

U.S. Department of Housing and Urban Development

Notice of Funding Opportunity

**PATHWAYS TO REMOVING
OBSTACLES TO HOUSING
(PRO HOUSING)**

Draft Application

City of Youngstown, OH

Department of Community Development

For Public Review and Comment

October 13, 2023

Link to leave a public comment:

jnoga@youngstownohio.gov

**HUD PRO HOUSING GRANT
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CITY OF YOUNGSTOWN, OH**

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EXHIBIT A
EXECUTIVE SUMMARY
CITY OF YOUNGSTOWN, OH

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The City of Youngstown, Ohio respectively submits this *Pathways to Removing Obstacles to Housing (PRO Housing)* grant application to the U.S. Department and Urban Development. The intended activities that are part of this application are meant to supplement the City's existent housing strategy, providing specific tools to remove and mitigate the barriers to affordable housing, expand the availability of safe and affordable housing within the city limits and reduce housing related expenses for residents and families.

Like many cities in the Midwest, the City of Youngstown has endured over four decades of decline, economic and social instability, and neighborhood disinvestment as a result of the catastrophic steel production industry collapse in the late 1970s. For the next forty years, the city profusely hemorrhaged residents, as individuals and families abandoned Youngstown in search of viable economic opportunities and the benefits of strong and stable communities. As a result, all neighborhoods throughout the City faced issues of blight and neglect, where whole streets and city blocks were left deserted and homes fell into disrepair, many deteriorating beyond any type of salvageable measure.

Despite this pervasive bleakness, the overall condition of the neighborhoods in Youngstown has been addressed successfully as a result of aggressive demolition activities carried out by the City's Code Enforcement and Demolition Department. Due to this Department's focused and targeted demolition of vacant properties, their numbers have fallen from 3,514 houses in 2018 to just 1,841 houses in 2023, a decrease of nearly 50% in three years. While ongoing demolition of vacant properties remains a high priority, focus has now shifted to replacing those demolished structures with viable and attractive housing alternatives.

Alongside the navigation of this demolition effort, the City has partnered with organizations, agencies and non-profits across the city and the wider region to gather pertinent data and information related to housing conditions and needs. A listing of these partners includes Youngstown Neighborhood Development Corporation (YNDC), Youngstown State University's Center for Applied GIS, Economic Action Group (EAG), Western Reserve Port Authority (WRPA), Youngstown/Warren Regional Chamber of Commerce. The information contained in these collective research efforts have provided the city with valuable resources to formulate a strategic plan to identify, address, mitigate and remove barriers to affordable housing production and preservation.

The arrival of the American Rescue Plan (ARP) allocation for the city has provided for the first real influx of dedicated funds to support fair and equitable housing development in Youngstown. Out of the \$82 million that the City received in ARP funds, 15 million dollars have been earmarked for housing related activities. These activities include line-items for new construction, resident down payment and closing cost assistance, resident exterior and interior repairs, and landlord assistance incentives in the form of a revolving loan fund.

Despite the unprecedented magnitude of this ARP allocation, the additional funding provided by the *Pathways to Removing Obstacles to Housing (PRO Housing)* grant, if awarded, will provide the City with the much-needed supplemental funds to address its housing crisis in a thorough and

all-inclusive manner and increase the city's administrative capacity. Respectively acknowledging the severity of the housing crisis across the country, the cumulative effect of postindustrial decline and other various economic downturns over the past twenty years has left the City facing a housing exigency of unparalleled magnitude. The recent allocation of City ARP funds to address housing deficiencies is indeed a unique and unprecedented moment, where dedicated and viable funds now exist as a true and tangible resource.

The City of Youngstown will program funds requested through the *Pro Housing* grant to undertake a tightly aligned set of initiatives, which include:

- Creation of a low interest revolving loan fund to offset high interest rates for current homeowners wanting to rehabilitate their homes, for first-time homebuyers and for the construction of new homes. Coupled with the City's pre-1994 Community Reinvestment Area for new construction, this low interest loan program is anticipated to be a solid tool for increasing financial capacity.
- Overlay existing infrastructure conditions with identified opportunity sites in order to prioritize annual capital improvements that facilitate future housing production needs and provide funding to upgrade existing utilities and infrastructure in these key target areas. Activities may include, water main improvements, increased electrical service, stormwater and sewer improvements, transportation planning, accessibility, and multi-modal improvements, alley, sidewalk, and roadway improvements or extensions, and improvements to nearby parks, open space, and brownfield remediation.
- Develop an acquisition fund whereby the Youngstown City Land Bank will have the funding it needs to purchase property and buildings in high opportunity areas, not just tax delinquent properties. The creation of this fund will allow the city to purchase blocks of property for redevelopment. Priority will be given to land located near existing publicly held opportunity sites in order to expand housing production potential, near transit corridors, and in other areas where land costs are anticipated to increase rapidly. The city will then utilize ownership of these opportunity sites to leverage future affordable housing production through land donation or other agreements. This activity will help leverage more inclusive neighborhoods, and limit patterns of economic segregation.
- Provide technical assistance in the form of pre-development costs that include funding for costs such as environmental, architectural, site design, legal, engineering and market analysis if needed. This will serve as a much-needed resource to attract national housing developers to Youngstown.
- Update the city's housing code to allow for missing middle-type housing that is more compatible with Youngstown's historic neighborhoods. The city will hire an expert land use and zoning consultant to revise the existing code and create overlay districts to provide more latitude in housing typologies, density and parking restrictions.

The city, particularly its Community Development Division, stands steadfast in their unwavering commitment to successfully resolve the housing related issues that have plagued the City and its residents for over four decades. Referencing the substantial amount of gathered research at their disposal and communicated needs of its valued citizens, the City will engage, and subsequently collaborate with, a number of high-functioning partners to leverage funds and collectively develop and implement a variety of much-needed housing initiatives. Upon award, the *Pro Housing* funds will dovetail with already assembled financial resources in the creation of a broad-based platform that will foster a quality-of-life transformation that is historic and unprecedented.

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EXHIBIT B
THRESHOLD REQUIREMENTS AND OTHER SUBMISSION REQUIREMENTS
CITY OF YOUNGSTOWN, OH

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III.D. Threshold Eligibility Requirements

1. Resolution of Civil Rights Matters: The City does not have unresolved civil rights matters.
2. Timely Submission of Applications: This application shall be submitted before the deadline on 10/30/2023.
3. Eligible Applicant: the City of Youngstown is an eligible applicant as a city government, as listed under section III A.02 of the Notice of Funding Opportunity.
4. Number of Applications: The City of Youngstown is submitting only one grant application.

III.E. Statutory and Regulatory Requirements Affecting Eligibility

The City of Youngstown will comply with all the eligibility requirements for applicants and recipients of HUD Financial Assistance Programs and has the necessary processes to comply with the Award Term.

