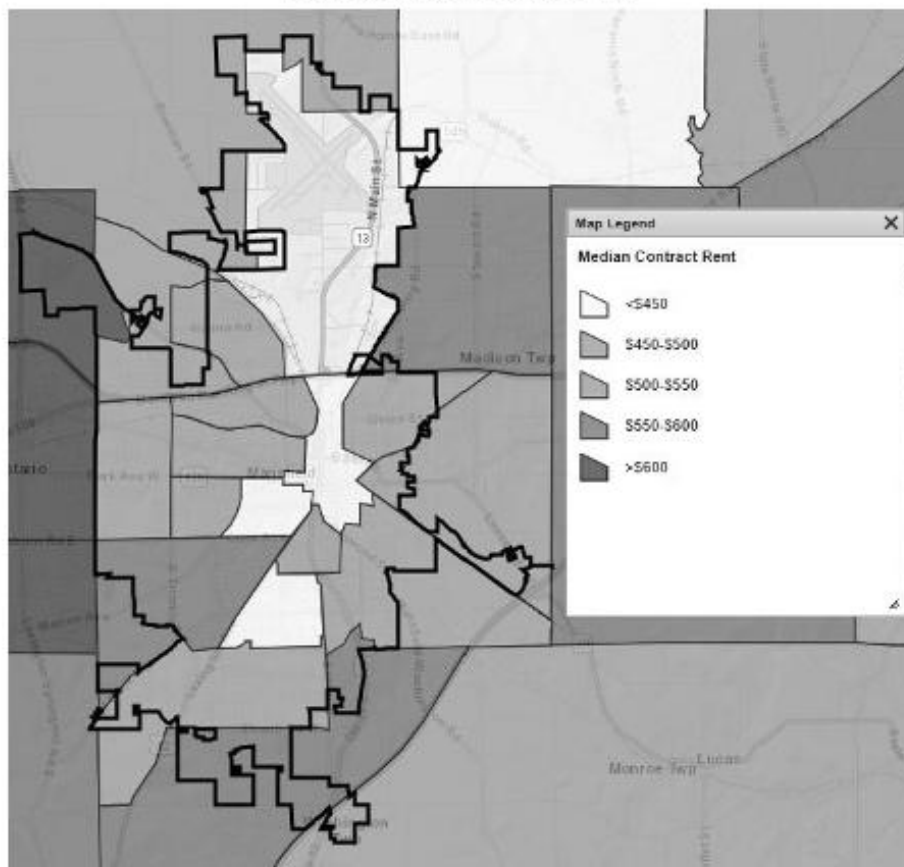
Housing is important, and the quality of housing matters both to the individuals and households residing there, and to the community in which the housing resides. There is a significant need for improvements to the housing stock within the City of Mansfield, which is aging, and which has not been consistently maintained in good condition. This is a problem for both owners and renters. This is even a greater problem in many of the census tracts where concentrations of racial minorities, families with children, and households in poverty reside.

Housing Affordability

Next to housing quality, the biggest housing problem in the City at large is housing affordability. 3,989 renter households under 80% of area median income are paying more than 30% of their income on housing; and 1,225 renter households under 80% of area median income are paying more than 50% of their income on housing. For owner households a similar situation exists. 1,563 owner households under 80% of area median income are paying more than 30% of their income on housing; and 498 owner households under 80% of area median income are paying more than 50% of their income on housing.

The biggest housing problem in the City at large is housing quality, followed by housing affordability.

Map 5C: Median Contract Rent



Data source: CPD Maps

On the average, household income is not rising as fast as housing costs (see Table 5B) in the City of Mansfield. The number of households living in poverty continues to be significant. It will be necessary to work both ends of this problem, by both improving the incomes of lower income households, and by increasing the amount of quality, affordable housing stock. On the income side, there has been identified a significant need for education/job training to match people's skill sets with available good paying jobs. It will also be necessary to address barriers to job entry and advancement.

Table 5B: Change in Cost of Housing and income over time

	Base Year: 2017	Most Recent Year: 2022	% Change
Median Home Value (owner occupied)	\$77,000	\$97,300	20.9%
Median Contract Rent	\$591	\$733	19.4%
Median Income	\$34,219	\$40,996	16.5%

Data source: 2013 ACS (Base Year), 2018 ACS (Most Recent Year)

Overall housing strategies should include additional production of affordable housing for both owners and renters. This can be done through rehabilitation and new construction. There is also a need for additional rental assistance, and for improving job opportunities for low-income households.

Housing Needs

Both improved housing quality and affordability were identified in the public survey and stakeholder survey as important needs. We also found that some population groups are more likely to struggle with housing issues as we completed the City's Consolidated Plan. We created a chart showing these disparate impacts from the information reviewed in that document. Affordability (see Table 5C). The areas reviewed included the following

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- more than 1.5 persons per room
- 0, or negative income
- Housing cost burdened

Disparate impacts were looked at for various racial/ethnic groups and at various income levels. There were disparate impacts noted for housing quality, overcrowding, and households lacking any income, as noted in the bullets above. However, there were no disparate impacts noted around housing cost burden, the paying of more than 30% of a households income on housing, or on severe housing cost burden, paying more than 50% of a households income on housing.

Renters are affected disproportionately by a number of these housing problems. For example, renters are more likely to be housing cost burdened, more likely to have inadequate plumbing or kitchen facilities, more likely to have inadequate income, and more likely to be overcrowded. These problems were all also more frequently experienced by those in the 0 to 30% AMI income category. These are the most vulnerable of the City's citizens.

For housing issues outside of affordability, we found disparate impacts on the Black/African American population and the Hispanic population at 50-100% of area median income, and for Asians at 0-50% of area median income. Hispanic households were also disproportionately impacted by having 0 or negative income at 0-30% of the area median income.

Other vulnerable groups relative to housing problems and housing affordability include the elderly and female heads of household with children. About one third (34.6%) of all households in the City have at least one person 65 or older. Strategies to address this vulnerable population will likely need to be multi-pronged, including housing, services, and other strategies.

Female householders, with no husband present, with related children under the age of 18, are also a vulnerable group. 52.4% of all households in this category were below the poverty level, compared with 25.0% of the general population.

