

City of Columbia - Community Development Department

[Quick View Information](#)

Project Summary

Provide a summary describing the proposed project. (500 word limit)

The City is requesting \$155,000 in HOME funding to continue its Homeownership Assistance Program (HOA) and Homeownership Assistance Neighborhood Development Program. The 2016 HOA program will provide 7.5%, up to \$7,500, of a home purchase price for down payment assistance and closing costs. The City will also spend up to an additional \$500 to eliminate lead hazards. An additional amount up to \$10,000 or 10% of the purchase price is available for homebuyers that demonstrate the financial need for further assistance.

Funds are available to first time homebuyers, defined as someone that has not owned a home within the last three years, is a displaced homemaker, or is a single parent family. The program remains important to the City in stabilizing neighborhoods. The program requires homebuyers to repay a pro-rated proportion of the funds if they do not continue to own and occupy the purchased unit, as required by HUD, for a ten year period. The program helps build property values through increasing the homeownership rate in neighborhoods.

Homeownership Assistance Neighborhood Development (HOA ND) funds are also available to qualified buyers purchasing a home that has been developed or significantly rehabbed by a Community Housing Development Organization (CHDO). Current program guidelines require CHDO organizations to have an HOA ND operating agreement with the City to reserve funds. Eligible assistance amounts are up to \$30,000 for qualified buyers.

The City is requesting \$15,000 in additional CDBG funding to provide homeownership education classes. Classes are held monthly at the ARC. The City currently has a term and supply contract with the Columbia Housing Authority to provide homeownership education classes. Persons receiving assistance through the City's Homeownership Assistance Program are required to receive homeownership counseling or attend a homeownership seminar. Homebuyer education is critical to ensuring that homebuyers know the various responsibilities of homeownership.

Drawings/Plans: (PDF format)

Upload plans/drawings of the selected site(s).

Site Pictures: (PDF Format)

Upload pictures of the selected site(s).

Letters of commitment: (PDF Format)

Upload letters of commitment from other funding sources of the selected site(s).

Priority Need

Select the priority need(s) within the City of Columbia 2015-2019 Consolidated Plan that this project will address:

Increased Homeownership
Affordable Housing with Energy Efficient and Universal Design
Quality Affordable Housing Units

Project Service Area: Will this project service individuals and households within the City of Columbia?

Yes

Number Served: How many individuals or households will this project benefit? What is the target population? Please provide data to support. (500 word limit)

The funding requested will assist approximately 15 households through the HOA program (up to \$7,500) and 2 households through the HOA ND program (up to \$30,000). The average assistance amount provided to homebuyers for the HOA and HOA ND program have been \$7,000 and \$25,000 respectively.

Outcomes: Identify the specific, measurable and desired outcomes for this project. (500 word limit)

The desired outputs of the project are increased accessed to homeownership for low-to-moderate income households. The City expects increased homeownership for eligible buyers to facilitate growth in personal assets and equity, while strengthening neighborhoods. The homebuyer classes are meant to assist households in making informed homeownership decisions and reduce risk of uninformed decisions resulting in financial hardship and potentially foreclosure.

Outcome Data: What data will be collected to evaluate the outcomes for this project? (300 word limit)

Number of homes assisted at closing, private funds leveraged, and default rate.

Environmental Impact

Describe how the proposed project will fit within the surrounding neighborhood:

1. Neighborhood amenities (400 character limit)

NA

2. Parking (400 character limit)

NA

3. Traffic flow (400 character limit)

NA

4. Pedestrian access (400 character limit)

NA

5. Property values (400 character limit)

Homebuyer activities are expected to improve property values and strengthen neighborhoods.

6. Public safety (400 character limit)

NA

7. Noise (400 character limit)

NA

8. Zoning and land use compatibility (400 character limit)

NA

9. Storm drainage (400 character limit)

NA

10. Soil erosion (400 character limit)

NA

11. Historic preservation impact (400 character limit)

NA

12. Access and availability of a sound sanitary sewer, water, electrical, and other services. (400 character limit)

NA

Site Control:

Does the organization have control of the site(s) for the project?

