



Mansfield Housing Needs Assessment



Richland Carrousel Park
Mansfield, OH



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Mansfield Housing Needs Assessment

Introduction

This document provides a Housing Needs Assessment for the City of Mansfield. The Housing Needs Assessment reviews information presented in other portions of the *Richland County Housing Needs Assessment and Action Plan*, as well as presenting analysis unique to Mansfield regarding its housing market, land uses, zoning, and site suitability. The report concludes by identifying recommendations to strengthen Mansfield’s housing market and encourage development of affordable, attainable, and market-rate housing.

Throughout the broader *Richland County Housing Needs Assessment*, we have divided the housing market into three tiers: affordable, attainable, and market-rate.

- **Market-rate housing** comprises housing for households earning above 120 percent of area median income, or over \$62,280 for a single-person household or \$88,920 for a family of four. Households in this income category are seeking a higher-end housing product with amenities like more square footage, a larger yard, pool, finished basement, or other comforts. For Richland County, we define market-rate homeownership as homes selling for over \$200,000. For market-rate rental housing, we define it as rental properties with rents that exceed \$1.00 per square foot.
- **Attainable housing** comprises housing for households earning between 80–120 percent of Area Median Income. Per HUD’s 2022 income limits, this comprises single person households earning between \$41,550–\$62,280 a year and four-person households earning between \$59,300–\$88,920 a year. Households in this income category earn too much to qualify for federal rental assistance, and they are often in the market for ‘starter’ or entry-level homes. For Richland County, we define ‘attainable’ homeownership as houses in good condition that are available for \$100,000-\$200,000, and attainable rental housing as unsubsidized units that rent for between \$0.70 and \$0.99 per square foot.
- **Affordable housing** comprises housing for households earning below 80 percent of the Area Media Income (AMI). For 2022, this amount is \$41,550 for a single-person household and \$59,300 for a family of four in Richland County. While not all households earning below those amounts reside in subsidized housing—in fact, the vast majority do not—80% AMI is typically

the limit for most subsidized housing programs. For this study, we define affordable homeownership as houses in good condition that are available for under \$100,000, and affordable rental housing as either subsidized rentals or any unit that rents for under \$450 per month.

We have created a Richland County Housing Needs Assessment map [at this link](#) (this link is customized to Mansfield and the map automatically opens to Mansfield, but the user can pan and zoom to other portions of the county). All of the mapped data collected through this project will be mapped at that link. We have created a short 'how to' video of how to use the map [here](#).

Housing Data Review

This first section reviews key data points related to the housing market of the City of Mansfield. It first summarizes the node's demographic data before discussing housing tenure, cost burdens, and the node's affordable housing inventory.

Demographics. Compared to Richland County as a whole, Mansfield's population is much more likely to identify as non-Hispanic African American (20% of the city's population, compared to 9% of the county's overall population). Mansfield also has the largest population of individuals identifying as two or more races in the county (6%, compared to 3% of the county's overall population).

In terms of educational attainment, Mansfield's population is somewhat more likely to have *not* attended college (53% of the city's population compared to 51% of the county as a whole). Mansfield residents are also slightly less likely to have received a college degree (24% have either an associates, bachelors, or graduate degree, compared to 27% of the county as a whole).

In terms of age distribution, Mansfield's population is less likely to be a senior citizen (16% of the population is over the age of 65, compared to 20% of Richland County's population). Mansfield does have a larger proportion of young adults (those aged 25–44) relative to the county as a whole (28% of the city's population vs. 24% of the county's population).

For special housing populations, Mansfield's poverty rate of 24 percent is the highest in the county, and there are several tracts of concentrated poverty (those with poverty rates over 30%) in and around downtown Mansfield. In fact, 12 percent of the city's population reside in those tracts of concentrated poverty.¹ Additionally, 21 percent of Mansfield's population has at least one disability, which is the highest proportion of any node in Richland County. The most common

¹ We have mapped poverty rates and tracts of concentrated poverty on the Housing Needs Assessment map.

disabilities among residents in Mansfield include ambulatory (11% of the population), cognitive (9%), independent living (7%), hearing (5%), and vision (5% of the population).