Table 5C: Disparate Impact by Race/Ethnicity

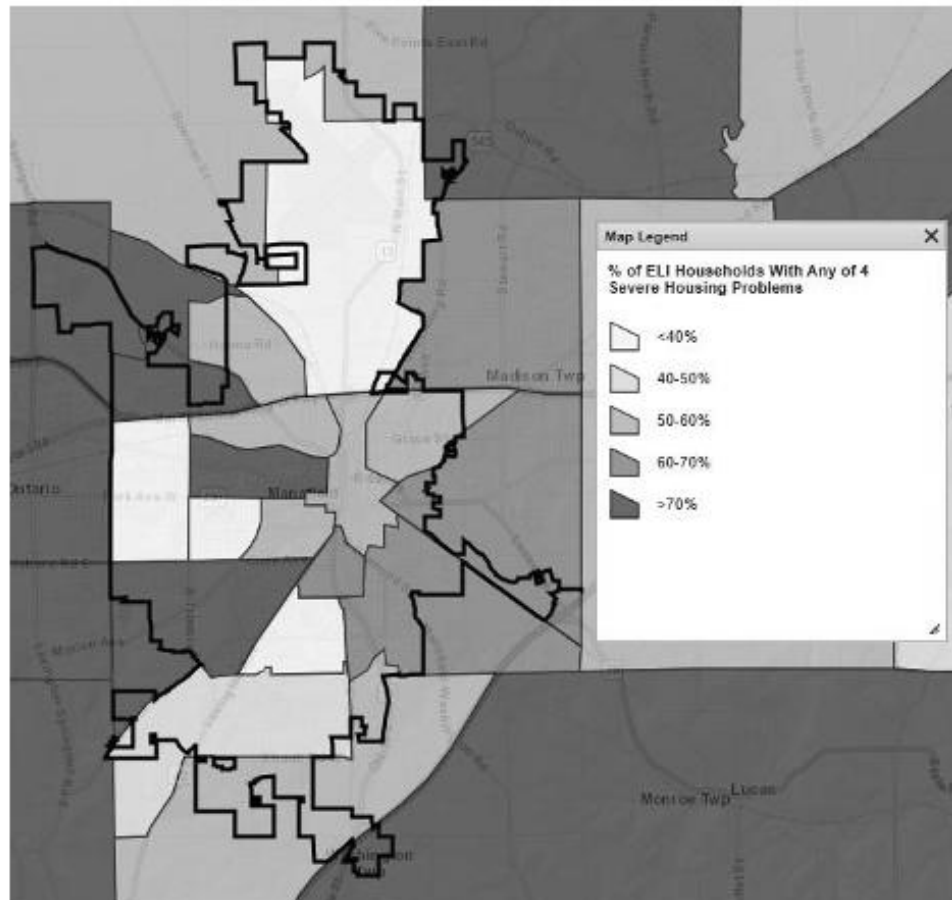
Race	One or more of 4 housing problems				One or more of 4 severe housing problems				Housing Cost Burdened			
	0-30%	30-50%	50-80%	80-100%	0-30%	30-50%	50-80%	80-100%	0-30%	30-50%	Over 50%	No income
White												
Black/African American			X	X								
Asian	X					X						
American Indian, Alaska Native												
Pacific Islander												
Hispanic	X*				X*		X	X				

Data source: 2018 ACS

*this is a double count of households with 0, or negative income.

Both the cost and the quality of housing will need to be addressed, as lower income households have inadequate housing options. It will also be important to address the need to raise incomes of lower income households, who have not seen wages rise as rapidly as other sectors of the population within the City of Mansfield.

Map 5D: Percentage of extremely low-income households with any of four severe housing problems, by census tract



Data source: CPD Maps

Renters are affected disproportionately by a number of these housing problems.

As described above, renters are affected disproportionately by a number of these housing problems. For example, renters are

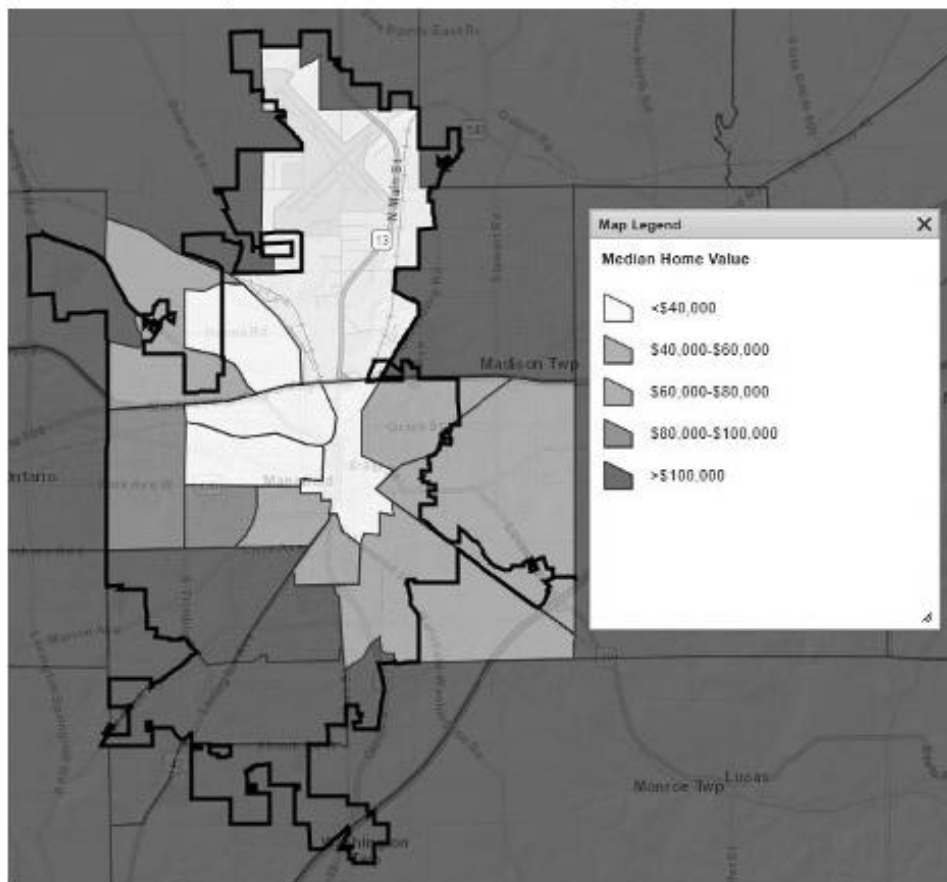
more likely to be severely housing cost burdened, more likely to live in older, less well-maintained housing units, more likely to have inadequate income, and more likely to be

overcrowded. These problems are all also more frequently experienced by those in the 0 to 30% AMI income category. These are the most vulnerable of the City's citizens.

Homeownership and Lending

As discussed in the section on housing affordability, housing is unaffordable for many lower income households. Homeownership is particularly out of reach for many lower income families. With median housing values at \$97,300, a household getting an FHA loan would need to earn \$39,720 annually to keep their housing payments affordable. Nearly 1/2 of City residents could not afford to pay the monthly costs associated with a house at this value.

Map 5E: Median Home values in the City of Mansfield



Data source: CPD Maps

The Home Mortgage Disclosure Act (HMDA)—enacted by Congress in 1975 and implemented by the Federal Reserve Board's Regulation C—requires lending institutions to report public loan data to the federal government. Private individuals as well as businesses and other organizations can access this data for review. Fair housing groups examine HMDA data in order to:

- Determine if there are racial and/or ethnic disparities (or other disparities such as by gender) among persons denied mortgage loans; and
- determine if there are racial and/or ethnic disparities (or other disparities such as by gender) among borrowers obtaining high-cost loans.

In 2009, the Federal Financial Institutions Examination Council (FFIEC), looking at lending patterns from 2004-2008, reported, that, as confirmed in previous studies, African-American and Hispanic borrowers received high-cost loans more frequently than did non-Hispanic White borrowers. The FFIEC also found that in 2008 African Americans and Hispanics encountered significantly higher rates of denial for both home purchases and refinancing than did non-Hispanic Whites.

Table 5D shows the HMDA data for 2022 for the City of Mansfield. Though the small number of loan applications for some of the minority/ethnicity groups can tend to skew the data, it appears that there are significant disparities between the percentage of approvals for loans for white households and for minority households. This does not necessarily imply overt discrimination, as there can be multiple reasons for application denial, including valid underwriting criteria, such as inadequate income to make monthly payments. At the very least though, this shows that for some minorities their access to homeownership is limited.

Table 5D: Loan denial rates in the City of Mansfield

Applicant race	Number of loan applications	Number of applications denied by lending institution	Percentage denial by race and ethnicity
American Indian or Alaska Native	5	4	80%
Asian	19	4	21%
Black or African American	66	40	61%
Native Hawaiian or Other Pacific Islander	1	1	100%
White	2,479	620	25%
Hispanic/Latino	37	12	32%

Data source: 2022 HMDA Data from <https://www.consumerfinance.gov/data-research/hmda>

One of the systemic impediments to fair housing choice nationally is lack of available banking in 'communities of color.' The majority of financial institutions do not have a branch present in neighborhoods of minority concentration. Data from the Office of the Comptroller of the Currency suggests there is a direct correlation between having a bank account and obtaining a mortgage. The percentages of African Americans and Hispanics with a bank account are significantly lower than for Whites.