IV.G. Other Submission Requirements

- Code of Conduct: The City of Youngstown will submit its latest version of its Code of Conduct to HUD (See Attachment D).
- Limited English Proficiency (LEP): The City has a Language Access Policy to ensure that all City services are accessible to LEP residents.
- Physical Accessibility: All meetings that are held in person will be held in facilities that are physically accessible to persons with disabilities. Meetings will also be available through video conferencing for remote access.
- Environmental Reviews: The City of Youngstown will comply with applicable environmental requirements related to this grant.
- 424-CBW Budget Form: The 424-CBW budget form is included in this application.
- Certification Regarding Lobbying: This certification is included in this application.
- Disclosure of Lobbying Activities (SF-LLL): This form is included in the application.

EXHIBIT C
NEED
CITY OF YOUNGSTOWN, OH

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partnered with the Landbank of Mahoning County, resulting in further expanded parcel acquisition through this coordinated and collaborative effort. Due to the focused demolition of vacant properties, their numbers have fallen from 3,514 in 2018 to just 1,841 in 2023, a decrease of nearly 50% in three years. While ongoing demolition of vacant properties remains a high priority for the City, focus has now shifted to replacing those demolished structures with viable and attractive housing alternatives.

As part of the City's CPED Department, which includes the Community Development, Economic Development and Planning Divisions, the Community Development Division has strategically directed CDBG and HOME dollars towards Youngstown Neighborhood Development Corporation (YNDC), a highly effective non-profit that has initiated and carried out several transformative housing activities within the City. The Youngstown Neighborhood Development Corporation is a multifaceted neighborhood development organization launched in 2009 in partnership with the City of Youngstown and The Raymond John Wean Foundation to catalyze strategic neighborhood reinvestment in neighborhoods throughout the city. Their activities included vacant housing rehabilitation, targeted new construction, owner occupied home repair, housing counseling, formulating strategic housing strategies and their subsequent implementation, and other related neighborhood revitalization and stabilization efforts.

In 2020, YNDC conducted a thorough and extensive analysis, the resulting study was the *Youngstown Housing Conditions Analysis and Strategy to Improve Housing Conditions*. This document built upon a previous multi-year neighborhood planning process in Youngstown, Ohio, which was initiated in 2014 to identify and prioritize issues negatively affecting neighborhood quality of life and to develop specific action plans to address these issues. Throughout the planning process, more than 1,200 residents provided feedback and identified housing issues as the highest priority for improving neighborhood conditions. This document builds from that body of work, which included the 2014 Neighborhood Conditions Report, the 2014 Neighborhood Revitalization Strategy Report, 13 Neighborhood Action Plans developed between 2014 and 2017, and citywide vacancy surveys completed in 2016, 2020 and 2023.

The previous neighborhood planning process focused heavily on vacant properties since the years following the housing crisis in 2008, as vacant properties and structures had come to impact every neighborhood in Youngstown to some degree or another. However, due to the prioritization of demolition and rehabilitation of vacant properties, their numbers have fallen from 3,514 in 2016 to just 1,841 in 2019—a decrease of nearly 50% in three years. Many of the remaining vacant properties remain to be demolished and that remains a priority, but the focus of this document shifts to the condition of occupied properties in Youngstown. Thousands of occupied properties—both owner-occupied and renter-occupied—are in poor condition and at risk of becoming vacant or abandoned.

Also in 2020, the city, YNDC and Youngstown State University completed a comprehensive housing needs assessment. YNDC and YSU completed the housing strategy, and the group contracted with Bowen National Research to complete the housing needs assessment, which informed the strategy. During the process, we engaged approximately 1,700 residents. Several key strategies were identified, and these are in various stages of implementation: eliminate abandoned properties, effectively regulate rental properties, address nuisance properties, properly

zone & regulate community residences, assist owner-occupants with home repairs, develop and incentivize home buyers, and encourage development of new and existing housing.

Youngstown Housing Gap Estimates (2020 to 2025)			
Housing Segment		Number of Units*	Priority
Rentals	Extremely Low-Income Rental Housing (<\$500/Month Rent)	199	High
	Very Low-Income Rental Housing (\$500-\$824/Month Rent)	138	Moderate
	Low-Income Rental Housing (\$825-\$1,299/Month Rent)	184	Moderate
	Moderate Market-rate Rental Housing (\$1,300-\$1,949/Month Rent)	173	Moderate
	High-End Market-rate Rental Housing (\$1,950+/Month Rent)	74	Low
For-Sale	Entry-Level For-Sale Homes (<\$75K)	227	High
	Low-Priced For-Sale Homes (\$75K-\$124K)	98	Moderate
	Moderately-Priced For-Sale Homes (\$124K-\$195K)	159	Moderate
	High-End For-Sale Homes (\$195K-\$292K)	64	Low
	Upscale For-Sale Homes (\$292K+)	245	High
Senior Care	Assisted Living – Medicaid (<\$2,500/monthly fee)	385 Beds	High
	Assisted Living – Private Pay (\$2,500+/monthly fee)	121 Beds	Moderate
	Nursing Care – Medicaid (<\$6,000/monthly fee)	98 Beds	Moderate
	Nursing Care – Private Pay (\$6,000+/monthly fee)	0 Beds	Low

*Number of units assumes product is marketable, affordable and in a marketable location. Variations of product types will impact the actual number of units that can be supported. Additionally, incentives and/or government policy changes could encourage support for additional units that exceed the preceding projections.

Administration of Housing and Urban Development Funding

As a HUD entitlement community, the City receives Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funds annually to address needs in the City to support activities that provide decent housing and suitable living environments, as well as expanded economic opportunities, principally for low- and moderate-income persons. These sources represent the primary funding for the City’s core and proven anti-displacement and housing preservation programs and initiatives.

HOME funding continues to be used to advance the Tenant-Based Rental Assistance (TBRA) program for families with children in Youngstown schools. In combination with education, job training and other support, TBRA will provide stability for parents to raise their children and lift two generations out of poverty. This funding is also used to further reduce rents and construct new Low Income Housing Tax Credit properties.

V.A.1.a.ii. ACUTE DEMAND

Youngstown’s housing inventory includes 28,303 occupied housing units (56.2%). Most of the owner-occupied units are single-family units (98.4%), while 96.3% of the multi-family units are occupied by renters. Only 44.5% of renters live in multi-family units. The majority of renters (55.5%) live in single-family units.

TABLE 3.1: TOTAL HOUSING TYPE BY TENURE, 2020

Owner-occupied	15,659	151	55	5	40	15,910
Renter-occupied	6,879	907	1,074	3,502	31	12,393
TOTAL	22,538	1,058	1,129	3,507	71	28,303

Key barriers that still exist include the lack of ability to afford home maintenance and lack of access to bank financing for home repairs is a particular challenge for seniors on fixed incomes. The majority of households in Youngstown comprise individuals over age 55 and the greatest population increase projected through 2025 is among individuals aged 65 and older.

