

City of Columbia

701 East Broadway, Columbia, Missouri 65201



Agenda Item Number: R 193-14

Department Source: Community Development - CDBG/Home

To: City Council

From: City Manager & Staff

Council Meeting Date: October 6, 2014

Re: Public Hearing for Consideration of the 2015-2019 Consolidated Plan and 2015 Annual Action Plan

Documents Included With This Agenda Item

Council Memo, Resolution/Ordinance, Exhibit to Resolution

Supporting documentation includes: None

Executive Summary

The Council approved a resolution on August 18, 2014 establishing a 30-day comment period from September 2, 2014 through October 1, 2014 to receive public comment on the 2015-2019 Consolidated Plan and 2015 Annual Action Plan, and setting two public hearings for September 2, 2014 and October 6, 2014 for consideration and approval of the plan. There were no public comments received during the 30-day comment period or at the September 2, 2014 public hearing. The proposed resolution includes Council approval of the 2015-2019 Consolidated Plan and 2015 Annual Action Plan.

The City of Columbia receives CDBG and HOME funding from the U.S. Department of Housing and Urban Development (HUD) according to its population, demographics and the federal formula for distributing funds. The City is required to submit a Consolidated Plan at least every five years. The Consolidated Plan identifies community development needs and funding priorities for the next five years. The City is required to submit a new Consolidated Plan for years 2015-2019 on November 15, 2014.

Discussion

The draft 2015-2019 Consolidated Plan and 2015 Action Plan is included with this resolution. This item requires Council action. The purpose of this hearing is for Council to consider approval of the 2015-2019 Consolidated Plan and 2015 Annual Action Plan. A draft was provided to Council and made available to the public on September 2, 2014. The final draft includes additional features to the document including a table of contents, appendix and additional figures. No public comment was received, so no substantial changes in content or 5-year goals were made to the document.

City staff began the process of formulating the 2015-2019 Consolidated Plan on August 21, 2013 through a team consisting of staff from Community Development, Public Works, GIS, Parks and Recreation, Legal Department, the Division of Human Services, the Columbia Housing Authority and REDI. This team provided technical assistance in identifying and analyzing data, as well as

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establishing a framework for obtaining public input.

A significant level of public input was utilized in the formulation of the draft 2015-2019 consolidated Plan. Public input opportunities consisted of seven community forums/focus groups, five public hearings and citizen surveys. City staff conducted significant outreach to citizens through various methods including television, radio, newspaper, Facebook, Twitter, local service providers, central city churches, neighborhood associations and various other methods. Public input was utilized to identify the most critical community needs to be addressed by CDBG and HOME funding, or what the plan identifies as "priority needs". The results of outreach and marketing efforts included 189 focus group attendees and 182 survey responses. Each priority need identified in the plan is taken directly from needs identified and prioritized through the public input received.

A draft of the 2015-2019 Consolidated Plan and 2015 Annual Action Plan was provided to Council and available for public view at the September 2, 2014 meeting.

Fiscal Impact

Short-Term Impact: None

Long-Term Impact: Required by HUD in order to receive CDBG and HOME funds from 2015-2019, CDBG estimated at \$4,000,000 and HOME estimated at \$2,000,000

Vision, Strategic & Comprehensive Plan Impact

Vision Impact: Health, Social Services and Affordable Housing

Strategic Plan Impact: Health, Safety and Wellbeing

Comprehensive Plan Impact: Mobility, Connectivity, and Accessibility, Livable & Sustainable Communities

Suggested Council Action

Approve the attached resolution adopting the 2015-2019 Consolidated Plan and 2015 Annual Action Plan.

Legislative History

To date the City of Columbia has sponsored the following events to obtain public input for the 2015-2019 Consolidated Plan:

November 4, 2013: Council Hearing to approval citizen participation plan

November 12, 2013: Fair Housing Focus Group

December 11, 2013: CDC Public Hearing for Fair Housing

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January 9, 2014: Neighborhood Congress Consolidated Plan
January 23, 2014: Affordable Housing Focus Group
February 12, 2014: CDC Public Hearing for Affordable Housing
February 6, 2014: Economic Development Focus Group
March 12, 2014: CDC Public Hearing Economic Development
March 13, 2014: Community Facilities Focus Group
March 13, 2014: Neighborhood Needs Focus Group
March 19, 2014: Homelessness Focus Group
April 22, 2014: CDC Public Hearing, Homelessness, Neighborhood Needs, Community Facilities
June 18, 2014: CDC approved Draft 2015-2019 Consolidated Plan Priority Needs and Goals
August 18, 2014: Council approved resolution setting public hearings for September 2, 2014 and October 6, 2014 and establishing a 30-day comment period.
September 2, 2014: Council held a public hearing accepting public comment.
September 11, 2014: 2015-2019 Consolidated Plan information was provided at Community Development Neighborhood Congress event.
September 30, 2014: No comments received.



Department Approved



City Manager Approved

Introduced by _____ Council Bill No. R 193-14

A RESOLUTION

approving the 2015-2019 Community Development Block Grant & HOME Investment Partnerships Program Consolidated Plan and FY 2015 Annual Action Plan; and authorizing the City Manager to submit the document to the Department of Housing and Urban Development.

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

SECTION 1. The FY 2015-2019 Community Development Block Grant & HOME Investment Partnerships Program Consolidated Plan and FY 2015 Annual Action Plan, a copy of which, marked "Exhibit A," is attached to this resolution, is hereby approved.

SECTION 2. The City Manager is hereby authorized to submit the FY 2015-2019 Community Development Block Grant & HOME Investment Partnerships Program Consolidated Plan and FY 2015 Annual Action Plan to the Department of Housing and Urban Development.

ADOPTED this _____ day of _____, 2014.

ATTEST:

City Clerk

Mayor and Presiding Officer

APPROVED AS TO FORM:

City Counselor



2015-2019

Community Development Block Grant &
HOME Investment Partnerships Program
CONSOLIDATED PLAN

Acknowledgements

This plan is a result of efforts by the City of Columbia Consolidated Plan Staff Technical Team, Community Development Commission, input from the public and assistance from local service providers. The City of Columbia Community Development Department would like to thank all service provider organizations and the public for attending community forums and completing community needs surveys. Special thanks are extended to the following individuals:

Consolidated Plan Staff Technical Team

City of Columbia, Community Development

Leigh Britt, Neighborhood Services Manager
Bill Cantin, Neighborhood Comm. Coordinator
Randy Cole, Housing Programs Supervisor
Eric Hempel, Housing Specialist
Kathy Sides, Administrative Support Assistant
Tim Teddy, Dir. Community Development

City of Columbia, Public Works

Scott Bitterman, Engineering Manager

City of Columbia, Legal Department

Adam Kruse, City Counselor

City of Columbia, Parks and Recreation

Anthony Lowery, Senior Planner

City of Columbia, Public Health & Human Services

Steve Hollis, Human Services Manager

Regional Economic Development, Inc. REDI

Mike Brooks, Dir. Economic Development
Bernie Andrews, Assistant Director

Columbia Housing Authority

Phil Steinhaus, CEO

Community Development Commission

Lynnanne Baumgardner
Terence Crouch
Pamela Forbes
Michael Fletcher
Maurice Harris

Jefferey Radmer
Mitchell Ritter
James Schepers
O.U. Ukoha

University of Missouri Extension

Johanna Reed-Adams
Larry Dickerson

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Executive Summary

ES-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 a five-year Consolidated 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 consolidated plan is for program years 2015-2019 and will become effective on January 1, 2015. 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. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The City of Columbia undertook a significant public input and planning process during the year leading up to the submission of the 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.

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. The previous consolidated plan stated 43 objectives or goals. This plan reduces the number of goals to 13 and 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 13 larger goals or objectives by funding category:

2015-2019 Consolidated Plan Goals

Economic Development

1. Increase employment among low to moderate income youth.
2. Increase employment opportunities through microloan assistance.

Affordable Housing

1. Preserve existing housing through code enforcement, rehabilitation, and repairs.
2. Increase homeownership opportunities.
3. Incorporate universal design and energy efficiency in affordable housing projects.
4. Expand the number of quality affordable housing units.

Neighborhood Needs

1. Increase neighborhood connectivity to amenities and sidewalk accessibility.
2. Increase the number of bus shelters within the CDBG eligible area.
3. Increase neighborhood safety by removing dilapidated structures in the NRT area.

Fair Housing

1. Increase fair housing rights knowledge among low to moderate income households.
2. Increase fair housing compliance knowledge among housing professionals.
3. Assist low to moderate income households with fair housing complaints or questions.

Community Facilities

1. Provide funding to renovate, acquire, or expand facilities serving youth, providing mental health services, providing services to ex-offenders, or providing services to the homeless.

The following table displays priority needs, goals, and production goals (deliverable) by category. Each production goal was associated an estimated cost to ensure that goals are realistic and achievable. City of Columbia priority need, goals, strategies and production goal by funding category are as seen on the following table.

| Priority Need | Goal | Strategy | Deliverable |
|---|--|--|---|
| Economic Development | | | |
| Vocational training targeting youth | Increase employment among low to moderate income populations, particularly youth. | Vocational Training | Provide vocational training to <u>70 participants</u> , particularly low-income youth. |
| Microloans | Increase employment opportunities through microloan assistance. | Micro-lending | Provide microloans to <u>15 small businesses</u> (5 FTE or less) with at least 51% low to moderate income employees. |
| Priority Need | Goal | Strategy | Deliverable |
| Affordable Housing | | | |
| Preservation of existing housing. | Preserve existing housing through code enforcement, rehabilitation, and repairs. | Comprehensive rehabilitation of existing housing | Provide comprehensive rehabilitation to <u>55 owner-occupied housing units</u> consisting of lead remediation, energy efficiency, structural repairs, roof, accessibility modifications and system upgrades. |
| | | Repair of existing housing | Provide minor home repairs to <u>200 owner-occupied housing units</u> consisting of lead hazard remediation, energy efficiency, weatherization, structural repairs, accessibility modifications and system repairs. |
| | | Code Enforcement | Fund ½ FTE of a position to conduct code enforcement in the NRT area addressing at least <u>375 properties</u> . |
| Increased homeownership | Increase homeownership opportunities. | Homebuyer assistance. | Provide homebuyer assistance in the form of down payment and closing cost assistance to <u>65 eligible households</u> . |
| | | Homebuyer education | Provide homebuyer education to <u>450 new homebuyers</u> on the real estate transactions, financing, household budgeting, and homeownership. |
| Affordable housing with energy efficient and universal design. | Incorporate universal design and energy efficiency in affordable housing projects. | Incorporate energy efficient and UD in the development of new housing. | Construct <u>15 new affordable, energy efficient owner-occupied housing units</u> with universal design features. |
| Quality affordable housing units. | Expand the number of quality affordable housing units. | New housing construction | |
| | | Rental Production | Provide development financing for <u>2 affordable housing developments</u> funded through the Missouri Housing Development Commission (MHDC). |

| Priority Need | Goal | Strategy | Deliverable |
|---|--|--|---|
| Neighborhood Needs | | | |
| Streetscaping. | Increase neighborhood connectivity to amenities and improve sidewalk accessibility. Increase streetscaping on CDBG infrastructure projects, as feasible. | Sidewalk projects | Complete <u>5 infrastructure projects</u> to increase neighborhood connectivity to amenities and services. Provide streetscaping on CDBG sidewalk projects when not cost prohibitive. |
| Sidewalks, crosswalks, and trails with connectivity to transportation. | | | |
| Bus shelters. | Increase the number of bus shelters within the CDBG eligible area | Bus shelter construction | Construct <u>5 new bus shelters</u> in the CDBG eligible area. |
| Removal of dilapidated houses. | Increase neighborhood safety by removing dilapidated structures. | Removal of dilapidated structures | Remove <u>15 dilapidated structures</u> within the city limits. |
| Priority Need | Goal | Strategy | Deliverable |
| Fair Housing | | | |
| Outreach and education to low-income households regarding rights. | Increase fair housing rights knowledge among low to moderate income households. | Outreach and education to low-income households | Provide outreach and education to <u>150 low-income households</u> regarding fair housing rights. |
| Outreach and education to housing professionals. | Increase fair housing compliance knowledge among fair housing professionals. | Outreach and education to housing professionals | Provide fair housing education to <u>75 housing professionals</u> (property managers, realtors, lenders). |
| Fair housing counseling | Assist low to moderate income households with fair housing complaints or questions. | Fair housing counseling | Provide fair housing counseling to <u>50 low to moderate income renters</u> . |
| Priority Need | Goal | Strategy | Deliverable |
| Community Facilities | | | |
| Mental health facilities, training centers for youth, facilities for ex-offenders, facilities for homeless/near homeless | Provide funding to facilities serving youth, mental health, ex-offenders, and homeless. | Community facility renovation, expansion, and acquisition. | Acquire, renovate, or expand <u>5 community facilities</u> providing to services to youth, homelessness, ex-offenders, and mental health. |

3. Evaluation of past performance

The City's past programs focused on similar projects and funding categories. The City is maintaining many of these programs and is also adjusting its funding priorities to match new priority needs identified by the public. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. The City had several unmet goals in its last Consolidated Plan cycle due to decreasing funding and competing priorities. 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's citizen participation process and consultation process in drafting the plan included 8 community forums/focus groups, 5 public hearings and 5 citizen surveys. There will be 2 additional public hearings for receiving comments and approving the plan. A summary of each of the methods for receiving public input include the following:

1. **Community Forums/Focus Groups:** The City of Columbia held a Neighborhood Congress meeting to kick-off the public input process for formulation of the consolidated plan. The Neighborhood Congress provided data to the audience pertaining to eligible uses of CDBG and HOME funds, past uses of CDBG and HOME funds, American Community Survey data provided through the Econ Planning Suite, census data and an explanation of formulating the consolidated plan. Participants of the Neighborhood Congress were able to provide real time feedback identifying priority needs through the use of hand held devices. The event included approximately 100 participants. The City of Columbia held 7 additional individual focus groups on a variety of community development needs including fair housing, affordable housing, neighborhood needs (infrastructure), homelessness, CHDO funding, community facilities, and economic development. Each focus group followed the same format of beginning the meeting with facts and data, followed by a facilitated discussion to identify specific community needs related to the topic of discussion. Focus group meetings also included a prioritization of those needs by group participants. The Neighborhood Congress and each of the focus groups were facilitated by the University of Missouri-Extension.
2. **Public Hearings:** The City held 5 public hearings through the Community Development Commission to obtain further public input to inform the consolidated plan. The 5 public hearings summarized priority needs data obtained through the public forums/focus groups. Commissioners were provided time to ask clarifying questions, accept further public comment and approved the priority needs identified through the public forums/focus groups.
3. **Citizen surveys:** The City conducted one larger general survey to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood needs (infrastructure) and community facilities. The biggest change from years past included a need for greater emphasis on economic development. There were four additional surveys to

obtain more specific feedback on priorities within each funding category. The additional individual surveys were done in conjunction with the individual focus groups.

The City of Columbia conducted a significant level of marketing and community outreach to involve citizens in the process, including the following:

- 1,080 television ads
- 45 radio ads
- 7 press releases
- Outreach to 75 neighborhood associations
- 5 newspaper ads
- 2 radio show appearances
- Listserve notices to 207 organizations and individuals
- Mailing notices to 700 public housing residents
- Facebook ads read by 3,092 people
- Outreach to 9 central city churches

Outreach and marketing efforts resulted in 189 focus group attendees and 182 survey responses. All priority needs in the plan were identified and prioritized by the public involved in each of the processes. City staff developed goals to address each of the priority needs in the plan. The draft goals were also approved by the Community Development Commission through a public meeting. Additional public comments will be received leading up to Council approval of the plan.



5. Summary of public comments

The City received an extensive amount of public comments through its public forums/focus groups. A summary of the comments received is included in the attached document. The City of Columbia's public input process identified the following priority needs to be addressed by CDBG and HOME funding:

Economic Development

1. Vocational training targeting youth.
2. Micro lending.
3. Adult vocational training.

Affordable Housing

1. Preservation of existing housing.
2. Increased homeownership.
3. Affordable housing with energy efficiency and universal design.
4. Quality affordable housing units.

Neighborhood Needs

1. Streetscaping.
2. Sidewalks, crosswalks, and trails with connectivity to transportation.
3. Bus shelters.
4. Removal of dilapidated houses.

Fair Housing

1. Outreach and education to low-income households regarding rights.
2. Outreach and education to housing professionals.
3. Fair housing counseling.

Community Facilities

1. Mental health facilities.
2. Training centers for youth.
3. Facilities for ex-offenders.
4. Facilities for homeless or near homeless.

Additional public comments received during the 2 Council public hearings and 30 day comment period in September through October will be added to this section of the document before submission to HUD.

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

None.

7. Summary

Significant efforts were undertaken to obtain public input through public forums/focus groups, citizen surveys and public hearings. The City of Columbia utilized public input to identify priority needs to be addressed with CDBG and HOME funding. All objectives and goals within the plan address a specific priority need identified by the public. The City of Columbia will continue to obtain public input annually to ensure the plan is up to date and efforts address current community needs.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities 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 | |
| CDBG Administrator | COLUMBIA | |
| HOME Administrator | COLUMBIA | |

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Randy Cole, Housing Programs Supervisor, City of Columbia

Phone: 573-874-6321

Email: rlcole@gocolumbiamo.com



PR-10 Consultation - 91.100, 91.200(b), 91.215(i)

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 through community forums/focus groups.

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(i)).

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 Consolidated Plan. 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 to assist in planning and coordinating efforts to address affordable housing.

The City of Columbia Community Development Department and Division of Human Services are working to combine annual RFP processes into the same web-based reporting system. This will reduce duplicative requirements for agencies requesting funds and increase coordination and performance information sharing between departments. The City is also working with Boone County staff overseeing the children services fund to also coordinate their annual RFP through the same web-based system. These efforts have also resulted in increased communication and coordination between the City's CD Department, Division of Human Services and Boone County Community Services Department.

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. 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.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the 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 jurisdictions consultations with housing, social service agencies and other entities

The City worked with several social service and housing agencies in the development of the consolidated plan. This coordination was completed through the community forums/focus groups and smaller technical teams. Housing providers, social service providers, private housing professionals, mental health professionals, social service agencies, bankers and other local funders were consulted in developing the consolidated plan.