The City of Mansfield has worked and collaborated with a number of organizations to combat lending discrimination, predatory lending practices, mortgage rescue scams, and other foreclosure-related problems such as abandoned housing and blight caused by the neglect of bank-owned (REO) properties in minority neighborhoods. Barriers to fair housing choice and to housing availability still exist in our region.

There remain disparities between the percentage of approvals for loans for white households and for minority households.

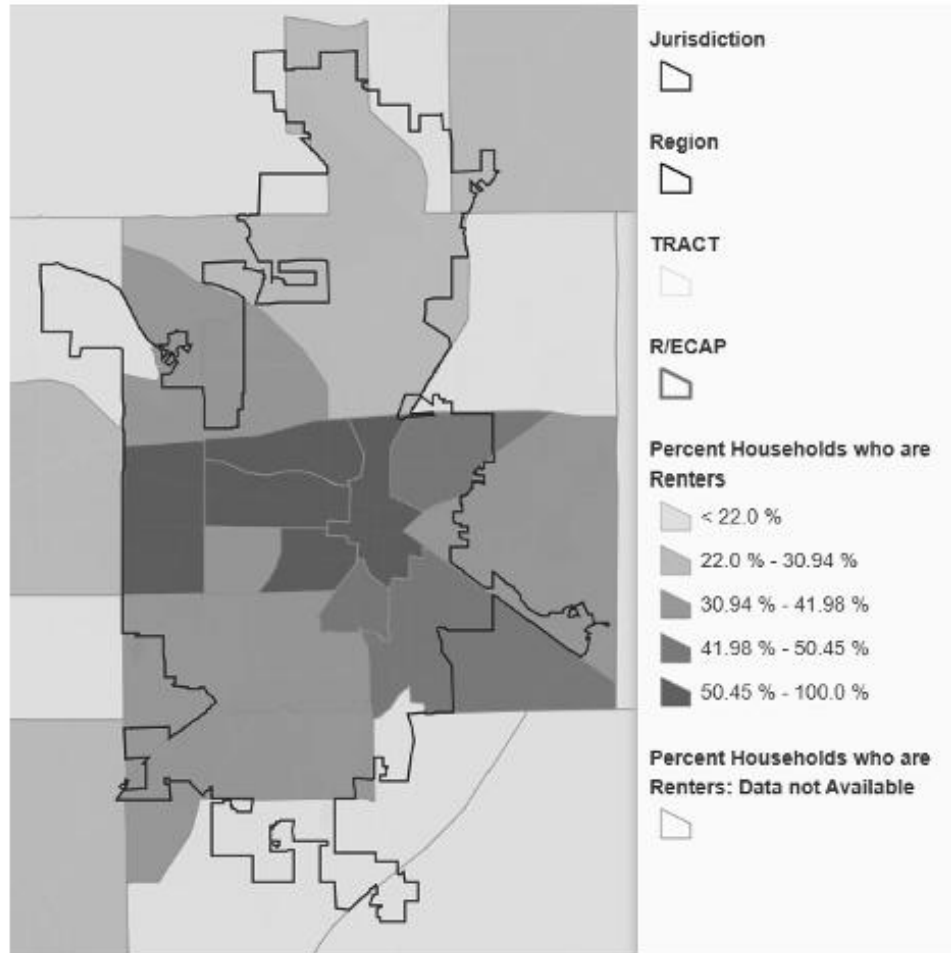
Rental Housing

Map 5F below shows the percentage of households who are renters in the City of Mansfield, by census tract. Overall, the percentage of households who rent is higher in the City of Mansfield (49.8%), than for the State of Ohio (33.2%). However, rental housing meets an important need for lower income households. Even rental housing is unaffordable to some of these households.

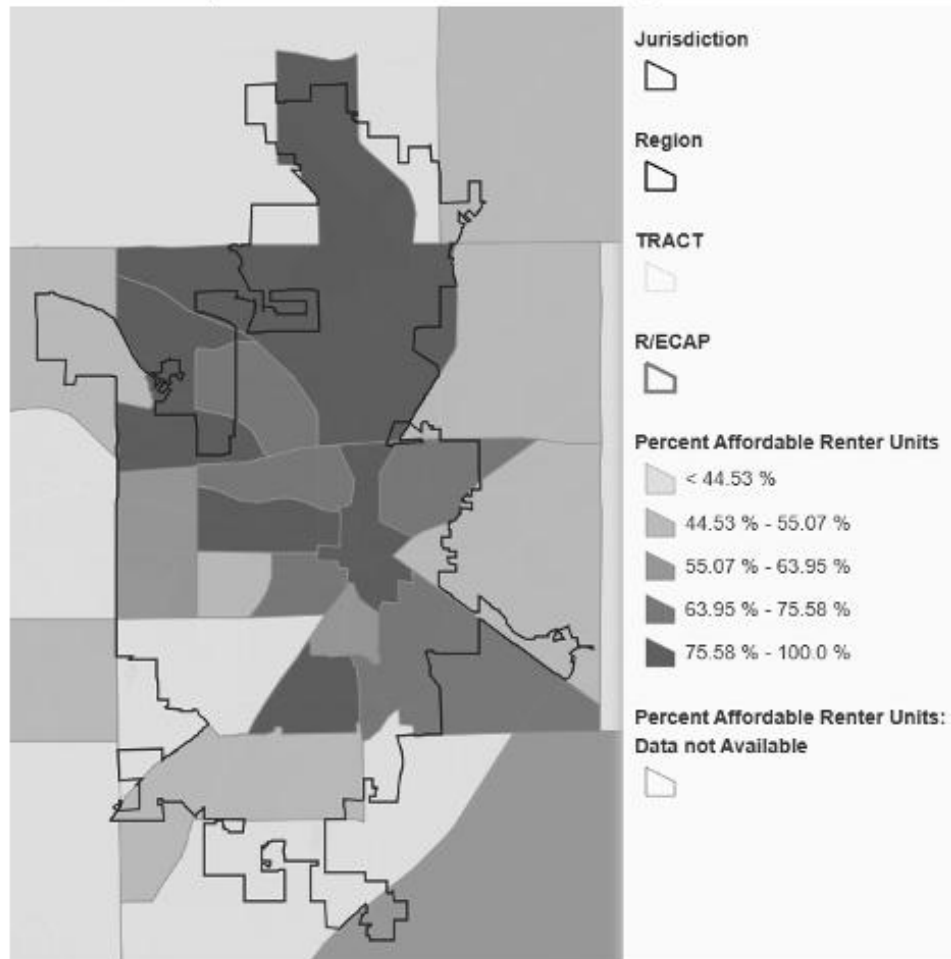
The average monthly rent for a house in the City of Mansfield is \$733. In order to afford to pay this monthly rent, a household would need to earn \$29,320 per year. Over 1/3 of City residents could not afford to pay this rent. Considering that many of the homes below these values are in poor condition, this leaves a significant sector of the population with few affordable and decent housing options.

The HOME and Fair Market Rents are adequate to meet market rents, but because there is a shortage of quality rental housing, and because there is a shortage of rental assistance to help people to afford these rents, a need exists for additional quality rental units to be produced, and for additional rental assistance to be offered. This affordable rental housing shortage is more acute in some parts of the City than others, as shown on Map 5G. The condition of rental housing was also identified as a significant problem in our surveys and public meeting, as was landlord discrimination and unethical practices.