Owner-occupied structures represent 54% of all Youngstown housing units in poor condition, which includes deteriorated and compromised roofs, grossly peeling paint, missing siding, collapsing components, and/or missing gutters and downspouts. Structures with these issues are exposed to wind, rain, and snow, accelerating their deterioration.

Approximately 5,000 rental properties in Youngstown—representing 42% of all rental units—are estimated to have minor code violations. At least 1,000 rental units, but likely closer to 2,000, have severe code violations—either interior, exterior, or both—such as leaking roofs, inadequate or non-functioning plumbing, electrical hazards, chipping lead paint, collapsed ceilings, broken windows, and/or infestation of mold, insects, or rodents.

There is pent up demand for housing serving very low- and low-income renter households. Based on Bowen National Research’s surveys (2020), of multi-family apartment rentals in the city, there are only 29 vacant units among the nearly 2,300 rental units that target lower-income households (those earning no more than 80% of Area Median Household Income, or AMHI). This results in a very low vacancy rate of just 1.3%. In fact, most of the affordable housing projects maintain wait lists for renters waiting for housing units to become available. As a result, there is clear pent-up demand for rental housing that serves households with incomes up to 80% of AMHI level. The lack of available housing serving low-income households is likely contributing to the large number of renters living in substandard and/or cost burdened housing situations in the city.

Most available for-sale housing units in Youngstown are priced below \$100,000 and none were identified that were priced above \$150,000. The largest share of homes in the PSA are priced below \$100,000. These lower priced homes total 154 units and represent 92.2% of the

available supply. The PSA has only 13 available units priced between \$100,000 and \$149,000, representing just 7.8% of the available supply. There were no available units in the city priced at \$150,000 or higher. The large supply of product priced under \$150,000 may make it easier for low-income households to find affordable housing, though much of this product is older and likely of lower quality that would require substantial investment to repair and/or modernize such housing. It is anticipated that many low-income households would be unable to afford such mitigation efforts. The available inventory in the surrounding SSA (balance of county) is also more heavily weighted toward products priced below \$100,000, as this segment represents 31.1% of the SSA's available inventory. However, the SSA also has a large number of available homes priced above \$150,000. Therefore, Youngstown is at a significant disadvantage in its ability to attract higher income households.

There is limited availability among the non-conventional rental supply and such housing is not affordable to many of the city's households. Based on Bowens' research and analysis of the non-conventional rental market, (single family homes, duplexes, mobile homes, etc.), a total of 97 available non-conventional units were identified in Youngstown, which represents an extremely low vacancy rate of just 0.8%. Overall, the average collected rent by bedroom type for the most common bedroom types in the city is \$800 for a two-bedroom unit and \$1,088 for a three-bedroom unit. When typical tenant utility costs are also considered, most of the inventoried units in the city have gross average rents well above \$900, which are higher than many of the conventional apartments surveyed in the area. As such, even if an available unit could be found, it is unlikely that many low-income residents would be able to afford non-conventional rental housing in the area.

Given the relatively high occupancy rate of the existing supply of assisted living facilities in the city 92.7%, which is above the national average, indicating the existing senior care housing facilities have somewhat limited availability. Senior households ages 65 and older are expected to increase the most over the next five years. As such, it is anticipated that the demand for senior housing will grow over the foreseeable future.

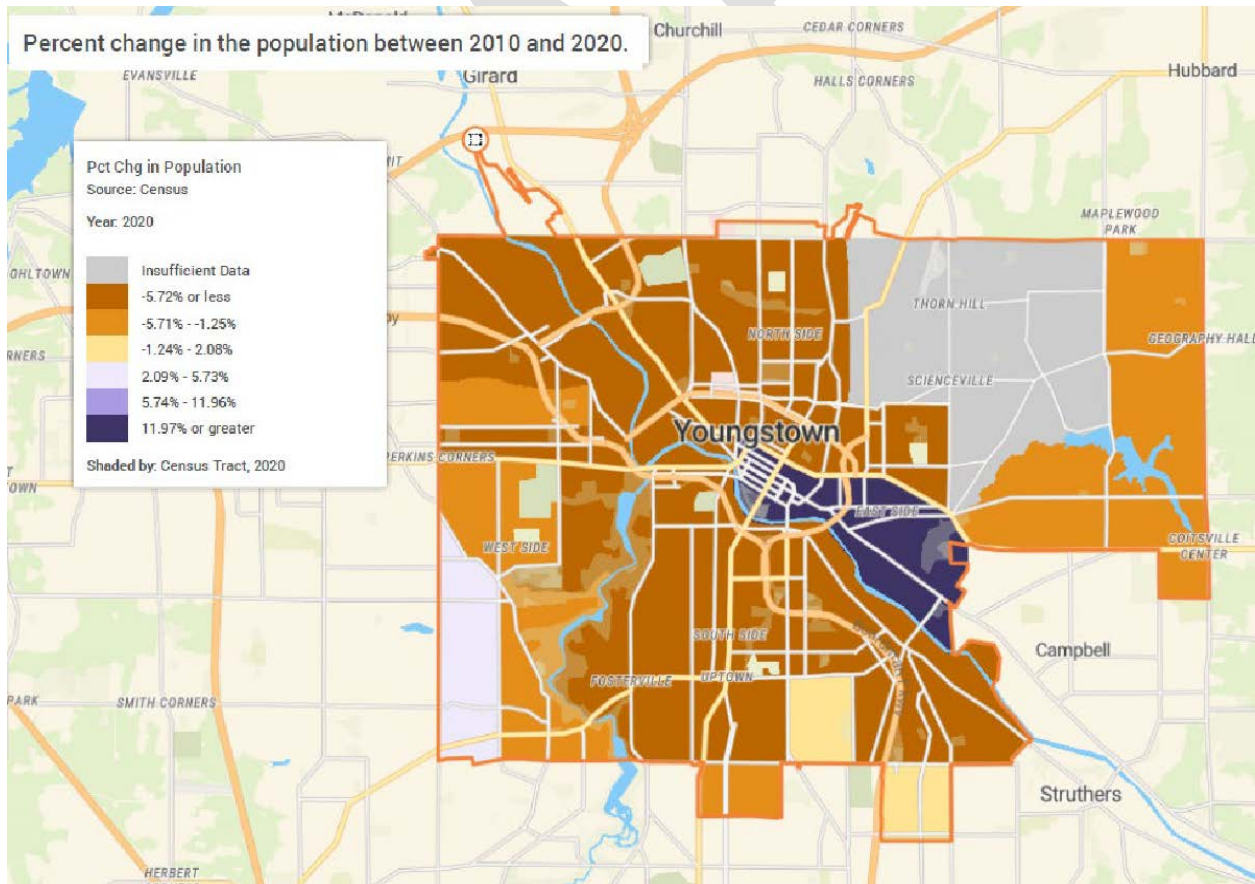
The median year the City of Youngstown's housing stock was built was 1951. Almost 40% of the City's housing stock was built prior to 1940, while just over 16% was built after 1970. The rate of Hispanic/Latino homeownership was 55.7%, while less than half of Black households owned their own homes. Rate of homeownership among Asians and Hispanics/Latinos increased from 2010 to 2020. The City's homeowner vacancy rate for 2020 was 4.4%, while the rental vacancy rate was 3.7%, indicating a tight rental market. Of the 1,823 vacant residential structures in 2023, 782 are considered "demolition candidates". Between 2010 and 2020 the inflation-adjusted median housing value in Youngstown declined by 33.7% while the sales price of residential structures in Youngstown between 2009-2019 increased by 129.4% citywide. Fifty-three percent of renters had at least one of four housing problems. As minorities are more likely to be renters at higher rates than other racial/ethnic groups, they are disproportionately impacted by housing problems.

