# City of Columbia

701 East Broadway, Columbia, Missouri 65201

Department Source: Community Development - CDBG/Home
To: City Council
From: City Manager & Staff
Council Meeting Date: April 4, 2016
Re: Approving the FY 2016 CDBG and HOME Annual Action Plan

## Executive Summary

Staff has prepared a resolution to approve the FY 2016 Community Development Block Grant (CDBG) and HOME Action Plan. The 2016 Action Plan must be submitted to the Department of Housing and Urban Development (HUD) in order to receive CDBG and HOME funds. The 2016 Action Plan is the 2nd year of implementing the 5- Year Consolidated Plan for 2015-2019. A draft of the 2016 Action Plan is included.

## Discussion

HUD requires that the City's 2016 Action Plan be submitted within 60 days of notification of funding allocations. HUD announced funding allocations on February 16, 2016; therefore, the City's FY 2016 Annual Action Plan shall be submitted by April 15, 2016 in order to receive CDBG and HOME funds. The documents are also required for other organizations to receive HUD funding, including Columbia Housing Authority Programs and funding for the homeless through the Continuum of Care. A 30 day comment period began on March 7, 2016 and will end on April 5, 2016. Council approval of the Annual Action Plan is required for submitting the document to HUD. Any comments received through April 5, 2016 will be included with submission of the document to HUD.

The FY 2016 Annual Action Plan also includes FY 2015 Community Housing Development Organization (CHDO) funds identified by the Community Development Commission (CDC) at its November 11, 2015 meeting. HUD directed City staff to include FY 2015 CHDO recommendations within its FY 2016 Annual Action Plan, due to 2016 being the year the project will begin. The FY 2015 CHDO Request for Proposals (RFP) included $53,450 for the development of a single family residential structure at 3704 Southridge. The RFP also included donation of the 3704 Southridge lot to the winning CHDO. The CDC identified Central Community Action's (CMCA) proposal for the 3704 Southridge property as the winning proposal. An agreement authorizing $55,430 in CHDO funds and donation of the 3704 Southridge lot is included with this report. CMCA decided to modify the address to accommodate the design and site lay out. The new address for the 3704 Southridge lot is noted as 3606 Woodside Drive in the attached agreement.

## Fiscal Impact

Short-Term Impact: None.
Long-Term Impact: None.

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## Vision & Strategic Plan Impact

Vision Impacts:
Primary Impact: Health, Social Services & Affordable Housing, Secondary Impact: Community Facilities & Services, Tertiary Impact: Transportation

Strategic Plan Impacts:
Primary Impact: Social Equity, Secondary Impact: Infrastructure, Tertiary Impact: Economy

Comprehensive Plan Impacts:
Primary Impact: Primary, Secondary Impact: Secondary, Tertiary Impact: Tertiary

## Legislative History

| Date | Action |
|---|---|
| 10/7/2014 | City Council adopted the 2015-2019 CDBG and HOME Consolidated Plan and 2015 Annual Action Plan. |

## Suggested Council Action

Recommend Council pass a resolution approving the 2016 CDBG and HOME Annual Action Plan and authorizing a CHDO agreement with Central Missouri Community Action.

Introduced by _____ Council Bill No. R 40-16

**A RESOLUTION**

approving the FY 2016 Community Development Block Grant (CDBG) and HOME Annual Action Plan; authorizing the City Manager to submit the Plan to HUD; authorizing the City Manager to execute funding agreements and certifications; authorizing the City Manager to file a finding of no significant impact and to request the release of funds; authorizing the City Manager to respond to public comments on the Plan; reserving funding and designating Central Missouri Community Action as a Community Housing Development Organization (CHDO).

BE IT RESOLVED BY THE CITY COUNCIL OF THE CITY OF COLUMBIA, MISSOURI, AS FOLLOWS:

SECTION 1. The FY 2016 Community Development Block Grant (CDBG) and HOME Annual Action Plan, identified as “Exhibit A” attached to this resolution, is approved.

SECTION 2. The City Manager is authorized to submit the FY 2016 Community Development Block Grant (CDBG) and HOME Annual Action Plan to the Department of Housing and Urban Development (HUD).

SECTION 3. The City Manager is authorized to execute funding agreements with HUD for the 2016 Community Development Block Grant (CDBG) and HOME Annual Action Plan and to execute all necessary certifications in connection with CDBG and HOME Programs.

SECTION 4. The City Manager is authorized to file with HUD a finding of no significant impact to the environment and a request for release of FY 2016 HOME and CDBG funds.

SECTION 5. The City Manager is authorized to respond to public comments on the Annual Action Plan.

SECTION 6. Central Missouri Community Action is certified as meeting the definition of a Community Housing Development Organization (CHDO) and the City Manager is authorized to execute an agreement for CHDO funding in the amount of $55,430.00. The form and content of the agreement shall be substantially as set forth in "Exhibit B" attached hereto.

ADOPTED this _____ day of _____, 2016.

ATTEST:

| | |
|---|---|
| _____ | _____ |
| City Clerk | Mayor and Presiding Officer |

APPROVED AS TO FORM:

_____
City Counselor

# FY 2016 CDBG and HOME Annual Action Plan

# City of Columbia

# Executive Summary

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

### 1. Introduction

The U.S. Department of Housing and Urban Development (HUD) defines the City of Columbia as an entitlement community due to its population and demographics. As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME program funding. The City of Columbia is required to submit an Annual Action Plan identifying community needs and funding priorities, in order to receive annual funding. The City of Columbia also values the importance of strategic planning when implementing the use of public funds. This Annual Action Plan is for program year 2016 and will become effective January 1, 2016. CDBG and HOME funding allocations have been trending downwards and that trend is expected to continue. This plan takes into account the increasing importance of identifying and prioritizing the most critical needs to be addressed with CDBG and HOME funds.

### 2. Summarize the objectives and outcomes identified in the Plan

The City of Columbia undertook a significant public input and planning process during the year leading up to the submission of its 2015-2019 Consolidated Plan. Public input was obtained through community focus groups, citizen surveys and public hearings. The objectives and outcomes identified in the plan are a direct result of priority needs identified by the public. Citizens were asked to identify priority needs in five categories including economic development, affordable housing, fair housing, neighborhood needs and community facilities. The City also obtained significant public input through 3 public hearings and community need survey update pertaining to FY 2016 funding priorities. The City obtained responses from 186 individuals through the FY 2016 Community Development Needs Survey, which is the most responses it has ever received during this annual survey.

All objectives and outcomes identified in the plan will meet a national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan includes 16 production goals (deliverables) to ensure the most critical needs or highest priority needs are being addressed. The City of Columbia identified the following 16 production goals or objectives as a part of the 2015-2019 Consolidated Plan:

**2015-2019 Consolidated Plan Goals**

1. Provide vocational training to 70 participants, particularly low-income youth.
2. Provide microloans to 15 small businesses with at least 51% low to moderate income employees.
3. Provide comprehensive rehabilitation to 50 owner-occupied housing units.
4. Provide minor home repairs to 200 owner-occupied housing units.



OMB Control No: 2506-0117 (exp. 07/31/2015)

5. Fund 1/2 FTE of a position to conduct code enforcement.
6. Provide homebuyer assistance in the form of down payment assistance to 65 eligible households.
7. Provide homebuyer education to 450 new homebuyers.
8. Construct 15 new affordable, energy efficient owner-occupied housing units with universal design features.
9. Provide development financing for 2 affordable housing developments funded through the Missouri Housing Development Commission.
10. Complete 5 infrastructure projects to increase neighborhood connectivity to amenities and services.
11. Construct 5 new bus shelters in the CDBG eligible area.
12. Remove 15 dilapidated structures within the NRT area.
13. Provide outreach and education to 150 low-income households regarding fair housing rights.
14. Provide fair housing education to 75 housing professionals.
15. Provide fair housing counseling to 50 low to moderate income renters.
16. Acquire, renovate, or expand 5 community facilities providing services to youth, homelessness, ex-offenders, and mental health.