Table 2 – Agencies, groups, organizations who participated

| | | |
|----------|--|--|
| 1 | Agency/Group/Organization | HOUSING AUTHORITY OF THE CITY OF COLUMBIA |
| | Agency/Group/Organization Type | Housing PHA Services - Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and 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. 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 Council on Aging |
| | Agency/Group/Organization Type | Housing Services-Elderly Persons Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | This organization provides services to low income elderly households. The agency attended community forums/focus groups pertaining to affordable housing. The agency was also consulted on aligning services provided with Services for Independent Living and ensuring CDBG funds are used most effectively. |
| 3 | Agency/Group/Organization | BOONE COUNTY GROUP HOMES AND FAMILY SUPPORT |
| | Agency/Group/Organization Type | Housing Services-Persons with Disabilities Services-Health |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

| | | |
|---|--|--|
| | How was the Agency/Group/Organization consulted and 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 the consolidated plan community forums/focus groups. Information received pertained to agency facility/housing needs. This consultation assisted the CD Department with planning and developing community facility goals. |
| 4 | Agency/Group/Organization | CENTRAL MISSOURI COMMUNITY ACTION |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-homeless Services-Health Services-Education Services-Employment Child Welfare Agency Regional organization |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | CMCA was consulted through involvement at several community forums/focus groups. 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. |
| 5 | Agency/Group/Organization | Family Health Center Boone County |
| | Agency/Group/Organization Type | Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The Agency was consulted through in person conversation to assist in identifying future facility needs. The anticipated outcome includes assistance in the City identifying community facility needs and goals for the 2015-2019 plan. |

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|---|--|--|
| 6 | Agency/Group/Organization | Centro Latino De Salud, Educacion y Cultura |
| | Agency/Group/Organization Type | Services-Health Services-Education Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through attendance at community forums/focus groups, as well as direct survey of populations the organization serves. The organization serves several households where English is not the primary language spoken. |
| 7 | Agency/Group/Organization | JOB POINT |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Employment |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Job Point was consulted through participation in several community forums/focus groups. 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. |
| 8 | Agency/Group/Organization | PHOENIX PROGRAMS |
| | Agency/Group/Organization Type | Services-Health Health Agency |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The anticipated outcomes include identifying community facility needs and goals for 2015 through 2019. |
| 9 | Agency/Group/Organization | RAINBOW HOUSE |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Children Services-homeless Child Welfare Agency |

| | | |
|-----------|--|--|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homeless Needs - Families with children |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The anticipated outcome of the consultation include additional homeless youth needs identified for Columbia. The consultation also assisted with identifying needs and goals for community facilities from 2015 through 2019. |
| 10 | Agency/Group/Organization | Reality House |
| | Agency/Group/Organization Type | Housing Services-homeless Services-Employment |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The anticipated outcomes of the consultation include assistance with determining goals to address homelessness, as well as assistance identifying community facility needs and goals for 2015-2019. |
| 11 | Agency/Group/Organization | SERVICES FOR INDEPENDENT LIVING |
| | Agency/Group/Organization Type | Services-Persons with Disabilities |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted through attendance at community forums/focus groups. 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. Consultation also provided input to develop universal design targets for new housing constructed with CDBG and/or HOME funds. |
| 12 | Agency/Group/Organization | SHOW-ME CENTRAL HABITAT FOR HUMANITY |
| | Agency/Group/Organization Type | Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | Show-Me Central Habitat for Humanity was consulted through a focus group held specifically for Community Housing Development Organizations (CHDO). The purpose of the focus group was to obtain feedback on how the City can most effectively utilize CHDO funding. The outcome resulted in additional info pertaining to ensuring compliance with CHDO funding requirements. |

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| 13 | Agency/Group/Organization | Boone County |
| | Agency/Group/Organization Type | Services-Children Other government - County |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups and through direct conversations as a part of a working team. The anticipated outcomes will be local funding sources utilizing the same web-based reporting system for annual RFP processes, which will reduce duplicate reporting required from agencies and increase information sharing between local funding organizations. |
| 14 | Agency/Group/Organization | Mills Properties |
| | Agency/Group/Organization Type | Housing Property Manager |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through a fair housing focus group. The outcome of the consultation includes input on education needs of local landlords and tenants. |
| 15 | Agency/Group/Organization | Refugee and Immigration Services |
| | Agency/Group/Organization Type | Housing Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted through a fair housing focus group. The outcome of the consultation was additional input of needs of immigrants and refugees pertaining to housing and employment. |
| 16 | Agency/Group/Organization | Boone County National Bank |
| | Agency/Group/Organization Type | Business and Civic Leaders Private Sector Banking / Financing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through attendance at community forums/focus groups, as well as direct conversations. An employee of Boone County National Bank serves on the city's loan and grant committee providing oversight to CDBG and HOME loans. Loan and Grant committee members also serve as a resource to city staff regarding industry best practices. The anticipated outcome of the consultation includes additional input from the banking industry on best practices for managing a loan portfolio and underwriting new projects. |
| 17 | Agency/Group/Organization | True North |
| | Agency/Group/Organization Type | Housing Services-Victims of Domestic Violence Services-homeless Services - Victims |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The anticipated outcome of the consultation and areas of improved coordination include identification of facility goals and strategies to assist persons experiencing domestic violence. |
| 18 | Agency/Group/Organization | MISSOURI ASSOCIATION FOR SOCIAL WELFARE |
| | Agency/Group/Organization Type | Services-Persons with Disabilities Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Non-Homeless Special Needs Economic Development |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups, as well as through direct conversations. The result of the consultation includes additional input impacting the level of universal design goals to be included in the construction of new housing. |
| 19 | Agency/Group/Organization | REDI |
| | Agency/Group/Organization Type | Regional organization Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Economic Development Market Analysis Anti-poverty Strategy |

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| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted by including its Director on the staff technical team. The outcomes and improved coordination, due to the consultation, include potential expansion of the micro-loan program with more attractive loan terms for participants. |
| 20 | Agency/Group/Organization | Columbia Public Schools |
| | Agency/Group/Organization Type | Services-Children Other government - Local |
| | What section of the Plan was addressed by Consultation? | Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. Employees involved with adult education as well as education of at-risk youth attended the economic development focus group. The result of this consultation includes identification job training for youth as a part of the city's five year goals. |
| 21 | Agency/Group/Organization | Byndom, Stanton & Associates |
| | Agency/Group/Organization Type | Civic Leaders Business and Civic Leaders |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Economic Development Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through public forums/focus groups, as well as through direct conversations. The outcomes included additional public input regarding perspectives of central city neighborhoods and low income minority populations. |
| 22 | Agency/Group/Organization | Columbia Apartment Association |
| | Agency/Group/Organization Type | Housing Business Leaders |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The anticipated outcome of the consultation includes additional outreach to local landlords regarding fair housing education. |
| 23 | Agency/Group/Organization | In2Action |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Employment Housing and Services-Ex-offenders |

| | | |
|----|--|---|
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Economic Development Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The agency was consulted through community forums/focus groups and direct conversations. The result of the consultation is the inclusion of facilities for ex-offenders in the 5 year community facility goals. |
| 24 | Agency/Group/Organization | Heart of Missouri United Way |
| | Agency/Group/Organization Type | Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Health Services-Education Services-Employment Foundation |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Economic Development Market Analysis Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups and direct conversations within a smaller working group. The outcomes of the consultation include increased coordination between local funding sources to maximize impact and coordination of local funds. |
| 25 | Agency/Group/Organization | Mid-MO Legal Services |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities Service-Fair Housing |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The outcomes of the consultation include greater input from the agency on fair housing concerns of low income populations. |

| | | |
|-----------|--|--|
| 26 | Agency/Group/Organization | Columbia Center for Urban Agriculture |
| | Agency/Group/Organization Type | Services-Health Urban agriculture |
| | What section of the Plan was addressed by Consultation? | Non-Homeless Special Needs Market Analysis |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The outcome of the consultation includes additional streetscaping in public infrastructures as feasible. |
| 27 | Agency/Group/Organization | Voluntary Action Center |
| | Agency/Group/Organization Type | Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Economic Development Anti-poverty Strategy |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The outcome from the consultation included additional input from a service organization regarding community needs. |
| 28 | Agency/Group/Organization | Columbia Interfaith Resource Center (CIRC) |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through a focus group pertaining to homelessness. The outcome of the consultation resulted in identifying priority needs and goals pertaining to homelessness. Construction, renovation or expansion of facilities that serve homeless populations is a five goal in the consolidated plan. |
| 29 | Agency/Group/Organization | New Horizons |
| | Agency/Group/Organization Type | Services - Housing Services-Persons with Disabilities |

| | | |
|-----------|--|--|
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through a focus group pertaining to homelessness. The outcome of the consultation included identification of priority needs and goals pertaining to homelessness. |
| 30 | Agency/Group/Organization | Welcome Home |
| | Agency/Group/Organization Type | Services-homeless |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The result of the consultation includes additional homeless veteran needs identified. |
| 31 | Agency/Group/Organization | University of Missouri Columbia Law School |
| | Agency/Group/Organization Type | Services-Education Other government - State Higher Education |
| | What section of the Plan was addressed by Consultation? | Housing Need Assessment Non-Homeless Special Needs |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The organization also provided the City with fair housing testing services, including a report summarizing the results. The outcomes of the consultation include specific data that will guide fair housing education topics to be covered with landlords and tenants. |
| 32 | Agency/Group/Organization | Harry S. Truman Memorial Veterans Hospital |
| | Agency/Group/Organization Type | Services-Health Publicly Funded Institution/System of Care Other government - Federal |
| | What section of the Plan was addressed by Consultation? | Homelessness Strategy Homeless Needs - Chronically homeless Homelessness Needs - Veterans |
| | How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination? | The organization was consulted through community forums/focus groups. The outcome and improved coordination resulting from the consultation includes coordinated efforts to expand services and housing available for homeless veterans. |

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 Consolidated Plan will address 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. |
| Boone County Children Services Fund | Boone County | The City of Columbia has included language in its CDBG and HOME funding policy to avoid duplication of efforts between City funding and Boone County Children Services funding. This is an effort to maximize effectiveness of both funding sources. |

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City works in close coordination with the Boone County Community Services Department to coordinate annual RFP processes and funding efforts. Main goals have been to ensure efforts are not duplicative and to implement and community web based system for agencies to apply to various local funding processes.

PR-15 Citizen Participation

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. All goals were set based upon priority needs identified by the public. The City of Columbia's citizen participation process and consultation process in drafting the plan included eight community forums/focus groups, five public hearings and five citizen surveys. There will be 2 additional public hearings for receiving comments and approving the plan. A summary of each of the methods for receiving public input include the following:

5. Community Forums/Focus Groups: The City of Columbia held a Neighborhood Congress meeting to kick-off the public input process for formulation of the consolidated plan. The Neighborhood Congress provided data to the audience pertaining to eligible uses of CDBG and HOME funds, past uses of CDBG and HOME funds, American Community Survey data provided through the Econ Planning Suite, census data and an explanation of formulating the consolidated plan. Participants of the Neighborhood Congress were able to provide real time feedback identifying priority needs through the use of hand held devices. The event included approximately 100 participants. The City of Columbia held seven additional individual focus groups on a variety of community development needs including fair housing, affordable housing, neighborhood needs (infrastructure), homelessness, CHDO funding, community facilities, and economic development. Each focus group followed the same format of beginning the meeting with community data, followed by a facilitated discussion to identify specific community needs related to the topic of discussion. Focus group meetings also included a prioritization of those needs by group participants. The Neighborhood Congress and each of the focus groups were facilitated by the University of Missouri-Extension.
6. Public Hearings: The City held five public hearings through the Community Development Commission to obtain further public input to inform the consolidated plan. The five public hearings summarized priority needs data obtained through the public forums/focus groups. Commissioners were provided time to ask clarifying questions, accept further public comment and approved the priority needs identified through the public forums/focus groups.
7. Citizen surveys: The City conducted one larger general survey to determine funding category priorities including, economic development, fair housing, affordable housing, neighborhood needs (infrastructure) and community facilities. The biggest change from years past included a need for greater emphasis on economic development. There were four additional surveys to obtain more specific feedback on priorities within each funding category. The additional individual surveys were done in conjunction with the individual focus groups.

The City of Columbia conducted a significant level of marketing and community outreach to involve citizens in the process, including the following:

- 1,080 television ads
- 45 radio ads
- 7 press releases
- Outreach to 75 neighborhood associations

- 5 newspaper ads
- 2 radio show appearances
- Listserve notices to 207 organizations and individuals
- Mailing notices to 700 public housing residents
- Facebook ads read by 3,092 people
- Outreach to 9 central city churches

Outreach and marketing efforts resulted in 189 focus group attendees and 182 survey responses. All priority needs in the plan were identified and prioritized by the public involved in each of the processes.

Citizen Participation Outreach

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|------------|------------------|---|--|--|
| 1 | Public Meeting | Persons with disabilities Housing Providers and Fair Housing Advocates | The fair housing focus group consisted of 20 attendees from local service organization and housing providers. | Lack of outreach to educate about rights. Quality affordable housing. Higher housing costs/ lower incomes. Lack of 1 bedroom housing. Lack of accessible housing and Universal Design. Need for homeownership education and basic financial education. Predatory landlords. Lack of affordable physically accessible housing including transportation. Student housing boom impact on affordable housing. Lack of accessibility and access to other amenities such as transportation. Predatory lending that hurts credit scores (predatory lending, pay day loans. Racial discrimination. Discrimination. Bad rental history, bad credit and expensive deposit. Ability to co-op. Lack of landlord willingness to accept Section 8. |
| 2 | Public Hearing | Non-targeted/broad community | A public hearing was held at a City Council meeting to approve the citizen participation plan for obtaining input to inform the 2015-2019 consolidated plan. | No comments were received. Council approved the plan. |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|------------|------------------|--|--|---|
| 3 | Public Meeting | <p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Residents of Public and Assisted Housing</p> | <p>The City of Columbia held a Neighborhood Congress community forum to provide information on the consolidated plan process and obtain input from the public. There were 100 persons in attendance.</p> | <p>Preservation of existing housing, Assistance for repairs, Increased Homeownership, Universal Design, Energy Efficient Housing, 1 bedroom units, accessible, Universal Design, Affordable housing near public transportation, Rent to own opportunities, Accessory dwelling units, Prevention Loss of owner-occupied by dilapidated, Energy efficient rental housing, Lack of transitional housing, Lack of quality homes, Lack of Single family housing, Resources to resolve title issues, Incentives for good landlords, Disincentives for bad landlords. Recruit light manufacturing companies, Collaboration employer service providers, Opportunities for released prisoners, Job training and apprenticeships for youth, trade skills, Job Training, Job Fairs for low-income and mid-life unemployed, Scholarships for training, Community Partnerships instruction for persons at risk, Job Training and Math Skills, Match training to jobs, Local food production opportunities, Development of small business, job opportunities for hard to employ, Locally owned businesses, Opportunities for non-grads, Reduction in crime, Young and old people with special needs, Job training, soft skills, Public Bank Micro lending, Entrepreneurial training, Money credit, Mental health facility, Training center for youth, Re-entry housing for prisoners Transitional housing for re-entry, Youth Centers Transitional housing. Homeless Shelter, Animal shelter, *ineligible*Transitional housing for homeless Rehabilitation living facility, Homeless drop-in center, Food Hub for farmers and distributors, Youth Centers/Recreation, Severely mentally ill facility, International Community Center, not for students, Drop-in center for at risk youth, Violence prevention center and conflict resolution center, Homeless youth campus, Transitional housing for families, Mental health, Neighborhood Needs Trees along streets/streetscape, nuts & fruit, New Sidewalks, Repair cross walks, Neighborhood Connectivity, trails, sidewalks, mass transit, Removal of dilapidated houses, Sidewalk repairs/close gaps, Sidewalks on main roads, Neighborhood communication, web pages FB pages, education, Neighborhood planning, Transportation, Speed bumps-traffic calming, Heritage tree designation, Common areas in new development, Fire hydrant, Sidewalk repair, Lighting, Storm water issues, Neighborhood watch, Sidewalks on neighborhood streets, Sidewalks to schools, repair gaps, Sanitary sewer improvements, Small business planning in areas outside immediate downtown, Business loop area, Urban gardening (1)Rain gardens/barrels/guttering</p> |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|------------|------------------|--|--|--|
| 4 | Public Meeting | Non-targeted/broad community Residents of Public and Assisted Housing | The affordable housing focus group had 17 attendees. | A prioritized list of affordable housing needs identified by attendees includes the following: Protection of existing housing vs development pressure (zoning/construction codes). (9) Housing stock in safe/any neighborhoods. (9)1 bedroom units. (7)Resources for energy efficiency for property owners (landlords). (6) Access to public transportation. (6)Quality of housing stock. (6)Energy efficiency/design standards. (5) Crime deters investment. (5)Accessibility-Universal design. (5)Support programs to keep/upgrade housing. (4) Restoration of existing housing. (4)Transitional housing. (4)Recovery/transitional housing. (3)Improve homeownership support opportunities. (2)Incentives to rent to low income renters. (1) |
| 5 | Public Meeting | Community Housing Development Organizations | The Community Housing Development Organization (CHDO) focus group was attended by 3 local organizations that have recently qualified as a CHDO. | A summary of priority CHDO needs identified by the group includes the following: Increase CHDO funding. HERS rater, CHDO cooperation, bulk discount, eliminates competition. Approach to funding distribution, priority areas. Challenge of UD, Environmental Review. Affordable Lots, City acquisition of property, challenging market. Housing Trust. |
| 6 | Public Meeting | Local Service Providers | The Community Facilities Focus Group meeting was attended by local non-profit service providing agencies. The purpose of the meeting was to identify facility needs and CDBG application training needs for local organizations. | A prioritized list of the facility needs identified by attendees includes the following: Great Circle: youth services, transitional housing for homeless youth; Boone County Family Resources: services for people with disabilities; Reality House Programs, Inc.: transitional housing; Columbia Housing Authority: youth services; In2action: transitional housing; Rainbow House: youth services, homeless shelter, transitional housing, homeless youth |
| 7 | Public Meeting | Minorities Local Business Leaders | The Economic Development Focus Group meeting was attended by 10 people. | A prioritized list of economic development needs identified by attendees includes the following: Microloans and entrepreneurship, Entrepreneurial fairs, Youth Centers: bus pick up at school, take to career center (tutoring, counseling, mentoring, etc). Job Training. Storm sewers. Knowledge of existing programs, Career exploration course, Overall understanding of current skill sets in Columbia. GED retraining. Public restrooms in downtown area. Job fairs/ in depth on occupations, Know what big picture is in the central City. Assistance for GED testing. Transporting children of prisoners to visit parents. Intake process is critical to programs. |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|------------|------------------|--|---|---|
| 8 | Public Meeting | Non-targeted/broad community | The Neighborhood Needs Focus Group was attended by 7 people. | A prioritized list of neighborhood needs identified by attendees includes the following: Overnight shelter/homeless. Higher density bus shelters in key points. CDBG support Como Connect. Transportation for low-mod inc. people. Money for day center/homelessness. Planning projects in HUD elig. area & % of non-CDBG funding. Facilities money for day center. Acquisition/demolition of dilapidated properties. Housing trust on cleared properties. Pedestrian islands Sexton/Providence, Forest/Prov, crossing Prov/Vandiver. Bus shelters. Wet shelter. Concerned Blind Boone home set up to fail. Bring sidewalks up to date & standards. |
| 9 | Public Meeting | Service providers serving the homeless | The Homelessness Focus Group was attended by 20 persons representing 17 local agencies that serve the homeless. | A prioritized list of homelessness needs identified by attendees includes the following: Affordable housing units. Transitional shelter. Shelter, emergency, transitional single families, veterans, disabilities Youth. Community awareness. Emergency mental health assessment with housing and supportive services. More versatility in emergency shelter beds, et or damp shelters. Develop transition plans. Shelter for offenders. Funding, capital and operational. Employment. Support/advocates, training. Policy changes at emergency shelters. Increase in affordable housing vouchers and rental assistance. Day warming centers. |
| 10 | Public Hearing | Non-targeted/broad community | The Community Development Commission held a hearing to approve fair housing needs and strategies identified by the fair housing focus group and review the analysis to impediments to fair housing document. Two members from the public representing the Universal Design Coalition attended the public hearing. | Don Love and Troy Balthazor of the Universal Design Coalition provided a presentation informing the Commission and advocating for the inclusion of universal design in projects funded with CDBG or HOME funds. |
| 11 | Public Hearing | Non-targeted/broad community | The CDC held a public hearing regarding affordable housing needs. The CEO of the Columbia Public Housing Authority was the one member of the public in attendance. | Phil Steinhaus of the Columbia Housing Authority explained all of the affordable housing efforts that the Columbia Housing Authority is planning to undertake in the coming years. |

| Sort Order | Mode of Outreach | Target of Outreach | Summary of response/attendance | Summary of comments received |
|------------|------------------|------------------------------|--|--|
| 12 | Public Hearing | Non-targeted/broad community | The Community Development Commission held a public hearing pertaining to economic development needs. The Executive Director of Job Point was the one member of the public in attendance. | Jim Loveless of Job Point explained Job Point's training programs and the impact they have on the community and low income minority youth. |
| 13 | Public Hearing | Non-targeted/broad community | The Community Development Commission held a public hearing for neighborhood needs, community facility needs and homelessness needs. No members of the public attended. | The Community Development Commission approved all of the needs identified through the public forums/focus groups and recognized that the low attendance was due to the amount of public involvement already completed. |

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The City of Columbia utilized CHAS needs assessment data identified by HUD in the Consolidated Plan template as the basis for discussions at each of the community forums/focus groups. The goal was to ground each meeting in facts and data specific to each subject matter before obtaining public input identifying the highest priority needs. The City also utilized additional census data and American Community Survey data to compliment data templates provided by HUD within the consolidated plan template.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Columbia's most significant housing needs include lower income renters and lower income homeowner populations. A significant portion of lower income rental households are experiencing a housing cost burden greater than 30% of income, according to 2000-2009 CHAS data. Many lower income renters are also experiencing some overcrowding, as well as living in substandard housing. A portion of lower income homebuyers are experiencing housing cost burden greater than 30% of income and some homebuyers between 50-80% AMI are also living in substandard housing. These needs are based on 2005-2009 CHAS data provided through the HUD consolidated plan template as seen in the following tables. The City of Columbia used this data to begin the affordable housing focus group discussion and identification of priority affordable housing needs.

| Demographics | Base Year: 2000 | Most Recent Year: 2009 | % Change |
|---------------|-----------------|------------------------|----------|
| Population | 84,531 | 104,620 | 24% |
| Households | 33,819 | 42,114 | 25% |
| Median Income | \$33,729.00 | \$41,287.00 | 22% |

Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

Number of Households Table

| | 0-30% HAMFI | >30-50% HAMFI | >50-80% HAMFI | >80-100% HAMFI | >100% HAMFI |
|---|----------------|------------------|------------------|-------------------|----------------|
| Total Households * | 8,020 | 5,170 | 7,515 | 3,820 | 17,580 |
| Small Family Households * | 1,580 | 1,285 | 2,510 | 1,365 | 8,800 |
| Large Family Households * | 185 | 120 | 450 | 270 | 970 |
| Household contains at least one person 62-74 years of age | 435 | 445 | 770 | 420 | 2,415 |
| Household contains at least one person age 75 or older | 495 | 430 | 685 | 255 | 1,365 |
| Households with one or more children 6 years old or younger * | 840 | 573 | 1,379 | 735 | 2,135 |

* the highest income category for these family types is >80% HAMFI

Table 6 - Total Households Table

Data Source: 2005-2009 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

| | Renter | | | | | Owner | | | | |
|---|--------------|--------------------|--------------------|---------------------|-------|--------------|--------------------|--------------------|---------------------|-------|
| | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total | 0-30% AMI | >30- 50% AMI | >50- 80% AMI | >80- 100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Substandard Housing - Lacking complete plumbing or kitchen facilities | 34 | 115 | 30 | 45 | 224 | 25 | 55 | 25 | 0 | 105 |
| Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing) | 30 | 45 | 45 | 0 | 120 | 0 | 0 | 0 | 0 | 0 |
| Overcrowded - With 1.01-1.5 people per room (and none of the above problems) | 145 | 100 | 145 | 0 | 390 | 0 | 20 | 40 | 0 | 60 |
| Housing cost burden greater than 50% of income (and none of the above problems) | 4,960 | 1,215 | 265 | 0 | 6,440 | 730 | 485 | 180 | 70 | 1,465 |
| Housing cost burden greater than 30% of income (and none of the above problems) | 660 | 1,640 | 1,500 | 110 | 3,910 | 145 | 140 | 880 | 330 | 1,495 |