Older homes typically need mechanical systems and energy efficiency upgrades, which may not be financially feasible, particularly among low-and moderate-income households. High energy costs contribute to the cost burden. For persons with health conditions such as asthma, features such as excessive moisture and dampness, inadequate or poorly maintained heating and

ventilation systems, and structural defects are associated with exposure to indoor asthma triggers.

Another significant concern is the presence of lead-based paint. In 1978, the federal government banned the use of lead-based paint in homes after studies showed that lead caused severe health problems, particularly among children under the age of six. The nervous systems of children could even be damaged before birth. Although lead-based paint is no longer on the market, many older homes still have lead-based paint on the walls and trim. Scraping paint and sanding old paint can release dust containing lead that, when inhaled, can be harmful.

POPULATION CHANGES, 2000-2020	2000	2010	2020	% Change, 2000-2010	% Change, 2010-2020
<i>Youngstown</i>	82,026	66,971	60,068	-18.4%	-10.3%
<i>Mahoning County</i>	257,555	238,823	228,614	-7.3%	-4.3%
<i>State of Ohio</i>	11,353,140	11,536,504	11,799,448	1.6%	2.3%



New primarily affordable rental housing would allow deeply impoverished and severely housing cost-burdened households to stabilize their income and live more full and fruitful lives. New

primarily affordable homeownership production would allow families earning between 80%-100% AMI further improve their standard of living and to build generational wealth. Increased community engagement and support around what affordable housing is would be critical in achieving this goal, as lack of public support for primarily affordable housing developments has been the primary barrier to developing primarily affordable housing.

V.A.1.a.iii. Existing barriers

Based on HUD's definition for low- and moderate-income persons, 84.2% of all census block groups in Youngstown are LMI. Nine of Youngstown's 31 census tracts meet the threshold requirements for racially/ethnically identified areas of poverty (R/ECAP).

Increasing housing costs are not a direct form of housing discrimination, but a lack of affordable housing does constrain housing choice. Residents may be limited to a smaller selection of communities or neighborhoods due to a lack of affordable housing in other areas. When the cost of quality housing units is high, low-income, and marginalized segments of the population are disproportionately more likely to become cost burdened.

Between 2010 and 2020 the inflation-adjusted median housing value in Youngstown declined by 33.7%. With owner-occupied housing costs declining at a significantly higher rate than median household income, homeownership appeared to be more affordable for City residents in 2020 than it was in 2010. Median gross rent decreased by 14.9%, but the median household income also declined by 9.4% providing a smaller margin of financial relief.

Job losses have led to outmigration and neighborhood deterioration in the region, but most notably in Youngstown. As the economic base has continued to decline, unemployment remains higher than state or national rates and a concentration of low-wage jobs has emerged. With an aging housing stock, a population increasingly unable to afford home repairs or modernization, and very limited bank lending for investment, thousands of properties in the City have deteriorated. Many have been converted into poorly maintained rental properties, purchased by out-of-state investors, or abandoned by their owners to await demolition. Existing affordable housing options are completely full of long waitlists, pushing the City's most vulnerable populations into housing situations that are unaffordable, undesirable, and unsafe. Poor neighborhood conditions and lack of quality, modern housing prevents higher-income households from purchasing homes in the urban core.

Cost burden is defined by HUD as paying more than 30% of an individual's income towards housing. Cost-burdened families may have difficulties paying for other necessities, such as food, clothing, transportation, and medical care. According to the most recent (2015-2019) Comprehensive Housing Affordability Strategy (CHAS) data from HUD, 53.1% of renters had at least one of four housing problems. The four housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room, and cost burden greater than 30%. And nearly 32% of renters had at least one of four severe housing problems. The four severe housing problems are: incomplete kitchen facilities, incomplete plumbing facilities, more than

1.5 persons per room, and cost burden greater than 50%. For homeowners, 19.1% had at least one housing problem and 9.2% had at least one severe housing problem. More than half of renters (53.1%) had at least one of four housing problems. As minorities are more likely to be renters at higher rates than other racial/ethnic groups, they are disproportionately impacted by one or more housing or severe housing problems.

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EXHIBIT D
SOUNDNESS OF APPROACH
CITY OF YOUNGSTOWN, OH

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V.A.1.b.i. Vision

The PRO Housing Grant award will address the stated goals through HUD's Strategic plan including:

- Support Underserved Communities
- Invest in Success Communities
- Ensure Access to and Increase the Production of Affordable Housing
- Increase the Supply of Housing
- Promote Homeownership
- Strengthen Environmental Justice

Two significant challenges in the city are the **lack of quality housing units and the poor condition of many homes** in the area. Based on Bowen's analysis of the existing housing stock, it is evident that Youngstown has a large inventory (more than 1,000 rental units) of housing that is classified as 'substandard housing'. This includes units that show evidence of being in poor condition and require significant effort and investment to remedy. Most of these substandard housing units suffer from deferred maintenance and neglect and need repair and modernization. As a result of the PRO Housing Grant, the city will be able to focus on the proposed programs that will support low-income households, workforce households and first-time homebuyers.