FY 2016 CDBG Funding Allocations are follows:

| Entity | Activity | Funding Amount |
|---|---|---|
| City of Columbia | NRT Code Enforcement | $35,000 |
| City of Columbia | NRT Demolition | $85,000 |
| City of Columbia | Rehab and Repair | $145,246 |
| Services for Independent Living | Minor Home Repair and Accessibility | $101,980 |
| City of Columbia | Community Solar | $40,000 |
| City of Columbia | Bus Shelters | $100,000 |
| Job Point | Vocational Training | $110,000 |
| Centro Latino | Exterior Renovations | $25,000 |
| Boone County Family Resources | Demolition and Reconstruction | $25,000 |
| City of Columbia | Fair Housing | $14,500 |
| City of Columbia | Administration | $100,000 |
| City of Columbia | Planning | $49,646 |

**Table 1 –**

FY 2016 HOME Funding Allocations are follows:

| Entity | Activity | Funding Amount |
|---|---|---|
| City of Columbia | Homeownership Assistance | $176,217 |
| City of Columbia | Housing Rehab | $55,375 |
| Columbia Housing Authority | Oak Tower Renovations | $80,000 |

| | | |
|---|---|---|
| CHDO set-aside | Community Housing Dev. Org | $62,319 |
| Central Missouri Community Action | 3606 Woodside Drive-CHDO | $55,430 |
| City of Columbia | Administration | $41,545 |

### 3. Evaluation of past performance

The City's is maintaining many of the programs it has historically operated and also adjusts its funding priorities to match annual priority needs identified by the public. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. This plan focuses on the most critical community needs identified by the public.

### 4. Summary of Citizen Participation Process and consultation process

The City of Columbia held 4 public hearings and conducted a citizen survey while developing the FY 2016 Annual Action Plan. The Community Development Commission held a public hearing on January 21, 2015 where the City announced the release of its citizen survey and provided a forum for organizations and the public to provide input on community development needs for the FY 2016 Annual Action Plan. The Community Development Commission then held two additional hearings on May 13, 2015 and June 3, 2015 where local organizations applying for FY 2016 CDBG and/or HOME funds were provided the opportunity to present their proposal(s) and how they addressed community development needs identified in 2015-2019 Consolidated Plan. The City Council then held a budget hearing on August 17th where the Community Development Commission presented its funding recommendations to the City Council, and members of the public were allowed to comment. City Council is holding an additional hearing on April 4, 2016 to consider the FY 2016 Annual Action Plan and allow organizations and members of the public to comment on funding priorities within the FY 2016 Annual Action Plan.

### 5. Summary of public comments

There was one public comment received at the Community Development Needs Public Hearing held on January 21, 2015. The public comment was received from the Executive Director of In2Action, which requested that the City’s economic development activities be expanded to include ex-offenders, rather than prioritizing at-risk youth. The Community Development Commission discussed this comment and decided to maintain the Consolidated Plan economic development section as it was adopted, due to the robust level of public input during plan formulation and the emphasis on services for at-risk youth.

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

None.

### 7. Summary

The FY 2016 Annual Action Plan addresses priority needs identfied in the 2015-2019 Consolidated Plan and does not amend any of the goals or objectives originally identified during formation of the Consolidated Plan.

## PR-05 Lead & Responsible Agencies – 91.200(b)

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

Describe the agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

| Agency Role | Name | Department/Agency |
|---|---|---|
| Lead Agency | COLUMBIA | Community Development Department |
| CDBG Administrator | COLUMBIA | Community Development Department |
| HOME Administrator | COLUMBIA | Community Development Department |

**Table 2 – Responsible Agencies**

### Narrative (optional)

The City of Columbia will continue to be responsible for preparing the Consolidated Plan and Administration of the City's CDBG and HOME funding.

### Consolidated Plan Public Contact Information

Randy Cole 500 E. Walnut Suite 108

P.O. Box 6015

Columbia, MO 65205

## AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

### 1. Introduction

The City of Columbia consulted with several local services providers, city departments and local organizations while identifying priority needs for the plan. The consultation process primarily consisted of outreach to local organizations and the public through public hearings and a community survey.

### Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l))

The City of Columbia Community Development Department (CD Department) is responsible for administering CDBG and HOME funds and formulating the Consolidated Plan. The CD Department included the City of Columbia Division of Human Services in the formulation of the 2015-2019 Consolidated Plan and works with the CD Department to coordinate funding efforts. The Division of Human Services administers local funding to governmental health, mental health and local service agencies. It also serves as the City's main point of contact for addressing homelessness. The CD Department included the Division of Human Services to reduce duplication of services provided and to maximize utilization of each funding source and ensure coordinated efforts to address community needs. The CD Department also included the CEO of the Columbia Public Housing Authority on the technical team for the Consolidated Plan to assist in planning and coordinating efforts to address affordable housing.

The City of Columbia Community Development Department and Division of Human Services combined annual RFP submissions into the same web-based reporting system, along with the County Department of Social Services and local United Way. This has reduced duplicative requirements for agencies requesting funds and increase coordination and performance information sharing between organizations. These efforts have also resulted in increased communication and coordination between the City's CD Department, Division of Human Services, Boone County Community Services Department, and United Way.

### Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The CD Department held a specific focus group on the issue of homelessness with local service providers that serve the homeless during formation of the 2015-2019 Consolidated Plan. Local service providers attending the focus group were also members of the Basic Needs Coalition (BNC). The BNC consists of local service providers that assist the homeless population in Columbia. The BNC conducts point in time counts, coordinates Project Homeless Connect and works to align services that assist homeless

populations. The CD Department is a member of the BNC and utilized this group for obtaining priority needs for the homeless to include in the plan. The CD Department regularly utilizes the BNC to share information regarding development of the Annual Action Plan and identifying the needs of homeless persons.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The Missouri Housing Development Commission (MHDC) administers all ESG contracts in Columbia. The City retains the first right of refusal; however MHDC currently contracts directly with local organizations for implementing ESG funding. The City of Columbia works closely with all ESG recipient organizations through the BNC for point in time counts and addressing service gaps to homeless populations.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities**

The following section identifies agencies groups and organizations that participated in the process of forming the 2016 Annual Action Plan.

**Table 3 – Agencies, groups, organizations who participated**

| | | |
|---|---|---|
| 1 | **Agency/Group/Organization** | HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI |
| | **Agency/Group/Organization Type** | Housing<br>PHA<br>Services - Housing |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Veterans<br>Market Analysis<br>Anti-poverty Strategy |
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The Columbia Housing Authority was included on the staff technical team that collected and analyzed data, as well as assisted in community outreach during development of the 2015-2019 Consolidated Plan. The outcomes will be accurate data on participants served through the housing authority, and coordinated efforts on future affordable housing projects. CHA staff also assisted in significant outreach activities to low income households served through CHA. |
| 2 | **Agency/Group/Organization** | BOONE COUNTY FAMILY RESOURCES |
| | **Agency/Group/Organization Type** | Housing<br>Services - Housing<br>Services-Persons with Disabilities<br>Services-Health<br>Other government - County |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Public Housing Needs |

| | | |
|---|---|---|
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Boone County Group Homes was consulted direct consultation as well as through its proposal for FY 2016 CDBG funds. Information received pertained to agency facility/housing needs. This consultation assisted the CD Department with planning and developing community facility goals. |
| 3 | **Agency/Group/Organization** | CENTRAL MISSOURI COMMUNITY ACTION |
| | **Agency/Group/Organization Type** | Housing<br>Services - Housing<br>Services-Children<br>Services-Elderly Persons<br>Services-homeless<br>Services-Health<br>Services-Education<br>Services-Employment |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Economic Development<br>Anti-poverty Strategy |
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | CMCA was consulted through involvement at several community forums during development of the 2015-2019 Consolidated Plan, as well as contributions to the December 3-4th Affordable Housing Symposium. CMCA is Columbia's local community action agency implementing several federal programs addressing poverty. CMCA also serves Columbia as a Community Housing Development Organization. The anticipated outcomes of the consultation include identifying affordable housing needs and how to most effectively utilize CDBG and HOME CHDO funding. CMCA is also an important partner in identifying ways to address poverty. |