Housing tenure and demographics. Per the most recent U.S. Census, about half of housing units in the Mansfield are owned while half are rented.² This means that the Mansfield's homeownership rate is quite a bit less than the county's overall homeownership rate (which is 67%). Postal service vacancy data indicates that 7.2 percent of residential units in Mansfield are vacant. While high, this figure represents a substantial decrease in the vacancy rate from 2012, when 9.5 percent of all residential units were vacant.

Compared to the county as a whole, the age distribution of Mansfield's homeowners is largely similar to the other nodes, with a little over half of owners being age 35–64 while a little over a third are over the age of 65. In terms of its renter population, however, renters in Mansfield are much more likely to be younger (37% are under age 35) and less likely to be middle-aged (45% are ages 35–64) or older (18% are over age 65).

Housing cost burden. Nearly half (48 percent) of renters in Mansfield are cost-burdened, meaning they pay over 30 percent of their income toward housing costs (including rent and utilities). This figure is the highest among all the nodes, tied with Shelby. Furthermore, nearly a quarter (24%) of renters in Mansfield are severely cost-burdened, meaning they pay over 50% of their income toward rent. This latter figure constitutes nearly 2,000 renter households, suggesting that while rents in Mansfield are generally low, they still constitute a disproportionate proportion of renters' income.

In addition, 27 percent of Mansfield's homeowners are cost-burdened, meaning they pay over 30 percent of their income toward mortgages and other housing costs. This figure is the highest among the nodes in the county, suggesting the need for outreach to the node's homeowner population.

Housing inventory. Despite being the largest city in the county, nearly two-thirds of housing units in Mansfield (64%) are single-unit detached homes, while another six percent are one-unit attached homes (like townhomes or duplexes). Among Mansfield's multifamily units, about 18 percent are in smaller multifamily buildings (2–9 units), while 10 percent are in apartment buildings of 10 units or more. In addition, there are approximately 600 mobile homes in Mansfield, which constitutes about three percent of the city's housing stock. In absolute terms,

² More specifically, 51 percent are owned while 49 percent are rented.

Mansfield has the third-highest number of mobile homes in the county (behind both the urban and rural townships).

The Census also tracks several indicators of substandard housing. In general, relatively few housing units in Mansfield report to have these issues, but the rate of overcrowding (more than one person per room) in Mansfield is the highest among all the nodes at 1.7 percent of all housing units. In absolute terms, though, Mansfield has the highest number of units lacking complete kitchen facilities, at 204 units.

However, one should note that the housing problems tracked by the Census reflect *very* substandard housing (especially considering today's sensibilities) and thus do not accurately capture the poor condition that much of Mansfield's older housing stock is in.

Affordable housing inventory. We have mapped affordable housing developments across Richland County at [this link](#). As of Summer 2022, there are 1,215 units of subsidized housing in Mansfield, which constitutes about two-thirds of all subsidized housing units in Richland County. Among the various subsidized housing programs, a plurality of units in Mansfield are subsidized through the Low-Income Housing Tax Credit (LIHTC) program, at 424 units, followed by the Project-Based Section 8³ program at 343 units. There are additional units in Mansfield subsidized through various HUD-insured mortgages, the Section 202 program (housing for the elderly), the Section 811 program (housing for the disabled), and the HOME program.

Metro Housing has issued approximately 1,900 Housing Choice Vouchers (HCV) to tenants in Richland County, and we have mapped the location of those voucher holders at the Census tract level [at this link](#). These data are at the Census tract level, so we are unable to directly identify how many HCV households reside in the Mansfield specifically. However, in many of the Census tracts that lie wholly within Mansfield, it appears that a substantial number of rents do have HCVs. This includes Tract 5 (205 HCVs), Tract 6 (173 HCVs), Tract 7 (262 HCVs), Tract 31 (160 HCVs). In addition, Tract 10 (which includes both Mansfield and Madison Township) has 257 HCVs. All told, these five Census Tracts contain well over half of Metro Housing's voucher holders in Richland County.