Upon the conclusion of this grant term, the City of Youngstown will have successfully leveraged the city's general fund, ARPA dollars, it's CDBG allocation and this grant funding through a strategic approach to mitigate key barriers and accomplish affordable housing goals by implementing the following:

- Create a low interest revolving loan fund to offset high interest rates for current homeowners wanting to rehabilitate their homes, for first-time homebuyers and for the construction of new homes. Coupled with the city's pre-1994 Community Reinvestment Area for new construction, this low interest loan program is anticipated to be a solid tool for increasing financial capacity.
- Overlay existing infrastructure conditions with identified opportunity sites in order to prioritize annual capital improvements that facilitate future housing production needs and provide funding to upgrade existing utilities and infrastructure in these key target areas. Activities may include, water main improvements, increased electrical service, stormwater and sewer improvements, transportation planning, accessibility, and multi-modal improvements, alley, sidewalk, and roadway improvements or extensions, and improvements to nearby parks, open space, and brownfield remediation.
- Develop an acquisition fund whereby the Youngstown City Land Bank will have the funding it needs to purchase property and buildings in high opportunity areas, not just tax delinquent properties. The creation of this fund will allow the city to purchase blocks of property for redevelopment. Priority will be given to land located near existing publicly held opportunity sites in order to expand housing production potential, near transit corridors, and in other areas where land costs are anticipated to increase rapidly. The city will then utilize ownership of these opportunity sites to leverage future

affordable housing production through land donation or other agreements. This activity will help leverage more inclusive neighborhoods, and limit patterns of economic segregation.

- Provide technical assistance in the form of pre-development costs that include funding upfront costs such as environmental, architectural, site design, legal, engineering and market analysis if needed. This will serve as a much-needed resource to attract national housing developers to Youngstown.
- Update the City's zoning code to allow for missing middle-type housing that is more compatible with Youngstown's historic neighborhoods. The city will hire an expert land use and zoning consultant to revise the existing code and create overlay districts to provide more latitude in housing typologies, density, and parking restrictions.

In addition to the aforementioned successes that will result from the PRO Housing Grant program, is an innovative partnership between the city of Youngstown and the Eastgate Council of Governments whereby a regional repopulation strategy is currently being developed. This unprecedented effort will reverse five decades of population decline in the city. Further, Youngstown is a food desert, whereby there is no grocery store in the city. Despite attempts to lure a grocer, the city simply does not have enough households to warrant a major retailer. Therefore, residents must drive or take the WRTA outside of the city to reach a grocery store chain with healthy food. Additional affordable and market rate housing will surely assist in the city's efforts to attract a grocer.

As stated earlier, since reaching its peak population in 1970, the Youngstown-Warren-OH-PA metro area has lost an average of seven residents every day for over 50 years declining from a MSA peak population of 663,178 in 1970 to just 541,243 in 2020. This catastrophic loss of human capital has held back regional economic recovery efforts as corporate site selectors consistently cite local workforce availability as the primary factor constraining the next wave of private capital investment and job creation. To reverse this longstanding population decline, the City of Youngstown, Eastgate Regional Council of Governments, and Youngstown/Warren Regional Chamber are championing a Repopulation Strategy to reverse decades of out migration and position the region for unprecedented employment growth, anticipated to be 40,000 new jobs by the end of 2026.

The Repopulation Strategy entails a three-pronged approach to repopulating the multi-state region:

- Retaining existing residents to stop decades of the "Brain Drain" to larger metro markets.
- Returning homegrown talent that left the region for educational or employment opportunities; and
- Receiving global populations in search of American prosperity in Appalachia including immigrants from trade partners and refugees from global areas of political strife and climate crisis.

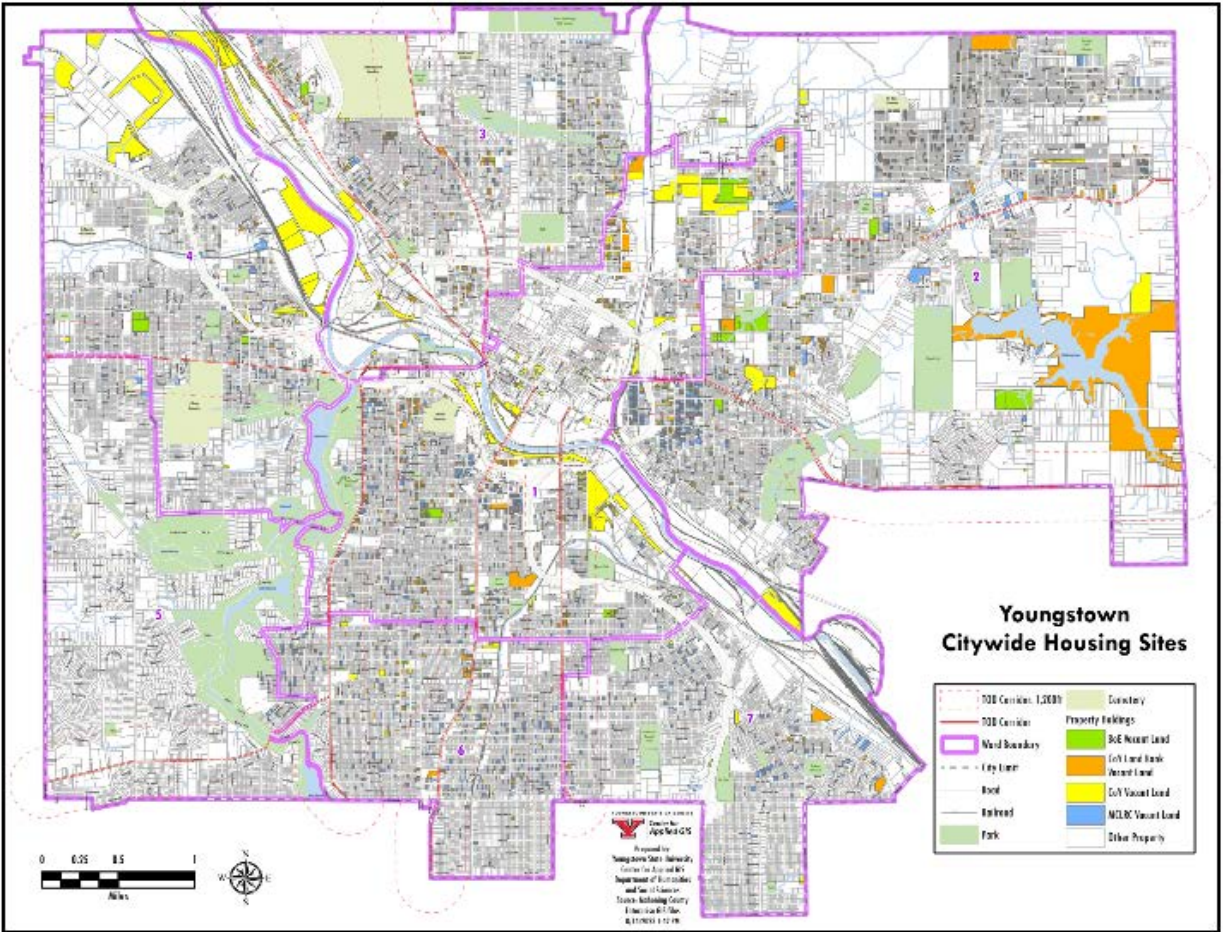


HUD PRO Housing will advance each prong of the Repopulation Strategy by providing affordable housing options that retain and attract residents to live in an affordable housing option in close proximity to Youngstown's numerous anchor institutions such as:

- Youngstown State University (YSU) employs over 2,000 people and educates 10,756 students and offers over 115 undergraduate programs and 40 graduate programs.
- Excellence Training Center is a one-of-a-kind workforce-education, innovation and research center focused on advanced manufacturing offering traditional and non-traditional certifications and industry recognized credentials offered in a wide range of areas such as manual and CNC machining, industrial maintenance, robotics, automation, and additive manufacturing.
- America Makes, the nation's leading public-private partnership for additive manufacturing technology and education, founded in 2012 as the Department of Defense's national manufacturing innovation institute for AM and first of the Manufacturing USA network.
- Youngstown Business Incubator (YBI), an internationally renowned and successful business incubator employing 35 people and currently serving 55 incubator companies.