| | | |
|---|---|---|
| 4 | **Agency/Group/Organization** | Centro Latino De Salud, Educacion y Cultura |
| | **Agency/Group/Organization Type** | Services-Children<br>Services-Health<br>Neighborhood Organization |
| | **What section of the Plan was addressed by Consultation?** | Anti-poverty Strategy |
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The organization was consultant by providing outreach to non-English speaking populations during our public input and survey process. Centro Latino also providing meeting space for several neighborhood meetings involving redevelopment efforts within the Central City Neighborhood. |
| 5 | **Agency/Group/Organization** | JOB POINT |
| | **Agency/Group/Organization Type** | Housing<br>Services - Housing<br>Services-Employment |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Homeless Needs - Chronically homeless<br>Homeless Needs - Families with children<br>Homelessness Needs - Unaccompanied youth<br>Non-Homeless Special Needs<br>Market Analysis<br>Economic Development |

| | | |
|---|---|---|
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | Job Point was consulted through participation in several community forums while developing the Consolidated Plan. The anticipated outcome of Job Point's participation included additional information regarding economic development and working with low income minority populations. Job Point also serves as a local Community Housing Development Organization and provided significant input in how Columbia can utilize low income minority youth in affordable housing projects. |
| 6 | **Agency/Group/Organization** | SERVICES FOR INDEPENDENT LIVING |
| | **Agency/Group/Organization Type** | Services - Housing<br>Services-Persons with Disabilities |
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment<br>Non-Homeless Special Needs<br>Anti-poverty Strategy |
| | **Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?** | The agency was consulted through attendance at community forums/focus groups during development of the 2015-2019 Consolidated Plan. The anticipated outcome of the consultation is greater coordination between service providers serving persons with disabilities and assistance in developing goals targeted towards assisting persons with disabilities. |

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

NA.

## Other local/regional/state/federal planning efforts considered when preparing the Plan

| Name of Plan | Lead Organization | How do the goals of your Strategic Plan overlap with the goals of each plan? |
|---|---|---|
| Continuum of Care | Missouri Housing Development Commission | MHDC oversees ESG funding granted to local agencies. The City of Columbia works with each of the ESG grantees through the Basic Needs Coalition to coordinate services for homeless populations. |
| Comprehensive Plan | Community Development Department | The FY 2016 Annual Action Plan addresses several goals, objectives and action items of the City's Comprehensive Plan including the following:-Encourage universal design and practices for aging in place.-Promote construction of affordable housing.-Promote home ownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options. |

**Table 4 – Other local / regional / federal planning efforts**

## Narrative (optional)

The City of Columbia reviewed agency consultation and input received during the formation ofthe 2015-2019 Consolidated Plan and also provided additional opportuties for updates to the those consulation while forming the Fy 2016 Annual Action Plan. Opportunities included 4 public hearings and its Community Development Needs Survey. The City received 186 responses in its FY 2016 Community Development Needs Survey.

## AP-12 Participation – 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation
**Summarize citizen participation process and how it impacted goal-setting**

The citizen participation process served as the basis for identifying priority needs, which directly guided goal-setting in the City's 2015-2019 Consolidated Plan. All goals idnetified in the 2015-2019 Consolidated Plan were set based upon priority needs identified by the public. The FY 2016 Annual Action Plan addresses goals identified within the 2015-2019 Consolidated Plan. The City of Columbia's citizen participation process and consultation process in drafting the Consolidated Plan included eight 8 community forums/focus groups, seven public hearings and five citizen surveys.

The FY 2016 Annual Action Plan addresses goals identified within the FY 2016 Annual Action Plan. The City updated citizen input by conducting 4 additional public hearings and its annual Community Development Needs Survey. The public input provided while planning the FY 2016 Annual Action Plan ensured goals and objectives identified in the 2015-2019 Consolidated Plan were up to date and guided funding decisions included within the FY 2016 Annual Action Plan.

## Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 1 | Public Hearing | Non-targeted/broad community | One attendee requesting an update to the economic development target group. | Executive Director of In2Action requested that ex-offenders be included within the economic development goals of the Consolidated Plan. | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 2 | Public Hearing | Non-targeted/broad community | 15 persons attended the meeting to present to the Community Development Commission. | Presentation of City Department projects including its rehab/repair programs, homeownership assistance program, demolition program, bus shelters and community solar. A member of the Disabilities Commission also attended and provided supportive comments for the installation of 5 bus shelters with CDBG funding. | | |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received | Summary of comments not accepted and reasons | URL (If applicable) |
|---|---|---|---|---|---|---|
| 3 | Public Hearing | Non-targeted/broad community | Presentations from 7 local organizations on proposed projects with CDBG and/or HOME funding. | Presentation of each proposal and questions from Community Development Commission members. | | |
| 4 | Public Hearing | Non-targeted/broad community | Regular Council meeting. Budget hearing. | Presentation of Community Development Commission CDBG and HOME funding recommendations for FY 2016. | | |

**Table 5 – Citizen Participation Outreach**

# Expected Resources

## AP-15 Expected Resources – 91.220(c) (1, 2)

### Introduction

The City of Columbia's FY 2016 CDBG funding was close to level with FY 2015 numbers and estimates, while FY 2016 is up approximately 12% from FY 2015 and estimates. The City is anticipating level funding for FY 2017 and overall funding levels continue to be signfiicantly lower from funding levels in the mid-2000's. Program income continues to be steady and provides a signifcant level of funding for additional projects. City staff anticipates a continuation of healthy amounts of program income due to the addition of new projects and continued resale of homes maintaining a City lien.

### Priority Table

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| CDBG | public - federal | Acquisition<br>Admin and Planning<br>Economic Development<br>Housing<br>Public Improvements<br>Public Services | 831,372 | 25,000 | 0 | 856,372 | 0 | Final HUD allocations and estimated Program Income (loan repayment). |

| Program | Source of Funds | Uses of Funds | Expected Amount Available Year 1 | | | | Expected Amount Available Reminder of ConPlan $ | Narrative Description |
|---|---|---|---|---|---|---|---|---|
| | | | Annual Allocation: $ | Program Income: $ | Prior Year Resources: $ | Total: $ | | |
| HOME | public - federal | Acquisition<br>Homebuyer assistance<br>Homeowner rehab<br>Multifamily rental new construction<br>Multifamily rental rehab<br>New construction for ownership<br>TBRA | 415,456 | 105,000 | 55,430 | 575,886 | 0 | Final HUD allocations and estimated Program Income (loan repayment). |

**Table 6 - Expected Resources – Priority Table**

## Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG and HOME funds will leverage a significant amount of additional resources including federal, state and local funding. The Homeownership Assistance Program experienced approximately $256,000 in expenditures during FY 2015, resulting in approximately $2.9 million private mortgatges. The City of Columbia has provided an additional $100,000 in City general revenue for additional homebuyer assistance within 3 areas in need of investment. The City has also allocated an additional $200,000 in general revenue to construct 4 new affordable, near net-zero homes, which will also include investment from a local bank for development financing and CDBG and HOME funding.

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating Jurisdictions (PJs) that receive HOME funds match $0.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Columbia

expects to receive $400,000 in HOME funding for FY2015 and beyond, requiring an annual match requirement of $100,000. HUD allows Cities to rollover excess match from year to year and accumulate excess match. The City of Columbia has over $1.7 million in excess match from previous years and anticipates meeting all match requirements for FY 2016 and accumulating additional match.

### If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City of Columbia has purchased 11 lots located with the central City on the block of Garth, Oak, Lynn and Sexton. The City has been working with the neighborhood to develop a plan for reuse. The City held a neighborhood meeting on October 24, 2015 at Centro Latino with 20 attendees. The meeting featured a neighborhood walk to view the properties and a planning session to identify what the neighborhood would like to see redeveloped. The neighborhood identified affordable housing, storm water infrastructure, sidewalks, greenspace, community garden and other infrastructure needs as important to include within rededevelopment. The City held and additional public meeting at Centro Latino and worked with the MU School of Architectural Studies to develop conceptual site plans that interpretted the intitial public input received. The top 5 conceptual site plans were reviewed and commented on by the group attendees. There were 30 meeting attendees. City staff is utilizing the public input received on the 5 conceptual site plans to develop a final plan that will include a CDBG application for FY 2017 funding.