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| Zero/negative Income (and none of the above problems) | 555 | 0 | 0 | 0 | 555 | 115 | 0 | 0 | 0 | 115 |

Table 7 – Housing Problems Table

Data 2005-2009 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

| | Renter | | | | | Owner | | | | |
|---|-----------|-------------|-------------|--------------|--------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Having 1 or more of four housing problems | 5,165 | 1,475 | 495 | 45 | 7,180 | 760 | 565 | 250 | 70 | 1,645 |
| Having none of four housing problems | 1,190 | 2,435 | 4,425 | 1,965 | 10,015 | 240 | 695 | 2,350 | 1,735 | 5,020 |
| Household has negative income, but none of the other housing problems | 555 | 0 | 0 | 0 | 555 | 115 | 0 | 0 | 0 | 115 |

Table 8 – Housing Problems 2

Data 2005-2009 CHAS
Source:

3. Cost Burden > 30%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|--------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 1,070 | 640 | 370 | 2,080 | 240 | 210 | 410 | 860 |
| Large Related | 170 | 70 | 95 | 335 | 15 | 24 | 125 | 164 |
| Elderly | 395 | 220 | 185 | 800 | 220 | 240 | 224 | 684 |
| Other | 4,190 | 2,150 | 1,185 | 7,525 | 430 | 155 | 290 | 875 |
| Total need by income | 5,825 | 3,080 | 1,835 | 10,740 | 905 | 629 | 1,049 | 2,583 |

Table 9 – Cost Burden > 30%

Data 2005-2009 CHAS
Source:

4. Cost Burden > 50%

| | Renter | | | | Owner | | | |
|----------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | |
| Small Related | 935 | 200 | 15 | 1,150 | 225 | 185 | 90 | 500 |
| Large Related | 130 | 35 | 0 | 165 | 15 | 10 | 0 | 25 |
| Elderly | 320 | 95 | 80 | 495 | 140 | 185 | 40 | 365 |
| Other | 3,725 | 965 | 190 | 4,880 | 380 | 110 | 45 | 535 |
| Total need by income | 5,110 | 1,295 | 285 | 6,690 | 760 | 490 | 175 | 1,425 |

Table 10 – Cost Burden > 50%

Data 2005-2009 CHAS
Source:

5. Crowding (More than one person per room)

| | Renter | | | | | Owner | | | | |
|---------------------------------------|-----------|-------------|-------------|--------------|-------|-----------|-------------|-------------|--------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | >80-100% AMI | Total |
| NUMBER OF HOUSEHOLDS | | | | | | | | | | |
| Single family households | 140 | 100 | 140 | 0 | 380 | 0 | 0 | 15 | 0 | 15 |
| Multiple, unrelated family households | 35 | 0 | 4 | 0 | 39 | 0 | 20 | 0 | 0 | 20 |
| Other, non-family households | 0 | 45 | 45 | 0 | 90 | 0 | 0 | 25 | 0 | 25 |
| Total need by income | 175 | 145 | 189 | 0 | 509 | 0 | 20 | 40 | 0 | 60 |

Table 11 – Crowding Information – 1/2

Data Source: 2005-2009 CHAS

| | Renter | | | | Owner | | | |
|----------------------------------|-----------|-------------|-------------|-------|-----------|-------------|-------------|-------|
| | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total | 0-30% AMI | >30-50% AMI | >50-80% AMI | Total |
| Households with Children Present | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 12 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

HUD CHAS data breaks households into 4 categories including small related (2-4 persons), large related (5 or more), elderly and other. CHAS data places single person household into the "other" category. Single person households make up 5,415 of the 8,115 households at or below 80% AMI. 4,880 or 90% of single person households below 80% AMI are renters, and a large portion of those renters are housing cost burdened with housing costs exceeding 30% of monthly income.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

True North is a non-profit organization serving families experiencing domestic violence. True North served 673 families in 2013 and 131 of those families received emergency shelter. At midyear 2014, True North has served 329 families and 76 families received emergency shelter. 2014 numbers are similar to 2013 and the city estimates True North will serve approximately 130 families experiencing domestic violence in need of housing assistance. These numbers represent the number of families knowledgeable of True North's programs and chose to receive services. It is likely that many additional families experience domestic violence and are in need of housing.

What are the most common housing problems?

The most common housing problems are housing cost burden and substandard housing. According to CHAS data, rental households at 30% or below AMI are impacted the greatest by housing cost burden and substandard living. CHAS data also demonstrates that homeowners between 50-80% experience some level of housing cost burden and substandard living. This data suggests that affordable housing efforts should include production of quality affordable rental housing units for households making less than 30% AMI and maintaining the Columbia's Owner-Occupied Housing Rehabilitation Program.

Are any populations/household types more affected than others by these problems?

CHAS data on Table 3 displays persons at or below 80% AMI are affected by housing cost burden greater than 30% of income. Households at 30% or below AMI are significantly impacted by housing cost burden and are much more likely to experience a housing cost burden greater than 50% of income. CHAS data on Table 3 demonstrates a significantly higher number of rental households at 80% or below AMI experience overcrowding, as opposed to homeowners below 80% AMI. A significant proportion of homeowners below 80% AMI experience substandard housing. This information suggests the City of Columbia should utilize HUD funding to support the development of new affordable rental housing units for single person households, as well as larger households due to overcrowding and housing cost burden data. The development of affordable rental housing should also include targeting households below 30% AMI. Data also suggests that HUD funds should continue to be used for owner occupied housing rehabilitation for households at 80% or below AMI.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

Homelessness significantly affects veterans and minorities. According to research by the national Coalition for Homeless, about 40% of homeless men are veterans and veterans comprise 34% of the general adult male population. Homelessness disproportionately affects minorities, particular African Americans. 31% of Columbia's sheltered homeless persons are African American, while African Americans comprise roughly 11% of Columbia's general population (2010 census). 68% of Columbia's sheltered homeless persons are white and 76% of the population is white.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for families as the following:

- Lack of affordable housing.
- Poverty.
- Unemployment.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for individuals as the following:

- Substance abuse.
- Lack of affordable housing.
- Mental illness.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:

NA.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for families as the following:

- Lack of affordable housing.
- Poverty.
- Unemployment.

The City of Columbia Division of Human Services has identified 3 of the most commonly cited causes of homelessness for individuals as the following:

- Substance abuse.
- Lack of affordable housing.
- Mental illness.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to define disproportionate housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. For the purposes of HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole. Housing needs are identified in the columns stating "Has one or more of 4 housing problems". The four housing problems are defined as: 1) Lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. The City conducted an additional analysis that more clearly demonstrates disproportionate needs by comparing the percent of persons with a housing need by race to the percent of the actual population. This additional analysis demonstrated housing needs do disproportionately impact African Americans in Columbia. HUD required data tables for review are as follows:

0%-30% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 6,715 | 670 | 410 |
| White | 4,935 | 405 | 315 |
| Black / African American | 985 | 250 | 55 |
| Asian | 290 | 10 | 45 |
| American Indian, Alaska Native | 70 | 0 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 200 | 0 | 0 |

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 4,085 | 1,605 | 0 |
| White | 3,245 | 1,325 | 0 |
| Black / African American | 480 | 170 | 0 |
| Asian | 160 | 60 | 0 |
| American Indian, Alaska Native | 10 | 4 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 90 | 25 | 0 |

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,845 | 4,565 | 0 |
| White | 2,225 | 3,315 | 0 |
| Black / African American | 270 | 655 | 0 |
| Asian | 149 | 190 | 0 |
| American Indian, Alaska Native | 0 | 45 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 65 | 150 | 0 |

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

| Housing Problems | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 704 | 3,350 | 0 |
| White | 685 | 2,950 | 0 |
| Black / African American | 4 | 155 | 0 |
| Asian | 15 | 99 | 0 |
| American Indian, Alaska Native | 0 | 8 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 99 | 0 |

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion

Under the HUD defined analysis of disproportionate housing need by race, the follow disproportionate needs were identified by the City of Columbia:

- American Indian, Alaska Native populations at 0-30% AMI has disproportionate housing needs (Note: Very small population for statistical analysis).
- Pacific Islander populations at 0-30% AMI have disproportionate housing needs (Note: Very small population for statistical analysis).
- Hispanic populations at 0-30% AMI have disproportionate housing needs.

- Hispanic populations at 30-50% AMI also have disproportionate housing needs.

Comparing the percentage of households with one of the four housing needs by race with the percentage of the total population by race provides additional data. 20% of households reporting one or more of the four housing problems are African American, while 2010 census data shows that African Americans make up approximately 11% of the general population. This data suggests African American households below 80% AMI do have disproportionate housing needs in comparison with other races. Lower income populations also experience more housing needs than higher income households. Disproportionate housing needs for African American populations is most likely due to being disproportionately impacted by poverty.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

HUD requires communities to identify disproportionate severe housing need as when the percentage of any racial or ethnic group has a disproportionately greater need in comparison to the needs of that category of need as a whole. For the purposes of HUD, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

HUD defines severe housing problems as: 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) More than 1.5 persons per room; 4) Cost burden over 50%. The "severe housing problems" category differs from the "housing problems" category by households being more overcrowded and experiencing a greater cost burden. The HUD provided CHAS data shows that populations between 0-30% experience severe housing problems at a much greater rate than other populations.

0%-30% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 5,975 | 1,410 | 410 |
| White | 4,585 | 760 | 315 |
| Black / African American | 805 | 435 | 55 |
| Asian | 215 | 85 | 45 |
| American Indian, Alaska Native | 40 | 30 | 0 |
| Pacific Islander | 15 | 0 | 0 |
| Hispanic | 160 | 35 | 0 |

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 2,175 | 3,510 | 0 |
| White | 1,700 | 2,880 | 0 |
| Black / African American | 265 | 390 | 0 |
| Asian | 95 | 120 | 0 |
| American Indian, Alaska Native | 10 | 4 | 0 |
| Pacific Islander | 0 | 10 | 0 |
| Hispanic | 50 | 65 | 0 |

Table 18 – Severe Housing Problems 30 - 50% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 700 | 6,710 | 0 |
| White | 510 | 5,035 | 0 |
| Black / African American | 65 | 855 | 0 |
| Asian | 79 | 265 | 0 |
| American Indian, Alaska Native | 0 | 45 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 220 | 0 |

Table 19 – Severe Housing Problems 50 - 80% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

| Severe Housing Problems* | Has one or more of four housing problems | Has none of the four housing problems | Household has no/negative income, but none of the other housing problems |
|--------------------------------|--|---------------------------------------|--|
| Jurisdiction as a whole | 104 | 3,945 | 0 |
| White | 104 | 3,525 | 0 |
| Black / African American | 0 | 159 | 0 |
| Asian | 0 | 109 | 0 |
| American Indian, Alaska Native | 0 | 8 | 0 |
| Pacific Islander | 0 | 0 | 0 |
| Hispanic | 0 | 99 | 0 |

Table 20 – Severe Housing Problems 80 - 100% AMI

Data Source: 2005-2009 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Under the HUD defined analysis of disproportionate housing need by race, the follow disproportionate needs were identified by the City of Columbia:

- Pacific Islander populations at 0-30% AMI have disproportionate severe housing needs (Note: Very small population for statistical analysis).
- American Indian, Alaska Native populations at 0-30% AMI has disproportionate severe housing needs. (Note: Very small population for statistical analysis).
- Asian populations at 30-50% AMI have disproportionate severe housing needs.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

HUD requires communities to define disproportionate housing cost burden as when the percentage of any racial or ethnic group has a disproportionately greater housing cost burden in comparison to the others of that category of need as a whole. For the purposes of HUD, disproportionately greater housing cost burden exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons in a category as a whole.

Housing Cost Burden

| Housing Cost Burden | <=30% | 30-50% | >50% | No / negative income (not computed) |
|--------------------------------|--------|--------|-------|-------------------------------------|
| Jurisdiction as a whole | 27,135 | 6,134 | 8,449 | 410 |
| White | 23,070 | 4,860 | 6,570 | 315 |
| Black / African American | 2,000 | 639 | 1,055 | 55 |
| Asian | 920 | 265 | 365 | 45 |
| American Indian, Alaska Native | 130 | 30 | 45 | 0 |
| Pacific Islander | 20 | 0 | 15 | 0 |
| Hispanic | 640 | 140 | 175 | 0 |

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2005-2009 CHAS

Discussion:

Under the HUD defined analysis of disproportionate housing cost burden by race, no disproportionate cost burdens were identified.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole are as follows:

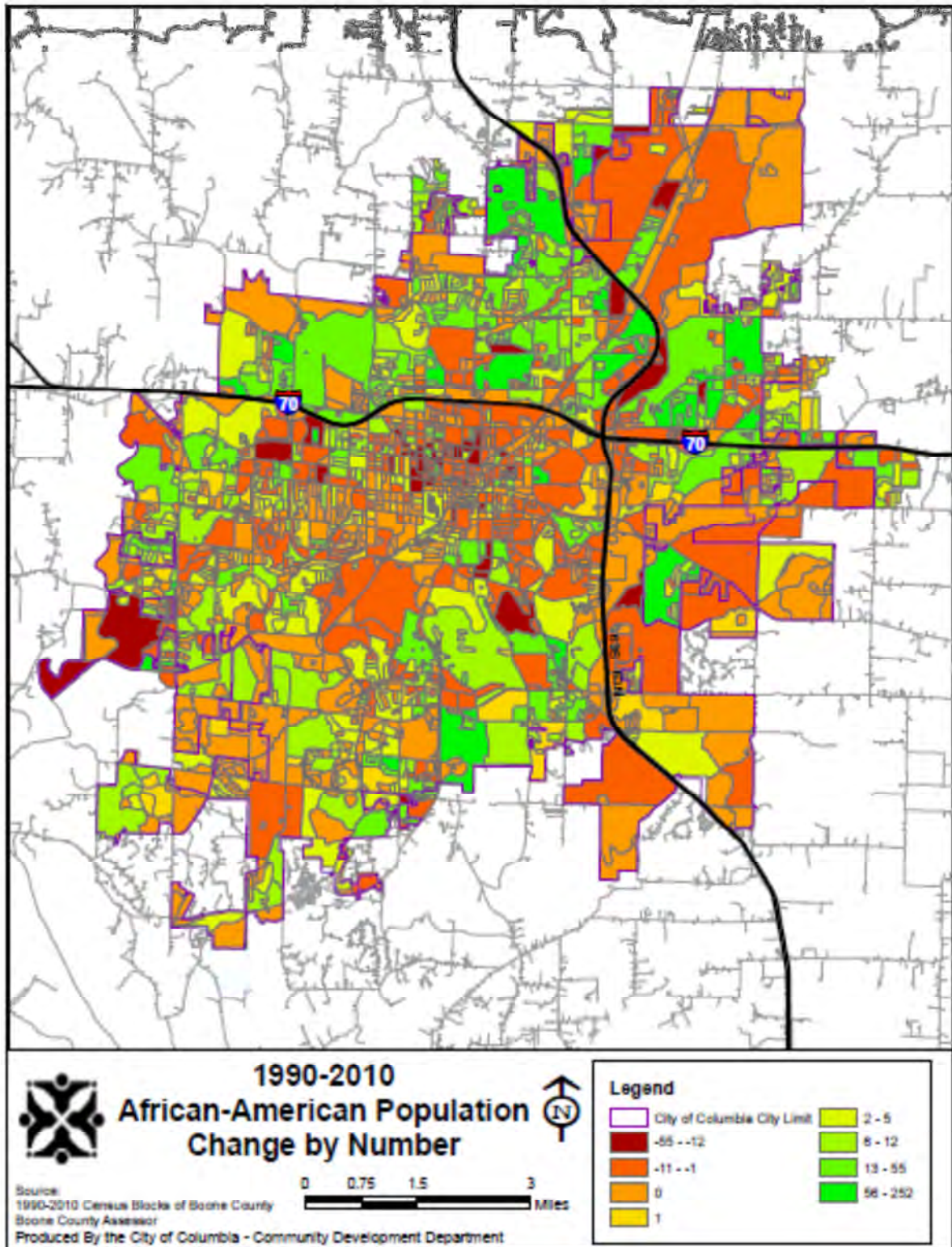
- American Indian, Alaska Native populations at 0-30% AMI has disproportionate housing needs (Note: Very small population for statistical analysis).
- Pacific Islander populations at 0-30% AMI have disproportionate housing needs (Note: Very small population for statistical analysis).
- Hispanic populations at 0-30% AMI have disproportionate housing needs.
- Hispanic populations at 30-50% AMI also have disproportionate housing needs
- Pacific Islander populations at 0-30% AMI have disproportionate severe housing needs (Note: Very small population for statistical analysis).
- American Indian, Alaska Native populations at 0-30% AMI has disproportionate severe housing needs. (Note: Very small population for statistical analysis).
- Asian populations at 30-50% AMI have disproportionate severe housing needs.

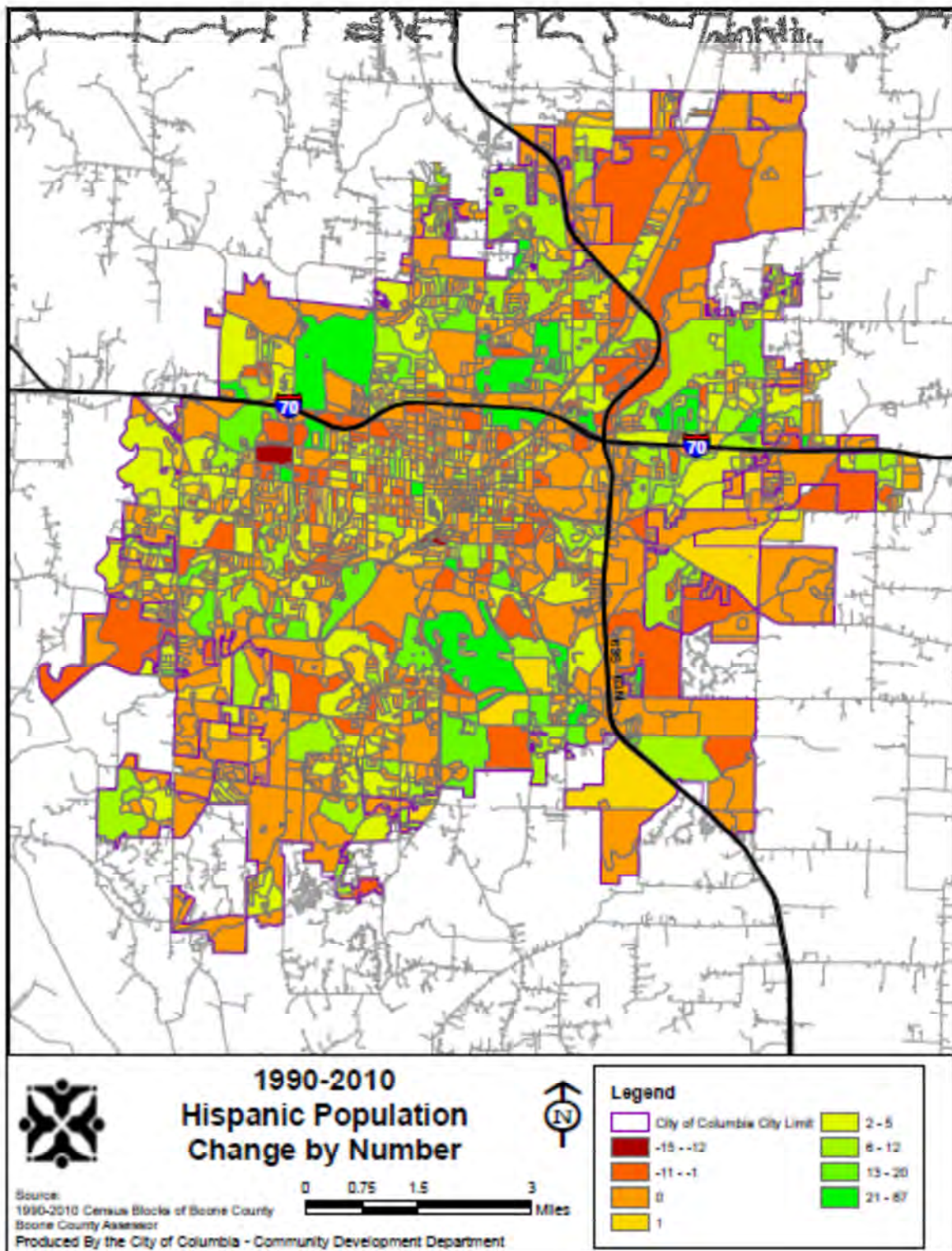
If they have needs not identified above, what are those needs?