Summing it up. Overall, Mansfield's current housing and demographic conditions suggest a housing market that faces challenges but also has many opportunities. Mansfield has a relatively high poverty rate and many of its residents suffer from at least one disability. Nearly half of the city's renters are cost-burdened, and almost 2,000 renter households are severely cost-

³ These units are in HUD's Project-based Section 8 program and are *not* units where households with a Housing Choice Voucher (also commonly referred to as Section 8) reside.

burdened—meaning they pay over 50 percent of their income toward rent. This is true despite Mansfield having the most subsidized units in the county and the city being home to the majority households in the county with a Housing Choice Voucher.

In terms of Mansfield’s housing inventory, it is the only node in the county to have an appreciable number of multifamily housing opportunities. However, despite those, nearly two-thirds of the city’s housing is still single-unit detached homes. In addition, Mansfield is home to nearly 600 mobile homes, the third-highest number among the nodes (behind both the urban and rural townships). Given current development pressures in the mobile home market, the node may see mobile home parks purchased in the coming years and redeveloped as other types of housing, thus leading to the displacement of existing residents.

However, as discussed in the following sections, there are numerous opportunities for housing investments in Mansfield. The city is the only node in the county with a variety of housing types beyond single unit detached homes, and thus provides more housing options than most of the other nodes. The generally low cost of housing and the substantial amount of vacant, developable land present opportunities for affordable and attainable housing development. The city also has a large proportion of young renters who, with appropriate financial education, could become homeowners in the coming years.

Housing Market Analysis

This next section provides an overview of Mansfield’s housing market. It first reviews residential permitting in the node over the past twenty years before reviewing home sales in the node over the last 10 years.

Permitting data

We have visualized single-family, 2- to 4-unit, and multifamily (4+ unit) permits [here](#) for all of the nodes in Richland County and have mapped them [at this link](#). Unfortunately, we only have permit data for Mansfield going back to 2017. In that time period, there have been 53 new construction permits filed within the city. Of those, 45 (85%) were for single-unit dwellings, while six were for two-unit dwellings and two were for three-unit dwellings.

In terms of the number of permits filed by year, these increased from a low of only one permit filed in 2018 to 12 permits filed in 2019 and 21 permits filed in 2020 before decreasing to only 10 permits filed in 2021. While still relatively low, these recent figures do suggest increasing demand for new housing construction in the city.

Sales data

We have created a data visualization of home sales by quarter in Mansfield going back to January 2012 [at this link](#). Broadly, sales trends in Mansfield mimic many of the other nodes in the county, though the amounts that homes typically sell for in Mansfield is lower than most of the other nodes. More specifically, we identify the following trends for home sales in Mansfield.

First, the number of home sales overall has increased dramatically in Mansfield over the period analyzed, but especially going back to 2017. Prior to the second quarter of 2017, there were virtually no quarters in Mansfield where home sales topped 100 units per quarter. Since then, however, virtually every quarter has seen homes sales eclipse that mark (with the exception of the typically slow first quarter of the year). In fact, in every quarter from Q2 2021 onward, home sales in Mansfield have eclipsed 140 units per quarter, including the (typically slow) first quarter of 2022.

Second, unlike in the other nodes, there appears to be a substantial supply of homes selling in the 'affordable' price range (under \$100,000), with between 50–90 homes selling in that price range in every recent quarter. Within that price range, though, the number of deeply affordable (priced under \$50,000) homes sold has decreased somewhat from the number of homes that were typically sold in a quarter in 2017, from about 40–45 in a quarter to about 30–35 in a quarter. This decrease has been accompanied by an increase in homes sold in the upper ranges of the affordable sales tier (\$50,000–\$100,000). One should note that, per stakeholder interviews, many of the homes sold in this price range are relatively low quality.

Third, as the number of sales in Mansfield has increased, so has the number of homes sold in both the attainable (\$100,000–\$150,000) and market-rate (above \$200,000) price ranges. In recent quarters, Mansfield has seen upwards of 60 homes sold in the attainable price tier, this is up nearly double from how many homes were sold in this tier back in 2018. At the same time, the Mansfield has started to see an increasing number of sales above \$200,000, though these still represent a small minority of all homes sold.