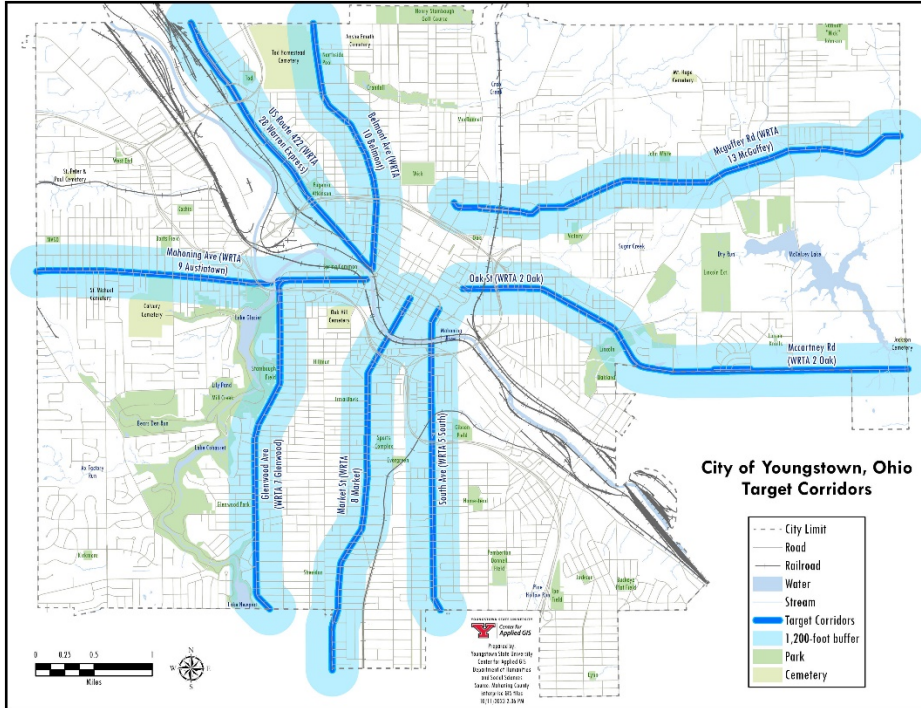
V.A.1.b.ii. Geographic Scope

The geographic scope encompasses the entire City of Youngstown with proposed activities intended to benefit low- and moderate-income households. That said, the city has identified key transit corridors that would make the largest impact on increasing access to affordable housing. The map below depicts a comprehensive display of all publicly owned land in the city including city land bank, county land bank and the board of education. These maps have also been detailed out by ward with a zoning overlay and proximity to bus transit, with the goal of targeting larger development sites along transit corridors and adjacent to publicly owned properties.



Areas prioritized for identification of opportunity sites and future public-private partnerships that leverage primarily affordable housing production are within and within the defined transit-oriented development areas as well as broader transportation catchment areas defined as a ½ mile radius from regional and mass transit stations. The Western Reserve Transit Authority line runs primarily through the major corridors of the city and connects residents and the Youngstown workforce to a variety of destinations in and surrounding Youngstown. Further, the adjacency to Youngstown State University allows students and residents the availability of convenient and affordable transportation.

The following map depicts the current transit corridors in the Youngstown that will be further enhanced for development locations, enhancements to bus shelters including solar panels and landscaping as well as purchasing property for new bus shelters in high opportunity and targeted neighborhoods.



V.A.1.b.iii. Stakeholder Engagement

Youngstown values the input from members of the public on its plans to remove barriers to affordable housing production and preservation. In addition to consulting with public and private agencies to define community needs and resources to address them, the city encourages participation from all residents, particularly those with unmet housing needs, including low- and moderate-income residents, non-English speaking residents, persons with disabilities, and seniors.

The city has partnered with organizations, agencies and non-profit organizations in the city and the wider region to gather pertinent data and information related to housing needs. A listing of these partners includes Youngstown Neighborhood Development Corporation (YNDC), Youngstown State University Department of Geography and Urban-Regional Studies, Economic Action Group (EAG), Western Reserve Port Authority (WRPA), Youngstown/Warren Regional Chamber of Commerce, and Western Reserve Transit Authority (WRTA). The information contained in these collective research efforts have provided the city with valuable resources to formulate a strategic plan to identify, address, mitigate and remove barriers to affordable housing production and preservation.

These previous community outreach efforts and campaigns facilitated partnerships with community-based organizations to collect information from special and/or overlooked populations, canvassing public events, hosting roundtables, and sharing information and updates via email and social media. The utilization of information collected from previous community engagement helped to draft the PRO Housing grant application.

Meetings with the public and stakeholders produced solid input before and during the public comment period regarding community needs from community-based organizations, civic and business leaders, advocacy groups and other public agencies. Continued public participation will result in meaningful conversations and insightful feedback that will further inform and shape the City’s vision and strategies to produce and preserve affordable housing.

The city will maintain ongoing programs of outreach, education, and advocacy that continue to build community awareness and acceptance of affordable housing benefits, needs, and opportunities and will allow for new and innovative organizational approaches that create operational efficiencies and target deployment of limited resources where they can have the most impact. In turn, these efforts will increase housing production, stabilize vulnerable low to moderate income community areas, and expand supportive housing programs.

The city crafted digital, and in-person means of sharing information about the PRO Housing grant application and Youngstown’s identified barriers and strategies to more affordable housing production and preservation. Digital content included a dedicated webpage with dates and locations to provide in-person feedback and facilitate discussion and contact information to submit written comments.