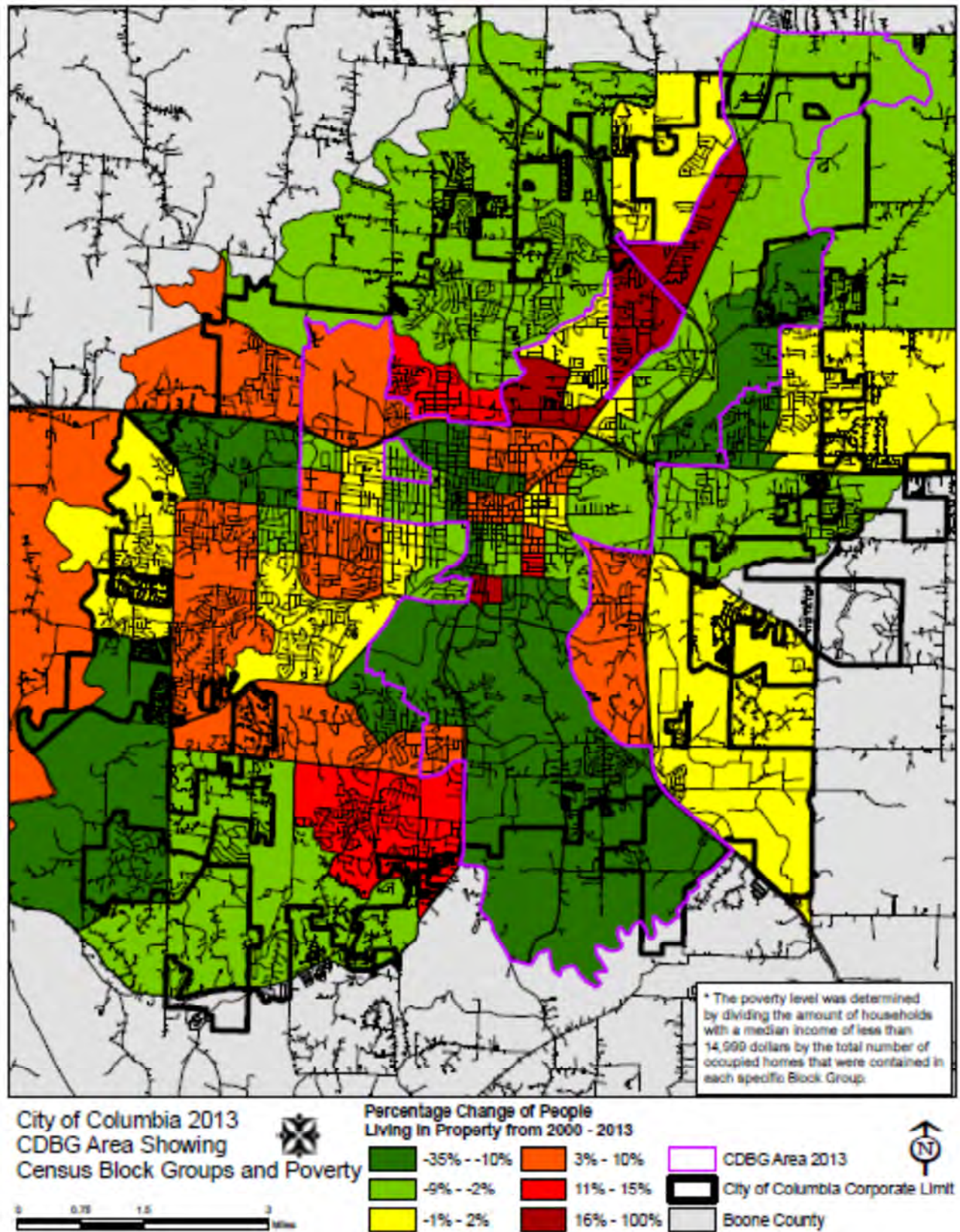
The number African American households at 0-30% AMI experiencing one or more of the four housing problems in proportion to the total population of African Americans. A significant number of African American households fall into this category in relation to the number of African Americans in Columbia.

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City of Columbia has identified a slight increase of African American, Hispanic and low-income populations in the outer areas of the City, particularly to the north and east. Maps displaying these trends are included on the following pages.







NA-35 Public Housing – 91.205(b)

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.

Totals in Use

| | Program Type | | | | | | | | |
|----------------------------|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers in use | 0 | 0 | 699 | 1,038 | 0 | 897 | 69 | 0 | 0 |

Table 22 - Public Housing by Program Type

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Characteristics of Residents

| | Program Type | | | | | | | |
|---|--------------|-----------|----------------|----------|---------------|--------------|-------------------------------------|----------------------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | |
| | | | | Total | Project-based | Tenant-based | Special Purpose Voucher | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program |
| Average Annual Income | 0 | 0 | 10,863 | 11,670 | 0 | 13,026 | 10,313 | 0 |
| Average length of stay | 0 | 0 | 0 | 4 | 0 | 4 | 0 | 0 |
| Average Household size | 0 | 0 | 2 | 2 | 0 | 2 | 0 | 0 |
| # Homeless at admission | 0 | 0 | 11 | 189 | 0 | 56 | 69 | 0 |
| # of Elderly Program Participants (>62) | 0 | 0 | 146 | 102 | 0 | 99 | 4 | 0 |
| # of Disabled Families | 0 | 0 | 362 | 434 | 0 | 323 | 46 | 0 |
| # of Families requesting accessibility features | 0 | 0 | 362 | 1,037 | 1 | 970 | 55 | 0 |
| # of HIV/AIDS program participants | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| # of DV victims | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Table 23 – Characteristics of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Race of Residents

| Race | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|-------------------------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Vouchers | | | Special Purpose Voucher | | |
| | | | | Total | Project-based | Tenant-based | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| White | 0 | 0 | 323 | 385 | 0 | 295 | 55 | 0 | 0 |
| Black/African American | 0 | 0 | 353 | 654 | 0 | 602 | 14 | 0 | 0 |
| Asian | 0 | 0 | 18 | 1 | 0 | 1 | 0 | 0 | 0 |
| American Indian/Alaska Native | 0 | 0 | 5 | 5 | 0 | 3 | 0 | 0 | 0 |
| Pacific Islander | 0 | 0 | 5 | 3 | 0 | 3 | 1 | 0 | 0 |
| Other | 0 | 0 | 8 | 3 | 0 | 2 | 0 | 0 | 0 |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 24 – Race of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Ethnicity of Residents

| Ethnicity | Certificate | Mod-Rehab | Public Housing | Program Type | | | | | |
|--------------|-------------|-----------|----------------|--------------|---------------|--------------|-------------------------------------|----------------------------|------------|
| | | | | Total | Project-based | Tenant-based | Vouchers | | |
| | | | | | | | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| Hispanic | 0 | 0 | 12 | 9 | 0 | 8 | 0 | 0 | 0 |
| Not Hispanic | 0 | 0 | 687 | 1,029 | 0 | 889 | 69 | 0 | 0 |

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Table 25 – Ethnicity of Public Housing Residents by Program Type

Alternate Data Source Name:

CHA Data

Data Source

Comments:

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Downtown Family Site



Our Downtown site is composed of 294 public housing units which include a mix of 1, 2, 3, & 4 bedroom units. This site has five one-bedroom units and four two-bedroom units for persons that have been remodeled to ADA 504 standards. Other accessibility modifications have been made to garden style apartments to accommodate the needs of tenants with disabilities.

Currently, there are two families on the waiting list to transfer from one-bedroom accessible units to two-bedroom accessible units. Some families need moderate accommodations like ramps or units all on one level; we currently do not track these residents/applicants but accommodate them on a case-by-case basis. We currently have approximately 136 units with accessible entries.

The CHA is not allowed to collect information on the type of disability applicants or residents have. CHA does not have notes on the wait list about accommodations required unless the applicant has supplied CHA with that information. More commonly, CHA discovers the needs at the time the resident is discussing the move in plans with the managers.

Major renovations are planned for these units over the next five years using Low-Income Housing Tax Credit funding. Every effort will be made to renovate all ground floor garden style apartments to full ADA 504 accessibility.

Bear Creek Family Site



Bear Creek has 78 family units ranging from one-to-four bedrooms. While a few have ramps leading to the entrances, most do not. The units are not accessible at this time. CHA has had two requests in the past year for adaptations to the bathtub/shower to install ADA compliant grab bars, but the walls are not strong enough to safely affix the grab bars. In those cases, CHA has redirected the applicants to either Paquin Tower or the Downtown site. CHA is planning to make as many as possible of the Bear Creek units accessible to persons with disabilities as we use Low-Income Housing Tax Credit funding to renovate the property.

Oak Towers



Oak Towers has 147 units that are all on one level, but are not fully ADA accessible. As CHA renovates additional properties using Low-Income Housing Tax Credits, units conforming to ADA 504 specifications will be maximized. Tenants must be elderly or near elderly to live at Oak Towers.

Paquin Tower



Paquin Tower is CHA's most accessible housing site with 200 ADA accessible units. The waiting list for Paquin Tower is consistently around 45-50 families. Tenants must be elderly or a person with a disability to live at Paquin Tower.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing

- 445 current applicants
- Types of low-income families would include elderly (8%), working families, disabled (30%), families with children (34%).
- Black: 51%
- White: 45%
- CHA has a growing number of refugee/immigrant families from Africa and Asia. These are non-English speaking or English as second language persons.

Housing Choice Voucher Program (Section 8)

- 637 current applicants
- Types of low income families would include: disabled (10%), working, elderly or near (20%), single households (172) , and households with minors (365)
- Black: 70.8%
- White: 23.9%

- Other: 1.4 %

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Public Housing

- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management
- Assistance with Rent & Utility Deposits
- English Language Classes and Translation Services for ESL/Non-English Speakers

Housing Choice Voucher Program:

Seniors and Persons with Disabilities

- One-bedroom apartments
- Accessible Housing
- Personal Care Attendants
- In-home Services

All HCV Participants

- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management
- Assistance with Rent & Utility Deposits

All Public Housing and Housing Choice Voucher Program Applicants

- Affordable Housing
- Energy-Efficient Rental Property
- Health and Mental Health Care
- Education, Training, and Employment
- Child Care
- Accessible Housing
- Access to Affordable Transportation
- Assistance with Money Management

- Assistance with Rent & Utility Deposits

How do these needs compare to the housing needs of the population at large

These needs are very similar to the population at large that is extremely low income; however the needs are much more disproportionate for African American households, as opposed to the general population.

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The City of Columbia hosted a homelessness focus group in March of 2014. The purpose of this focus group was to identify and prioritize homeless needs within the City of Columbia. Attendees included several local organizations that serve homeless populations. Data included in the consolidated plan was also utilized as a discussion starter for the homelessness focus group.

Nature and Extent of Homelessness: (Optional)

| Race: | Sheltered: | Unsheltered (optional) |
|----------------------------------|-------------------|-------------------------------|
| White | 137 | 15 |
| Black or African American | 63 | 4 |
| Asian | 0 | 0 |
| American Indian or Alaska Native | 1 | 0 |
| Pacific Islander | 0 | 0 |
| Ethnicity: | Sheltered: | Unsheltered (optional) |
| Hispanic | 2 | 0 |
| Not Hispanic | 207 | 19 |

Data Source
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

Point in time count (PIT) data provided by the Missouri Housing Development Commission indicates that 6 homeless families with children were identified in the winter 2013 count and 57 homeless families of veterans were identified.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

According to winter PIT count data provided by MHDC, whites make up the largest portion of homeless populations at 69.1%. African Americans make up the second largest portion of homeless persons identified at 30.5%. African Americans are also the racial group that is most disproportionately impacted by homelessness. 30.5% of the homeless populations identified are African American, and African Americans only account for 11% of the population according to 2010 census data.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Households with adults and children make up the largest portion of unsheltered homeless households, followed by adult only households and chronically homeless individuals. For sheltered populations, persons with adults and children also make up the largest portion, followed by chronically homeless individuals and veterans.

Discussion:

Homeless data shows that homeless populations in greatest need are "persons with adults and children" followed by the "chronically homeless". Persons with adults and children potentially include families experiencing domestic violence or being doubled up with friends or relatives due to economic hardship. Chronically homeless populations include a significant amount of persons with mental illness and/or dealing substance abuse. The data also displays that veterans make up a significant amount of the homeless population, efforts to shelter these have been successful and additional efforts should include supportive services to assist veterans in obtaining more permanent housing.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Introduction:

The non-homeless special needs assessment includes the elderly, severely mentally ill, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug or alcohol addiction. Services to these populations are critical to preventing homelessness. Common special needs populations identified in the city's consolidated plan public forums/focus groups included persons with disabilities, ex-offenders and persons with a mental illness.

Describe the characteristics of special needs populations in your community:

Elderly

The previous consolidated plan predicted the elderly population would increase rapidly to levels close to 12% of the total Columbia population. As of the 2010 census, persons over age 65 made up 8.5% of Columbia's population. The number of elderly persons in Columbia is still increasing demonstrating the continued need for housing and services for seniors. The population of persons 65 and older was 9,203 in Columbia according to 2010 census data, which is a 26% increase from 7,298 persons identified in 2000 census data. The City of Columbia was ranked fourth best small city to age according to the Milken Institutes' *Best Cities for Successful Aging*, in 2010.

Persons with Disabilities

9.4% of Columbia's populations maintain a disability according to 2012 ACS 5-year estimates, or 10,167 persons. 4,457 of those persons are estimated to have cognitive difficulty or a developmental disability. 4,872 persons are estimated to have ambulatory difficulty. The MU Institute of Public Policy, Boone County Issue Analysis for Independent Living states that between 2005 and 2010, the average poverty rate amount people with disabilities who are 18-64 years of age was 26%, while the rate for disabled seniors was 13% during the same time period. This data is county wide, however Columbia makes up a large portion of the county's approximate population of 162,000 and nationwide data affirms that persons with disabilities are adversely affected by poverty.

What are the housing and supportive service needs of these populations and how are these needs determined?

CD staff polled several local agencies serving persons with disabilities regarding an inventory of "accessible" housing in Columbia. There was a consensus that no data existed describing the total number of "accessible" housing units. This basic data would be useful in defining the accessible housing needs in Columbia and the CD Department has identified this as a research project for local MU students. The city has data on the number of low-income housing tax credit (LIHTC) developments and housing developments with accessible units; however "accessible" housing was not defined and the number of accessible housing units was also not specified. Affordable housing with Universal Design features were continually identified as a high priority need for housing needs of special needs populations during forums/focus groups.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

RAIN-Central Missouri serves persons with HIV/AIDS and their families with housing and supportive services in central Missouri. RAIN reported 128 people served within the city of Columbia for 2013 and uses this as an estimate for populations with HIV/AIDS. RAIN has identified the following priority needs for persons with HIV/AIDS:

- Transportation and funding for health care needs
- AIDS/HIV prevention and education
- Supportive permanent housing options.

RAIN has been recently experiencing an additional need of utility assistance. The organization expended all utility assistance resources budgeted in February this past winter. Many persons served by RAIN are above the income guidelines for energy assistance provided through the Low-Income Energy Assistance Program, which has a current threshold of 135% or below the federal poverty guidelines.

NA-50 Non-Housing Community Development Needs – 91.215 (f)



Describe the jurisdiction's need for Public Facilities:

Public input through the City's consolidated plan community forums/focus groups identified the following priority needs for public/community facilities:

- Mental health facilities.
- Training centers for youth.
- Facilities for ex-offenders.
- Facilities for homeless or near homeless.

The goal for community facilities will be to provide funding 5 facilities that serve any of the above listed facility needs.

How were these needs determined?

These needs were determined through a focus group with local non-profit service providers. Agencies were asked to identify facility needs for years 2015-2019 and the types of populations they serve. Facility needs were also identified and prioritized at the consolidated plan Neighborhood Congress event. Results of these two events identified priority needs for public facilities.

Describe the jurisdiction's need for Public Improvements:

Public input through the City of Columbia's consolidated plan public forums/focus groups identified the following priority needs for public improvements:

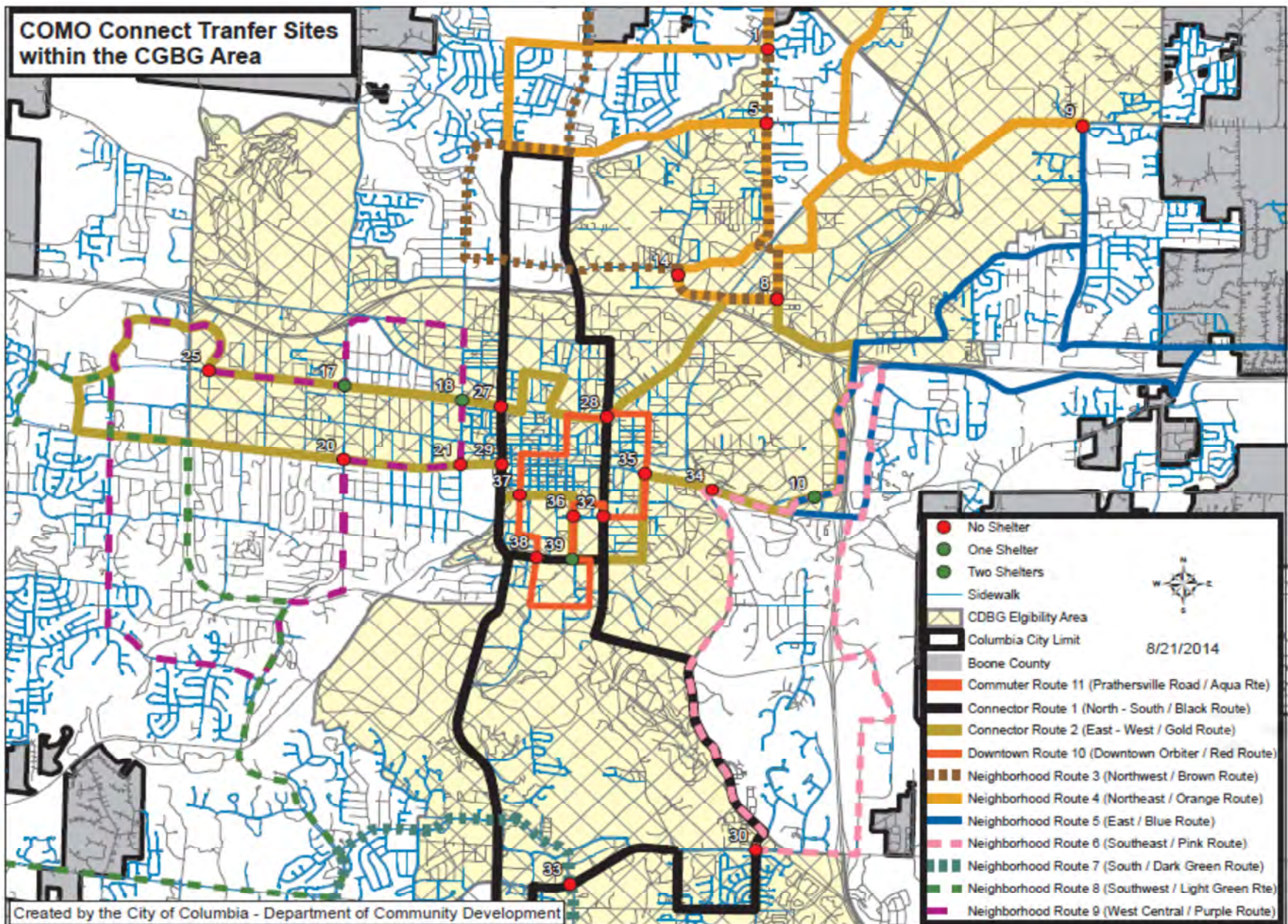
- Streetscaping.
- Sidewalks, crosswalks and connectivity to transportation.
- Bus shelters.

In previous years, investment of CDBG funding has focused primarily on the repair and construction of new ADA compliant sidewalks. Construction of new bus shelters will be a new addition to needs identified by the public, as well as goals for completion from 2015-2019. City staff developed a GIS map including the status of bus stop shelters within the CDBG eligible area. Staff will identify which bus stops are in greatest need of a new bus shelter and construct shelters on the 5 highest priority locations from 2015-2019. This map is included in the attached appendix.



How were these needs determined?

These needs were determined by staff providing a presentation on planned capital improvements projects within the CDBG eligible area, past uses of CDBG funds and eligible uses of CDBG funding to community forum/focus group participants. Group participants then listed priority neighborhood needs, including public facilities and prioritized needs through voting. These needs were also approved by the Community Development Commission at a later public hearing. The City has identified several bus transfer points that will be ideal locations for CDBG funded bus stops as see on the following map:



Describe the jurisdiction's need for Public Services:

Columbia has a significant need for public services due to poverty rates and special needs populations in Columbia. 24.6% of Columbia's population is below the poverty level according to 2012 ACS 1-year estimates. The City maintains other local funding sources available for public services in Columbia. The Division of Human Services currently administers approximately \$900,000 per year in local general revenue to provide social services funding for local agencies. The Boone County Division of Community Services also oversees an annual budget of up to \$6.5 million of social services targeted towards children and youth. In an effort to unduplicated efforts and maximize funding sources, the City of Columbia is only utilizing public services funding for vocational training, fair housing education and homebuyer education. The City has funded these activities in the past with CDBG and historically been close to the 15% cap on public services funding.

How were these needs determined?

These needs were determined through the economic development focus group, fair housing focus group and affordable housing focus group. City staff identified priority needs through each of these focus groups that could be served with eligible public service activities.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Columbia utilized housing market data in its staff technical team to develop questions and topics for discussion at the affordable housing focus group and neighborhood congress event. Market data was presented community forum/focus group participants at all events as a discussion starter. Market data and public input indicates a need for the development affordable owner occupied units and rental units, as well as the preservation of existing housing.



MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

A majority of Columbia's housing units are 1-unit detached structures according to 2005-2009 CHAS data provided in the consolidated plan template, followed by multi-family units of 2-4 and 5-19 units. The number of mobile homes in Columbia has been decreasing in Columbia. In 1990, the number of mobile home units in Columbia was 1,825, while 2012 ACS 1-year estimates are at 858 mobile homes. All other types of housing units available in Columbia have been increasing since 1990.

All residential properties by number of units

| Property Type | Number | % |
|---------------------------------|---------------|-------------|
| 1-unit detached structure | 22,917 | 50% |
| 1-unit, attached structure | 3,178 | 7% |
| 2-4 units | 8,135 | 18% |
| 5-19 units | 7,170 | 16% |
| 20 or more units | 3,033 | 7% |
| Mobile Home, boat, RV, van, etc | 1,538 | 3% |
| Total | 45,971 | 100% |

Table 26 – Residential Properties by Unit Number

Data Source: 2005-2009 ACS Data

Unit Size by Tenure

| | Owners | | Renters | |
|--------------------|---------------|------------|---------------|-------------|
| | Number | % | Number | % |
| No bedroom | 7 | 0% | 753 | 3% |
| 1 bedroom | 90 | 0% | 3,846 | 18% |
| 2 bedrooms | 2,538 | 12% | 8,820 | 41% |
| 3 or more bedrooms | 17,799 | 87% | 8,261 | 38% |
| Total | 20,434 | 99% | 21,680 | 100% |

Table 27 – Unit Size by Tenure

Data Source: 2005-2009 ACS Data

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The City of Columbia HUD funded housing programs serve populations at 80% or below AMI. The rehabilitation and repair programs serve a range of households at or below 80% AMI, while the Homeownership Assistance program tends to serve households between 50-80% AMI due to underwriting requirements.

The City of Columbia also provides CDBG funds to Services for Independent Living and Boone County Council on Aging to provide home accessibility and repair assistance to disabled and elderly households. There are also a variety of other units throughout the City assisted with federal, state and

local funds. A summary of organizations providing housing assistance, including annual funding amount and source, to lower income populations is as follows:

- City Owner Occupied Rehabilitation Program, CDBG and HOME federal funding.
- City Minor Home Repair Program, CDBG federal funding.
- City Homeownership Assistance Program, HOME federal funding.
- SIL and BCCA Home Repair Accessibility Program, CDBG federal funding, \$90,000.
- Welcome Home Inc., ESG federal funding, \$50,000.
- Salvation Army, ESG federal funding, \$50,000.
- Rainbow House, ESG federal funding, \$50,000.
- True North, ESG federal funding, \$50,000.
- United Way, Safety Net funding, local funds, \$137,328 for affordable housing.
- Columbia Housing Authority Shelter Plus Care, HUD federal funding, \$378,781.
- Phoenix Programs Project Bridge and At Home, Continuum of Care federal funding, \$72,477.
- Housing Opportunities for persons with Aids HOPWA, state funding, \$327,007.
- Salvation Army Continuum of Care funding, HUD federal funding, \$38,163.
- Section 8 Family Self-Sufficiency Program, HUD federal funding, \$52,396
- Section 8 Housing Choice Voucher Programs, HUD federal funding, \$5,849,752



Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

No units are expected to be lost in the near future. Most past funded affordable housing projects still have significant time left in affordability periods.

Does the availability of housing units meet the needs of the population?

There currently is not sufficient housing for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are 18,846 households in Columbia at 80% or below AMI, and there are 29,604 units that are affordable for households below 80% AMI. Initial review for the category as a whole demonstrates adequate numbers for affordable housing units; however CHAS data shows a deficit of 503 units for persons at 0-30% AMI. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units due to age and quality of housing stock.

Describe the need for specific types of housing:

Data referenced in the previous question on the availability housing units suggests the highest priority needs for specific types of housing are:

- The production of affordable rental units for households at 30% or below AMI.
- Increased affordable owner occupied units for households between 50-80% AMI.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

The City of Columbia lacks sufficient quality affordable housing for its low and moderate income citizens. Median monthly housing costs in Columbia Missouri were \$822 in 2010, while these costs were \$780 in 2007. 8% of households making less than \$35,000 per year in 2010 were paying 30% or less of their salary on their mortgage, while 92% were paying more than 30% of their salary on mortgage costs. For households making more than \$75,000 per year, only 2% paid 30% or more of their salary on mortgage costs.

2012 ACS data shows Columbia's area median rent to be \$774. 78% of households renting and making less than \$35,000 per year paid more than 30% of their salary towards rent in 2010, while only 10% of renter households making more than \$75,000 per year pay more than 30% of their salary towards rent. 44% of Columbia's housing units were constructed before 1979 or earlier. Older homes typically have higher energy and maintenance costs.

The median housing value increased from \$94,587 in 1990 to \$118,500 in 2000 and to approximately \$163,000 in 2010, indicating a large increase homeownership costs in Columbia.

Cost of Housing

| | Base Year: 2000 | Most Recent Year: 2009 | % Change |
|----------------------|-----------------|------------------------|----------|
| Median Home Value | 110,700 | 164,700 | 49% |
| Median Contract Rent | 427 | 592 | 39% |

Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 2005-2009 ACS (Most Recent Year)

| Rent Paid | Number | % |
|-----------------|---------------|---------------|
| Less than \$500 | 8,260 | 38.1% |
| \$500-999 | 11,616 | 53.6% |
| \$1,000-1,499 | 1,113 | 5.1% |
| \$1,500-1,999 | 591 | 2.7% |
| \$2,000 or more | 100 | 0.5% |
| Total | 21,680 | 100.0% |

Table 29 - Rent Paid

Data Source: 2005-2009 ACS Data

Housing Affordability

| % Units affordable to Households earning | Renter | Owner |
|--|---------------|---------------|
| 30% HAMFI | 1,365 | No Data |
| 50% HAMFI | 7,095 | 1,005 |
| 80% HAMFI | 16,215 | 3,924 |
| 100% HAMFI | No Data | 5,874 |
| Total | 24,675 | 10,803 |

Table 30 - Housing Affordability

Data Source: 2005-2009 CHAS

Monthly Rent

| Monthly Rent (\$) | Efficiency (no bedroom) | 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-------------------|-------------------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | 533 | 546 | 704 | 1,030 | 1,245 |
| High HOME Rent | 533 | 546 | 704 | 1,030 | 1,188 |
| Low HOME Rent | 533 | 546 | 704 | 858 | 957 |

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There currently are insufficient affordable housing units for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are 18,846 households in Columbia at 80% or below AMI, and there are 29,604 units that are affordable for households below 80% AMI. The data does show an affordable housing deficit of 503 for persons at 0-30% AMI. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units based on age and quality of housing stock.

How is affordability of housing likely to change considering changes to home values and/or rents?

According to local real estate data, home median sales prices have increased from \$108,950 in 2000, to \$163,000 at the end of 2013. This is an increase of close to 49%. These increases are expected to continue in the near future. Median rent in most of Columbia has increased by approximately 16 to 35%, while block group 3, census tract 3 has experienced rent increases at 38.2% between 2000 and 2010. This is an area directly east of downtown and the University that is in high demand for student housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

High HOME rents and Fair Market rents the same except for 4 bedroom units, where fair market rents are approximately 5% higher than high HOME rents. The City of Columbia median monthly rent according to 2012 ACS data was \$774. These numbers indicate that fair market and median rents are closely aligned with High HOME rent limits. The High HOME rent limits represent the highest rent allowed for a unit to qualify for subsidized housing. This data suggests there is a strong correlation of poverty with the affordable housing deficit, rather than adversely high rents; however quality should also be considered with 44% of Columbia's housing supply being constructed before 1979. As stated earlier in the "Needs Assessment", 5,165 rental households at 0-30% AMI report having one or more severe housing problems, indicating the need for increasing the supply of higher quality affordable rental housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

According to 2010 census data, 44% of Columbia's housing units were built before 1979. 50% of Columbia's 21,680 rental housing units have one selected condition according to 2005-2009 CHAS data provided through HUD's consolidated plan template. Selected conditions include; 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30%. 19% of Columbia's owner-occupied units also have one selected condition.

Definitions

The City uses its ordinances to classify homes that are in substandard condition and must be vacated. These homes must meet one of the following criteria:



(1)Those structures whose interior walls or other vertical structural members list, lean or buckle to such an extent that a plumb line passing through the center of gravity falls outside of the middle third of its base.

(2)Those structures which, exclusive of the foundation, show thirty-three percent (33%) or more of damage or deterioration of the supporting member or members, or fifty percent (50%) of damage or deterioration of the non-supporting enclosing or outside walls or covering.

(3)Those structures which have improperly distributed loads upon the floors or roofs or in which the same are overloaded, or which have insufficient strength to be reasonable safe for the purpose used.

(4)Those structures which have been damaged by fire, wind or other causes so as to be dangerous to life, safety, health or welfare of the occupants or the residents of the city.

(5)Those structures which are so dilapidated or decayed that they are a danger to the life, safety, health or welfare of the occupants or the residents of the city.

(6)Those structures having inadequate facilities for egress in case of fire or panic or those having insufficient stairways, elevators, fire escapes or other means of communication.

(7)Those structures which have parts which are so attached that they may fall and injure members of the public or property.

(8)Those structures which exist in violation of any provision of the Building Code of Columbia, Missouri or other ordinances of this city and which are a danger to the life, safety, health or welfare of the occupants or residents of the city.

(9)Those structures which, if occupied, would constitute a hazard to the safety, health, or welfare of the occupants because they lack maintenance, are in disrepair, are unsanitary, vermin infested or rodent infested, lack sanitary facilities or equipment or otherwise fail to comply with minimum provisions of this code.

(10)Those structures which have unsafe equipment including any boiler, heating equipment, elevator, moving stairway, electrical wiring or device, flammable liquid containers or other equipment on the premises or within the structure which is in disrepair or conditions that such equipment is a hazard to life, health, property or safety of the public or occupants of the premises or structure.

The City classifies homes that are in substandard or suitable for rehabilitation, if the home can be rehabilitated for no more than \$35 per square foot, or for less than the anticipated appraised value.

Condition of Units

| Condition of Units | Owner-Occupied | | Renter-Occupied | |
|--------------------------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| With one selected Condition | 3,791 | 19% | 10,759 | 50% |
| With two selected Conditions | 28 | 0% | 521 | 2% |
| With three selected Conditions | 27 | 0% | 6 | 0% |
| With four selected Conditions | 0 | 0% | 0 | 0% |
| No selected Conditions | 16,588 | 81% | 10,394 | 48% |
| Total | 20,434 | 100% | 21,680 | 100% |

Table 32 - Condition of Units

Data Source: 2005-2009 ACS Data

Year Unit Built

| Year Unit Built | Owner-Occupied | | Renter-Occupied | |
|-----------------|----------------|-------------|-----------------|-------------|
| | Number | % | Number | % |
| 2000 or later | 4,817 | 24% | 4,501 | 21% |
| 1980-1999 | 7,462 | 37% | 7,566 | 35% |
| 1950-1979 | 6,298 | 31% | 7,325 | 34% |
| Before 1950 | 1,857 | 9% | 2,288 | 11% |
| Total | 20,434 | 101% | 21,680 | 101% |

Table 33 – Year Unit Built

Data Source: 2005-2009 CHAS

Risk of Lead-Based Paint Hazard

| Risk of Lead-Based Paint Hazard | Owner-Occupied | | Renter-Occupied | |
|---|----------------|-----|-----------------|-----|
| | Number | % | Number | % |
| Total Number of Units Built Before 1980 | 8,155 | 40% | 9,613 | 44% |
| Housing Units build before 1980 with children present | 1,325 | 6% | 11,550 | 53% |

Table 34 – Risk of Lead-Based Paint

Data Source: 2005-2009 ACS (Total Units) 2005-2009 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

The data identifies a need for both owner rehabilitation and rental rehabilitation. The City currently operates an owner-occupied rental rehabilitation program; however it no longer operates a rental rehabilitation program. The data shows a much stronger need for rental rehabilitation efforts. The City used to operate a rental rehabilitation program; however operation of the program was difficult due to ongoing affordability and compliance requirements with the reduction in staffing. The City does plan to fund rental rehabilitation efforts; however it will only be in conjunction with low-income housing tax credit (LIHTC) projects and in partnership with organizations maintaining the capacity to manage HUD funded projects.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to 2005-2009 CHAS data, approximately 42% of housing units in Columbia were built before 1980 and are at greater risk of containing lead based paint. 72% of these homes have children present and 53% of renter occupied housing units built before 1980. 40% of households in Columbia are at 80% or below AMI, or 18,846 and approximately 17,768 housing units were built before 1980. This information provides a range of between 7,107 and 17,768 of Columbia's housing units containing lead-based paint hazards that are occupied by low or moderate income families.

MA-25 Public and Assisted Housing – 91.210(b)

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.

Totals Number of Units

| | Program Type | | | | | | | | |
|-------------------------------|--------------|-----------|----------------|----------|-----------------|----------------|-------------------------------------|----------------------------|------------|
| | Certificate | Mod-Rehab | Public Housing | Vouchers | | | | | |
| | | | | Total | Project - based | Tenant - based | Special Purpose Voucher | | |
| | | | | | | | Veterans Affairs Supportive Housing | Family Unification Program | Disabled * |
| # of units vouchers available | 0 | 0 | 719 | 1,132 | 21 | 1,111 | 431 | 0 | 0 |
| # of accessible units | | | | | | | | | |

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

CHA currently operates 719 public housing units divided into four separate developments. The Downtown Family Site, located in Columbia's central city, contains 294 townhomes servicing families and households of all types. Oak Towers, built in 1967, consists of 147 efficiency and one-bedroom partially accessible apartments serving the elderly and near elderly. Completed in 1973, Paquin Towers consists of 200 fully accessible efficiency and one-bedroom apartments designed for mixed populations including persons with disabilities and the elderly. The Bear Creek development, located on Elleta Boulevard, consists of 78 townhomes serving families and households of all types.

Public Housing Condition

| Public Housing Development | Average Inspection Score |
|----------------------------|--------------------------|
| Bear Creek | 36.4 |
| Oak Tower | 38.8 |
| Paquin Tower | 38.8 |
| Downtown | 32.8 |

Table 36 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

The Columbia Housing Authority (CHA) launched a new affordable housing initiative designed to strengthen and revitalize neighborhoods located in the Heart of Columbia, Columbia's First Ward. The CHA believes it should be a leader in the development of affordable housing that is energy-efficient and fully accessible to persons with disabilities. In this leadership role, the CHA will partner with other community organizations to develop a broad variety of affordable housing options designed to revitalize neighborhoods and build strong, inclusive communities that reflect the diversity of Columbia.

The long-term goals of the CHA Affordable Housing Initiative are:

- To increase the supply of affordable housing in partnership with other community organizations.
- To revitalize neighborhoods in a way that builds strong, diverse, and inclusive communities.
- To provide energy-efficient affordable housing options that meet community needs.
- To revitalize our aging public housing family neighborhoods in the heart of Columbia.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA is undertaking extensive renovation projects and conversion of public housing to project based vouchers. CHA has received 4% tax credits to complete renovations and conversion at the Stuart Parker and Paquin sites. The main objectives are to renovate living units up to modern codes and standards and improve the living environment for tenants.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

| | Emergency Shelter Beds | | Transitional Housing Beds | Permanent Supportive Housing Beds | |
|---|------------------------------------|------------------------------------|---------------------------|-----------------------------------|-------------------|
| | Year Round Beds (Current & New) | Voucher / Seasonal / Overflow Beds | Current & New | Current & New | Under Development |
| Households with Adult(s) and Child(ren) | 0 | 0 | 0 | 0 | 0 |
| Households with Only Adults | 0 | 0 | 0 | 0 | 0 |
| Chronically Homeless Households | 0 | 0 | 0 | 0 | 0 |
| Veterans | 0 | 0 | 0 | 0 | 0 |
| Unaccompanied Youth | 0 | 0 | 0 | 0 | 0 |

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

There are a significant amount of health, mental health and employment services to complement services targeted to homeless persons. The City of Columbia Division of Human Services provides local social services funding for these types of services. A summary of agencies and services provided in Columbia is as follows:

- Family Counseling Center: Provides outpatient treatment and counseling including persons that are mentally ill and/or have been diagnosed with substance abuse problems.
- New Horizons: Provides community psychiatric rehabilitation services and homeless outreach to persons with serious mental illnesses and substance abuse.
- Burrell Behavioral Health: Provides community psychiatric rehabilitation services and housing assistance for persons with mental illness and substance abuse.
- Boone County Family Resources: Provides services and housing to persons with developmental disabilities.
- Alternative Community Services (ACT): Provides housing services, supportive employment and behavior therapy services for persons with developmental disabilities.
- Woodhaven Learning Center: Provides faith-based community-based supportive living and day program services for adults with developmental disabilities.
- Services for Independent Living (SIL): Provides supportive services for persons with disabilities including a CDBG funded RAMP Program to assist disabled households with home accessibility.
- RAIN-Central Missouri: Provides supportive services to persons with HIV/AIDs.
- Boone County Family Health Center: Provides health care services for lower income residents.
- Phoenix Programs: Provides treatment, supportive services and education to persons experiencing substance abuse.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Turning Point Ministries: Provides drop-in center supportive services for chronically homeless person. The facility provides a space to collect mail, do laundry, get other basic needs met and receive referrals for additional services.

Welcome Home: Operates emergency housing for veterans and provides supportive services.

Columbia Housing Authority: Currently offers VASH vouchers to assist local veterans with housing. CHA is also partnering with Welcome Home to construct a new Homeless Veterans Campus to provide housing and supportive services to local homeless veterans. The Harry S. Truman Veterans Hospital also provides supportive services to VASH voucher recipients.

Rainbow House: Provides transitional housing and supportive services to homeless youth.

True North: Provides housing and supportive services to families experiencing domestic violence.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes facilities and service needs for special needs populations. Special needs populations referenced in this document include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families and public housing residents.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The City of Columbia's consolidated plan community forums/focus groups were attended by a large number of local service provider organizations. Local agencies identified mental health facilities as a high priority need in Columbia. Single person housing units were also identified as a high priority need in the fair housing focus group, as well as the affordable housing focus group. Single person housing units were identified as a high need for special needs populations.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

- Phoenix Programs operates the At Home program through HUD Continuum of Care funding. The At Home Program provides tenant based rental assistance to individuals leaving a facility do to treatment and/or mental illness. Phoenix Programs also provides case management and supportive services.
- New Horizons provides community psychiatric rehabilitation services and homeless outreach and assistance for persons with mental illness and substance abuse.
- Burrell Behavioral Health also provides housing and supportive services for persons with mental illness and substance abuse.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Columbia will be providing CDBG funds to Services for Independent Living and Boone County Council on Aging to complete home repairs and accessibility modifications to elderly and disabled households.

The City of Columbia is also providing CDBG funding to Welcome Home's Veterans Campus serving homeless veterans with emergency housing and supportive services.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

The City will provide CDBG funding to increase housing units at Phoenix Programs' 90 E Leslie Lane property. The expansion will result in additional bed space and supportive services for persons suffering from substance abuse and alcoholism. The City will also be providing CDBG funds to Welcome Home and the Columbia Housing Authority for the construction of emergency housing. This will result in increased bed space and supportive services provided to homeless veterans.

MA-40 Barriers to Affordable Housing – 91.210(e)

Describe any negative effects of public policies on affordable housing and residential investment.

The housing crisis resulted in a tightening of credit for homebuyers, resulting in less availability of credit for household with lower incomes and lower credit scores. The Columbia housing market improved significantly in 2013 however has slowed somewhat in 2014. The City has increased its assistance amount to first-time homebuyers to 7.5% of the purchase price up to \$7,500. This will increase affordability by reducing the primary mortgage amount needed for purchase, as well as monthly private mortgage insurance costs.

The City of Columbia has seen a significant expansion in the number of student housing units constructed in Columbia. Several student housing complexes were completed in the fall of 2013 and additional projects are expected to be completed in 2014. A recent local appraisal report notes that 2,400 new beds targeting students were added to Columbia inventory in fall of 2013 and another 900+ are under construction for fall of 2014. The student rental segment of the market is experiencing higher vacancies due to recent construction and reduced University of Missouri enrollment. Non-student apartment property vacancies are stable; however some softening of rents or lack of rent increases in some complexes has occurred. This could be due to the increased availability of units without the increase in demand.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Columbia has a well-developed economic base that provides a significant level of employment opportunities. The University, local health care providers, finance, insurance and real estate sectors provide a significant number of jobs to the area. The national economic downturn did impact Columbia somewhat; however the economy has been stabilizing and improving significantly since the downturn. Columbia has seen a recent increase in the development in the downtown area with the development of new student housing, a new downtown grocery store (Lucky's), and the construction of the Broadway Hotel by Doubletree. Economic indicators show that its local economy has been stronger than statewide indicators. Columbia's unemployment in April of 2014 was 3.8%, while Missouri's unemployment rate was 6.6% (U.S. Bureau of Labor Statistics). In 2013, Columbia finished first among small cities for "Best-Performing Cities" due to its growth in high-tech businesses.