Summing it up. Overall, then, we find that the sales data in Mansfield indicates:

- Increasing demand overall for housing in the node as evidence by increasing home sale prices and number of sales.
- Steady number of sales in the affordable housing tier (those priced under \$100,000)
- Increasing number of sales in both the attainable and market-rate price tiers.

We have also mapped home sales from 2021 on the Housing Needs Assessment map ([link here](#)).

Tax Delinquencies and Demolitions

Tax delinquencies and demolitions can signal either neighborhoods at risk of decline (tax delinquencies) or neighborhoods in significant decline but with land available for redevelopment (demolitions).

Tax delinquencies

As of Summer 2022, there are 1,476 tax delinquent properties in Mansfield out of approximately 26,000 total parcels in the city (a delinquency rate of approximately 5.7%) (see [map here](#)). Here, tax delinquent properties are at least two years delinquent on their taxes. While these properties are spread throughout Mansfield, the largest concentration appear to be in the neighborhoods in the north end of Mansfield, as well as in areas immediately southeast of downtown Mansfield. City staff should continue to monitor tax delinquencies in these neighborhoods so that tax foreclosures do not lead to blight in their surrounding neighborhoods.

Demolitions

According to the Richland County Land Bank, as of Summer 2022, they have conducted demolitions on 580 properties in Mansfield ([map here](#)). In general, the geography of demolished properties largely tracks with those of the tax delinquent properties, with most being in Mansfield north end and also in areas immediately southeast of Mansfield's downtown.

Zoning Analysis

This next section provides an overview of land use and zoning in the City of Mansfield. It first reviews the city's zoning map before moving to an analysis of the city's zoning codes.

Zoning Map

We have mapped Mansfield's residential zoning [here](#). In general, residential areas around downtown Mansfield are zoned MF (multifamily, similar to other nodes' R3 zones). Most of the north end of Mansfield is zoned either MF or R2, which largely matches the existing density of the area. Similarly, most of the southwestern portion of Mansfield is zoned R1, which again matches the largely single-family character is those neighborhoods.

Aside from 'standard' residential zoning, Mansfield also has several pockets of the city zoned for mobile home parks and has a smattering of Planned Development (PD) zones, particularly in the southern portion of the city.

Compared to most of the other nodes, much less of Mansfield is zoned R1, while the city has larger portions zoned for relatively higher density.

Zoning codes

This section reviews the zoning codes of the City of Mansfield. We have summarized Mansfield's zoning code at this [link](#) and have summarized all residential zoning codes in the county (except for those in the rural townships) [at this link](#).

In terms of its R1 zoning, Mansfield allows one-family dwellings, including factory-built homes, by-right. Unlike some of the other nodes in the county, Mansfield does not allow two-family dwellings as either a by-right or conditional use in its R1 zoning code. Relative to the other nodes in the county, Mansfield's R1 zoning parameters are largely similar with a maximum allowable density of four units per acre. Noteworthy given the somewhat narrow lots in older neighborhoods of Mansfield, though, the R1 zoning code mandates a 35' front setback and a 6' side setback, which might make development on these smaller lots impracticable. In fact, during one of the strategy sessions conducted as part of the project, developers noted that they require a variance for nearly every single house they propose developing in Mansfield.

For its R2 zoning, Mansfield allows one- and two-family dwellings units by right, including factory-built homes. The maximum allowable density for any of these housing types is seven units per acre, which is higher than other nodes for the maximum density for single-family units but lower than other nodes for two-family dwellings. The setback requirements for the R2 zoning code are substantially the same as for the R1 zoning code, which again has impacts on the developability of smaller lots in the city.

In addition to allowing one- and two-family units by-right, Mansfield's R3 zoning code (known as the MF, or Multi-Family District), also allows multifamily and townhouse dwelling units by-right. Multifamily dwellings are capped as a by-right use at 25', though the zoning code allows them as a conditional use up to 60'. The MF zoning also allows for family care homes, group homes, nursing homes, and senior citizen housing complexes as a conditional use.

The MF zoning code's policy parameters, as expected, allow for relatively higher densities, with up to 9 units per acre for single- and two-family dwellings, 18 units per acre for townhouse dwellings, and 27 units per acre for multifamily dwellings. The required setbacks, however, are still rather sizeable, with a minimum of 25' of a front setback and 5' as a side setback required. Again, many of these setbacks do not allow development in Mansfield's older neighborhoods to match the existing housing stock.