Map 5F: Percent households who are renters



Data source: HUD Enterprise Geospatial Information System (eGIS)

Map 5G: Percent affordable rental units, by census tract

Data source: HUD Enterprise Geospatial Information System (eGIS)

Housing Accessibility for Those with Disabilities

Accessible housing is an important component of ensuring equal access to all. As described previously, the City of Mansfield is challenged in many of the less expensive neighborhoods with older housing stock. This housing is often not accessible. The City of Mansfield does provide home repair programs to address this issue, by making modifications to improve accessibility. Still, there is a shortage in many areas for adequately accessible units.

Housing for those with disabilities must include a variety of options to meet the unique needs of persons with diverse types of disabilities. Service needs include housing placement, intermediate care, supported living programs, supported employment, sheltered workshops, and rental subsidies for independent living.

The elderly, especially in very low-income households, face housing difficulties based upon their particular housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The frail elderly and those with disabilities may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

According to the 2022 ACS, 6.5% of the population in the City of Mansfield are veterans. Veterans are more likely to have disabilities and health issues than the population at large. These challenges can impact their access to affordable and appropriate housing.

Housing Barriers and Choice

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents. This concept recognizes that housing choice and needs differ in communities because of factors such as employment mix, household income, the age of the population, proximity to employment, and personal preference. Local housing markets and labor markets are linked to one another, and a strong local housing market and mix of quality housing choices at a variety of price points can strengthen the economy, just as a strong labor market can help residents to afford decent housing.

A basic premise of all housing markets is that there should be a spectrum of housing choices and opportunities for residents.

Racial minorities and households with children continue to face disadvantages in the housing market. For example, Table 5E shows disparities in homeownership rates for a variety of minority groups. We have identified a number of disparities and barriers to housing for those in protected classes. We will list them below:

- The age, condition, and potential environmental hazards of housing have been identified as problems for some households in the City. Both the age and the condition of housing is more likely to be a challenge in older neighborhoods, especially neighborhoods that are predominantly rental. In some cases, landlords do not maintain properties in good condition. Because these neighborhoods tend to be more affordable, they are where concentrations of households in poverty reside. As we have already noted, there is a correlation between these pockets of poverty and high concentrations of minorities and families. There is a significant need for improvements to the housing stock within the City of Mansfield.

- Housing affordability is also a concern. Even though housing in the City of Mansfield is relatively inexpensive, wages are also low. Wage increases are not keeping pace with rising housing costs due to inflation. While we did not find a disparity in housing affordability for racial groups generally, persistent poverty in the area makes housing a reach for a large segment of the population, and poverty tends to be more prevalent among minorities. Households with children, especially single parent households, which are predominantly women are particularly prone to poverty, as are the elderly population, which are often on fixed incomes. Associated with this problem is housing insecurity.

Racial minorities and households with children continue to face disadvantages in the housing market.
- A review of this data demonstrates that some of the most impoverished areas of the City are also areas with high concentrations of minorities, though there are also areas of poverty with significant poverty as well. These areas need additional consideration in addressing housing needs and equity within the City. Particularly vulnerable areas are the five census tracts that we reviewed in the section on access to opportunity.
- Both lending inequity and landlord discrimination were identified as challenges for minorities.
- Overcrowding is a problem for some households in the City. This is particularly a problem for larger households with children. Average household size in the City is smaller than the State average, but the housing stock tends to be old and small, with some former single family houses divided up into multiple rental units. There is a need for additional larger housing units, especially rental units.
- High costs associated with housing development has also been identified as a barrier. Through vehicles such as zoning ordinances, subdivision controls, permit systems, and housing codes and standards, the City has attempted to ensure the health, safety, and quality of life of its residents while minimizing the barriers that may impede the development of affordable housing. None of these measures is intended to restrict the affordability of housing, though these regulations may on occasion affect the pricing of housing. Several related elements are potential barriers, considering the diverse nature of the City.

Overcrowding is a problem for some households in the City. This is particularly a problem for larger households with children.

 - A common cost barrier to all housing is the length and complexity of the permitting and review process necessary to ensure the development is safe and meets all code requirements.
 - Lot sizes are often small, making infill development challenging.
 - Aging infrastructure such as water, sewer, and streets can also be a barrier to development.

- o Low property values are also an impediment, as the cost to develop a structure may easily exceed the cost to sell or rent it at a profit.
- o The most important impediment to affordable housing revolves around the lack of income of the City residents. In addition, the cost of maintenance, renovation, or redevelopment is also very high. Many structures, as noted earlier, are very old and contain both lead-based paint and asbestos, which must be remediated in order to bring the structure up to code. These facts make housing redevelopment expensive and many times put quality affordable housing out of the reach of low-income households.

Table 5E: Percentage of households who are homeowners in the City of Mansfield, by race/ethnicity

Race/Ethnicity	% of households that are homeowners
White	54.9%
Black/African American	33.9%
American Indian and Alaska Native	26.3%
Asian	43.4%
Native Hawaiian and other Pacific Islander	0%
Hispanic or Latino	33.9%

Data source: 2022 ACS

Chapter 6: Publicly Supported Housing

Supply and Occupancy

As can be seen in Table 6A, there are a total of 274 households in the City of Mansfield that have been assisted with housing through the HOME program. Many of those (110) are households that have been assisted with homebuyer assistance. The remainder are homeowners assisted with rehabilitation (69), and multifamily rental units (96). There are also 12 HUD multifamily projects, with 518 total units (Table 6B). There are 15 Low Income Housing Tax Credit Projects in the City, with 1,667 total units. This is the bulk of the assisted units to improve affordability for low-income households. This adds up to a total of 2,474 assisted households. 142 of the HUD units are also LIHTC funded, so we reduced the total to avoid double counting.

Table 6A: HOME funded Units in the City of Mansfield since 1994

Homebuyer Assistance Provided	Homeowner rehabilitations Completed	Multifamily rental units
110	69	96

Data Source: HUD Resource Exchange HOME Reports

Landscape of Supported Housing

Many of the HUD and LIHTC units are old, and need to be replaced. For example, the majority of the Tax Credit funded units are already past their original 15-year period of affordability. If we remove these older, expired units, it reduces the current number of LIHTC funded units to 45.

Table 6B: HUD Multifamily Properties

HUD Multifamily Properties	Number of Units
Middlebrook Meadows Apartments	24
Homestead Place	24
Mansfield Memorial Homes Apartments	86 total/49 assisted
West Park Senior Center	73
Friendship Manor	22
Applewood Place Apartments II	51 total/50 assisted
Total:	280

Data Source: CPD Maps

There is also a need for housing appropriate for single women with children, including those that are victims of domestic violence, and a need for accessible housing to serve the needs of the elderly and persons with disabilities.

Many of the HUD and LIHTC units are old and need to be replaced.

Supportive housing for those transitioning from homelessness to permanent housing was also identified as a significant need. This is especially true for families. There is an ongoing

The development of additional rental housing is an important component of ensuring access to decent housing for minorities, ethnicities, families, the elderly, and others with barriers to entry into the housing market.

loss of viable, decent affordable housing units, and especially rental units from the market as units age. Because subsidies are often required to keep units both decent and affordable, this is not a problem that the private market can remedy on its own. There is an ongoing need for improvements to the housing stock through a variety of types of subsidy that will support rehabilitation, new unit development, and

affordability. Improving the housing stock, and removing blight will provide for a basic need of the City's citizens, will help the City attract and retain local talent, and will improve the City's attractiveness to potential employers.