Economic Development Business Activity Market Analysis

| Business by Sector | Number of Workers | Number of Jobs | Share of Workers % | Share of Jobs % | Jobs less workers % |
|---|-------------------|----------------|-----------------------|--------------------|------------------------|
| Agriculture, Mining, Oil & Gas Extraction | 134 | 59 | 0 | 0 | 0 |
| Arts, Entertainment, Accommodations | 4,738 | 8,469 | 17 | 18 | 1 |
| Construction | 1,067 | 1,968 | 4 | 4 | 0 |
| Education and Health Care Services | 5,710 | 10,401 | 21 | 22 | 1 |
| Finance, Insurance, and Real Estate | 2,535 | 4,957 | 9 | 10 | 1 |
| Information | 721 | 1,108 | 3 | 2 | -1 |
| Manufacturing | 1,455 | 1,955 | 5 | 4 | -1 |
| Other Services | 1,245 | 2,228 | 5 | 5 | 0 |
| Professional, Scientific, Management Services | 2,751 | 5,155 | 10 | 11 | 1 |
| Public Administration | 106 | 37 | 0 | 0 | 0 |
| Retail Trade | 4,913 | 8,436 | 18 | 18 | 0 |
| Transportation and Warehousing | 783 | 854 | 3 | 2 | -1 |
| Wholesale Trade | 1,229 | 1,600 | 4 | 3 | -1 |
| Total | 27,387 | 47,227 | -- | -- | -- |

Table 38 - Business Activity

Data 2005-2009 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)
Source:

Labor Force

| | |
|--|--------|
| Total Population in the Civilian Labor Force | 59,860 |
| Civilian Employed Population 16 years and over | 56,181 |
| Unemployment Rate | 6.15 |
| Unemployment Rate for Ages 16-24 | 20.55 |
| Unemployment Rate for Ages 25-65 | 3.06 |

Table 39 - Labor Force

Data Source: 2005-2009 ACS Data

| Occupations by Sector | Number of People |
|--|------------------|
| Management, business and financial | 14,939 |
| Farming, fisheries and forestry occupations | 2,732 |
| Service | 6,098 |
| Sales and office | 9,333 |
| Construction, extraction, maintenance and repair | 2,636 |
| Production, transportation and material moving | 2,148 |

Table 40 - Occupations by Sector

Data Source: 2005-2009 ACS Data

Travel Time

| Travel Time | Number | Percentage |
|--------------------|---------------|-------------|
| < 30 Minutes | 46,535 | 88% |
| 30-59 Minutes | 5,078 | 10% |
| 60 or More Minutes | 1,123 | 2% |
| Total | 52,736 | 100% |

Table 41 - Travel Time

Data Source: 2005-2009 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

| Educational Attainment | In Labor Force | | Not in Labor Force |
|---|-------------------|------------|--------------------|
| | Civilian Employed | Unemployed | |
| Less than high school graduate | 1,551 | 391 | 1,122 |
| High school graduate (includes equivalency) | 6,309 | 283 | 2,090 |
| Some college or Associate's degree | 8,142 | 389 | 1,804 |
| Bachelor's degree or higher | 21,384 | 372 | 2,987 |

Table 42 - Educational Attainment by Employment Status

Data Source: 2005-2009 ACS Data

Educational Attainment by Age

| | Age | | | | |
|---|-----------|-----------|-----------|-----------|---------|
| | 18–24 yrs | 25–34 yrs | 35–44 yrs | 45–65 yrs | 65+ yrs |
| Less than 9th grade | 151 | 152 | 175 | 416 | 372 |
| 9th to 12th grade, no diploma | 910 | 780 | 658 | 883 | 721 |
| High school graduate, GED, or alternative | 3,211 | 2,027 | 2,264 | 4,391 | 2,269 |
| Some college, no degree | 19,552 | 2,550 | 1,698 | 3,470 | 1,360 |
| Associate's degree | 1,187 | 935 | 790 | 922 | 197 |
| Bachelor's degree | 4,114 | 6,114 | 3,191 | 4,352 | 1,782 |
| Graduate or professional degree | 249 | 3,417 | 3,225 | 4,553 | 2,151 |

Table 43 - Educational Attainment by Age

Data Source: 2005-2009 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

| Educational Attainment | Median Earnings in the Past 12 Months |
|---|---------------------------------------|
| Less than high school graduate | 15,897 |
| High school graduate (includes equivalency) | 24,668 |
| Some college or Associate's degree | 28,518 |
| Bachelor's degree | 38,365 |
| Graduate or professional degree | 46,010 |

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2005-2009 ACS Data

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The major employment sectors within Columbia include the following:

- Education and Health Care Services
- Arts, Entertainment, Accommodations
- Retail Trade
- Professional, Scientific, Management Services
- Finance, Insurance, and Real Estate

Describe the workforce and infrastructure needs of the business community:

The City of Columbia's economic development focus group brought together local citizens and business leaders to identify economic development needs of the community. ACS data and additional economic indicators were provided to the audience as a discussion starter. Priority needs identified by the group were vocational training and support for entrepreneurs through increased micro lending. The group identified low income minority youth as being in greatest need for additional vocational training opportunities.

Additional infrastructure needs have been identified in the downtown area. Aging infrastructure and increased demand on the downtown sewers, electric grid and parking have raised concerns by City leaders on the ability to support additional development in the downtown area.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

MU is currently working with local business to apply for grants to expand infrastructure in the southeast part of town east of Grindstone Parkway and Highway 63. These specific efforts and additional similar efforts will have a positive impact on Columbia's future economic growth.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The largest skill gaps in central Missouri identified by the Missouri Economic Research and Information Center (MERIC) are healthcare and related skills, science and technology, and business and sales. The top specialized skills in recent business ads were identified as sales, accounting and mathematics, while the top basic skills were identified as communication skills, problem solving and Microsoft excel.

The Consolidated Plan community forums/focus groups identified training for low income minority youth as a high priority need. This need is also supported by Columbia Public Schools student performance data. 2013 Missouri Department of Elementary and Secondary Education shows that African American students have much lower language proficiency or advanced scores in English and Mathematics at 21% and 16.2% respectively, while white students had proficiency or advanced scores of

65.3% and 59.1% on English and Mathematics respectively. This represents a large achievement gap between African American students and remaining populations.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Regional Economic Development Inc. (REDI) is currently partnering with the Columbia Career Center and the public school's Columbia Area Career Center to conduct Information Technology training targeted to low income minorities living in the central city area. The training is partially funded by CDBG and will pay for training scholarships, as well as certification and testing fees. This is an important opportunity for lower income youth, due to the recent growth in the high-tech sector.

REDI has also been working with the local community college (Moberly Area Community College, MACC) to improve equipment for its "Mechatronics" Program. The 3M Foundation provided funding to upgrade included two Labvolt Mechanical Training Systems totaling approximately \$31,000. The Mechatronics Program was established in 2012, with the assistance of REDI, as a training program for the design process including mechanical, electrical, telecommunications, control, and computer engineering, all in tandem with one another. Continued similar efforts will support Columbia's Consolidated Plan by expanding and improving vocational training opportunities for lower income youth.

Columbia and Boone County are also a part of is a 5-county regional group Missouri CORE created as an Education Consortium. The purpose of the consortium will be to assist the educational institutions in finding opportunities for customized training, internships, job shadowing, and other-work based learning experiences with area employers. The Human Resources Association of Central Missouri has agreed to have a representative on the consortium. REDI sees this group creating customized training that meets the needs of employers, similar to the Mechatronics model.

REDI has also helped facilitate Columbia and Boone County participation in the Certified Work Ready Community initiative, which encourages individuals to take an assessment and earn the National Career Readiness Certificate.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Columbia community forum/focus group participants identified vocational training and micro lending as the City's highest priority economic development needs. REDI's partnership with the Career Center and IT Training Program can be coordinated with the Consolidated Plan by continuing support through CDBG. REDI's strategic plan also identifies "Promoting an Entrepreneurial Friendly Environment" as one of its strategic objectives. Implementation of this strategic objective can be coordinated with the

Consolidated Plan by identifying how CDBG microloans can be partnered with REDI's current programs to support start-up businesses and local entrepreneurs.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

The City of Columbia has been examining the movement of minority populations and lower income populations from 1990 to 2010. Historically, efforts to address housing deficiencies have been targeted towards the central city area or NRT area due to the concentration of housing problems. Efforts over the past five years have reduced the concentration of housing problems in the past five years. Housing problems and efforts to address property maintenance violations are now being concentrated in specific neighborhoods. A review of census data from 1990 to 2010 shows a trend of African American and Hispanic populations moving to the periphery of the City, particularly to the north and northeast. This is also a trend for households experiencing poverty. In reviewing CHAS data, city staff assumed a correlation with poverty and housing problems. In determining the NRT area, staff defined concentrated as census blocks where 70% of the population was at 80% or below AMI.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

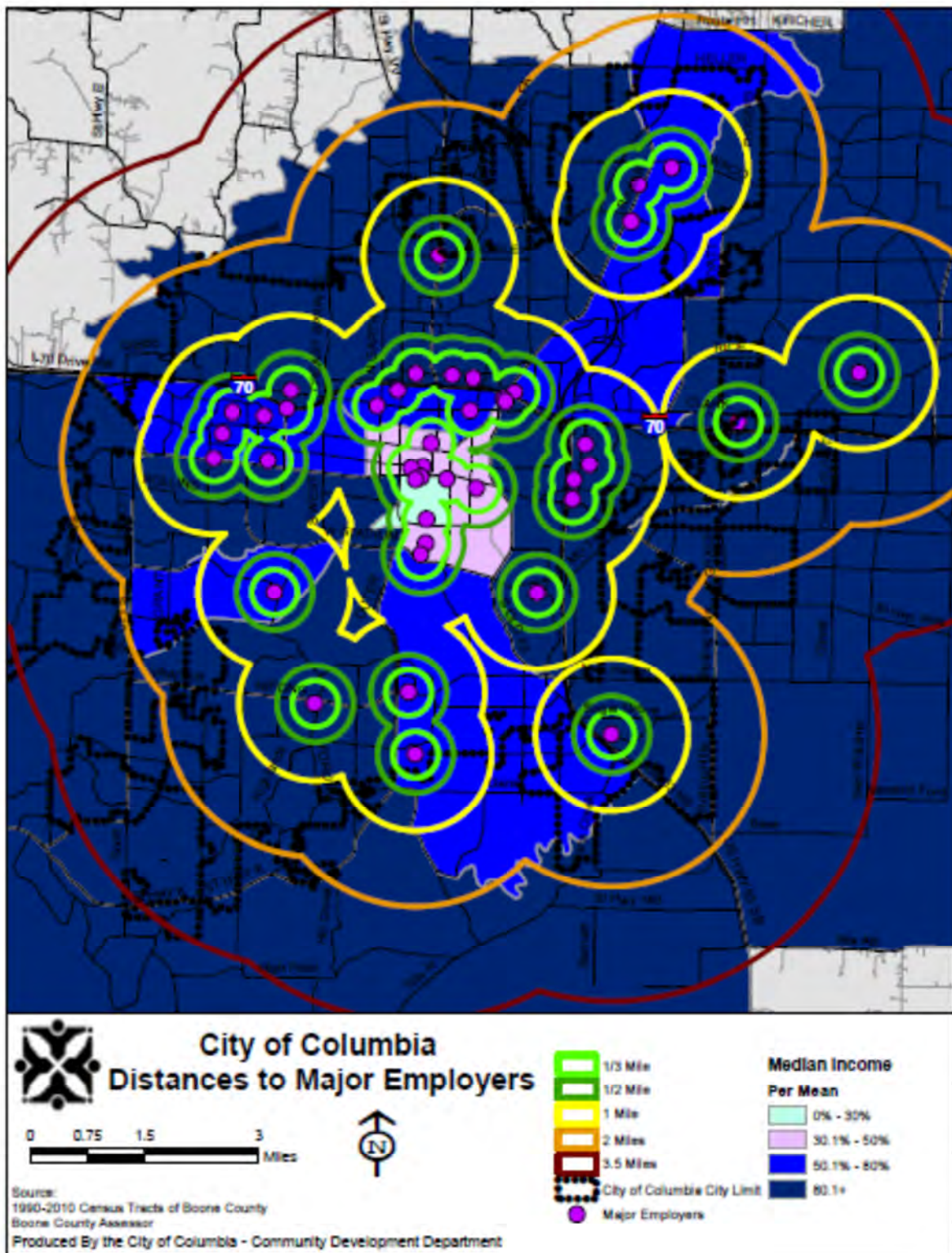
The trend in racial and ethnic minority populations has been a slight increase to the periphery of the City, particularly to the north and northeast. The City defined concentrated as census blocks with between 81-265 African Americans.

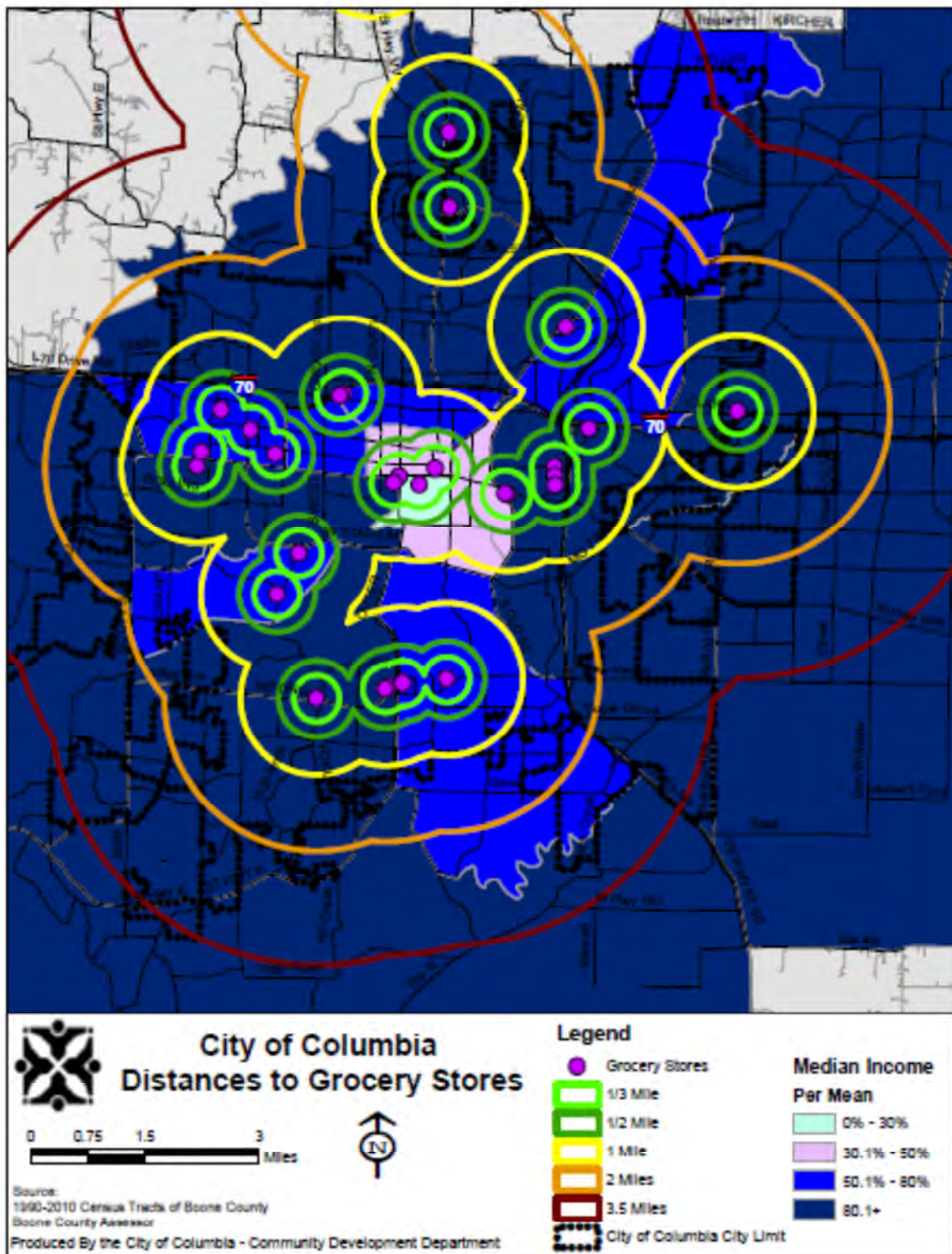
What are the characteristics of the market in these areas/neighborhoods?

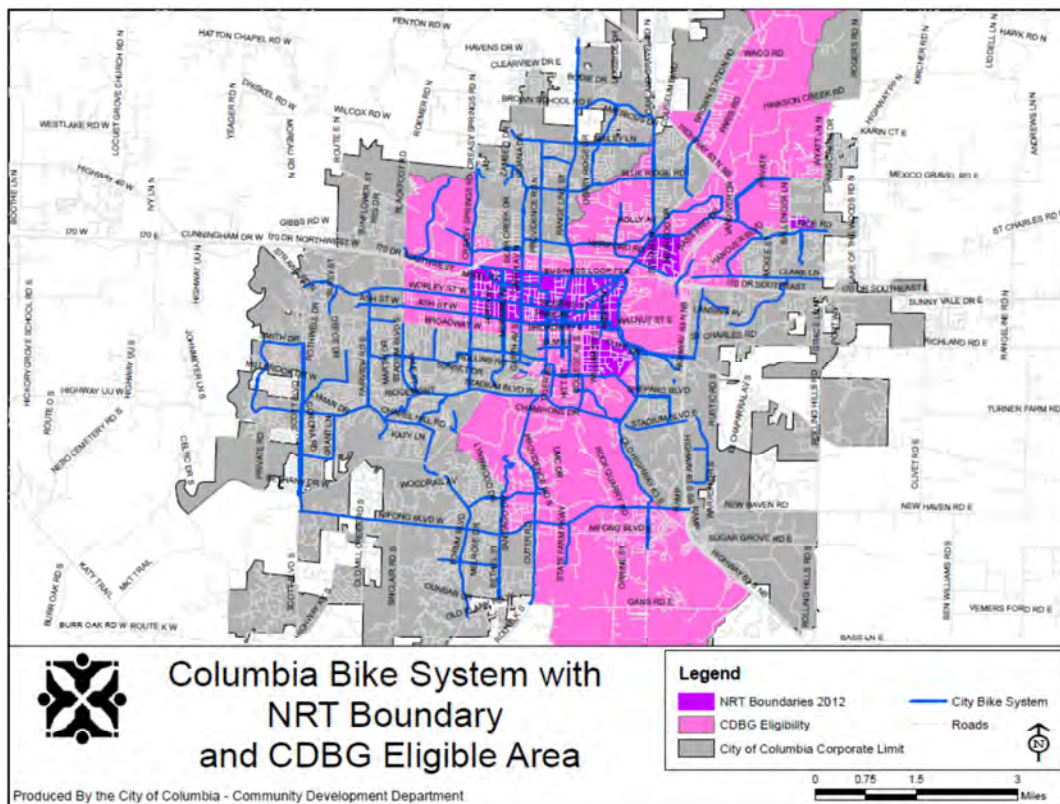
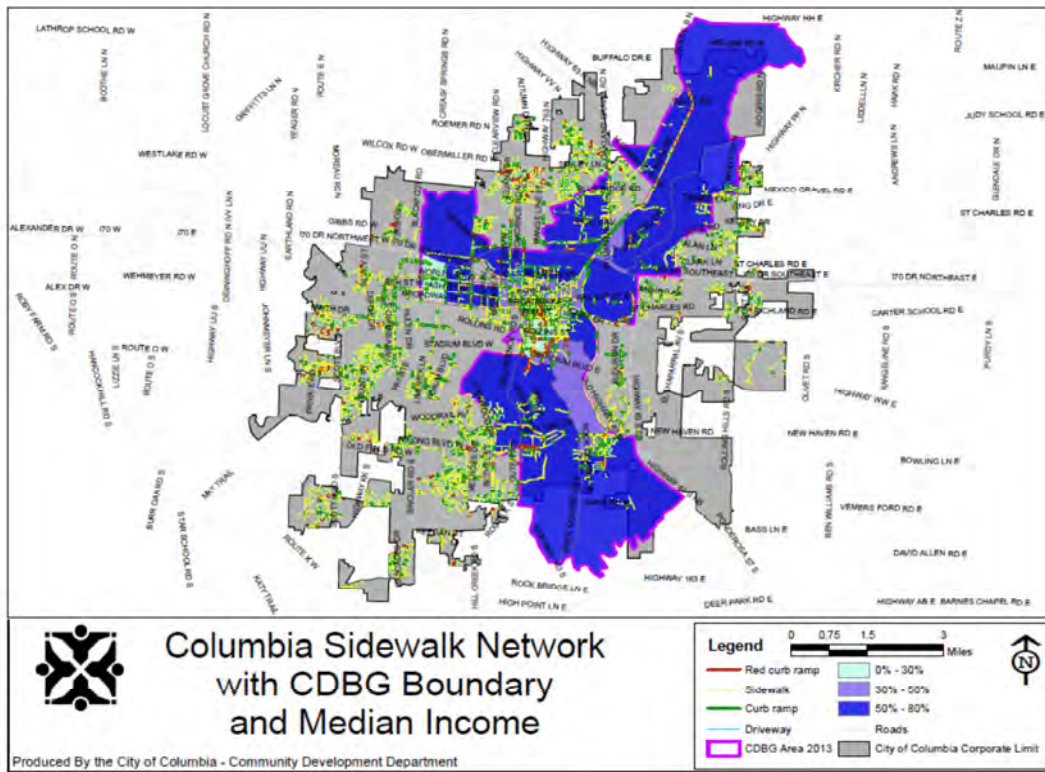
The Columbia housing market has remained somewhat stable City-wide, even after the housing crisis. Residential land values and rents are somewhat less in these neighborhoods vs. areas in southwest Columbia or near student housing in central Columbia.

