

## **SMALL CITIES COMMUNITY DEVELOPMENT BLOCK GRANT-COVID (SC CDBG-CV)**

### **Proposed New Public Service Activities to Respond to the Impacts of the COVID-19 Virus on Mansfield Residents**

#### **STATEMENT OF NEED**

Like many communities, many Mansfield residents have been impacted by the COVID-19 virus, both through loss of income as well as rising expenses. Prior to COVID-19, there were 89 Mansfield households approved for Mansfield's fee waiver program based on income eligibility (capped at 50% of median income), 79 households using Section 8 vouchers for affordable housing, and 23% of Mansfield K-8 students qualified for free and reduced price meals.

Our Department of Human Services works with our most vulnerable residents, providing services to children, families and seniors. This work provides them with tremendous insight into the challenges these residents are facing because of the COVID-19 virus. They estimate there are between 100-200 households struggling to meet their basic needs for food, housing, and health care. Based on their knowledge, staff has identified three main needs that are not being fully met by existing services available through the Town and State: childcare, housing costs, and food security/nutrition assistance.

#### **Childcare**

One of the most critical elements that can limit a parent's ability to work during the COVID-19 crisis is the availability and affordability of childcare. The availability of childcare is further complicated by the capacity limits imposed by social distancing guidelines and uncertainty as to whether schools will reopen full-time for in-person learning. Mansfield Public Schools has decided to start the school year with a hybrid learning model, which will have children doing remote learning three days each week. Furthermore, costs associated with providing before and after school care at the each school instead of at the Mansfield Community Center have resulted in the elimination of before-school care as well as limits on capacity of after-school care programs, forcing working parents to seek alternative childcare arrangements.

In terms of demand, we know that one of the town's private childcare centers that remained open in the spring when public schools had transitioned to full remote learning still had several children attending. Other private childcare facilities were at 50% capacity within one week of re-opening this summer.

#### **Assistance Gap**

While the Connecticut Office of Early Childhood provides assistance with childcare costs through the Care 4 Kids program, that assistance is limited to families whose incomes are below 50% of the State Median, or \$57,966 for a family of four. Additionally, to qualify for Care 4 Kids, the parent must be employed or attending an approved Jobs First training or education activity.

The limits on eligibility for Care 4 Kids creates an assistance gap for low and moderate-income families with childcare needs. These limits also present a larger problem for University of

Connecticut graduate student staff who are only employed for a few months at a time and have gaps in employment.

**Affordability**

Even before COVID-19, Connecticut families experienced a significant cost burden for childcare. According to the Economic Policy Institute (<https://www.epi.org/child-care-costs-in-the-united-states/#/CT>), the average cost of childcare for an infant is \$1,292 per month; average cost of childcare for a four-year old is \$1,061 per month, ranking Connecticut fifth in the nation in terms of most expensive childcare. The U.S. Department of Health and Human Services affordability standard is that childcare should cost no more than 7% of a family’s income.

Using the average childcare costs for Connecticut, staff calculated the estimated cost burden for families that would qualify for assistance under the proposed CDBG program. The maximum income limit for CDBG program participation is 80% of median income. As shown in the table below, families that would qualify for assistance through CDBG pay well over 7% of their income toward childcare.

**Estimated Cost of Childcare as Percentage of Median Income**

	Household Size						
	2	3	4	5	6	7	8
<b>80% Median Income</b>	<b>\$60,400</b>	<b>\$67,950</b>	<b>\$75,500</b>	<b>\$81,500</b>	<b>\$87,600</b>	<b>\$93,650</b>	<b>\$99,700</b>
<b>One Infant</b>	26%	23%	21%	19%	18%	17%	16%
<b>One Four Year Old</b>	21%	19%	17%	16%	15%	14%	13%
<b>One Infant and One Four Year Old</b>	NA	42%	37%	35%	32%	30%	28%

**Food Security/Nutrition Assistance**

Another area in which residents struggled prior to the pandemic is food security. The impact of the pandemic on household income and expenses has only served to highlight the ongoing struggle many residents have with meeting basic needs.