Finally, Mansfield has several other zoning districts that allow housing as either a by-right or conditional use. These include:

- OS (Office Service District) permits the same residential uses as the MF zoning district

- MH (Mobile Home Park) District permits mobile homes as a by-right use at a maximum density of seven units per acre
- MH/R (Mobile Home Residential District) permits the same uses as the MF and MH districts by-right
- HS (Health Sciences District) permits the same uses as the MF district
- Planned Development district allows for “A maximum choice of living environments by allowing a variety of housing and building types and permitting an increased density per acre and a reduction in lot dimensions, yards, building setbacks and area requirements”

Housing Development and Site Suitability Analysis

This section presents a housing development and site suitability analysis for the City of Mansfield. It first details opportunities to encourage the development of attainable and market-rate housing, and identifies three sites where this type of development may be feasible. It then discusses the suitability of developing affordable housing either through the competitive tax credit program or through other programs.

Market-rate housing

In terms of expanding housing production in Mansfield, the city could consider rezoning many of its R1 zones as R2 or modifying its R1 zone to allow two-family dwelling units by-right. This could be especially useful in the more high-demand areas of southwestern Mansfield. As noted in this study’s market analysis, developing market-rate housing in Richland County under today’s cost environment is not generally profitable, so most new housing construction in the county will likely be multifamily (including duplexes).

Given existing investments in and around downtown Mansfield, the city could consider creating a PD (Planned Development) district in downtown Mansfield to manage any future new construction, especially on vacant lots and parking lots in the area. Such a district could establish design standards for new residential construction in the zone and would guide any future development decisions. The district could also pave the way for mixed-income housing and mixed-use development, which could both contribute to the economic and residential livelihood of the area. Certainly, the large city-owned parking lot in downtown could serve as an anchor for this type of development.

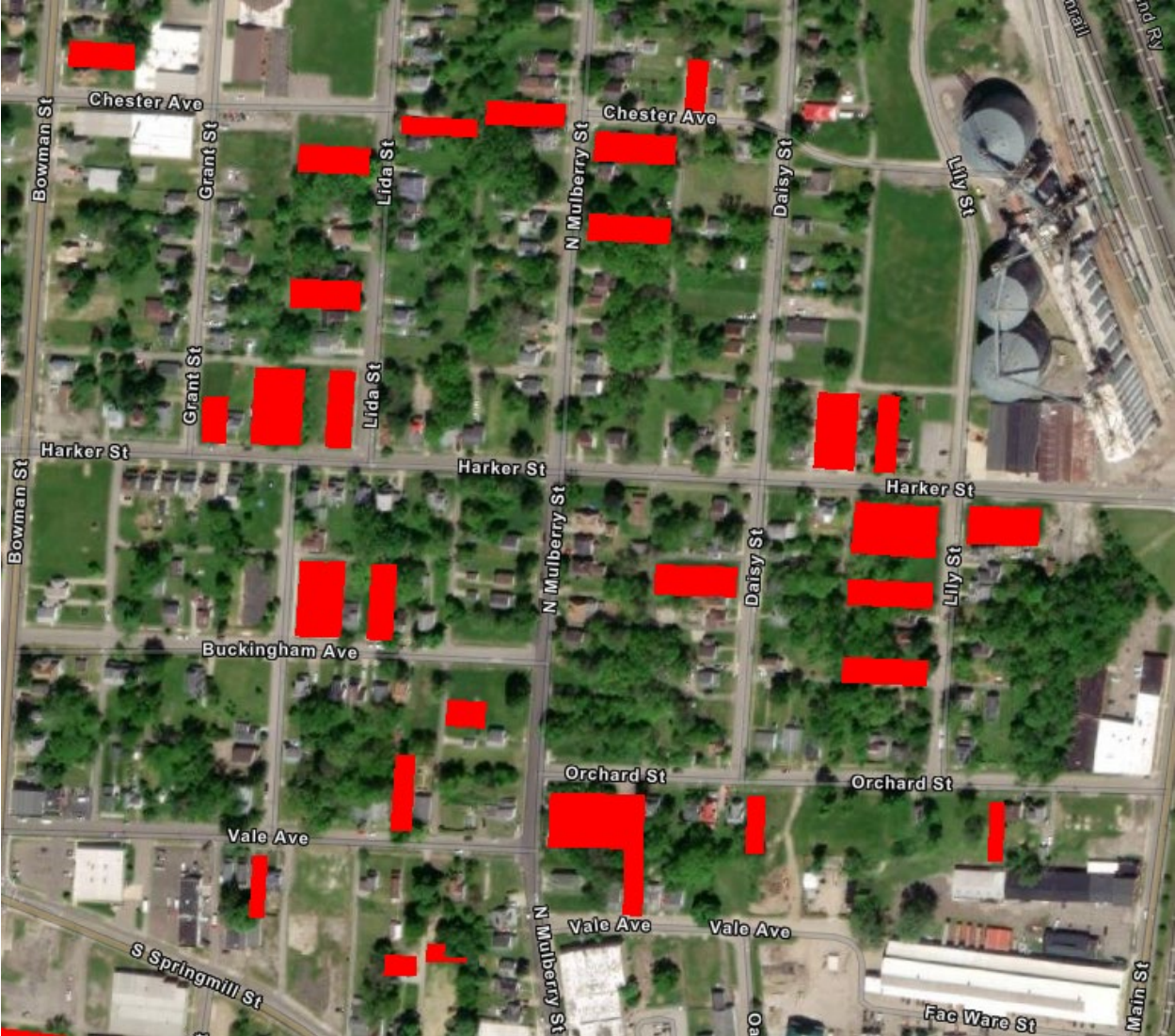
Depending on how the revitalization of the Westinghouse site proceeds, a PD zoning district could also guide future development on and around that site. In conversations with local stakeholders, it appears that the future use of the site will be determined by the contamination found in the soil underneath the site, as the cost to clean up the site to a residential standard is much higher than cleaning it up to a commercial, industrial, or park use. Regardless, though, the city could