Table 6C – Low Income Housing Tax Credit Projects in the City of Mansfield

Low Income Housing Tax Credit Projects	Number of Units	Year Placed in Service
Mansfield Homes III	30	2005
Mansfield Homes IV	30, 24 low-income	2003
Mansfield Homes V	30, 25 low-income	2007
Blymer Apartments	43	1992
Logan Place	45	2013
Malabar Trace I	32	1997
Total:	210	

Data Source: CPD Maps

Summary

The age, condition, and availability of rental housing has implications for the vulnerable populations described in this report, and the development of additional rental housing is an important component of ensuring access to decent housing for minorities, ethnicities, families, the elderly, and others with barriers to entry into the housing market.

Chapter 7: Fair Housing Activities

Fair Housing Resources

HUD uses its partnerships with communities and Fair Housing Initiatives Program (FHIP) agencies to conduct fair housing enforcement, capacity building, education and outreach activities. The Permitting and Development director is the Fair Housing contact/coordinator for the City of Mansfield. The City has been able to help persons who were unfairly denied housing.

The City carries out the following scope of services relative to fair housing:

- **Community Outreach**

The City will disseminate Fair Housing and Tenant/Landlord brochures to social service organizations in the City.

- **Education**

The City provides four-hour sessions of fair housing training which meets or exceeds the 3 credit hours required by the Ohio Department of Real Estate to the real estate professionals/property investors serving the City market. The City is assisted in their provision of this training by Catholic Charities, a local non-profit with knowledge of this topic.

Over the past year, HOME provided the following trainings in the City of Mansfield:

- ❖ 4 fair housing trainings

In addition to the work at the federal level, the State of Ohio and local jurisdictions have policies, laws, practices, and protocol that affect fair housing choice in the local community. Government policies and procedures that regulate, monitor, or otherwise impact rental, sales, and property insurance practices can play a significant role in promoting fair housing choice in the community.

Fair Housing Enforcement

The City of Mansfield employs a proactive approach to fair housing enforcement. All complaints are forwarded to the local fair housing contact/coordinator, for investigation, and they also conduct random testing. Testing is long recognized in the fair housing field as a best practice for identifying discrimination and moving communities forward in affirmatively furthering fair housing choice.

The City carries out the following fair housing scope of services:

- **Enforcement**

The City fair housing contact/coordinator will receive and investigate complaints of illegal housing discrimination based on race, color, nationality, sex, religion, handicap,

and familial status, from residents of the City. When a complaint has been investigated and verified, the complainant will be counseled and advised of the various options available for the enforcement of the law and referred to appropriate legal services, as appropriate.

Over the course of the past year, the City investigated 25 complaints of fair housing discrimination or related concerns.

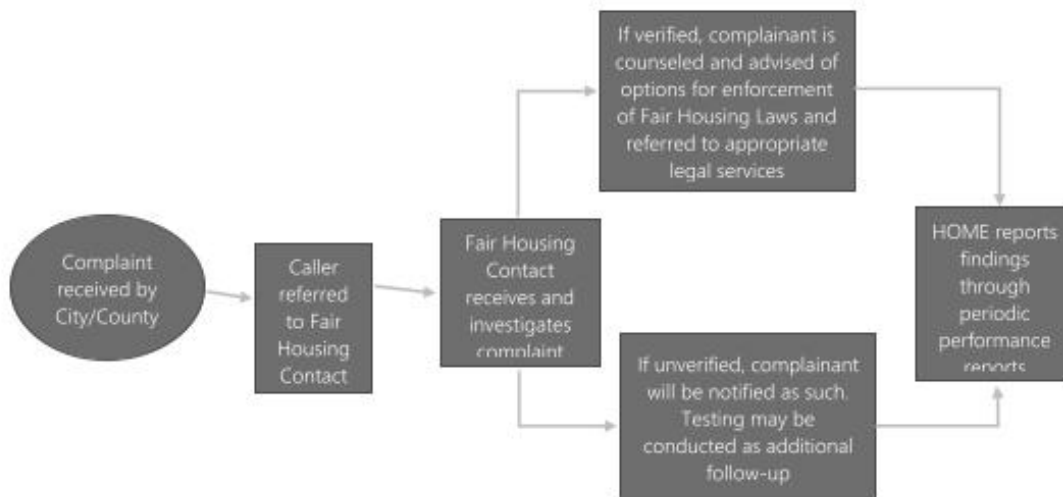
- **Testing**

HOME will conduct random rental tests in the City. Those tests will be conducted to ensure that families with children and those of minority status are receiving equal treatment. HOME will also conduct sales tests of randomly selected listings in the City of Mansfield.

The City of Mansfield is also served by the Ohio Civil Rights Commission (OCRC). The primary function of The Ohio Civil Rights Commission is to enforce state laws against discrimination. OCRC receives and investigates charges of discrimination in employment, public accommodations, housing, credit and higher education on the bases of race, color, religion, sex, national origin, disability, age, ancestry or familial status. OCRC has cooperative agreements with the U.S. Department of Housing and Urban Development (HUD) that allows coordination in their investigations and avoid duplication of efforts in seeking to end discrimination.

A protocol for handling fair housing complaints in the community has been established. Complaints that are fielded through the identified department are handled as follows:

City of Mansfield Fair Housing Complaint Flow Chart



Chapter 8: Identification of Impediments to Fair Housing Choice

Upon completion of review and assessment, six impediments to fair housing choice have been identified in the City of Mansfield. An impediment was included when the issue was determined to be systemic, not limited to anecdotal data, and involved public and private policies, practices, environmental conditions and/or procedures that affect fair housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, national origin, military status, ancestry, or age (40 and over). Studies and analysis of impediments to fair housing conducted nationally would indicate that there are systemic barriers to fair housing choice that exist in nearly all communities. Not all of those impediments were supported through the local data analysis for this AI. While these impediments may exist, only those verified through local data were included as findings in this AI. Described below are the fair housing issues identified in this Analysis of Impediments, along with their associated contributing factors.

I. There is a shortage of decent rental housing choices across the City

Quality rental housing is in short supply across the City. Contributing factors that we found for this shortage are the following:

- Much of the rental housing stock, particularly the affordable housing stock is old and in deteriorating condition. This is partly because there has not been a lot of affordable rental housing built in recent years. In some cases maintenance by the property owner is lacking. This housing may have health hazards such as lead based paint, asbestos, or mold. It may also have unsafe electrical wiring, heating, plumbing, and other obsolete housing systems.
- There is also a lack of accessible housing options, leading to limited choice for persons with disabilities. The large percentage of people with disabilities in the city is also a factor that contributes to this issue. This also impacts the City's elderly population and veterans, who have higher incidences of disability than the general population.
- Finally, there is a lack of transitional housing and permanent supportive housing for households seeking to move from homelessness.

II. High housing costs limits choice

Housing that is affordable is in short supply. Contributing factors that we found for this shortage are the following:

- While housing in the area is relatively inexpensive, household incomes are also quite low. Increases in income have not kept pace with increases to housing costs due to

inflation. We found that minorities and female headed households with children tended to have higher poverty rates than the general population.

- Much of the existing housing stock is old, and in needs of major upgrades.
- Subsidies for affordable housing in this area are difficult to come by. For example, the LIHTC program favors other geographies, as currently structured.
- The high costs of housing development may not be a good investment for potential developers because property values and rents are relatively low.