### Discussion

The City will continue to prioritize needs and projects according to most need, as well federal funding continues to decline.

# Annual Goals and Objectives

## AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

### Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **1** | Repair of exising housing | 2015 | 2019 | Affordable Housing | Citywide | Preservation of Existing Housing Energy Efficient and Universally Designed Housing Quality Affordable Housing Units | CDBG: $201,980 | Homeowner Housing Rehabilitated: 27 Household Housing Unit |
| **2** | Code Enforcement | 2015 | 2019 | Affordable Housing | NEIGHBORHOOD RESPONSE TEAM AREA | Preservation of Existing Housing | CDBG: $35,000 | Housing Code Enforcement/Foreclosed Property Care: 65 Household Housing Unit |
| **3** | Homebuyer education | 2015 | 2019 | Affordable Housing | Citywide | Increased Homeownership | CDBG: $0 HOME: $0 | Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted |
| **4** | Removal of dilapidated structures | 2015 | 2019 | Affordable Housing Non-Housing Community Development | NEIGHBORHOOD RESPONSE TEAM AREA | Removal of dilapidated structures | CDBG: $85,000 | Buildings Demolished: 3 Buildings |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **5** | Owner Occupied Rehabilitation | 2015 | 2019 | Affordable Housing | Citywide | Preservation of Existing Housing Quality Affordable Housing Units | CDBG: $70,246 HOME: $160,375 | Homeowner Housing Rehabilitated: 7 Household Housing Unit |
| **6** | Bus Shelters | 2015 | 2019 | Non-Housing Community Development | CDBG Eligible Area | Bus shelters | CDBG: $100,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 2500 Persons Assisted |
| **7** | Vocational Training | 2015 | 2019 | Non-Housing Community Development | Citywide | Vocational training targeting youth | CDBG: $110,000 | Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted |
| **8** | Community Facility Improvements | 2015 | 2019 | Non-Housing Community Development | CDBG Eligible Area | Training Centers for Youth | CDBG: $25,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 45 Persons Assisted |
| **9** | Rental production | 2015 | 2019 | Affordable Housing | Citywide | Energy Efficient and Universally Designed Housing Quality Affordable Housing Units | CDBG: $25,000 HOME: $80,000 | Rental units constructed: 17 Household Housing Unit |
| **10** | Fair housing education to households | 2015 | 2019 | Affordable Housing Public Housing | Citywide | Fair housing outreach and education | CDBG: $5,000 | Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|---|---|---|---|---|---|---|---|---|
| **11** | Fair housing education to housing professionals | 2015 | 2019 | Affordable Housing Public Housing | Citywide | Fair housing outreach and education to housing pro | CDBG: $4,000 | Other: 70 Other |
| **12** | Fair housing counseling | 2015 | 2019 | Affordable Housing Public Housing | Citywide | Fair housing counseling | CDBG: $5,500 | Public service activities for Low/Moderate Income Housing Benefit: 10 Households Assisted |
| **13** | Homebuyer Assistance | 2015 | 2019 | Affordable Housing | Citywide | Increased Homeownership | HOME: $176,217 | Direct Financial Assistance to Homebuyers: 30 Households Assisted |
| **14** | New housing construction | 2015 | 2019 | Affordable Housing | Citywide | Increased Homeownership Energy Efficient and Universally Designed Housing Quality Affordable Housing Units | HOME: $117,749 | Homeowner Housing Added: 6 Household Housing Unit |

**Table 7 – Goals Summary**

## Goal Descriptions

| | | |
|---|---|---|
| **1** | **Goal Name** | Repair of exising housing |
| | **Goal Description** | Funding for City Minor Home Repair Program and Services for Independent Living MInor Home Repair and Accessiility Program. |

| | | |
|---|---|---|
| **2** | **Goal Name** | Code Enforcement |
| | **Goal Description** | Code Enforcement within NRT Area. |
| **3** | **Goal Name** | Homebuyer education |
| | **Goal Description** | Homebuyer Education for first-time homebuyers participating in the City's Homeownership Assistance Program. No funding will be allocated to this, due to donations from Providence Bank for course materials and presentations. |
| **4** | **Goal Name** | Removal of dilapidated structures |
| | **Goal Description** | Demolition of vacant and dilapidated structures. |
| **5** | **Goal Name** | Owner Occupied Rehabilitation |
| | **Goal Description** | Comprehensive rehabilitation of owner-occupied homes. |
| **6** | **Goal Name** | Bus Shelters |
| | **Goal Description** | Construction of 5 bus shelters. |
| **7** | **Goal Name** | Vocational Training |
| | **Goal Description** | Vocational training for public housing authority residents and construction renovations at Stuart Parker units. |
| **8** | **Goal Name** | Community Facility Improvements |
| | **Goal Description** | Exterior renovations to Centro Latino. Tuckpointing and landscape wall. |
| **9** | **Goal Name** | Rental production |
| | **Goal Description** | Demolition and reconstruction of Boone County Family Resources 4632 Appletree property (15 total units). Renovations to the Columbia Housing Authority's Oak Tower (147 total units, 2 will HOME funded). |

| | | |
|---|---|---|
| **10** | **Goal Name** | Fair housing education to households |
| | **Goal Description** | Outreach and education to households through local events. |
| **11** | **Goal Name** | Fair housing education to housing professionals |
| | **Goal Description** | Fair housing education to property managers, lenders, Realtors and housing professionals. |
| **12** | **Goal Name** | Fair housing counseling |
| | **Goal Description** | Fair housing counseling to low income renters and homebuyers. |
| **13** | **Goal Name** | Homebuyer Assistance |
| | **Goal Description** | Direct homebuyer down payment assistance. |
| **14** | **Goal Name** | New housing construction |
| | **Goal Description** | Construction of 2 homes through HOME CHDO funding. Solar panels on 4 Lynn Street Cottages to be constructed with City general revenue and private financing. |

**Table 8 – Goal Descriptions**

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b):**

The City anticipates impacting the following number of families with affordable housing as defined by HOME 91.215(b):

Extremely low-income: 4 households

Low-income: 18 households

Moderate income: 19 households

## AP-35 Projects – 91.220(d)

### Introduction

All projects identified in the FY 2016 Annual Action Plan were identified through the City's annual CDBG and HOME Request for Proposals (RFP) process.

| # | Project Name |
|---|---|
| 1 | NRT Code Enforcement |
| 2 | NRT Demolition |
| 3 | Owner Occupied Rehabilitation and Repair-CDBG |
| 4 | SIL Minor Home Repair and Accessibility Program |
| 5 | Community Solar |
| 6 | Centro Latino Exterior Renovations |
| 7 | Boone County Family Resources 4632 Appletree |
| 8 | Fair Housing |
| 9 | CDBG Administration |
| 10 | CDBG Planning |
| 11 | Homeownership Assistance |
| 12 | Columbia Housing Authority Oak Tower |
| 13 | Owner Occupied Rehabilitation and Repair-HOME |
| 14 | HOME Administration |

**Table 9 – Project Information**

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

All allocation priorities are identified as objectives in the 2015-2019 Consolidated Plan.