N/A

Neighborhood Consultation: Describe how the neighborhood been consulted regarding this project. (500 Word Limit)

Consolidated Plan public input process.

Timeline:

Provide a timetable for completion of the project. List all commitments of funds and approvals that will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place.

Date: Sources of Funds Committed

08/01/2016

Date: Program or Architectural Design Complete

08/01/2016

Date: Property Acquisition Complete

08/01/2016

Date: Start of Construction or Program Implementation

08/01/2016

Date: Program/ Construction Complete

06/30/2017

Date: Occupancy and Performance Reporting Complete

10/31/2017

All Sources of Funds Committed

Funds receive from HUD and ready to epend on the program.

Program or Architectural Design Complete

NA

Property Acquisition Complete

Completed throughout the program period.

Start of Construction or Program Implementation

NA

Program/ Construction Complete

All funds expended.

Occupancy and Performance Reporting Complete

All final HUD reporting completed in IDIS

Previous CDBG/HOME Funding

Brief summary on previous City funding received, any funding remaining, and the measurable results from previous City funding. (500 word limit)

City staff has seen a large increase in participation within recent months and expects to be out of funding available for the program by June 30, 2015.

Historical HOA program participant rates are as follows:

Year # __Subsidy Amount

2000 30 \$2,000

2001 24 \$2,000

2002 28 \$2,300

2003 38 \$2,500

2004 33 \$2,500

2005 40 \$3,500

2006 24 \$3,500

2007 23 \$3,500

2008 16 \$4,000
2009 54 \$5,000 or 5% whichever is lower
2010 30 \$5,000 or 5% whichever is lower
2011 12 \$5,000 or 5% whichever is lower
2012 12 \$5,000 or 5% whichever is lower
2013 15 \$5,000 or 5% whichever is lower
2014 15 \$7,500 or 7.5% whichever is lower

The City currently contracts with the Columbia Housing Authority to conduct Homebuyer classes. Participation in the classes between 2005 and present is as follows.

2005: 103
2006: 155
2007: 173
2008: 162
2009: 297
2010: 118
2011: 88
2011: 97
2012: 102
2013: 75
2014: 87

Program Personnel

Describe the personnel responsible for administering the program and operating the project upon completion.

The proposed program administrator to ensure compliance with HUD and City regulations and source of funding for this position. (400 character limit)

Personnel involved with monitoring and providing administrative support include: Randy Cole for program administration and inspections. Kathy Sides will be determining income eligibility. Gary Anspach will be beginning employment on 6/1/2015.

For construction projects, the designated person or firm designing and inspecting construction projects. (400 character limit)

NA.

The designated persons providing financial management of the program (400 character limit)

Randy Cole and City finance department.

Program Personnel Prior Experience

What is the prior experience of the organization's personnel with this type of project? Include the following: 1) Credentials, including resumes and licenses necessary to accomplish the job. 2) Number of years of experience with this type of project; 3) List of representative projects completed in the past. (600 character limit)

Randy Cole has been working with the program since beginning employment with the City in September of 2011. Kathy Sides has worked directly with CDBG and HOME program for the previous 7 years. Gary Anspach is coming from the Columbia Housing Authority where he worked with the Section 8 Family Self-Sufficiency Program and coordinated the First-time Homebuyer Classes funded through CDBG.

Contractor Experience

Who are the service providers or contractors, if selected, and what are their qualifications? Include the following:

Credentials, including resumes and licenses necessary to accomplish the job. (PDF Format)

Number of years of experience with this type of project (400 character limit)

NA

List of representative projects completed or services offered in the past. (400 character limit)

NA

Insurance that will be required of contractors. (400 character limit)

NA

Record Lock

1

System Fields