III. Neighborhoods with affordable housing options provide low access to opportunity

We found that many of the areas where minority households and families with children reside provide low access to opportunity in a variety of areas, and are among the primary areas where affordable housing exists in the City. Contributing factors that we found for this lack of opportunity are the following:

- Schools in these areas were somewhat more likely to be of lower quality as measured by test scores.
- The engagement of residents with the Labor market was not good in these areas.

IV. Minority households have reduced access to homeownership

Fewer minority households and families with children were homeowners than the general population, and overall homeownership rates in the City were low. This also contributes to less ability to generate wealth through real estate investment. Contributing factors that we found for this lack of opportunity are the following:

- The high cost of housing development, as noted above.
- The limited income of households in these groups, constraining their ability to provide a down payment, make high monthly payments, and meet other costs associated with homeownership.
- More loan denials by financial institutions for minorities.
- A lack of decent quality housing for sale.

V. Persistent poverty is a core element, and must be directly addressed to resolve the other identified barriers

- There has been disinvestment in this community for decades, and there is a need to create a framework and economic climate to attract good paying jobs.
- Transportation appears to be an issue City wide, with limited time frames when public transportation is available. This can limit job opportunity.

- Labor market engagement is low, particularly in high minority concentration areas. Based upon the average scores across all seventeen of the City's census tracts, labor market engagement appears to be the most limiting factor to opportunity. This raises the question, why are these communities not more fully engaged in the workforce? More research needs to be done to better understand and address this issue. Possible related factors may include the following:
 - A lack of education and/or adequate job training. We know that educational attainment is low in the City (see Table 4B). It could also be that there is a mismatch between available jobs, and the type of education held.
 - A lack of childcare services.
 - A high concentration of persons with disabilities. We found in chapter 3 that the overall percentage of persons with disabilities is high for this area (20.8%, compared with an average of 14.1% for the State of Ohio). The Black/African American population had even levels of disability than the general population (25.0%), as did women (21.1%) and those over the age of 65 (36.8% for those aged 65 to 74, and 47.4% for those 75 years and over).

VI. There is a continued need for fair housing outreach, education, and enforcement

Fair housing outreach, education, and enforcement appears to continue to be needed in the community. Factors associated with this need are outlined below.

- There are ongoing requests for assistance in addressing a variety of housing challenges, and for addressing fair housing complaints.
- There appears to be a continued need for a better understanding of fair housing rules, requirements, and goals, based upon public feedback. People need a better understanding of their rights and responsibilities under the law.
- There may also be language barriers. We identified a small population with limited English proficiency.

Chapter 9: Action Plan to Address Identified Barriers

Recommended plans for addressing identified impediments to fair housing choice over the next five years are outlined below.

Impediment I: There is a shortage of decent rental housing choices across the City		
Goal I: Improve the availability of quality rental housing through activities to foster improvement of the housing stock and/or to develop additional rental housing units.		
Desired Outcome: Improved availability of quality rental housing choices, particularly affordable rental housing for those with limited incomes.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
A. Support the development of additional housing units, and/or the improvement of existing units through funding and/or reduction of barriers. Ensure that accessible units are in the mix.	<ul style="list-style-type: none"> City of Mansfield Community Development Department 	2024-2029
B. Encourage development of quality rental housing in geographies where it is in short supply, through support of development in these areas, and efforts to reduce barriers.	<ul style="list-style-type: none"> Local government officials Richland County MHA 	2024-2029
C. Support the development of transitional housing, permanent supportive housing, and/or housing for special needs populations through funding and/or the reduction of barriers.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Richland County MHA 	2024-2029

Impediment II: High housing costs limits choice		
Goal II: Improve housing choice through increased affordability		
Desired Outcome: More affordable housing options will exist for minorities, families with children, and others with current limited economic means and access.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
D. Ensure that housing units developed under Goals A and B are affordable, and that other adequate affordable housing options are improved, where possible including MHA rent subsidies and protection from evictions.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Richland County MHA 	2024-2029
E. Provide more opportunities for economic advancement through education, job training, job creation, and services such as childcare supporting those seeking good jobs.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Social services agencies Local colleges and career centers 	2024-2029

Impediment III: Neighborhoods with affordable housing options provide low access to opportunity		
Goal III: Improve access to opportunity for households in constrained neighborhoods		
Desired Outcome: Access to opportunities will be improved for households currently living in neighborhoods where opportunities are constrained.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
F. Seek to improve test scores of children through improvement of services for families with children, through support of improvements to the schools in disadvantaged neighborhoods, and through the support of goal B.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Local school districts Social service agencies 	2024-2029
G. Seek to improve engagement in the workforce through meeting the basic needs of households, and by supporting Goal E.	<ul style="list-style-type: none"> Social service agencies Local government officials. Richland County RPA 	2024-2029
H. Seek to improve environmental health through testing of children for Ibp blood levels, education, and support of Goal A.	<ul style="list-style-type: none"> Health department - primary Social service agencies – referrals to Health Dept. City of Mansfield Community Development Department - referrals to Health Dept. 	2024-2029

Impediment IV: Minority households have reduced access to homeownership		
Goal IV: To improve access to homeownership for minorities and other disadvantaged groups.		
Desired Outcome: To see homeownership rates improved for minorities and other disadvantaged groups.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
I. Provide increased homeownership opportunities through the development of affordable housing for sale, and the provision of down payment assistance programs tied to homebuyer education, credit cleanup, and counseling.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Local housing agencies 	2024-2029
J. Continue to provide fair housing education to real estate professionals and lending institutions, and to enforce fair housing violations, as they occur.	<ul style="list-style-type: none"> City of Mansfield Community Development Department 	2024-2029


Impediment V: Persistent poverty is a core element, and must be directly addressed to resolve the other identified barriers.		
Goal V: To lower the percentage of people below the poverty level through education, improved access to jobs, better access to decent quality housing, and services geared to address identified needs.		
Desired Outcome: There will be more people gainfully employed in decent paying jobs, and able to provide for the needs of their household.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
K. Address community disinvestment through creation of a framework and economic climate to attract good paying jobs.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Richland County RPA Local Chamber Local service providers 	2024-2029
L. Improve the availability of transportation to good paying jobs at the times needed.	<ul style="list-style-type: none"> Richland County RPA City of Mansfield Community Development Department Local service providers 	2024-2029
M. Improve labor market engagement, particularly in high minority concentration areas. <ol style="list-style-type: none"> Support goals E, F, and G. Provide additional support for those with disabilities to encourage participation in the workforce, where possible. 	<ul style="list-style-type: none"> Social service agencies Local government officials. Richland County RPA Local service providers 	2024-2029

Impediment VI: There is a continued need for fair housing outreach, education, and enforcement		
Goal VI: To educate people in the City of Mansfield on fair housing, particularly lenders, real estate professionals, property owners, and those in protected groups.		
Desired Outcome: There will be a better understanding of rights and responsibilities regarding fair housing, and improved compliance throughout the City with fair housing requirements.		
Fair Housing Goals/ Activities	Responsible Party	Timeline
N. Continue to provide Fair housing education and outreach to citizens of the City, particularly those in protected classes. Also provide education to property owners regarding their rights and responsibilities, and support Goal J.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Local housing agencies 	2024-2029
O. Enforce the fair housing laws, and conduct testing, as needed.	<ul style="list-style-type: none"> City of Mansfield Community Development Department Local housing agencies 	2024-2029

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PR-26

	Office of Community Planning and Development	DATE: 08-28-25
	U.S. Department of Housing and Urban Development	TIME: 11:13
	Integrated Disbursement and Information System	PAGE: 1
	PR26 - CDBG Financial Summary Report	
	Program Year 2024	
	MANSFIELD, OH	