# Projects

## AP-38 Projects Summary

### Project Summary Information

**Table 10 – Project Summary**

| | | |
|---|---|---|
| **1** | **Project Name** | NRT Code Enforcement |
| | **Target Area** | NEIGHBORHOOD RESPONSE TEAM AREA |
| | **Goals Supported** | Code Enforcement |
| | **Needs Addressed** | Preservation of Existing Housing |
| | **Funding** | CDBG: $35,000 |
| | **Description** | Code enforcement in NRT Area. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 65 households will receive code enforcement, potentially impacting 2,500 surrounding properties. |
| | **Location Description** | NRT Area which include: central city, white gate, east campus, Benton Stevens and Indian Hills. |
| | **Planned Activities** | Code Enforcement |
| **2** | **Project Name** | NRT Demolition |
| | **Target Area** | NEIGHBORHOOD RESPONSE TEAM AREA |
| | **Goals Supported** | Removal of dilapidated structures |
| | **Needs Addressed** | Removal of dilapidated structures |

| | | |
|---|---|---|
| | **Funding** | CDBG: $85,000 |
| | **Description** | Demolition of vacant dilapidated structures. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 30 households surrounding vacant and dilapidated structures. |
| | **Location Description** | NRT area. |
| | **Planned Activities** | Acquisition and demolition. |
| **3** | **Project Name** | Owner Occupied Rehabilitation and Repair-CDBG |
| | **Target Area** | Citywide |
| | **Goals Supported** | Owner Occupied Rehabilitation<br>Repair of exising housing |
| | **Needs Addressed** | Preservation of Existing Housing<br>Quality Affordable Housing Units |
| | **Funding** | CDBG: $145,256 |
| | **Description** | Rehab-C: 2 Comprehensive rehabilitation homes and 20 minor home repair projects. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 22 families |
| | **Location Description** | Citywide eligibility. Participants will be selected on a first-come first-served basis. |
| | **Planned Activities** | Minor home repair and comprehensive rehabilitation. |
| **4** | **Project Name** | SIL Minor Home Repair and Accessibility Program |

| | | |
|---|---|---|
| | **Target Area** | Citywide |
| | **Goals Supported** | Repair of exising housing |
| | **Needs Addressed** | Preservation of Existing Housing<br>Energy Efficient and Universally Designed Housing |
| | **Funding** | CDBG: $101,980 |
| | **Description** | Accessibility improvements and repairs for persons with disabilities and elderly. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 14 disabled and elderly households. |
| | **Location Description** | Location will be determined a first-come first serve basis. |
| | **Planned Activities** | Accessibility improvements and repairs. |
| **5** | **Project Name** | Community Solar |
| | **Target Area** | CDBG Eligible Area<br>NEIGHBORHOOD RESPONSE TEAM AREA |
| | **Goals Supported** | New housing construction |
| | **Needs Addressed** | Energy Efficient and Universally Designed Housing<br>Quality Affordable Housing Units |
| | **Funding** | CDBG: $40,000 |
| | **Description** | Solar panel installation for Lynn Street Cottages. 4 homes with 4kw per home. |
| | **Target Date** | 3/1/2017 |

| | | |
|---|---|---|
| | **Estimate the number and type of families that will benefit from the proposed activities** | 4 low to moderat income households. |
| | **Location Description** | 109-113 Lynn Street. Central City area. |
| | **Planned Activities** | Construction of 4 cottage housing style owner occupied homes to include 4 solar panel systems. |
| **6** | **Project Name** | Centro Latino Exterior Renovations |
| | **Target Area** | CDBG Eligible Area<br>NEIGHBORHOOD RESPONSE TEAM AREA |
| | **Goals Supported** | Community Facility Improvements |
| | **Needs Addressed** | Training Centers for Youth |
| | **Funding** | CDBG: $25,000 |
| | **Description** | Tuckpointing and landscaping wall. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 45 persons. At least 25 children, primarly from households where English is not the primary language spoken. |
| | **Location Description** | Garth and Lynn Street in central city area. |
| | **Planned Activities** | Repair tuckpointing and cosntruct landscaping wall. |
| **7** | **Project Name** | Boone County Family Resources 4632 Appletree |
| | **Target Area** | CDBG Eligible Area |
| | **Goals Supported** | Rental production |
| | **Needs Addressed** | Energy Efficient and Universally Designed Housing<br>Quality Affordable Housing Units |
| | **Funding** | CDBG: $25,000 |

| | | |
|---|---|---|
| | **Description** | Demolition and reconstruction. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 15 households, particularly persons with disabilities. |
| | **Location Description** | 4632 Apple Tree Lane. |
| | **Planned Activities** | Demolition of existing building and reconstruction of new housing containing 15 rental units. |
| **8** | **Project Name** | Fair Housing |
| | **Target Area** | Citywide |
| | **Goals Supported** | Fair housing education to households<br>Fair housing education to housing professionals<br>Fair housing counseling |
| | **Needs Addressed** | Fair housing outreach and education<br>Fair housing outreach and education to housing pro<br>Fair housing counseling |
| | **Funding** | CDBG: $14,500 |
| | **Description** | Fair housing counseling, education and outreach. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 110 low income renters and homebuyers. 70 housing professionals. |
| | **Location Description** | City-wide. |
| | **Planned Activities** | Fair housing counseling, outreach and education, and education to housing professionals. |
| **9** | **Project Name** | CDBG Administration |

| | | |
|---|---|---|
| | **Target Area** | Citywide |
| | **Goals Supported** | |
| | **Needs Addressed** | |
| | **Funding** | CDBG: $100,000 |
| | **Description** | Salaries and admin. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | |
| **10** | **Project Name** | CDBG Planning |
| | **Target Area** | |
| | **Goals Supported** | |
| | **Needs Addressed** | |
| | **Funding** | CDBG: $49,646 |
| | **Description** | Planning activities. Public input, annual action plan, CAPER. |
| | **Target Date** | |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | |
| **11** | **Project Name** | Homeownership Assistance |

| | | |
|---|---|---|
| | **Target Area** | Citywide |
| | **Goals Supported** | Homebuyer Assistance<br>Homebuyer education |
| | **Needs Addressed** | Increased Homeownership |
| | **Funding** | HOME: $176,217 |
| | **Description** | Direct homebuyer assistance. |
| | **Target Date** | 12/24/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 30 low to moderate income first-time homebuyers. |
| | **Location Description** | City-wide |
| | **Planned Activities** | Direct homebuyer assistance and education. |
| **12** | **Project Name** | Columbia Housing Authority Oak Tower |
| | **Target Area** | CDBG Eligible Area<br>NEIGHBORHOOD RESPONSE TEAM AREA |
| | **Goals Supported** | Rental production |
| | **Needs Addressed** | Preservation of Existing Housing<br>Energy Efficient and Universally Designed Housing<br>Quality Affordable Housing Units |
| | **Funding** | HOME: $80,000 |
| | **Description** | Renovations to Oak Tower. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 147 low income households including elderly and disabled. |

| | | |
|---|---|---|
| | **Location Description** | 700 N. Garth. |
| | **Planned Activities** | Renovations to existing housing units. 147 units, 2 will be designated as HOME. |
| **13** | **Project Name** | Owner Occupied Rehabilitation and Repair-HOME |
| | **Target Area** | Citywide |
| | **Goals Supported** | Owner Occupied Rehabilitation |
| | **Needs Addressed** | Preservation of Existing Housing<br>Energy Efficient and Universally Designed Housing<br>Quality Affordable Housing Units |
| | **Funding** | HOME: $55,375 |
| | **Description** | Rehab-H: comprehensive rehabilitation of owner-occupied homes. |
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | 5 low to moderate income homeowners. |
| | **Location Description** | City-wide. |
| | **Planned Activities** | Comprehensive rehabilitation. |
| **14** | **Project Name** | HOME Administration |
| | **Target Area** | |
| | **Goals Supported** | |
| | **Needs Addressed** | |
| | **Funding** | HOME: $41,545 |
| | **Description** | Salaries and Admin. |

| | | |
|---|---|---|
| | **Target Date** | 12/31/2017 |
| | **Estimate the number and type of families that will benefit from the proposed activities** | |
| | **Location Description** | |
| | **Planned Activities** | |

## AP-50 Geographic Distribution – 91.220(f)

### Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

A significant level of resources will be directed within the CDBG Eligible Area and the Neighborhood Response Team (NRT) Area. Both of these areas maintain disproportionately higher concentrations of low to moderate income populations and minority populations. The City will direct services to these areas to assist with code enforcement, removal of dilapidated structures and construction of bus shelters. The City will continue to make housing programs available citywide in an effort to invest in lower-income neighborhoods, as well as to provide low to moderate income housing options in higher opportunity neighborhoods.