Are there any community assets in these areas/neighborhoods?

Columbia has many community assets throughout Columbia including access to employment opportunities, transportation, parks, retail, and high quality education. The City's 2013 update to its Analysis of Impediments to Fair Housing showed there are no impediments to housing based on the location of employment centers. The main impediment identified relating to community assets involved limited access to grocery, sidewalk, and transportation services in north, northeast and southeast outlying areas. The following maps display community assets including distance to employers, distance to grocery stores, sidewalks, and bike routes:

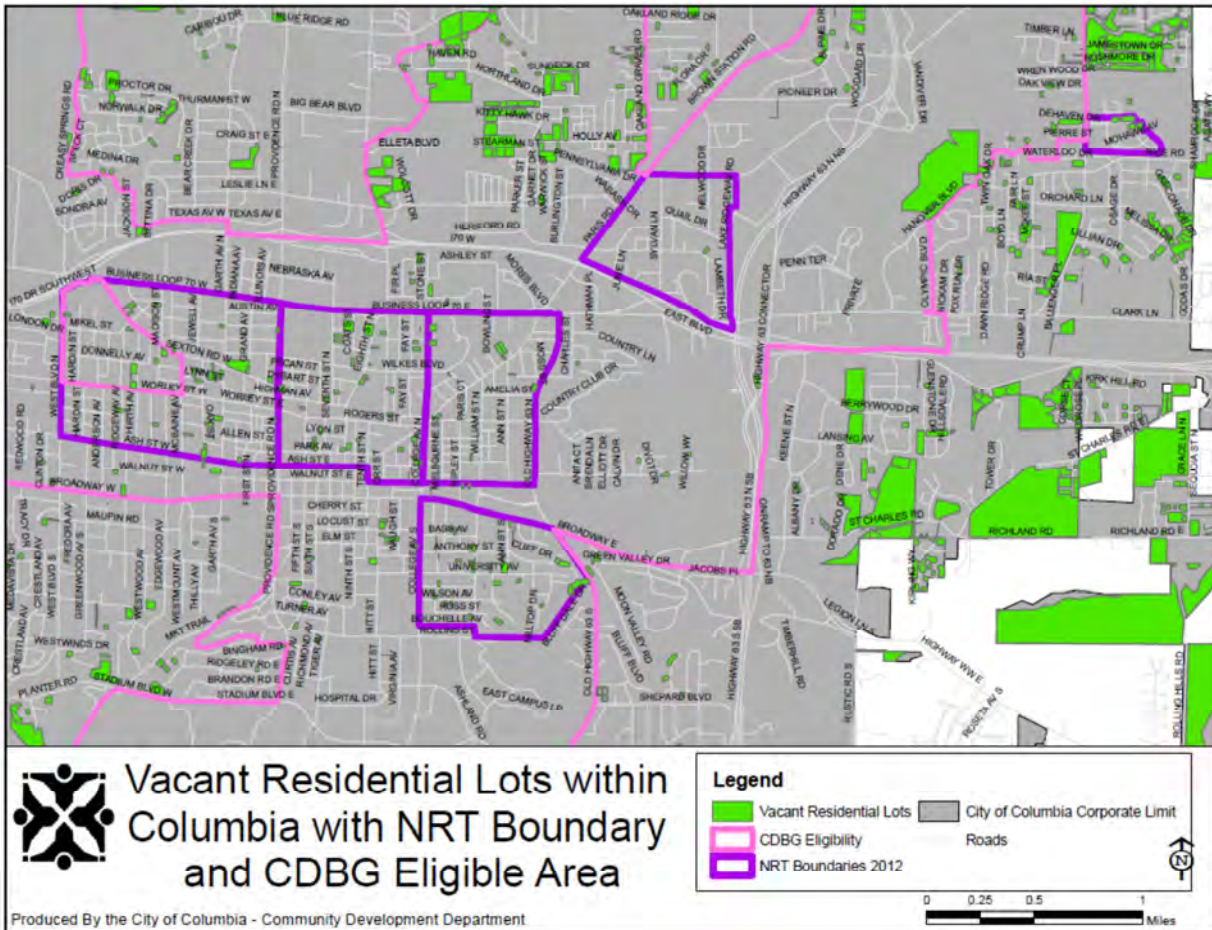






Are there other strategic opportunities in any of these areas?

A strategic opportunity for north, northeast and southeast outlying areas may include CDBG funding for sidewalks and bus shelters to improve sidewalk and transportation limitations. Additional strategic opportunities include vacant lots in the central city area for the development of affordable housing. Vacant residential lots in the central city area can be seen on the following map:



Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for housing and community development that will guide the City of Columbia's investment of Community Development Block Grant (CDBG) and HOME funding during the 2015-2019 planning period. The City of Columbia's priority needs were identified through an extensive public input process. Goals and deliverables (production goals) were developed directly from priority needs identified through the public input process. Priority needs were identified in five categories, including economic development, affordable housing, fair housing community facilities, and neighborhood needs (infrastructure). All needs and goals were identified through the context of eligible uses of HUD funding. The City will use its available CDBG and HOME resources to fund activities that will achieve the goals identified in the plan and address the priority needs identified by the public.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

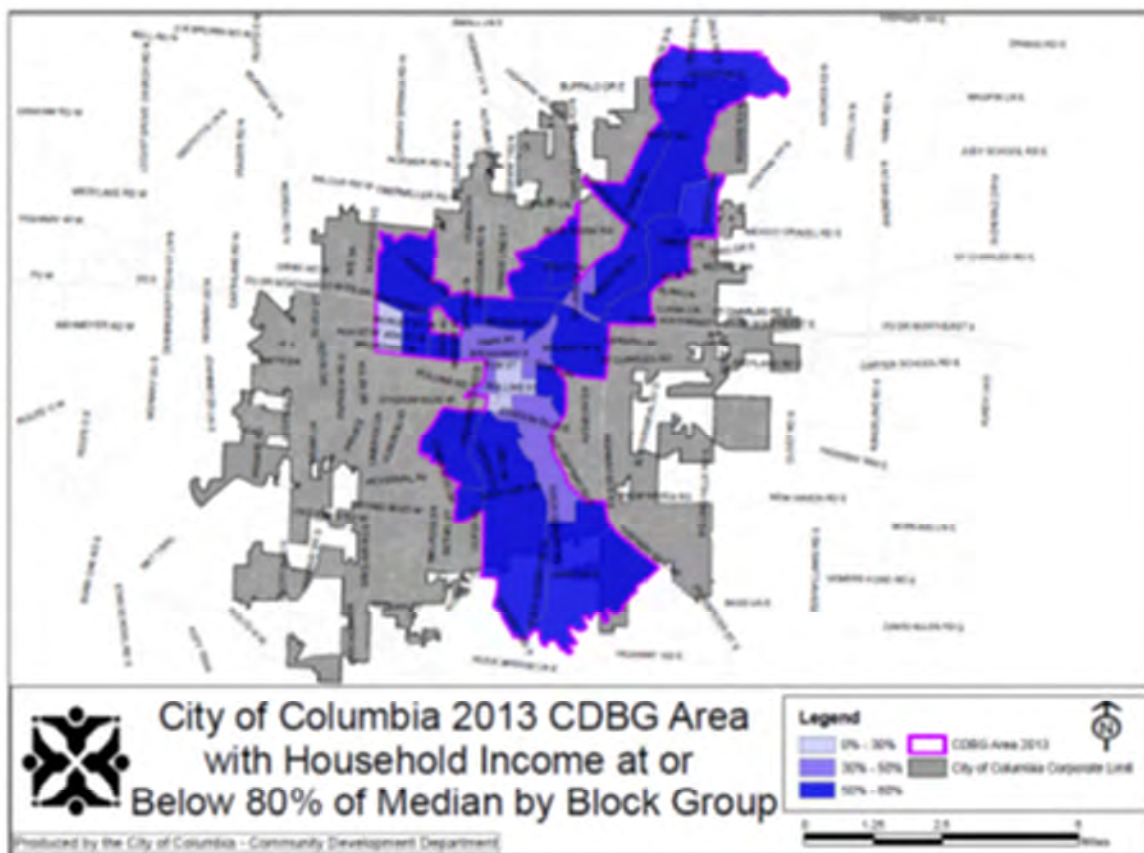
| | | |
|---|---|---------------------------------|
| 1 | Area Name: | CDBG Eligible Area |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Other |
| | Other Revital Description: | Infrastructure |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |
| 2 | Area Name: | Citywide |
| | Area Type: | |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Other |
| | Other Revital Description: | Fair Housing Counseling |
| | Identify the neighborhood boundaries for this target area. | |
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |
| 3 | Area Name: | NEIGHBORHOOD RESPONSE TEAM AREA |
| | Area Type: | Local Target area |
| | Other Target Area Description: | |
| | HUD Approval Date: | |
| | % of Low/ Mod: | |
| | Revital Type: | Comprehensive |
| | Other Revital Description: | |
| | Identify the neighborhood boundaries for this target area. | |

| | | |
|--|--|--|
| | Include specific housing and commercial characteristics of this target area. | |
| | How did your consultation and citizen participation process help you to identify this neighborhood as a target area? | |
| | Identify the needs in this target area. | |
| | What are the opportunities for improvement in this target area? | |
| | Are there barriers to improvement in this target area? | |

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The City will invest a majority of CDBG and HOME funds city-wide due to low to moderate income population needs existing city-wide. Investing in affordable housing projects city-wide will also assist the city in affirmatively furthering fair housing and avoiding the concentration of low income populations. The City will target its CDBG infrastructure activities to census blocks with 51% of its residents at 80% or below AMI. Code enforcement efforts will also be targeted to the NRT area, with higher concentrations of poverty.



SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

| | | |
|---|------------------------------------|---|
| 1 | Priority Need Name | Vocational training targeting youth |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Vocational Training |
| | Description | Vocational training for low income minority youth. |
| | Basis for Relative Priority | This need was identified as a high priority need at the economic development focus group. |
| | | |
| 2 | Priority Need Name | Microloans |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Micro lending |
| | Description | Microloans for small businesses owned by lower income populations or that provide employment for lower income populations. |
| | Basis for Relative Priority | Microloans were identified as a high priority need at the economic development focus group. Support for entrepreneurial activities is also one of REDI' strategic objectives. |
| | | |
| 3 | Priority Need Name | Preservation of Existing Housing |

| | | |
|----------|------------------------------------|---|
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities |
| | Geographic Areas Affected | |
| | Associated Goals | Owner Occupied Rehabilitation Repair of existing housing Code enforcement Rental production |
| | Description | Preserve existing housing through rehabilitation and repair efforts, as well as code enforcement activities. |
| | Basis for Relative Priority | Preservation of existing housing was identified as a high priority need at the affordable housing focus group. ACS data also supports the need for housing preservation activities. |
| 4 | Priority Need Name | Increased homeownership |
| | Priority Level | High |
| | Population | Low Moderate Large Families Families with Children |
| | Geographic Areas Affected | |
| | Associated Goals | Homebuyer assistance New housing construction Homebuyer education |
| | Description | Increase homeownership through homebuyer assistance as well as the construction of new affordable housing owner occupied units. |
| | Basis for Relative Priority | Increased homeownership was identified as a high priority need through the affordable housing focus group. ACS data supports the need for activities to increase homeownership. |
| 5 | Priority Need Name | Energy efficiency and universal design features |
| | Priority Level | High |

| | | |
|----------|------------------------------------|--|
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities |
| | Geographic Areas Affected | |
| | Associated Goals | Owner Occupied Rehabilitation Repair of existing housing New housing construction |
| | Description | Affordable housing with energy efficiency and universal design features |
| | Basis for Relative Priority | The inclusion of energy efficiency and universal design features was identified as a high priority need in the Neighborhood Congress and affordable housing focus group. Increased energy efficiency will make homes more affordable and increased universal design features will allow homes assisted with HUD funds to be more livable and functional for a greater percentage of the population. |
| 6 | Priority Need Name | Quality affordable housing units |
| | Priority Level | Low |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions |

| | | |
|----------|------------------------------------|--|
| | Geographic Areas Affected | |
| | Associated Goals | Owner Occupied Rehabilitation Repair of existing housing New housing construction Rental production |
| | Description | Increase the number of quality affordable housing units, both rental and owner occupied. |
| | Basis for Relative Priority | The expansion of quality affordable housing units was identified as a high priority need by the affordable housing focus group. ACS data also supports the need for new higher quality affordable housing due to 44% of Columbia's homes being built before 1979. |
| 7 | Priority Need Name | Fair housing outreach and education |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | |
| | Associated Goals | Homebuyer education Fair housing education to households. |
| | Description | Outreach and education to low-income households regarding fair housing rights. |
| | Basis for Relative Priority | Fair housing education was identified as a high priority need in the fair housing focus group, as well as the Neighborhood Congress event. Fair housing education will help the city and the Columbia Housing Authority meet HUD requirements to affirmatively further fair housing. |
| | Priority Need Name | Fair housing outreach to housing professionals |
| | Priority Level | High |
| 8 | Population | Other |

| | | |
|-----------|------------------------------------|--|
| | Geographic Areas Affected | |
| | Associated Goals | Fair housing education to housing professionals |
| | Description | Outreach and education to housing professionals regarding fair housing laws and regulations. |
| | Basis for Relative Priority | Outreach and education to housing professionals was identified as a high priority need in the fair housing focus group. The MU School of Law also conducted some fair housing testing in Columbia and did find some areas of implicit bias or discrimination warranting additional training and education to local housing professionals. |
| 9 | Priority Need Name | Fair housing counseling |
| | Priority Level | High |
| | Population | Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence |
| | Geographic Areas Affected | |
| | Associated Goals | Fair housing counseling |
| | Description | Fair housing counseling to low income renters. |
| | Basis for Relative Priority | Fair housing counseling was identified as a high priority need in the fair housing focus group, as well as the Neighborhood Congress event. |
| | | |
| 10 | Priority Need Name | Streetscaping |
| | Priority Level | High |

| | | |
|-----------|------------------------------------|--|
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development |
| | Geographic Areas Affected | CDBG Eligible Area |
| | Associated Goals | Sidewalk projects |
| | Description | The inclusion of streetscaping in city sidewalk projects. |
| | Basis for Relative Priority | Streetscaping was identified as a high priority need at the Neighborhood Congress event. The city will work to include aspects of streetscaping in its sidewalk projects as costs allow. |
| 11 | Priority Need Name | Sidewalks, crosswalks and connectivity |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development |
| | Geographic Areas Affected | CDBG Eligible Area |
| | Associated Goals | Sidewalk projects |
| | Description | Construction of sidewalks, crosswalks, and trails with connectivity to transportation. |
| | Basis for Relative Priority | This priority need was identified at the Neighborhood Congress event. The City's capital improvements project list has numerous projects identified within the CDBG eligible area. |

| | | |
|----|------------------------------------|--|
| 12 | Priority Need Name | Bus Shelters |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development |
| | Geographic Areas Affected | CDBG Eligible Area |
| | Associated Goals | Bus shelters |
| | Description | The construction of bus shelters. |
| | Basis for Relative Priority | Bus shelters were identified as a high priority need at the Neighborhood Congress event and the neighborhood needs focus group. There are numerous bus stops in the CDBG eligible area that lack bus shelters. |
| 13 | Priority Need Name | Removal of dilapidated structures |
| | Priority Level | High |
| | Population | Extremely Low Low Moderate Middle |
| | Geographic Areas Affected | |
| | Associated Goals | Removal of dilapidated structures |
| | Description | Removal of vacant, dilapidated and dangerous structures through demolition. |
| | Basis for Relative Priority | The removal of dilapidated structures was identified as a high priority in the Neighborhood Congress event. |
| 14 | Priority Need Name | Mental health facilities |
| | Priority Level | High |

| | | |
|----|------------------------------------|---|
| | Population | Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions |
| | Geographic Areas Affected | |
| | Associated Goals | Community facility improvements |
| | Description | Acquisition, construction, expansion or renovation of mental health facilities. |
| | Basis for Relative Priority | Construction and expansion of mental health facilities was identified as a high priority need at the Neighborhood Congress event. |
| | | |
| 15 | Priority Need Name | Training centers for youth |
| | Priority Level | High |
| | Population | Extremely Low Low Families with Children Non-housing Community Development |
| | Geographic Areas Affected | |
| | Associated Goals | Community facility improvements |
| | Description | Acquisition, construction, expansion, or renovation of facilities that serve as training centers for youth. |
| | Basis for Relative Priority | Training centers for youth was identified as a high priority need at the Neighborhood Congress event. Low income minority populations were identified as target group in need of additional training. 2013 Missouri Department of Elementary and Secondary Education shows that African American students have much lower language proficiency or advanced scores in English and Mathematics at 21% and 16.2% respectively, while white students had proficiency or advanced scores of 65.3% and 59.1% on English and Mathematics respectively. This represents a large achievement gap between African American students and white students. |
| 16 | Priority Need Name | Facilities for ex-offenders |
| | Priority Level | High |
| | Population | Extremely Low Low Individuals |

| | | |
|----|------------------------------------|---|
| | Geographic Areas Affected | |
| | Associated Goals | Community facility improvements |
| | Description | Acquisition, construction, renovation or expansion of facilities for ex-offenders. |
| | Basis for Relative Priority | Transition living facilities for ex-offenders was identified as a high priority need in the City's Neighborhood Congress event. The Mayor's Task Force on violence also stated the importance of services for ex-offenders re-entering society. |
| 17 | Priority Need Name | Facilities for homeless or near homeless |
| | Priority Level | High |
| | Population | Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth |
| | Geographic Areas Affected | |
| | Associated Goals | Community facility improvements |
| | Description | Provide funding for the renovation, acquisition, expansion or construction of facilities serving homeless populations. |
| | Basis for Relative Priority | Facilities for homeless persons or near homeless were identified as a high priority need at the Neighborhood Congress event and the Neighborhood Needs focus group. |
| | | |

Narrative (Optional)

Priority needs were identified and prioritized through the City's Consolidated Plan community forums/focus groups. All needs in the plan were taken directly from public input.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

| Affordable Housing Type | Market Characteristics that will influence the use of funds available for housing type |
|--|---|
| Tenant Based Rental Assistance (TBRA) | There has been a recent expansion of rental assistance funds in Columbia. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's highest priorities. With the increased level of emergency assistance funds in Columbia and the public identification of higher priority needs, the City will not be dedicating 2015-2019 HOME funds to TBRA. |
| TBRA for Non-Homeless Special Needs | There has been a recent expansion of rental assistance funds in Columbia. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's highest priorities. With the increased level of emergency assistance funds in Columbia and the public identification of higher priority needs, the City will not be dedicating 2015-2019 HOME funds to TBRA. |
| New Unit Production | CHAS data provided in the HUD template demonstrates the need for new affordable rental housing units for very low income, due to the high level of cost burdened households at 0-30% AMI and also the high number of households with 1 or more of the 4 housing problems. The data also supports the need for additional new affordable owner occupied units for households making 50-80% AMI, due to aging housing stock and the number of vacant lots within the central city area. |
| Rehabilitation | 44% of Columbia's housing units were built before 1979 and there are a significant portion of household experiencing 1 or more of the 4 housing problems as shown in previous sections of the plan. Rehabilitation efforts will be targeted towards owner occupied units, as well as rental units being rehabilitated in conjunction with LIHTC funding or by a developer with significant experience or capacity to maintain HUD compliance. |
| Acquisition, including preservation | The City is still identifying eligible NSP properties for purchase and rehabilitation or redevelopment. The City will continue to use NSP program income for these purposes, while supplementing the rehabilitation, or demolition and redevelopment with CDBG and HOME funds. |

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The CDBG and HOME Programs have seen steady declines in annual funding recently. The City of Columbia did see a slight increase in funding due to census data and changing demographics in recent past. The City is anticipating level CDBG and HOME funding for the next 5 years due to the current funding climate. The City is anticipating increased program income in HOME funds due to additional larger redevelopment projects in progress or planned. All City goals were provided an estimated cost to ensure goals are achievable.