**Assistance Gap**

According to data from Feeding America (<http://map.feedingamerica.org/county/2018/overall/connecticut/county/tolland>), 9.2% of Tolland County residents are considered to be food insecure, and of those residents, 54% have incomes that exceed 185% of the federal poverty level, making them ineligible for SNAP and other nutrition program benefits. As shown in the table below, that leaves a significant gap in nutrition assistance coverage for households between 185% of the poverty level and 80% of median income:

Household Size	1	2	3	4	5	6	7	8
185% Federal Poverty	\$23,606	\$31,894	\$40,182	\$48,470	\$56,758	\$65,046	\$73,334	\$81,622
80% Median Income	\$52,850	\$60,400	\$67,950	\$75,500	\$81,500	\$87,600	\$93,650	\$99,700

### Demand

The need for food security and nutrition assistance among Mansfield residents is also documented through participation in local assistance programs:

- **Free and Reduced Lunch.** 32% of children enrolled in Mansfield Public Schools (K-8<sup>th</sup> grade) qualified for free or reduced lunch in March 2020.
- **Mansfield Public Schools Family Food Distributions.** To meet the nutritional needs of families during the pandemic, Mansfield Public Schools provided meal and food distributions after schools had closed:
  - From March through the end of June, Mansfield Public Schools provided meal distributions (breakfast and lunch, 5 days per week) for 90-100 families.
  - Mansfield Public Schools summer food distributions (breakfast/lunch 7-days per week) had a peak sign-up of 94 families, with 75-80% actually picking up food
  - The Mansfield Public School meal distributions were provided to any family with a child in the schools and was not limited to families that qualified for free and reduced lunch.

With the planned partial reopening of school on September 2, the summer meal distribution ended the week of August 10<sup>th</sup>, eliminating this source of assistance for families with children.

- **Mansfield Senior Center-Meal Deliveries.** Prior to the pandemic, the Mansfield Senior Center provided approximately 27 lunches for seniors each weekday and 18-20 lunches two days per week at the Maple Road Café, which is located in the Senior Center. While the primary customers of the Café are seniors, it is open to the public. Due to the vulnerability of the senior population, the Senior Center remains closed during the pandemic. However, the Senior Center has continued food assistance to vulnerable seniors through a temporary meal delivery program, which provided 511 meals from April to June to seniors that do not qualify for the Meals on Wheels program, which is limited to residents age 60 and older that are homebound. The Meals on Wheels program distributed 1,192 meals during that same time period.
- **USDA The Emergency Food Assistance Program (TEFAP).** While demand fluctuates from month to month, distribution of food and meals through the TEFAP program has also increased since the start of the pandemic. While there is a mixture of households that received TEFAP assistance, the majority of recipients are Mansfield residents:

- July: 2,028 pounds of food/1,690 meals to 48 households
- June: 1,346 pounds of food/1,615 meals to 48 households
- May: 759 pounds of food/911 meals to 56 households
- April: 2,766 pounds of food/3,319 meals to 54 households
- March: 743 pounds of food/891 meals to 50 households
- February: 501 pounds of food/693 meals to 52 households
- January: 1,002 pounds of food.693 meals to 49 households
- **Hartford/Tolland County Mobile Foodshare.** 522 households received assistance during three (3) distribution days in July as compared to 225 households across two days in April.

### **Rental Assistance**

According to the 2018 American Communities Survey Selected Housing Characteristics, the median gross rent for Tolland County is \$1,183. Additionally, the ACS estimates that 45.4% of Tolland County residents are housing cost-burdened, meaning that they spend more 30% or more of their income on housing costs. The COVID-19 virus has further burdened already struggling households due to a combination of reduced incomes from layoffs and reduced hours as well as increased costs related to food and childcare.

The Department of Housing is developing a rental assistance program for low and moderate-income households that would be funded by CDBG-CV funds. While details on program eligibility and maximum assistance requirements are not yet available, we expect that any assistance provided will be capped at three months due to current CDBG limitations.

### **Assistance Gap**

The Temporary Rental Housing Assistance Program (TRHAP) established by the State of Connecticut to assist residents impacted by COVID-19 limits eligibility to residents that are current in rent at the date of application or are under a voluntary or court-ordered repayment agreement with the landlord for all past-due rent. Furthermore, the program prioritizes applicants based on income and denial of unemployment benefits/Pandemic Unemployment Assistance.

The total amount of assistance available through TRHAP is \$10,000,000, with a cap of \$4,000 per household. Assuming each household participating in TRHAP receives the maximum \$4,000 benefit, the maximum households assisted would be 2,500 statewide. According to the Connecticut Department of Labor website, approximately 565,000 unemployment claim applications have been received since the start of the pandemic. The number of unemployment claims compared to the number of households that may be served by the TRHAP program indicates that additional rental assistance may be needed for those who do not receive TRHAP assistance.

### **Demand**

In the month of July, the Department of Human Services had five (5) referrals for rental assistance and three (3) referral for mortgage assistance.