### Geographic Distribution

| Target Area | Percentage of Funds |
|---|---|
| CDBG Eligible Area | 15 |
| NEIGHBORHOOD RESPONSE TEAM AREA | 22 |
| Citywide | 63 |

**Table 11 - Geographic Distribution**

### Rationale for the priorities for allocating investments geographically

Funding priorities were determined by examining annual proposals submitted, identifying if they meet an annual goal identified in the consolidated plan, examining public input and survey data, and examining the viability of each proposals. All City bus shelter projects will take place within the CDBG eligible area in order to maintain HUD compliance on an area basis. A public survey with over 100 respondents was conducted in order to help determine the highest priority bus shelter locations wihtin the CDBG elgible area. The NRT Code Enforcement and NRT Demolition activities will take place within the Neighborhood Response Team (NRT) Area, due to the additional identified need of code enforcement and removal of dilapidated structures. All City housing efforts and fair housing efforts are being done citywide, in order to ensure housing assistance and options are eligible in all neighborhoods.

### Discussion

# Affordable Housing

## AP-55 Affordable Housing – 91.220(g)

### Introduction

The City will support a variety of affordable projects including rehabilitation (owner and rental), acquisition, and the production of new units. The City will be serving homeless households through funds provided to Welcome Home in 2014 and 2015. The City will also be working to identify a non-profit organization to lead the community's homeless day center efforts. Special needs populations will be served through projects funded at Boone County Family Resources, Oak Towers and Services for Independent Living.

| One Year Goals for the Number of Households to be Supported | |
|---|---|
| Homeless | 0 |
| Non-Homeless | 78 |
| Special-Needs | 15 |
| Total | 93 |

**Table 12 - One Year Goals for Affordable Housing by Support Requirement**

| One Year Goals for the Number of Households Supported Through | |
|---|---|
| Rental Assistance | 0 |
| The Production of New Units | 16 |
| Rehab of Existing Units | 47 |
| Acquisition of Existing Units | 30 |
| Total | 93 |

**Table 13 - One Year Goals for Affordable Housing by Support Type**

### Discussion

## AP-60 Public Housing – 91.220(h)

### Introduction

The Columbia Housing Authority (CHA) was established in 1956 as a municipal corporation under the 1937 federal housing act and Chapter 99 of the Revised Statutes of the state of Missouri. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia's central city with safe and clean dwellings at affordable rents for low-income persons. Columbia's four public housing developments were constructed between 1958 and 1973.

### Actions planned during the next year to address the needs to public housing

The Columbia Housing Authority will complete substantial renovation of 507 units of public housing under the HUD Rental Assistance Demonstration (RAD) program. Renovations will be completed utilizing state and federal Low-Income Housing Tax Credits allocated by the Missouri Housing Development Commission (MHDC) for the following three projects:

| Housing Project | Number of Renovated Units | Start Date | Completion Date |
|---|---|---|---|
| Stuart Parker Apartments with Paquin Tower | 284 | January 2016 | March 2017 |
| Bear Creek Apartments | 76 | May 2016 | July 2017 |
| Oak Towers | 147 | October 2016 | December 2017 |
| Total Renovated Units: | 507 | | |

The Columbia Housing Authority will also submit an application for Low-Income Housing Tax Credits to renovate the Bryant Walkway Apartments, 70 units of public housing located in the Bryant Walkway area of the Columbia Housing Authority's Downtown AMP1 public housing property. The application for LIHTC funding will be submitted in September 2016 and funding recommendations will be made by the MHDC in December 2016. If LIHTC funding is recommended for the Bryant Walkway Apartments, substantial renovation of these apartments would begin sometime in the fall of 2017 with an 18-24 month time frame for completion.

Once the 507 units of public housing are renovated according to the chart above, the CHA will have 210 units of public housing that will still need to be renovated.

| Public Housing Properties | Number of Units Of Public Housing | Estimated Start Date (Dependent on Funding) |
|---|---|---|
| Bryant Walkway Apartments | 70 | October 2017 |
| Providence Walkway Apartments | 70 | October 2018 |
| East Park Avenue Apartments | 70 | October 2019 |

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

Advisory Board that is composed of public housing residents from all public housing properties as well as participants in the CHA's Housing Choice Voucher Program.

All meetings of the CHA Board of Commissioners are open to the public and Public Housing residents are encouraged to attend the meetings. Meeting notices are posted as all public housing sites as well as to the CHA's web site. Anyone can request to receive an email notification when CHA agenda packets are posted to the CHA web site and public housing property locations.

The CHA sponsors the free Money Smart program that is available to all public housing residents. Money Smart is a ten week program that covers all aspects of home ownership.

The CHA also offers a Family Self-Sufficiency Program to all public housing residents that allows them to set goals for home ownership and escrow funds during the process that can be used for down payment assistance. The CHA also offers the Section 8 Homeownership Program.

## If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

The Columbia Housing Authority is not a troubled agency. The CHA is designated as a high performing housing authority.

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

### Introduction

The City of Columbia FY2016 Annual Action Plan provides funding to Boone County Family Resources (BCFR) for demolition and redevelopment of 4632 Appletree Lane. Anticipated residents of these properties are persons who seek to become more independent and integrated into the community, while having a safety net when necessary due to various special needs. BCFR surveys, and continues to survey its clients, to identify persons and families in need of affordable housing or with an anticipated need within the next 2 years. Currently, the agency has identified 52 individuals and families with housing needs, the majority of whom are in the 18 – 28 year age range and largely represent single, young adults who are interested in becoming more independent. This group, and those 28 – 38 years of age, includes a number of single, female heads of households with a young child. The vast majority of potential residents are low income or very low income with an intellectual disability. Approximately 12% also have a physical disability; and 20% are minorities.

The FY 2016 Annual Action Plan also provides funding for renovations at the Columbia Housing Authority's Oak Towers. Oak Towers contains 147 efficiency and one-bedroom apartments. The target population is low-income elderly and near-elderly households with incomes at or below 50% MFI. Most of the residents of Oak are single person families. Some barriers for residents are transportation, access to dental care, stigma and access and awareness of mental health disorders and services, many residents lack a strong social network of support (friends/family), isolation, poor medication management and consistency of care between specialty medical providers. The strengths of our residents include a desire for community and social support.

### Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

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

The Basic Need Coalition conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations in Columbia.

### Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia provided a significant amount of funds in FY 2015 for Welcome Home's emergency shelter. The City anticipates that Welcome Home will begin construction in 2016. Welcome Home will also be applying for additional CDBG funds for the project in 2016, which would potentially become available to assist with project completion by 2017.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again**

The City's annual action plan contributes to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options in Columbia. The City will also be working to identify a local non-profit organization to lead the homeless day center project.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.**

The City's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. The City's Division of Human Services also administers close to $900,000 in local general revenue to assist social service providers serving these populations.

## AP-75 Barriers to affordable housing – 91.220(j)

### Introduction

The City of Columbia has raised awareness of barriers to affordable housing through the Affordable Housing Symposium event that was held on December 3-4th, 2015. The event featured speakers from Missoula, MT and Boulder, CO, as well as local experts. The event was attended by 132 persons representing Realtors, Lenders, Developers, Builders, City staff, Elected Officials, the University of Missouri-Columbia, Columbia Chamber of Commerce, social service providers, neighborhood organizations, the general public, and other community leaders. The main goal of the event was to educate the public and leaders on affordable housing needs and identify key actions the City should take to address affordable housing. The top five affordable housing actions identified by attendees are:

1. Create a housing trust fund.
2. Intentional affordable housing City Council Policy (incentives for builders/developers.)
3. Creating incentives and removing disincentives.
4. Create a Director of Affordable Housing at the City of Columbia.
5. Formal City Council acknowledgement that affordable housing is a community priority and a basic human right.

### Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City of Columbia is currently in the process of writing and adopting a new Unified Development Ordinance (UDO) informed by its Comprehensive Plan. The City has included the definition of affordable housing within the initial draft, stated as:

In general, housing for which the occupant(s) is/are paying no more than 30% of income for gross housing costs, including utilities. This definition is intended for owner occupied households at 80% or below the current HUD defined Columbia area median income and rental households at 60% or below the current HUD defined Columbia area median income.

The City will be also working to find additional policies to remove barriers to the development of affordable housing, as it continues the process of adopting a new UDO.