Engagement Timeline Summary

Date	Activity	Mode	Audience
9/12/23 - 10/6/23	Early stakeholder input	In-person and virtual	Stakeholders
10/3/23- 10/30/23	Webpage	Virtual	All
10/14/23	Draft application posted	In-Person and virtual	All
10/11/23- 10/25/23	Public comment period	In-Person and virtual	All
10/11/23	Public comment hearing	Virtual	All
10/19/23	Public comment hearing	Virtual	All
9/12/23 - 10/30/23	Public and stakeholder comments incorporated into application	N/A	NA

Input received from stakeholders is valuable to the development of the city's application and feedback that warrants a shift in vision or approach will be incorporated into the City's final application.

Youngstown will maintain its dedicated PRO Housing Grant webpage for the duration of the grant cycle and continue to provide opportunities for feedback on the spending of the grant and implementation of affordable housing production and preservation plans described in its application.

V.A.1.b.iv. Affirmatively Furthering Fair Housing

The City of Youngstown is committed to affirmatively furthering fair housing by addressing historic inequities, responding to experiences and community feedback, prescribing attainable and measurable practices to increase fair housing, and holding staff accountable for efficient and reliable delivery of services. Youngstown's economic and racial diversity is core to its culture and history. As such, equity is a key component of the city's current mission to provide the highest quality of life for all residents. Despite this, there is a clear and consistent pattern of racial and neighborhood-level inequity across Youngstown's health and quality of life data.

The analysis of the housing discrimination complaints filed by Youngstown residents for the period of April 2018 through March 2022 reveals the following trends:

- The number of housing discrimination cases is rising as 2021 saw a significant increase in reported claims. Additionally, there were only two cases in 2018 and four in 2020, but there were already three as of March 2022. (HUD estimates that more than 70% of all housing discrimination occurs in the rental market.) It may indicate that fair housing education and outreach provided by the City and the Fair Housing Center is reaching more residents who become aware that housing discrimination is illegal and that they have recourse with three local entities.
- Disability is the most frequently cited discrimination issue and, most often, involved the failure of a property owner or landlord to provide reasonable accommodation in order for the complainant tenants to properly enjoy their units. According to stakeholders interviewed, rental inspection is also important for senior housing who cannot make modifications on their own due to fixed-income or disability. Inspectors have found issues such as backed-up sewers or non-working furnaces as examples.
- The need for continuing fair housing education, outreach and enforcement is warranted. Case managers and landlords would also benefit from more fair housing education opportunities. This project directly impacts equity and inclusion by addressing low-quality housing that exacerbates inequities across our neighborhoods. As noted in City of Youngstown's Housing Conditions Analysis and Strategy to Improve Housing Conditions, low-quality housing disproportionately impacts Black residents in Youngstown and Mahoning County. Black homeownership will be strengthened through this project in addition to incrementally addressing the great loss of equity that many Black homeowners have experienced in recent decades as their home values have declined unlike the region, state, and nation. YNDC's housing clients are majority Black and Hispanic. More than 65%

of our housing clients are Black. YNDC has created more than 500 homeowners through our renovation, new construction, and housing counseling programs. This project will allow us to continue to increase Black homeownership in the City of Youngstown.

This project was developed in part based on the feedback YNDC gathered from more than 1,700 residents in 2020 and 2021 as part of the public process to develop the City of Youngstown's Housing Conditions Analysis and Strategy to Improve Housing Conditions. In these comments residents were clear that blight needs to be reduced, standards of housing maintenance increased, and more quality affordable housing developed. In addition to the 1,700 comments that YNDC collected, we have also reviewed the ARP feedback, and throughout 2022 we continued to complete ongoing door-to-door canvassing of hundreds of households in neighborhoods throughout the city. The door-to-door canvassing feedback received to date reinforces feedback received through other processes with improving housing ranking consistently as the second priority behind reducing violence.

Additionally, the city will leverage existing transit rich publicly owned opportunity sites for primarily affordable housing development in areas where they can have the most impact on removing barriers to improved health and economic outcomes. Further the city will deploy anti-displacement measures to replace older units with new ones and offer the first right of refusal for current tenants in good standing.

Transparency in this work will be afforded through accountable benchmarks and data reporting presented through the city's proposed annual reporting, stakeholder engagement and information/listening sessions within the community.

V.A.1.b.v. Budget and Timeline

Total PRO Housing Funds Requested: \$10,000,000

Total Leveraged Funds: \$11,500,000

Grand Total: \$21,500,000

Communication and engagement activities will continue throughout the term of the award.

Should HUD decide to award a different dollar amount for this grant request, the city would either amend its current consolidated plan or direct any remaining ARPA dollars to this project. If the award was 50% of the ask, the city would need to reduce the scope of the program whereby limiting expenditures. It is likely the City of Youngstown would need to eliminate 1-2 of the scope items proposed herein.

EXHIBIT E
CAPACITY
CITY OF YOUNGSTOWN, OH

DRAFT

V.A.1.c.i. Capacity and Staffing Plan

Applicant Capacity

The City of Youngstown CPED department has the capacity necessary to fulfill its day-to-day obligations of managing community development and planning efforts. This department also oversees all CDBG activities, processes, and programming. That said, the city will need to hire one full time staff person in order to fulfill its requirements for grant implementation of the proposed activities and outcomes.

This grant application was written by the city's Community Development Department, the lead entity responsible for this grant including its implementation and quality assurance. The Community Development Department's mission is to enhance the character and diversity of Youngstown's residential neighborhoods and commercial districts while promoting a healthy environment. Along with its partners, YNDC, YSU and Habitat for Humanity, as well as the city and County Land Bank, this department also manages affordable housing initiatives and other related programs funded with federal and local grants targeting low- and moderate-income residents.

Additional capacity that is already in place and will remain throughout the award term is the city's affiliation with the Economic Action Group (EAG). They are a non-profit planning arm of the city and have partnered with Flying High, Inc., whose mission is to provide opportunities for people to develop their potential, overcome substance abuse and become job ready. This tri-partnership has created a program called Commercial Property Revitalization (CPR) which deploys a comprehensive maintenance program along Mahoning Avenue (one of the city's largest arterials and a target for new housing including mixed use developments). Where there is new or renovated housing, it is CPR's goal to provide maintenance services along these corridors. It is expected this program will scale to other major arterials as the PRO Housing program gets underway.

The Community Development Department has significant experience managing grants of substantial size and implementing similar activities as those proposed in this application. This department will oversee all activities associated with the PRO Housing Grant.

Legal Authority and Leadership Capacity

The City of Youngstown is a strong mayor form of government with a City Council comprising of 7 elected council members and a mayor.

Not only is the city's leadership committed to advancing affordable housing and progressive housing forward policies, but they are also actively engaged in conversations, sit on various committees committed to advancement of this work, and engage regularly with their constituents to provide a strategic approach to implementation at a neighborhood scale.

V.A.1.c.i Staffing Plan

The city plans to work interdepartmentally to collaborate for this program’s success. 10 current staff members will be engaged in this project: Community Development (3); Economic Development (1); Planning Department (1); Law Department (1); Finance Department (1); Public Works Agency (2); Police Department (1).