PART I: SUMMARY OF CDBG RESOURCES

01 UNEXPENDED CDBG FUNDS AT END OF PREVIOUS PROGRAM YEAR	577,689.08
02 ENTITLEMENT GRANT	858,503.00
03 SURPLUS URBAN RENEWAL	0.00
04 SECTION 108 GUARANTEED LOAN FUNDS	0.00
05 CURRENT YEAR PROGRAM INCOME	56,207.94
05a CURRENT YEAR SECTION 108 PROGRAM INCOME (FOR SI TYPE)	0.00
06 FUNDS RETURNED TO THE LINE-OF-CREDIT	0.00
06a FUNDS RETURNED TO THE LOCAL CDBG ACCOUNT	0.00
07 ADJUSTMENT TO COMPUTE TOTAL AVAILABLE	0.00
08 TOTAL AVAILABLE (SUM, LINES 01-07)	1,492,400.02

PART II: SUMMARY OF CDBG EXPENDITURES

09 DISBURSEMENTS OTHER THAN SECTION 108 REPAYMENTS AND PLANNING/ADMINISTRATION	282,097.57
10 ADJUSTMENT TO COMPUTE TOTAL AMOUNT SUBJECT TO LOW/MOD BENEFIT	0.00
11 AMOUNT SUBJECT TO LOW/MOD BENEFIT (LINE 09 + LINE 10)	282,097.57
12 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	171,700.60
13 DISBURSED IN IDIS FOR SECTION 108 REPAYMENTS	0.00
14 ADJUSTMENT TO COMPUTE TOTAL EXPENDITURES	0.00
15 TOTAL EXPENDITURES (SUM, LINES 11-14)	453,798.17
16 UNEXPENDED BALANCE (LINE 08 - LINE 15)	1,038,601.85

PART III: LOW/MOD BENEFIT THIS REPORTING PERIOD

17 EXPENDED FOR LOW/MOD HOUSING IN SPECIAL AREAS	0.00
18 EXPENDED FOR LOW/MOD MULTI-UNIT HOUSING	0.00
19 DISBURSED FOR OTHER LOW/MOD ACTIVITIES	282,097.57
20 ADJUSTMENT TO COMPUTE TOTAL LOW/MOD CREDIT	0.00
21 TOTAL LOW/MOD CREDIT (SUM, LINES 17-20)	282,097.57
22 PERCENT LOW/MOD CREDIT (LINE 21/LINE 11)	100.00%

LOW/MOD BENEFIT FOR MULTI-YEAR CERTIFICATIONS

23 PROGRAM YEARS(PY) COVERED IN CERTIFICATION	PY: 2023 PY: 2024 PY: 2025
24 CUMULATIVE NET EXPENDITURES SUBJECT TO LOW/MOD BENEFIT CALCULATION	865,062.74
25 CUMULATIVE EXPENDITURES BENEFITING LOW/MOD PERSONS	0.00
26 PERCENT BENEFIT TO LOW/MOD PERSONS (LINE 25/LINE 24)	0.00%

PART IV: PUBLIC SERVICE (PS) CAP CALCULATIONS

27 DISBURSED IN IDIS FOR PUBLIC SERVICES	128,772.17
28 PS UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
29 PS UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
30 ADJUSTMENT TO COMPUTE TOTAL PS OBLIGATIONS	0.00
31 TOTAL PS OBLIGATIONS (LINE 27 + LINE 28 - LINE 29 + LINE 30)	128,772.17
32 ENTITLEMENT GRANT	858,503.00
33 PRIOR YEAR PROGRAM INCOME	60,026.93
34 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PS CAP	0.00
35 TOTAL SUBJECT TO PS CAP (SUM, LINES 32-34)	918,529.93
36 PERCENT FUNDS OBLIGATED FOR PS ACTIVITIES (LINE 31/LINE 35)	14.02%

PART V: PLANNING AND ADMINISTRATION (PA) CAP

37 DISBURSED IN IDIS FOR PLANNING/ADMINISTRATION	171,700.60
38 PA UNLIQUIDATED OBLIGATIONS AT END OF CURRENT PROGRAM YEAR	0.00
39 PA UNLIQUIDATED OBLIGATIONS AT END OF PREVIOUS PROGRAM YEAR	0.00
40 ADJUSTMENT TO COMPUTE TOTAL PA OBLIGATIONS	0.00
41 TOTAL PA OBLIGATIONS (LINE 37 + LINE 38 - LINE 39 +LINE 40)	171,700.60
42 ENTITLEMENT GRANT	858,503.00
43 CURRENT YEAR PROGRAM INCOME	56,207.94
44 ADJUSTMENT TO COMPUTE TOTAL SUBJECT TO PA CAP	0.00
45 TOTAL SUBJECT TO PA CAP (SUM, LINES 42-44)	914,710.94
46 PERCENT FUNDS OBLIGATED FOR PA ACTIVITIES (LINE 41/LINE 45)	18.77%

LINE 17 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 17

No data returned for this view. This might be because the applied filter excludes all data.

LINE 18 DETAIL: ACTIVITIES TO CONSIDER IN DETERMINING THE AMOUNT TO ENTER ON LINE 18

No data returned for this view. This might be because the applied filter excludes all data.

LINE 19 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 19

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	4	1576	6938402	WEST END TARGET AREA	03Z	LMA	\$4,500.00
2024	4	1576	6938812	WEST END TARGET AREA	03Z	LMA	\$17,174.27
2024	4	1576	6959064	WEST END TARGET AREA	03Z	LMA	\$943.84
2024	4	1576	6964769	WEST END TARGET AREA	03Z	LMA	\$236.14
2024	4	1576	6969463	WEST END TARGET AREA	03Z	LMA	\$117.98
2024	4	1576	6995797	WEST END TARGET AREA	03Z	LMA	\$88.49
2024	4	1576	7018757	WEST END TARGET AREA	03Z	LMA	\$200.00
2024	4	1576	7020922	WEST END TARGET AREA	03Z	LMA	\$340.23
					03Z	Matrix Code	\$23,600.95
2024	7	1585	6992400	City Park Summer Program	05D	LVC	\$21,328.00
					05D	Matrix Code	\$21,328.00
2024	7	1582	6973656	Richland County Transit Dial A Ride	05E	LVC	\$42,780.86
					05E	Matrix Code	\$42,780.86
2024	7	1584	7019091	Mansfield Police Department	05I	LMA	\$15,871.48
					05I	Matrix Code	\$15,871.48
2024	7	1581	7018757	YMCA Open Door Scholarship	05L	LVC	\$12,480.76
					05L	Matrix Code	\$12,480.76
2024	6	1580	7019862	Mansfield Metro Housing 2024	05Q	LVC	\$19,573.87
					05Q	Matrix Code	\$19,573.87
2024	7	1583	6973656	Catholic Charities Hope Food Pantry	05W	LVC	\$1,938.91
2024	7	1583	6974036	Catholic Charities Hope Food Pantry	05W	LVC	\$14,798.29
					05W	Matrix Code	\$16,737.20
2022	2	1593	7020882	529 CONNOR	14A	LNH	\$150.00
2022	2	1593	7020922	529 CONNOR	14A	LNH	\$826.47
2022	2	1593	7034858	529 CONNOR	14A	LNH	\$93.08
2022	2	1593	7038426	529 CONNOR	14A	LNH	\$50.00
2024	2	1566	6962147	170 CHILTON	14A	LNH	\$232.15
2024	2	1567	6918170	297 CRYSTAL SPRINGS	14A	LNH	\$19,145.00
2024	2	1567	6959064	297 CRYSTAL SPRINGS	14A	LNH	\$1,005.89
2024	2	1567	6964769	297 CRYSTAL SPRINGS	14A	LNH	\$54.64
2024	2	1568	6959064	440 HAMMOND	14A	LNH	\$291.32
2024	2	1569	6959064	543 MARQUIS	14A	LNH	\$232.15
2024	2	1570	6959064	56 STATE ST	14A	LNH	\$172.98
2024	2	1571	6916602	502 HOWARD	14A	LNH	\$58.00
2024	2	1571	6926842	502 HOWARD	14A	LNH	\$12,200.00
2024	2	1571	6962147	502 HOWARD	14A	LNH	\$1,813.83
2024	2	1571	6964769	502 HOWARD	14A	LNH	\$54.64
2024	2	1572	6926842	502 HOWARD	14A	LNH	\$10,300.00
2024	2	1572	7020922	502 HOWARD	14A	LNH	\$1,813.83
2024	2	1573	6916602	206 RAE	14A	LNH	\$58.00
2024	2	1573	6942160	206 RAE	14A	LNH	\$22,464.00
2024	2	1573	6945452	206 RAE	14A	LNH	\$300.00
2024	2	1573	6962147	206 RAE	14A	LNH	\$2,049.69
2024	2	1573	6964769	206 RAE	14A	LNH	\$587.17
2024	2	1573	6974705	206 RAE	14A	LNH	\$58.00
2024	2	1574	6916602	406 MULBERRY	14A	LNH	\$100.00
2024	2	1574	6938171	406 MULBERRY	14A	LNH	\$15,000.00
2024	2	1574	6962147	406 MULBERRY	14A	LNH	\$2,285.98
2024	2	1574	6964769	406 MULBERRY	14A	LNH	\$54.64