use a PD district to guide development in and around the site, as once cleaned up, it will serve as a valuable amenity to the neighborhoods surrounding it.

We have identified three potential sites for attainable and market-rate housing development in the City of Mansfield. One opportunity for attainable housing development is the placement of modular housing on demolished parcels that are owned by the Richland County Land Bank. The City of Zanesville has recently received a pilot grant from the Ohio Housing Finance Agency (OHFA) to place 10 modular homes on properties owned by their land bank; the homes will be sold for approximately \$175,000 each. We provide more details on this type of development in the *Strategy Guide and Action Plan* that accompanies this report.

The large number of demolished lots in the north end of Mansfield would serve as a unique test case for this type of development (see Exhibit 1 below). Note that this only represents a portion of Mansfield's North End and that there are other opportunities in the neighborhood for modular home construction to create attainable homeownership opportunities in the area.

Exhibit 1: Potential opportunities for modular home construction on Land Bank-owned lots



A second opportunity for attainable and market-rate home development is through the redevelopment of vacant and under-utilized shopping centers on Park Avenue West in Mansfield. These shopping centers can be relatively easy redevelopment targets, as they already have utility service and enjoy access to the amenities of both downtown Mansfield and Ontario.

The West Park Shopping Center has been a recent focus of [local news articles](#) and could be redeveloped either as multifamily housing or as a mixed-use center that honors the site's commercial use while also adding much needed new housing to the area (see site below in Exhibit 2). The site is currently zoned B2 (General Business District) which does not allow for housing. The City of Mansfield could consider rezoning the site as a Planned Development District (PD), which would provide developers with the maximum amount of flexibility to envision the redevelopment of the site. We have included examples of successful shopping center

redevelopments in communities similar to Mansfield in the Strategy Guide and Action Plan document.