One additional full-time staff member will be needed to administer the proposed activities expansion of critical anti-displacement and housing support programs as well as work as a liaison between the city and established partnerships including YNDC, YSU, EAG, Wean Foundation and Eastgate Council of Governments.

YNDC will be the city’s primary partner in this program, given that they currently receive CBDG funds from the city. NDC has three team members who have completed the National Development Council’s Housing Development Finance Professional Certification; their team has been involved in directly managing more than \$70 million invested in Youngstown’s neighborhoods. Their team has managed the repair of more than 1,000 occupied homes, the renovation of nearly 200 vacant units, and the creation of more than 500 homeowners. Further, YNDC has the necessary financial systems and internal controls to manage and ensure compliance with federal regulations.

Additional consultant services will be retained for technical/pre-development services as outlined in the budget.

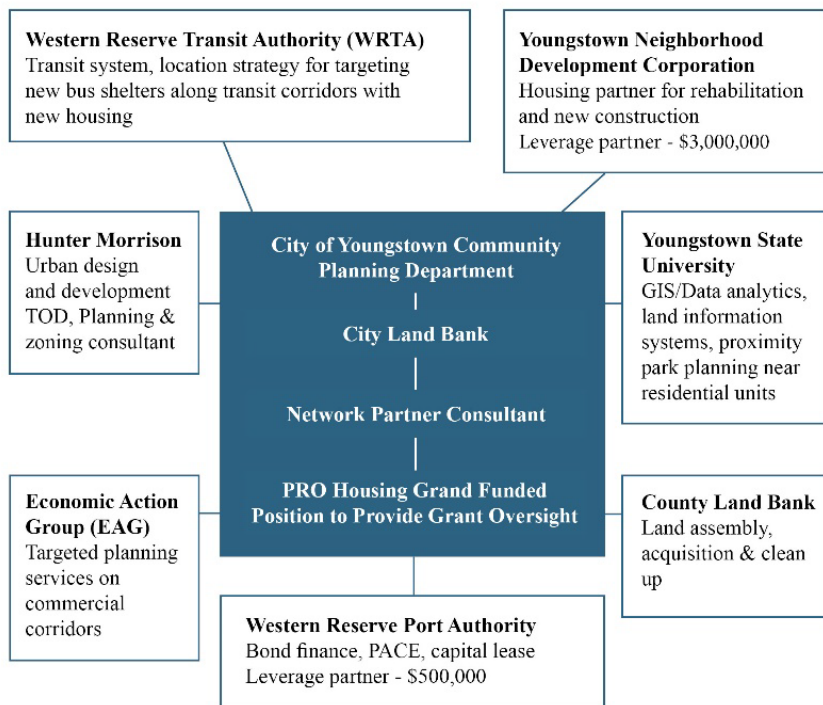


EXHIBIT F
LEVERAGE
CITY OF YOUNGSTOWN, OH

DRAFT

V.A.1.d.i. Leverage

The City of Youngstown anticipates contributing significant leverage to support the activities outlined in this application.

The proposed activities will be facilitated by existing staff which are predominantly funded by the city's General Fund and Community Development Block Grant (CDBG) allocations. Over the term of the grant, staff will contribute \$8 million toward the overall budget.

YNDC- \$3 million

Western Reserve Port Authority - \$500,000

Economic Action Group (EAG)

EAG, as mentioned above is a non- profit planning arm of the city and have partnered with Flying High, Inc. and the city to create a program called Commercial Property Revitalization (CPR) which deploys a comprehensive maintenance program along Mahoning Avenue (one of the city's largest arterials and a target for new housing including mixed use developments). Where there is new or renovated housing, it is CPR's goal to provide maintenance services along these corridors. It is expected this program will scale to other major arterials as the PRO Housing program gets underway.

LONG-TERM EFFECTS
CITY OF YOUNGSTOWN, OH

DRAFT

V.A.1.e.i. Long-Term Effects and Expected Outcomes

Building upon the recent success in identifying, acquiring and either renovation or razing blighted homes, this project will directly address resident housing priorities by continuing a more aggressive approach to renovating vacant and blighted housing and constructing new housing on unkempt and blighted vacant lots to create quality affordable housing that will increase housing quality, directly benefit residents, and contribute to overall neighborhood stabilization efforts across the city. Further, the city will address missing middle market housing that is historic to several of its neighborhoods. Funds will be utilized to promote new housing stock, renovate existing homes, and create a higher density mix of uses in high opportunity areas of the city. Youngstown will judge success through the number of market-rate and affordable housing units produced.

While the city does not anticipate any foreseeable roadblocks, it is possible that we may not be able to produce enough housing to accommodate the need. Attracting the right developers is paramount to this project's success which is why we will be developing a marketing prospectus to actively market key development areas.

The city will be able to reduce the housing cost burden without creating any additional burdens on existing or new residents. This will be accomplished by focusing on targeted development areas on transit corridors and identifying new stops for bus WRTA. The goal here is to create new and update existing housing within 1,200 of a bus stop.

Youngstown will assist adjacent communities such as Struthers and Campbell who also suffer from blight and affordable housing issues. We will share our toolkit with them and advise on methods they can incorporate in their jurisdiction.

The city will mitigate any environmental risk in existing dwellings that are targeted for redevelopment. Further, the city's partnership with YNDC will present the opportunity for a true greening program in the city, whereby thousands of trees will be planted in priority areas of the city. Further, the city will work with developers to ensure they adhere to the city's building and zoning code creating energy efficient buildings. We have reviewed HUD's Community Resilience Toolkit and will implement certain measures such as native vegetation. Currently the city plants trees on vacant lots versus just planting grass.

The proposed activities are expected to result in both increased housing production in all geographic areas of the city, provide an accepted expansion of housing choice with diverse and new housing typologies and significantly expand primarily affordable housing opportunities on city-owned opportunity sites.

This work advances the creation of vibrant neighborhoods that attract new residents and promote the creation of attainable and largely missing housing mixes which foster a density capable of supporting our schools, city services, and Youngstown's rich tapestry of business, art, and industry.

ATTACHMENT A
SUMMARY OF PUBLIC COMMENTS*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT B
REQUIRED FORMS*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT C
CERTIFICATE OF CONSISTENCY WITH THE CONSOLIDATED PLAN*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT D
CODE OF CONDUCT*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT E
AUTHORIZATION TO SUBMIT GRANT APPLICATION*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT F
LEVERAGE DOCUMENTATION*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT G
LETTERS OF SUPPORT*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.

ATTACHMENT H
MAP OF THE CITY OF YOUNGSTOWN*
CITY OF YOUNGSTOWN, OH

DRAFT

*To be added to final grant application package.