## AP-85 Other Actions – 91.220(k)

### Introduction

This section identifies additional required actions the City must take as a part of its annual action plan.

### Actions planned to address obstacles to meeting underserved needs

A homeless drop-in center has been identified as a project to reduce risks to exposure and connect homeless persons with additional services. The City plans has made additional City general revenue funds available to fund a homeless drop-in center proposal as a part of the next annual CDBG and HOME RFP for local agencies. The City has received letters of intent from 3 local organizations that will potentially submit competitive proposals for the homeless day center project.

### Actions planned to foster and maintain affordable housing

The City allocated an additional $100,000 in general revenue for its Homeownership Assistance Program, which will be directed to three geographic areas that have been identified as needing additional public investment. The City has also allocated an additional $200,000 in general revenue funds for the development of 4 new cottage housing style homes to place within a new land trust organization. The City has also procured Michael Brown of Burlington Associates to assist with feasibility, planning and implementation efforts in starting a new community land trust organization in Columbia. City Council allocated approximately $19,000 in Council reserves for the procurement of Michael Brown's services. It is anticipated that a new community land trust organization will be in place in conjunction with the completion of the 4 Lynn Street Cottages.

### Actions planned to reduce lead-based paint hazards

The City will continue to reduce the number of units containing lead-based paint hazards, primarily through its housing rehabilitation programs; and through the demolition of dilapidated un-safe structures that contain lead paint. The City requires all houses to be lead-safe on completion of rehabilitation activities. The City will continue to utilize a licensed risk assessor to provide lead hazard evaluation for projects requiring an assessment. The city plans to hold an EPA Certified Renovation and Remodeling class again this year and requires all contractors permanently abating lead services to hold a State lead abatement license. The City is consistently bringing houses in lead safe condition through its Owner Occupied Housing Rehabilitation Program and educating contractors and applicants concerning lead hazards.

### Actions planned to reduce the number of poverty-level families

The primary activity that will reduce the number of poverty level families is the funding of Job Point's Vocational Training program. The goal of the training is to obtain employment or increased employment in areas of high demand, resulting in higher household incomes.

### Actions planned to develop institutional structure

The City increased its CDBG Administration funding from 16% to 18% in FY2015 in order help fund an additional housing specialist position. The additional position was filled in December 2015 and will help increase production in the homeownership program and minor home repair program in 2016, while allowing additional staff time for closer monitoring of CDBG sub-recipients and CHDOs. The CDBG and Housing Programs staff has also been relocated to a store front location on 500 E. Walnut. This location allows for greater visibility and accessibility of the City's HUD funded programs. The cost of moving to this location and rent has been covered by City general revenue.

### Actions planned to enhance coordination between public and private housing and social service agencies

The Community Development Department worked with the Division of Human Services to implement a web based funding application and reporting system for local service provider organizations in 2015. The City also expanded these efforts to include the County Department of Social Services and our local United Way. Each funding sources shares the same platform and has resulted in a more streamlined process for agencies and increase information sharing across funding sources to best utilize funding.

# Program Specific Requirements

## AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

### Introduction

Projects planned with CDBG and HOME funds for FY2016 are identified in the Projects Table. The following identifies program income available to utilize in planned projects. The City of Columbia expends program income before HUD funds on each quareterly draw request. Columbia will be completed a CDBG and HOME draw at the end of FY2015, so there was no carry over program income on hand prior to the start of FY2016.

**Community Development Block Grant Program (CDBG)**
**Reference 24 CFR 91.220(l)(1)**

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

| | |
|---|---|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| **Total Program Income:** | **0** |

**Other CDBG Requirements**

| | |
|---|---|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 90.00% |

## HOME Investment Partnership Program (HOME)
## Reference 24 CFR 91.220(l)(2)

**1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:**

The City does not plan any additional investment beyond eligible uses of HOME funds identified in 92.205.

**2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:**

The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The recapture provisions are as seen below:

The buyer, as a condition of accepting homeownership assistance funds, agrees to comply with the following provisions:

A. That homeownership assistance funds will only be used for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures as required.

B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.

C. That ownership shall be in a fee simple title or equivalent form of ownership approved by HUD.

D. That the buyer qualifies as a "low income family" and meets the current HUD income limits.

E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject to the following:

a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and owner shall repay that portion to City that remains of the ten (10) year period.

b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before _____, 2015 (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

G. That the buyer will sign a Promissory Note and Deed of Trust for the full amount of CDBG and HOME assistance provided toward the purchase of said property, and the Deed of Trust will be recorded with the Boone County Recorder's Office, Columbia, Missouri.

**3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:**

The City of Columbia will use recapture provisions as required by 24 CFR 92.254 for homebuyer activities. The recapture provisions are as seen below:

The buyer, as a condition of accepting homeownership assistance funds, agrees to comply with the following provisions:

A. That homeownership assistance funds will only be used for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures as required.

B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.

C. That ownership shall be in a fee simple title or equivalent form of ownership approved by HUD.

D. That the buyer qualifies as a "low income family" and meets the current HUD income limits.

E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject to the following:

a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and owner shall repay that portion to City that remains of the ten (10) year period.

b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before _____, 2015 (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

G. That the buyer will sign a Promissory Note and Deed of Trust for the full amount of CDBG and

HOME assistance provided toward the purchase of said property, and

4. **Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

   There are no plans to utilize HOME funds to refinance existing debt secured by multi-family housing rehabilitated with HOME funds. The City will subordinate HOME and CDBG loans as requested by property owners refinancing debt. The City includes subordination requirements in its CDBG and HOME Administrative Guidelines.

# COMMUNITY HOUSING DEVELOPMENT ORGANIZATION AGREEMENT

THIS AGREEMENT, made and entered into this 4th day of April, 2016, by and between the City of Columbia, Missouri, a municipal corporation (hereinafter, "City") and **Central Missouri Community Action** (CMCA), a corporation of the State of Missouri (hereinafter, "Agency"). The period of this agreement ends on the 1st day of February, 2018.

WITNESSETH:

WHEREAS, the City receives HOME Investment Partnership Program (HOME) funds from the U.S. Department of Housing and Urban Development for the purpose of retaining and adding to the supply of affordable housing in the community, and

WHEREAS, 15% of those funds are set aside for use by Community Housing Development Organizations (CHDO) in order to develop, sponsor and/or own affordable housing.

WHEREAS, Agency meets the requirements of CHDO designation as specified by the U.S. Department of Housing and Urban Development and intends to expend its funds on HOME eligible activities as defined in 24 CFR Part 92 (HOME regulations) to produce affordable housing.

WHEREAS, the City will be transferring title of property located at **3606 Woodside Drive, Columbia, Missouri, 65202** (hereinafter, "Property") to the Agency in order to develop an affordable housing unit on the Property legally described as:

> LOT SEVEN (7) IN BLOCK ONE (1) OF NORTH RIDGE SUBDIVISION PART NO.2 AS SHOWN BY PLAT RECORDED IN PLAT BOOK 7, PAGE 18, RECORDS OF BOONE COUNTY, MISSOURI, AND NOW KNOWN AS BLUE RIDGE SUBDIVISION PART NO. 2 ACCORDING TO INSTRUMENT RECORDED IN BOOK 337, PAGE 204, RECORDS OF BOONE COUNTY, MISSOURI.

NOW, THEREFORE, be it resolved that the City and the Agency agree as follows:

1) Eligible Activities

a. City agrees to provide Agency $55,430 HOME funding and donation of Property for the purpose of developing the Property with a single family, owner-occupied housing unit; and providing homeownership assistance to a low to moderate income household purchasing the Property. Funds shall be expended on HOME eligible activities as defined by HOME regulations at 24 CFR Part 92.206. The Agency shall not use these funds for the purposes of prohibited activities as defined by 24 CFR Part 92.214. The Agency shall provide an updated statement of sources and uses of financing to the City upon the obligation of funds for each activity for which HOME funds are obligated.

b. Payment may be made to the Agency as progress payments or upon completion of the project. In the case of progress payments, 90% of payment request amount shall be paid, the retained 10% shall be paid upon complete satisfaction of all terms of this agreement. Payment requests shall be provided with supporting invoices. No payment shall be made under this agreement until completion of environmental review of activities by the City is completed and a release of funds for activities proposed by the Agency has been obtained from the Department of Housing and Urban Development.

c. The Agency shall satisfactorily demonstrate they have effective management control of the development and will own, develop and/or sponsor all HOME funded developments. Each project shall meet the subsidy layering requirements as established by the City.

d. All housing activities shall comply with the specifications contained in the following documents: the request for proposal document issued by the City for the Property, and the proposal submitted by the Agency for the Property. Any changes to construction specifications must be agreed to and approved by the City in writing.