## **PROJECT DESCRIPTION: ESTABLISHMENT OF A COVID-19 RESIDENT ASSISTANCE PROGRAM**

Mansfield proposes to offer the following public service activities to assist low and moderate-income residents that have been impacted by the COVID-19 virus. It is estimated that services would be provided to **100 households**; however, the number of households served could increase or decrease based on the types of services needed by each household. It is anticipated that the cost of childcare and rental assistance will be much greater than the cost of the proposed food security/nutrition assistance. For example, should each participating household request and receive rental, childcare, and food security/nutrition assistance, the number of households that we serve would likely be reduced due to the amount of assistance provided. Based on proposed program eligibility requirements, **100% of program beneficiaries would be low-moderate income households.**

### **Program Eligibility**

Residents would apply for assistance through a single, consolidated application, enabling them to apply for childcare, rental, and/or food security assistance based on their needs. As part of the application, residents would need to document the following:

- Experience of a financial impact due to the COVID-19 virus. Examples include, but are not limited to:
  - Reduction in income due to layoff/furlough, reduction in hours, pay cut, etc.
  - Reduction in income due to lack of childcare options and associated inability to work;
  - Reduction in income due to contraction of or exposure to COVID-19 virus;
  - Increase in costs/expenses, such as food and childcare. For example, an increase in childcare costs due to the closure of schools; need to use private summer camps/childcare providers due to cancellation of Town summer day camp and before/after school childcare; etc.
  - Increase in costs/expenses due to contraction of or exposure to COVID-19 virus
- Qualifying income (80% of median) pursuant to HUD CDBG program eligibility rules for low-moderate income households.

Once approved, residents will be required to certify on a monthly basis that there have been no changes to their income, or if there has been a change, provide documentation of their new income for staff to determine eligibility and assistance amounts.

### **Childcare Assistance**

This program would provide financial assistance for childcare expenses to qualifying low and moderate-income households that have been impacted by COVID-19. This assistance may be used for full-day childcare as well as before-after school care. The following criteria would apply:

#### **Eligibility**

In addition to the general eligibility requirements described above, applicants for childcare assistance will also be required to:

- Provide documentation that they have applied for and were denied assistance from the Cares 4 Kids program.

- Provide documentation that they are using a licensed childcare provider (including licensed family child care providers) or a license-exempt program administered by a private school, the Mansfield Board of Education, or the Town of Mansfield.
- If they are using a childcare program provided by the Mansfield Board of Education or the Town of Mansfield, the applicant will also be required to demonstrate:
  - They are not eligible for the Town's fee waiver program, which provides reduced fees for Town services to families at 30% and 50% of median income; or
  - They have reached the annual household cap for fee reductions.

### Amount of Assistance

Assistance with childcare costs would be provided for up to three months consistent with HUD CDBG requirements. The assistance provided by the Town would cover the gap between the actual cost of childcare and the affordable childcare standard of 7% of household income established by the U.S. Department of Health and Human Services up to a pre-established maximum benefit per household.

For example, the breakdown in monthly childcare costs for a family of four with a monthly household income of \$5,833 (annual household income of \$70,000) and monthly childcare costs of \$2,000 would be as follows:

- **Family Share of Childcare Costs (7% of Household Income):** \$408.31
- **Town Share of Childcare Costs:** \$1,591.69

Failure of the applicant to pay their share of childcare costs to the provider would be grounds for termination of the assistance.

### Payment

Payment of the Town's share of childcare costs would be made directly to the childcare provider.

### Food/Nutrition Assistance

Based on the increase in demand for food security and nutrition assistance services, the Department of Human Services is proposing to provide food security and nutrition assistance to income-qualifying households that have been impacted by the pandemic using a contactless pickup and delivery system. This food security service would be operated from the Senior Center's Maple Road Café. Participants would be eligible for a weekly pick-up of bulk grocery staple items as well as pre-prepared meals and meal kits. Weekly distributions will be delivered to residents that are unable to pick-up their food to transportation issues or other vulnerabilities.

Additionally, as part of a recent Farm-Viability grant awarded by the Connecticut Department of Agriculture, we will be including distribution of locally grown products in four of the distributions. Each 10-12 pound box of local products will include easy-to-prepare vegetables and fruit plus 1 gallon of local milk. (Estimated value: \$8,200). We will also explore use of current bulk purchase agreements between the Mansfield Public Schools and local farms to further increase access of residents participating in the program to fresh, locally grown foods.