Exhibit 2: Potential opportunity for mixed-use redevelopment along Park Avenue West in Mansfield



The final opportunity for market-rate development that we would like to highlight is in downtown Mansfield. While downtown Mansfield has been very successful in filling vacant commercial space, there are comparatively few residential options downtown. Granted, this experience is not unique to Mansfield, and many small- to mid-sized cities in Ohio have been more successful in revitalizing their downtowns' commercial spaces relative to the residential spaces. We should

also note that both Downtown Mansfield Inc. and the Richland County Foundation have already instituted programs aimed at encouraging residential development in downtown Mansfield.

In the Strategy Guide and Action Plan, we have identified successful strategies that other communities in Ohio have utilized to revitalize their downtowns. Given the specialized development skills that downtown redevelopment requires, Mansfield may consider soliciting an outside developer to develop residential units. Mansfield may also consider ways to encourage the development of surface parking lots downtown, especially the large surface lot in the Carrousel District. This large site could support both a structured parking solution (i.e., a parking garage, either above ground or below ground) as well as multifamily residential units. The city could also seek to meet its affordable housing needs through prioritizing the development of mixed-income housing on the site, potentially supported by project-basing vouchers from Metro Housing in the development.

Affordable housing

The largest affordable housing program in the U.S. is the Low-Income Housing Tax Credit program, or LIHTC. LIHTC programs are administered by the Ohio Housing Finance Agency (OHFA). There are two types of tax credits available through LIHTC—competitive (9%) tax credits and non-competitive (4%) tax credits. The allocation process for both types of tax credits is governed by a Qualified Action Plan (QAP), which OHFA produces once every two years.

As expected given their name, there is strong demand for receiving competitive tax credits, and the QAP sets out the criteria by which OHFA will award those tax credits to developments. To minimize the amount of discretionary review of tax credits, OHFA has adopted (in both its current QAP and in prior ones) strict geographic criteria that award ‘points’ to tax credit proposals under the title of ‘New Affordability Pool Priorities.’ Given the incredibly competitive nature of these proposals, it’s crucial that proposed developments be located in the highest-scoring areas. In fact, missing out on even a single point means that projects may not be funded.

One unique aspect of how OHFA awards tax credits is that it has classified every Census tract in the state as central city, metro/suburban, and rural. OHFA then awards tax credits to developments in each of these ‘pools,’ so that a disproportionate number of tax credit developments are not awarded to, say, central city tracts. Most tracts in the City of Mansfield are considered urban, while

OHFA has created an interactive map [here](#) for the central city tracts and [here](#) for metro/suburban tracts with the various geographic criteria it considers when awarding competitive tax credits for new construction. Given the expansive nature of Mansfield, in this section we will focus on areas that could receive the maximum number of points under OHFA’s current scoring system.

One should note that OHFA's scoring system is very heavily weighted toward transit access for new developments, as this receives a maximum of 5 points. For developments in Richland County's central city and metro/suburban tracts, their transit score is related to the Transit Connectivity Index Score of the Census tract in which they are located.⁴ Unfortunately for most tracts in Mansfield, they would only receive one point (out of 5). In conversations with OHFA staff, developments scoring this low on the transit score can almost never make up the missed points on the transit score, and so we will not consider them further in this analysis.

The only tract in Mansfield that would *not* receive a score of 1 on the Transit Connectivity Index is tract 31, which would receive 3 points. However, in analyzing other geographic aspects of Tract's 31 score, it would struggle to be competitive in terms of other aspects. Key to maximizing the number of points in this tract would be if the development were located within the area of a revitalization plan should it be a family (non-senior) development, as this would give it 5 points on the 'neighborhood revitalization' score. If the development were a senior complex, it could earn 5 points if it were located within 5 miles of a senior center.

Beyond the competitive tax credit program, there are opportunities for affordable developments in Mansfield using non-competitive tax credits or through other affordable housing programs. The land on which many properties were demolished could serve as land on which to develop affordable housing and, for many programs, this land could count as local leverage and thus make the development more attractive to funders.

To that end, many of the larger Land Bank-owned properties could be leveraged to support non-competitive tax credit development. This type of development may be appropriate for the soon-to-be-demolished Ocie Hill school property. [Zanesville was recently awarded non-competitive tax credits for the redevelopment of a school property there](#), and their experience could serve as a lesson for how Mansfield could attract this type of development.