2) Performance Measurements: Agency shall use CHDO funding from this agreement, CHDO proceeds available, and other available financing, to construct a minimum of one single family home to benefit owner occupants at or below 80% of the median income.
   a) Agency must obtain approved City permits to begin construction by 5/1/2016, or City may require the Agency to repay expended funds and de-obligate the remaining balance under this agreement.
   b) Agency must obtain a Certificate of Occupancy from the City of Columbia by 5/1/2017.
   c) Final payment must be requested by Agency within 30 days of issuance of Certificate of Occupancy.
   d) Agency must enter into ratified sales contract of Property within 9 months of the date of issuance of a Certificate of Occupancy by the City of Columbia.

City may require the Agency to repay expended funds upon failure to meet any of these deadlines.

3) City Recognition: Agency shall ensure recognition of the role of the City HOME funds in providing services through this agreement, including reference to the support provided herein in all publications made possible with funds available under this Agreement.

4) Proceeds from Home Sales: Sales price shall be approved by City and based on market study and appraisal obtained by Agency. Any CHDO proceeds, as calculated by City, may be retained by the Agency and used for additional HOME eligible activities. Eligible activities may include operating costs as defined in 24 CFR Part 92.208, or other HOME eligible project costs defined at 24 CFR Part 92.206 within the City limits of Columbia. The total amount of CHDO proceeds expended for operating costs shall not exceed 10% of the CHDO set aside investment for each project. CHDO proceeds are defined as the sales price less superior loan repayment, CHDO development equity, sales and closing costs charged to CHDO, and developer fee. The Agency shall provide a report to the City on the receipt and use of all proceeds, including operating costs, on an annual basis.

5) City Inspections: Agency shall notify the City of Columbia Community Development Department of completion of the following items for progress inspections:

   a) Foundation Foam.
   b) Slab Foam.
   c) Sill Seal.
   d) Roof, after tarpaper and before shingles.
   e) After installation of exterior water resistant barrier and before siding.
   f) Blower door test after spray foam.
   g) Radon test after sheetrock.

6) The following other Provisions Apply as required by 24 CFR Part 92:
   a) Housing for homeownership shall not exceed the mortgage limits established by Section 203(b) of the National Housing Act. Each family of a homebuyer assisted by the Agency shall qualify as low income as defined by HUD for the HOME program. Each unit shall be initially the principal residence of the homebuyer. The period of affordability of each homebuyer assisted unit is established by 24 CFR Part 92.254(4) and (5). As each housing unit constructed is sold to a low to moderate income buyer, the

Agency shall provide a copy of the signed promissory note and recorded deed of trust enforcing the affordability provisions at 24 CFR Part 92.254(4) and (5).

b) Nondiscrimination and equal opportunity. The Fair Housing Act (42 U.S.C. 3601-19) and implementing regulations at 24 CFR part 100 et seq.; Executive Order 11063, as amended by Executive Order 12259 (3 CFR, 1959-1963 Comp., p. 652 and 3 CFR, 1980 Comp., p. 307) (Equal Opportunity in Housing Programs) and implementing regulations at 24 CFR part 107; title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d- 2000d-4) (Nondiscrimination in Federally Assisted Programs) and implementing regulations at 24 CFR part 1; the Age Discrimination Act of 1975 (42 U.S.C. 6101-6107) and implementing regulations at 24 CFR part 146; section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794) and implementing regulations at part 8 of this title; title II of the Americans with Disabilities Act, 42 U.S.C. 12101 et seq.; 24 CFR part 8; section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR part 135; Executive Order 11246, as amended by Executive Orders 11375, [[Page 41]] 11478, 12086, and 12107 (3 CFR, 1964-1965 Comp., p. 339; 3 CFR, 1966- 1970 Comp., p. 684; 3 CFR, 1966-1970 Comp., p. 803; 3 CFR, 1978 Comp., p. 230; and 3 CFR, 1978 Comp., p. 264, respectively) (Equal Employment Opportunity Programs) and implementing regulations at 41 CFR chapter 60; Executive Order 11625, as amended by Executive Order 12007 (3 CFR, 1971- 1975 Comp., p. 616 and 3 CFR, 1977 Comp., p. 139) (Minority Business Enterprises); Executive Order 12432 (3 CFR, 1983 Comp., p. 198) (Minority Business Enterprise Development); and Executive Order 12138, as amended by Executive Order 12608 (3 CFR, 1977 Comp., p. 393 and 3 CFR, 1987 Comp., p. 245) (Women's Business Enterprise). The nondiscrimination provisions of Section 282 of the National Affordable Housing Act of 1982.

c) Must establish a minority outreach program described at 24 CFR 92.351(b).
   a. Disclosure requirements. The disclosure requirements and prohibitions of 31 U.S.C. 1352 and implementing regulations at 24 CFR part 87; and the requirements for funding competitions established by the Department of Housing and Urban Development Reform Act of 1989 (42 U.S.C. 3531 et seq.).
   b. Debarred, suspended or ineligible contractors. The prohibitions at 24 CFR part 24 on the use of debarred, suspended or ineligible contractors.
   c. Drug-Free Workplace. The Drug-Free Workplace Act of 1988 (41 U.S.C. 701 et seq.) and HUD's implementing regulations at 24 CFR part 24.
   d. Shall provide an annual audit to the City conducted by an independent certified CPA.
   e. Lead-Based Paint requirements at 24 CFR Part 35 and State of Missouri Lead Paint regulations at 19 CSR 30-70.110 - 640.
   f. Flood insurance requirements at 92.358.
   g. The Agency shall certify to the city that HOME funds do not provide more than 50% of its annual operating budget during the year in which funds are provided.
   h. Uniform Administrative Requirements: The Agency shall abide by 24 CFR 84.21 and all applicable uniform administrative requirements as stated in 24 CFR 92.505.

7. Records and Reports

   a. The Agency shall provide all information needed for compliance monitoring purposes by the City or the U.S. Department of Housing and Urban Development. Agency shall permit City to inspect all assisted housing to ensure compliance with required property standards.
   b. Upon the sale of each property, the Agency shall provide a copy of the closing statement and completion report to the City;
   c. Agency shall retain all records pertinent to the HOME program described at 92.508 (3) (4) vi-viii, (7) (i) (A) & (B), and (ii) - (viii) and allow access to such records upon request and during monitoring visits.
   d. The agency shall retain all records pertinent to the HOME program as described in 24 CFR 92.508 (7)(ix)(c).

e. The agency agrees to abide by the terms and conditions of the recorded Declaration of Covenants and Restrictions.

8. Reversion of Assets

Upon expiration of this agreement, the Agency must transfer to the City any HOME funds on hand at the time of expiration and any accounts receivable attributable to the use of HOME funds.

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement on the day and year first above written.

ATTEST:

**CITY OF COLUMBIA, MISSOURI**

By: _____
Sheela Amin, City Clerk

By: _____
Mike Matthes, City Manager

APPROVED AS TO FORM:

By: _____
Nancy Thompson, City Counselor

CERTIFICATION: I hereby certify that this agreement is within the purpose of the appropriation to which it is to be charged, Account No. 266-4130-532.49.90, G44124, and that there is an unencumbered balance to the credit of such appropriation sufficient to pay therefore

By: _____
Michele Nix, Director of Finance

**CENTRAL MISSOURI COMMUNITY ACTION COMMUNITY HOUSING DEVELOPMENT ORGANIZATION**

By: _____

Title _____