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	2	1575	6916602	136 LEXINGTON	14A	LWH	\$50.00
2024	2	1575	6942160	136 LEXINGTON	14A	LWH	\$22,470.00
2024	2	1575	6962147	136 LEXINGTON	14A	LWH	\$1,931.73
2024	2	1575	6964769	136 LEXINGTON	14A	LWH	\$532.53
2024	2	1594	6974705	637 WESTVIEW	14A	LWH	\$50.00
2024	2	1594	7020882	637 WESTVIEW	14A	LWH	\$150.00
2024	2	1594	7020922	637 WESTVIEW	14A	LWH	\$512.66
2024	2	1594	7034858	637 WESTVIEW	14A	LWH	\$588.24
2024	2	1594	7039426	637 WESTVIEW	14A	LWH	\$58.00
2024	2	1595	7020882	392 MUTH	14A	LWH	\$12.50
2024	2	1595	7020922	392 MUTH	14A	LWH	\$626.65
2024	2	1595	7034858	392 MUTH	14A	LWH	\$1,241.00
2024	2	1595	7039426	392 MUTH	14A	LWH	\$50.00
2024	2	1596	7020882	311 NEWMAN	14A	LWH	\$150.00
2024	2	1596	7020922	311 NEWMAN	14A	LWH	\$453.67
2024	2	1596	7034858	311 NEWMAN	14A	LWH	\$217.18
2024	2	1596	7039426	311 NEWMAN	14A	LWH	\$58.00
2024	2	1597	7020882	473 STARK	14A	LWH	\$150.00
2024	2	1597	7020922	473 STARK	14A	LWH	\$394.50
2024	2	1597	7034858	473 STARK	14A	LWH	\$155.13
2024	2	1597	7039426	473 STARK	14A	LWH	\$50.00
					14A	Matrix Code	\$121,153.25
2024	3	1579	6962147	Targeted Code Enforcement (2024)	15	LMA	\$1,449.61
2024	3	1579	6964769	Targeted Code Enforcement (2024)	15	LMA	\$1,357.75
2024	3	1579	6969463	Targeted Code Enforcement (2024)	15	LMA	\$1,086.20
2024	3	1579	6970125	Targeted Code Enforcement (2024)	15	LMA	\$868.96
2024	3	1579	6977457	Targeted Code Enforcement (2024)	15	LMA	\$868.96
2024	3	1579	6995797	Targeted Code Enforcement (2024)	15	LMA	\$651.72
2024	3	1579	7019385	Targeted Code Enforcement (2024)	15	LMA	\$686.40
2024	3	1579	7019447	Targeted Code Enforcement (2024)	15	LMA	\$686.40
2024	3	1579	7020922	Targeted Code Enforcement (2024)	15	LMA	\$915.20
					15	Matrix Code	\$8,571.20
Total							\$282,097.57

LINE 27 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 27

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity to prevent, prepare for, and respond to Coronavirus	Activity Name	Grant Number	Fund Type	Matrix Code	National Objective	Drawn Amount
2024	7	1585	6992400	No	City Park Summer Program	B24MC390017	EN	05D	LWC	\$21,328.00
								05D	Matrix Code	\$21,328.00
2024	7	1582	6973656	No	Richland County Transit Dial A Ride	B24MC390017	EN	05E	LWC	\$42,780.86
								05E	Matrix Code	\$42,780.86
2024	7	1584	7019091	No	Mansfield Police Department	B24MC390017	EN	05I	LMA	\$15,871.48
								05I	Matrix Code	\$15,871.48
2024	7	1581	7018757	No	YMCA Open Door Scholarship	B24MC390017	EN	05L	LWC	\$12,480.76
								05L	Matrix Code	\$12,480.76
2024	6	1580	7019662	No	Mansfield Metro Housing 2024	B24MC390017	EN	05Q	LWC	\$19,573.87
								05Q	Matrix Code	\$19,573.87
2024	7	1583	6973656	No	Catholic Charities Hope Food Pantry	B24MC390017	EN	05W	LWC	\$1,938.91
2024	7	1583	6974036	No	Catholic Charities Hope Food Pantry	B24MC390017	EN	05W	LWC	\$14,798.29
								05W	Matrix Code	\$16,737.20
					No	Activity to prevent, prepare for, and respond to Coronavirus				\$128,772.17
Total										\$128,772.17

LINE 37 DETAIL: ACTIVITIES INCLUDED IN THE COMPUTATION OF LINE 37

Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	1	1577	6962147	CDBG Administration (2024)	21A		\$36,866.84
2024	1	1577	6964769	CDBG Administration (2024)	21A		\$10,609.49
2024	1	1577	6969463	CDBG Administration (2024)	21A		\$14,670.98
2024	1	1577	6970125	CDBG Administration (2024)	21A		\$7,459.10
2024	1	1577	6972452	CDBG Administration (2024)	21A		\$11,032.78
2024	1	1577	6977457	CDBG Administration (2024)	21A		\$14,587.23
2024	1	1577	6987270	CDBG Administration (2024)	21A		\$19,061.56
2024	1	1577	7018757	CDBG Administration (2024)	21A		\$115.20



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Plan Year	IDIS Project	IDIS Activity	Voucher Number	Activity Name	Matrix Code	National Objective	Drawn Amount
2024	1	1577	7019385	CDBG Administration (2024)	21A		\$15,326.26
2024	1	1577	7019447	CDBG Administration (2024)	21A		\$16,833.70
2024	1	1577	7020922	CDBG Administration (2024)	21A		\$18,707.31
2024	1	1577	7034851	CDBG Administration (2024)	21A		\$496.60
2024	1	1577	7034855	CDBG Administration (2024)	21A		\$474.40
2024	1	1577	7034858	CDBG Administration (2024)	21A		\$442.58
2024	1	1577	7039339	CDBG Administration (2024)	21A		\$5,016.77
Total					21A	Matrix Code	\$171,700.60
							\$171,700.60