Based on current service levels and staff capacity, the initial program would be limited to 100 households. If the program is successful, additional funding could be requested through the

second tranche of CDBG-CV funds to expand the number of households served as well as consider regional services.

### **Rental Assistance**

The rental assistance program would be administered using the program rules established by the Connecticut Department of Housing for rental assistance programs provided with CDBG-CV funds. The program framework and detailed provisions were not available as of the date of this application.

#### **Eligibility**

Eligibility will be determined by the program rules established by the Connecticut Department of Housing; however, it is anticipated that participation will be limited to residents at or below 80% of median income.

#### **Amount of Assistance**

The amount of the assistance provided will be pursuant to the program rules established by the Department of Housing. It is anticipated that assistance will be limited to a maximum of three months to be consistent with CDBG program rules. Based on TRHAP program guidelines, it is also anticipated that the applicant will be responsible for paying rent costs up to 30% of household income, with assistance from the Town providing the difference between that amount and actual rent cost.

#### **Payment**

Payment of rental assistance would be made directly to the applicant's housing provider/landlord. Failure of the applicant to pay their share of rent to the provider would be grounds for termination of the assistance.

## **PROGRAM DELIVERY**

### **Outreach/Marketing**

The Department of Planning and Development will work with other Town Departments, including but not limited to the Department of Human Services, Department of Parks and Recreation, Mansfield Public Schools and the Mansfield Public Library to publicize the availability of assistance to residents impacted by the COVID-19 virus.

### **Applications/Eligibility Determinations**

The Department of Planning and Development will be responsible for the intake and evaluation of applications for COVID-19 assistance. To supplement current staff capacity, staff from other departments that have experience in income verification (such as Human Services) and/or capacity to take on additional tasks (due to reduced workload from limited facility operations) will be trained to review applications and issue eligibility determinations based on HUD income limit guidance. If additional capacity beyond that of Town staff is needed to assist in review of applications, the Town will expand its current contract with the Town of Killingly for CDBG services to include eligibility review for COVID-19 assistance applicants or retain temporary staff to assist with eligibility determinations.

The Department of Human Services will take the lead on implementation of the food security program. The food service coordinator position at the Mansfield Senior Center is currently 25 hours per week. We anticipate that this position need to be full-time for the duration of the food security program. We also anticipate the need for additional food service staff to implement the program.

### **Rental and Childcare Assistance Payments**

Once an applicant has been approved for assistance, the Department of Planning and Development will process payments to housing and childcare providers through the Department of Finance.

### **Food Security/Nutrition Assistance**

Procedures will be established to ensure that participants picking up food are program participants and that only one pick-up is authorized per household per week.

## **AMOUNT OF FUNDING REQUESTED**

Based on the above assessment of community needs, the Town is requesting **\$500,000** in grant funding as part of the first tranche of Small Cities CDBG-CV funds that are currently available. The funding would be used to deliver the public services identified herein, including associated staffing and administration costs.

## **Program Costs to be Reimbursed by CDBG Grant**

### **Direct Assistance**

Value of payments to housing and childcare providers.

### **Program Delivery**

Anticipated program delivery costs include but are not limited to:

- Salaries/benefits for staff time spent on program delivery activities such as outreach, applicant assistance, application review/eligibility, payment processing, and Maple Road Drive-Up Café operations. Time spent on program delivery activities will be tracked by each employee for reimbursement through the grant.
- Training costs for food service staff.
- Consultant services (if needed to supplement staff capacity) for application review/eligibility determinations.
- Translation services for outreach materials and client assistance.
- Specialized equipment and software associated with program delivery.
- Commodities such as food and food packaging supplies for the Maple Road Drive-Up Café.
- Other program delivery costs such as printing/mailing of marketing materials

### **Program Administration**

Anticipated program administration costs include:

- Advertising costs associated with required public hearings
- Salaries/benefits for time spent developing general CDBG program policies and procedures, monitoring overall program performance, and program oversight

## **Town Contribution**

It is anticipated that the following costs will be part of the Town's contribution to the proposed COVID-19 Resident Assistance Program:

- Farms-to-Families Food Boxes (estimated value of \$8,200) provided through Farm Viability Grant

- General office supplies (paper, pens, etc.) and equipment (copiers, etc.) used in delivering program activities and administering the grant.
- Information Technology support and services, including software that allows for filing of assistance applications on-line.
- Finance Department staff salaries and benefits for time spent processing assistance and vendor payments.
- Utility costs and maintenance costs associated with spaces used for program delivery such as the Senior Center kitchen.