City officials in Zanesville put together an RFP (Request for Proposals) for a development partner for their site and emailed it to every Ohio-based developer who had successfully developed a tax credit property in the past decade. They eventually decided to partner with a Columbus-based developer (Woda Cooper) who will be developing 43 affordable rental units on the site.

⁴ The Transit Connectivity Index is produced by the Center for Neighborhood Technology and accounts for both the number of transit stops within walking distance as well as the frequency of transit service. This metric is *not* relative to transit service for a particular location. Thus, while Tract 31, while it has the best transit service in Richland County, its service is much less frequent than, say, service in an urban neighborhood in Columbus where the bus may run every 10 minutes during peak times and every 15 minutes during non-peak times (including on weekends).

We have included more details on Zanesville’s experience and on using RFPs more broadly to attract affordable housing development in the Strategy Guide and Action Plan.

Given the presence of so many Richland County Transit lines in and around downtown Mansfield, any available property in downtown Mansfield would serve as a strong location for affordable housing development. As noted in the prior section, affordable housing could be included in a mixed-income development as part of any revitalization efforts in downtown Mansfield. It could also be included in any revitalization efforts on the Westinghouse site.

Identifying Housing Needs and Recommendations

This document has provided a Housing Needs Assessment for the City of Mansfield. Based on the findings presented in this document, we make the following recommendations to address the Mansfield’s housing needs and to strengthen its housing market.

Consider making zoning codes more friendly to urban contexts. Unique among the nodes in Richland County (with the exception of Shelby), Mansfield has many smaller parcels, particular in the city’s urban neighborhoods. However, the city’s zoning code mandates excessive setbacks that make development on these smaller parcels often impractical—or when is it practical, the resulting construction does not fit within the neighborhood character. While making the zoning code more complex is not considered best practices, the city might consider either modifying its code to reduce setbacks or creating a special urban zoning district that allows smaller setbacks. The city might also consider allowing higher densities for two-family dwelling units.

In considering how best to adapt its zoning code, Mansfield may look to Shelby’s zoning code, which has separate R1 and R2 zoning codes for larger lots and smaller lots. Mansfield may consider adopting the parameters of Shelby’s small lot zoning code for both its R1 and R2 zones.

Explore ways to prevent the negative effects of displacement for mobile home park residents. Mansfield has the third-highest number of mobile homes in the county, with nearly 600 mobile homes in the city. [Given the current development pressures on mobile home parks across the country](#), it is likely that many of these properties will be redeveloped in the coming years either as other types of housing or to a higher standard, thus raising lot rents. Regardless, development will frequently lead to the displacement of existing residents. Many cities across the country are exploring ways to protect mobile home park residents, and the recommendations section of the Housing Needs Assessment will explore these strategies.

Explore ways to develop affordable housing through means other than the competitive tax credit program. As noted earlier, Ohio’s QAP changes every two years, and the criteria against which proposals are judged change with that QAP. Under the rules of the current QAP, any competitive tax credit development in Mansfield would note score particularly highly, though

there are some places in Tract 31 where such a development could be competitive. However, there are a number of other affordable housing programs that could be used to develop affordable housing, including the non-competitive tax credit program and the Sections 202 (elderly) and 811 (disabled) housing programs.

Continue exploring ways to improve the building and codes department. While not discussed formally in this report, interviews with real estate and development stakeholders have identified Mansfield’s Building and Codes Department as a deterrent to housing development in the city. In particular, interviewees have identified delays in permit approval and seemingly arbitrary decisions made by building inspectors as contributing to a seemingly development-unfriendly attitude in the city. In considering how best to reorganize and structure the Building and Codes department, the city should also consider ways to expedite development approval and to make the overall attitude toward construction more development friendly.

Address funding and capacity needs to protect and rehabilitate the existing housing stock. As noted in the Richland County Housing Needs Assessment, the county has been losing a large number of housing units in recent years to demolitions and neglect (we anticipate the county lost nearly 1,700 housing units from 2010–2021). Given the need for additional affordable housing throughout the county and the large number of older units in Mansfield, it is crucial that the city develop its funding and capacity needs to promote the rehabilitation of older housing units. We have identified several strategies to accomplish this goal in the Strategy Guide and Action Plan.