Anticipated Resources

| 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 Admin and Planning Economic Development Housing Public Improvements Public Services | 800,000 | 25,000 | 0 | 825,000 | 0 | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 400,000 | 105,000 | 0 | 505,000 | 0 | |

Table 48 - Anticipated Resources

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 City of Columbia Division of Human Services funds approximately \$900,000 in social services through local general revenue. CDBG funds and Social Services funding are often provided to similar agencies and implemented to maximize funds available and builds agency capacity for services. HOME funding often leverages significant investment from private lenders, as well as significant amounts of LIHTC 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 2015-2019 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 currently owns four properties through the NSP. These properties will be used to redevelop affordable housing units. The consolidated plan identifies the construction of new quality affordable housing units as a high priority need. Development of these properties will help meet this need. The City is also working with the Columbia Housing Authority to potentially develop a housing trust organization to ensure properties developed with HOME funds can remain affordable in perpetuity.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

| Responsible Entity | Responsible Entity Type | Role | Geographic Area Served |
|---|-------------------------|--|------------------------|
| CITY OF COLUMBIA | Government | Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services | Jurisdiction |
| HOUSING AUTHORITY OF THE CITY OF COLUMBIA | | Public Housing Rental | Jurisdiction |

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Activities in the consolidated plan will be primarily carried out by the City of Columbia. Local non-profit organizations and service providers will be identified through an annual RFP process to conduct activities that meet goals identified in the plan, however organizations have not yet been identified and activities will be closely monitored by the City of Columbia. One gap identified by local agencies has been additional training for the annual RFP process. The Community Development Department is currently addressing this by working closely with the Division of Human Services to develop a web-based application process that will stream line the application process.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

| Homelessness Prevention Services | Available in the Community | Targeted to Homeless | Targeted to People with HIV |
|---|----------------------------|----------------------|-----------------------------|
| Homelessness Prevention Services | | | |
| Counseling/Advocacy | X | X | X |
| Legal Assistance | X | X | |
| Mortgage Assistance | X | | |
| Rental Assistance | X | X | X |
| Utilities Assistance | X | X | X |
| Street Outreach Services | | | |
| Law Enforcement | X | | |
| Mobile Clinics | X | X | |
| Other Street Outreach Services | X | X | X |
| Supportive Services | | | |
| Alcohol & Drug Abuse | X | X | X |
| Child Care | X | X | X |
| Education | X | X | X |
| Employment and Employment Training | X | X | X |
| Healthcare | X | X | X |
| HIV/AIDS | X | X | X |
| Life Skills | X | X | X |
| Mental Health Counseling | X | X | X |
| Transportation | X | X | X |
| Other | | | |
| | | | |

Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The delivery of listed services meets the needs of the homeless persons and additional populations mentioned above through the network of agencies in Columbia. There are several organizations that serve homeless persons specified above and there is close coordination between agencies. The Basic Needs Coalition consists of several local service provider organizations that serve homeless populations with housing or supportive services. The BNC exists to help homeless populations receive basic needs, conduct point in time counts and ensure effective collaboration between agencies to reduce service gaps.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of Columbia's current delivery structure are that gaps are minimized due to collaborative BNC meetings held quarterly. The City has identified three goals to improve services to homeless populations in Columbia. The three goals are as follows:

- No deaths due to exposure.
- No homeless children.
- No homeless veterans.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The strategies to address the three goals above will include construction of a homeless drop-in center that can also house overnight shelter in the coldest months of the year, expansion of transitional living facilities for homeless youth and expansion of veteran housing through the Welcome Home and Columbia Housing Authority's Veterans Campus.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-------------------------------|------------|----------|-----------------------------------|---------------------------------|---|--------------------------------------|---|
| 1 | Vocational Training | 2015 | 2019 | Non-Housing Community Development | Citywide | Vocational training targeting youth | CDBG: \$525,000 | Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted |
| 2 | Micro lending | 2015 | 2019 | Non-Housing Community Development | Citywide | Microloans | CDBG: \$150,000 | Businesses assisted: 15 Businesses Assisted |
| 3 | Owner Occupied Rehabilitation | 2015 | 2019 | Affordable Housing | Citywide | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | CDBG: \$375,000 HOME: \$1,275,000 | Homeowner Housing Rehabilitated: 55 Household Housing Unit |
| 4 | Repair of existing housing | 2015 | 2019 | Affordable Housing | Citywide | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | CDBG: \$700,000 | Homeowner Housing Rehabilitated: 200 Household Housing Unit |
| 5 | Code enforcement | 2015 | 2019 | Affordable Housing | NEIGHBORHOOD RESPONSE TEAM AREA | Preservation of Existing Housing | CDBG: \$150,000 | Housing Code Enforcement/Foreclosed Property Care: 375 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--------------------------|------------|----------|---|--------------------|--|-----------------|--|
| 6 | Homebuyer assistance | 2015 | 2019 | Affordable Housing | Citywide | Increased homeownership | HOME: \$590,000 | Direct Financial Assistance to Homebuyers: 65 Households Assisted |
| 7 | New housing construction | 2015 | 2019 | Affordable Housing | Citywide | Increased homeownership Energy efficiency and universal design features Quality affordable housing units | HOME: \$525,000 | Homeowner Housing Added: 15 Household Housing Unit |
| 8 | Rental production | 2015 | 2019 | Affordable Housing | Citywide | Preservation of Existing Housing Quality affordable housing units | HOME: \$300,000 | Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 6 Household Housing Unit |
| 9 | Homebuyer education | 2015 | 2019 | Affordable Housing | Citywide | Increased homeownership Fair housing outreach and education | CDBG: \$75,000 | Public service activities for Low/Moderate Income Housing Benefit: 450 Households Assisted |
| 10 | Sidewalk projects | 2015 | 2019 | Non-Homeless Special Needs Non-Housing Community Development | CDBG Eligible Area | Streetscaping Sidewalks, crosswalks and connectivity | CDBG: \$665,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted |
| 11 | Bus shelters | 2015 | 2019 | Non-Homeless Special Needs Non-Housing Community Development | CDBG Eligible Area | Bus Shelters | CDBG: \$40,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|---|------------|----------|-------------------------------------|-----------------|---|-----------------|---|
| 12 | Removal of dilapidated structures | 2015 | 2019 | Non-Housing Community Development | Citywide | Removal of dilapidated structures | CDBG: \$150,000 | Buildings Demolished: 15 Buildings |
| 13 | Fair housing education to households. | 2015 | 2019 | Affordable Housing | Citywide | Fair housing outreach and education | CDBG: \$30,000 | Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted |
| 14 | Fair housing education to housing professionals | 2015 | 2019 | Fair housing education to landlords | Citywide | Fair housing outreach to housing professionals | CDBG: \$25,000 | Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted |
| 15 | Fair housing counseling | 2015 | 2019 | Affordable Housing | Citywide | Fair housing counseling | CDBG: \$25,000 | Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted |
| 16 | Community facility improvements | 2015 | 2019 | Non-Housing Community Development | Citywide | Mental health facilities Training centers for youth Facilities for ex-offenders Facilities for homeless or near homeless | CDBG: \$472,500 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted |

Table 51 – Goals Summary

Goal Descriptions

| | | |
|----|-------------------------|---|
| 1 | Goal Name | Vocational Training |
| | Goal Description | Provide vocational training to 70 participants, particularly low-income youth. |
| 2 | Goal Name | Micro lending |
| | Goal Description | Provide microloans to 15 small businesses (5 or less FTE) with at least 51% low to moderate income employees. |
| 3 | Goal Name | Owner Occupied Rehabilitation |
| | Goal Description | Provide comprehensive rehabilitation to owner-occupied housing units consisting of lead remediation, energy efficiency, structural repairs, roof, accessibility modifications and systems upgrades. |
| 4 | Goal Name | Repair of existing housing |
| | Goal Description | Provide minor home repairs to owner-occupied housing units consisting of lead hazard remediation, energy efficiency, weatherization, structural repairs, accessibility modifications and systems repairs. |
| 5 | Goal Name | Code enforcement |
| | Goal Description | Fund 1/2 FTE of a position to conduct code enforcement in the NRT area addressing at least 275 properties. |
| 6 | Goal Name | Homebuyer assistance |
| | Goal Description | Provide homebuyer assistance in the form of down payment and closing cost assistance to eligible households. |
| 7 | Goal Name | New housing construction |
| | Goal Description | Construct new affordable owner-occupied housing units that remain permanently affordable. Funds will be provided in the form of development financing for private developers and grants to Community Housing Development Organizations. |
| 8 | Goal Name | Rental production |
| | Goal Description | Provide development financing for affordable housing developments funded through the Missouri Housing Development Commission. |
| 9 | Goal Name | Homebuyer education |
| | Goal Description | Provide homebuyer education to new homebuyers on the real estate transactions, financing, household budgeting, and homeownership. |
| 10 | Goal Name | Sidewalk projects |
| | Goal Description | Complete infrastructure projects to increase neighborhood connectivity to amenities and services. |

| | | |
|----|-------------------------|--|
| 11 | Goal Name | Bus shelters |
| | Goal Description | Construct new bus shelters in the CDBG eligible area. |
| 12 | Goal Name | Removal of dilapidated structures |
| | Goal Description | Remove dilapidated structures within the city limits. |
| 13 | Goal Name | Fair housing education to households. |
| | Goal Description | Provide fair housing education to low income households regarding fair housing rights. |
| 14 | Goal Name | Fair housing education to housing professionals |
| | Goal Description | Provide education to 75 fair housing professionals including landlords, realtors. and lenders. |
| 15 | Goal Name | Fair housing counseling |
| | Goal Description | Provide fair housing counseling to 50 low to moderate income renters. |
| 16 | Goal Name | Community facility improvements |
| | Goal Description | Acquire, renovate, or expand 5 community facilities providing training services to youth, youth programming, homelessness, and mental health services. |

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 91.315(b)(2)

The City of Columbia will utilize CDBG and HOME funds towards the following affordable housing efforts, including the total number of units over 5 years:

- Owner Occupied Rehabilitation: 55 units (extremely low-income, low-income, and moderate income)
- Minor Home Repair and Accessibility Modifications: 200 units (extremely low-income, low-income, and moderate income)
- Homebuyer/Down payment Assistance: 65 units (low-income, and moderate income)
- New Housing Construction: 15 units (low-income, and moderate income)
- Rental Production: 10 units, most likely within 2 developments, (extremely low-income)

Total: 345 units

P-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

Downtown Family Site

The CHA Downtown site is composed of 294 public housing units which include a mix of 1, 2, 3, & 4 bedroom units. This site has five one-bedroom units and four two-bedroom units for persons that have been remodeled to ADA 504 standards. Other accessibility modifications have been made to garden style apartments to accommodate the needs of tenants with disabilities.

Currently, there are two families waiting list to transfer from one-bedroom accessible units to two-bedroom accessible units. Some families need moderate accommodations like ramps or units all on one level; we currently do not track these residents/applicants but accommodate them on a case-by-case basis. We currently have approximately 136 units with accessible entries.

CHA is not allowed to collect information on the type of disability applicants or residents have, so CHA does not have notes on the wait list about accommodations required unless the applicant has supplied us with that information. More commonly, CHA discovers the needs at the time the resident is discussing the move in plans with the managers.

Major renovations are planned for these units over the next five years using Low-Income Housing Tax Credit funding. Every effort will be made to renovate all ground floor garden style apartments to full ADA 504 accessibility.

Bear Creek Family Site

Bear Creek has 78 family units ranging from one-to-four bedrooms. While a few have ramps leading to the entrances, most do not. The units are not accessible at this time. CHA has had two requests in the past year for adaptations to the bathtub/shower to install ADA compliant grab bars, but the walls are not strong enough to safely affix the grab bars. In those cases, CHA has redirected the applicants to either Paquin Tower or the Downtown site. CHA is planning to make as many as possible of the Bear Creek units accessible to persons with disabilities as we use Low-Income Housing Tax Credit funding to renovate the property.

Oak Towers

Oak Towers has 147 units that are all on one level, but are not fully ADA accessible. As we renovate more of our properties using Low-Income Housing Tax Credits, we make as many as possible of the units conform to ADA 504 specifications as possible. Tenants must be elderly or near elderly to live at Oak Towers.

Paquin Tower

Paquin Tower is CHA's most accessible housing site with 200 ADA accessible units. The waiting list for Paquin Tower is consistently around 45-50 families. Tenants must be elderly or a person with a disability to live at Paquin Tower.

Activities to Increase Resident Involvements

The Columbia Housing Authority has worked with its local tenants through the resident association. CHA also conducts several Moneysmart classes throughout the year, as well as holds homebuyer classes 8-10 times per year. CHA is also working in partnership with the City of Columbia to include fair housing staff in regular resident meetings at Paquin towers to increase educational opportunities and resident involvement.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

The housing crisis resulted in a tightening of credit for homebuyers, resulting in less availability of credit for household with lower incomes and lower credit scores. The Columbia housing market improved significantly in 2013 however has slowed somewhat in 2014. The City has increased its assistance amount to first-time homebuyers to 7.5% of the purchase price up to \$7,500. City staff expects this will increase affordability by reducing the private mortgage needed for purchase, as well as monthly private mortgage insurance costs. The fair housing focus group also identified quality affordable housing units as a barrier to affordable housing. Many housing units that are more affordable in Columbia are in substandard condition and in need of repairs.

The City of Columbia has seen a significant expansion in the number of student housing units constructed in Columbia. Several student housing complexes were completed in the fall of 2013 and additional projects are expected to be completed in 2014. A local appraisal report notes that 2,400 new beds targeting students were added to Columbia inventory in fall of 2013 and another 900+ are under construction for fall of 2014. The student rental segment of the market is experiencing higher vacancies due to recent construction and reduced university of Missouri enrollment. Non-student apartment properties vacancies are stable; however some softening of rents or lack of rent increases in some complexes has occurred. This could be due to the increased availability of units without the increase in demand.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City plans to provide homebuyer assistance to 65 households from 2015-2019 to overcome affordability as a barrier to affordable housing. The City will also be providing funding for production of up to 10 affordable rental housing units, which may also leverage up to 100 additional LIHTC funded affordable housing units. The City also plans to provide comprehensive rehabilitation to 55 housing units and complete 200 additional minor home repair projects to overcome the barrier of quality affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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 and transitional housing needs of homeless persons

The City of Columbia plans to support Welcome Home and the Columbia Housing Authority's effort to provide emergency shelter and transitional housing needs for homeless veterans. The City has committed a significant amount of 2015 CDBG funding to the project. The City's strategic goals also include funding for transitional living facilities for homeless persons, particularly homeless youth. The City funded Rainbow House with 2014 CDBG funds, however Rainbow House was unable to obtain site control. The City will continue to work with Rainbow House and other agencies serving homeless youth to ensure transitional housing needs of homeless youth are met.

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 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.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and 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 administers approximately \$900,000 in local general revenue to assist social service providers serving these populations.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP 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 will hold an EPA Certified Renovation and Remodeling class once per 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.

How are the actions listed above related to the extent of lead poisoning and hazards?

The above actions are directly related to reducing lead hazards in housing units. The city will reduce lead hazards in homes, which will reduce the risk of lead poisoning by occupants.

How are the actions listed above integrated into housing policies and procedures?

The City requires all houses to be lead-safe on completion of rehabilitation activities. The City also follows EPA RRP rules and regulations and ensures that contractors are following these guidelines. Each project requiring a lead risk assessment includes a final clearance before payment to the contractor.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

In addition to the Federal Sources of funding mentioned above, including Emergency Repair and Continuum of Care funds, the following sources of funding are being used to address poverty level families in the community:

- Job training through Job Point;
- HOPWA funding for persons living with HIV/AIDS provide through RAIN-Central Missouri;
- Funding provided through the City Division of Human Services for a variety of social services
- County Community Services Department funding, children services fund;
- The Woman's Infants and Children (WIC Program) administered through the City Division of Human Services;
- United Way Safety Net funding for multiple social service agencies;
- Donations leveraged through the Neighborhood Assistance Program and other private sources.
- Funding administered by the Voluntary Action Center to help meet the basic needs of low-income Boone County residents;
- Funding for homeless prevention activities through the Federal Emergency Management Agency and through the Missouri Housing Trust Fund.
- A variety of programs operated by Central Missouri Community Action aimed at reducing poverty. (Head Start, CSBG, LIHEAP, Weatherization, Employment and Training Services, Life Skills)

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

By collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The City will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The City of Columbia plans to monitor all CDBG and HOME sub-recipient organizations prior to each annual RFP process. The City piloted this approach in 2014 and the Community Development Commission found it very informative in making future funding decisions. Topics covered in the monitoring will include the following:

- Staff capacity.
- Consistency in activities with CDBG/HOME agreement(s).
- Project progress.
- File organization and storage.
- Record retention policies.
- Davis Bacon Prevailing Wage.
- Purchasing guidelines.
- Contractor requirements.
- Internal controls for purchasing.
- Financial Management.
- Draw requests and depositing of CDBG/HOME funds.
- Annual Audit

The City will also continue to monitor HOME funded rental units for property maintenance requirements, leases, rents, household eligibility and development financials.

Expected Resources

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

Introduction

The CDBG and HOME Programs have seen steady declines in annual funding recently. The City of Columbia did see a slight increase in funding due to census data and changing demographics in recent past. The City is anticipating level CDBG and HOME funding for the next 5 years due to the current funding climate. The City is anticipating increased program income in HOME funds due to additional larger redevelopment projects in progress or planned. All City goals were provided an estimated cost to ensure goals are achievable.

Anticipated Resources

| 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 Admin and Planning Economic Development Housing Public Improvements Public Services | 800,000 | 25,000 | 0 | 825,000 | 0 | |
| HOME | public - federal | Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA | 400,000 | 105,000 | 0 | 505,000 | 0 | |

Table 52 - 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 City of Columbia Division of Human Services funds approximately \$900,000 in social services through local general revenue. CDBG funds and Social Services funding are often provided to similar agencies and done in a manner that maximizes funds available and builds agency capacity for services. HOME funding often leverages significant investment from private lenders, as well as significant amounts of LIHTC 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 2015-2019 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 currently owns four properties through the NSP. These properties will be used to redevelop affordable housing units. The consolidated plan identifies the construction of new quality affordable housing units as a high priority need. Development of these properties will help meet this need. The City is also working with the Columbia Housing Authority to potentially develop a housing trust organization to ensure properties developed with HOME funds can remain affordable in perpetuity.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-------------------------------|------------|----------|--------------------|-----------------|---|------------------------------------|---|
| 1 | Homebuyer education | 2015 | 2019 | Affordable Housing | | Increased homeownership | CDBG: \$12,000 | Public service activities other than Low/Moderate Income Housing Benefit: 90 Persons Assisted |
| 2 | Code enforcement | 2015 | 2019 | Affordable Housing | | Preservation of Existing Housing | CDBG: \$30,000 | Housing Code Enforcement/Foreclosed Property Care: 75 Household Housing Unit |
| 3 | Owner Occupied Rehabilitation | 2015 | 2019 | Affordable Housing | | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | CDBG: \$101,700 HOME: \$100,000 | Homeowner Housing Rehabilitated: 11 Household Housing Unit |
| 4 | Repair of existing housing | 2015 | 2019 | Affordable Housing | | Preservation of Existing Housing Energy efficiency and universal design features | CDBG: \$90,000 | Homeowner Housing Rehabilitated: 40 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|--|------------|----------|--|-----------------|--|--------------------|--|
| 5 | Sidewalk projects | 2015 | 2019 | Non-Homeless Special Needs Non-Housing Community Development | | Sidewalks, crosswalks and connectivity | CDBG: \$170,000 | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted |
| 6 | Vocational Training | 2015 | 2019 | Non-Housing Community Development | | Vocational training targeting youth | CDBG: \$97,000 | Public service activities other than Low/Moderate Income Housing Benefit: 14 Persons Assisted |
| 7 | Community facility improvements | 2015 | 2019 | Non-Housing Community Development | | Facilities for homeless or near homeless | CDBG: \$168,000 | Overnight/Emergency Shelter/Transitional Housing Beds added: 35 Beds Housing for Homeless added: 25 Household Housing Unit |
| 8 | Fair housing education to households. | 2015 | 2019 | Affordable Housing | | Fair housing outreach and education | CDBG: \$6,000 | Public service activities for Low/Moderate Income Housing Benefit: 30 Households Assisted |
| 9 | Fair housing education to housing professionals | 2015 | 2019 | Fair housing education to landlords | | Fair housing outreach to housing professionals | CDBG: \$5,000 | Public service activities other than Low/Moderate Income Housing Benefit: 20 Persons Assisted |
| 10 | Fair housing counseling | 2015 | 2019 | Affordable Housing | | Fair housing counseling | CDBG: \$5,000 | Public service activities other than Low/Moderate Income Housing Benefit: 10 Persons Assisted |
| 11 | New housing construction | 2015 | 2019 | Affordable Housing | | Increased homeownership Energy efficiency and universal design features Quality affordable housing units | HOME: \$61,350 | Homeowner Housing Added: 2 Household Housing Unit |

| Sort Order | Goal Name | Start Year | End Year | Category | Geographic Area | Needs Addressed | Funding | Goal Outcome Indicator |
|------------|-----------------------------------|------------|----------|-----------------------------------|-----------------|---|-----------------|---|
| 12 | Rental production | 2015 | 2019 | Affordable Housing | | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | HOME: \$101,750 | Rental units rehabilitated: 6 Household Housing Unit |
| 13 | Homebuyer assistance | 2015 | 2019 | Affordable Housing | | Increased homeownership | HOME: \$105,000 | Direct Financial Assistance to Homebuyers: 12 Households Assisted |
| 14 | Micro lending | 2015 | 2019 | Non-Housing Community Development | | Microloans | | Businesses assisted: 4 Businesses Assisted |
| 15 | Removal of dilapidated structures | 2015 | 2019 | Non-Housing Community Development | | Removal of dilapidated structures | | Buildings Demolished: 2 Buildings |

Table 53 – Goals Summary

Goal Descriptions

| | | |
|---|------------------|-------------------------------|
| 1 | Goal Name | Homebuyer education |
| | Goal Description | |
| 2 | Goal Name | Code enforcement |
| | Goal Description | |
| 3 | Goal Name | Owner Occupied Rehabilitation |
| | Goal Description | |

| | | |
|----|------------------|---|
| 4 | Goal Name | Repair of existing housing |
| | Goal Description | |
| 5 | Goal Name | Sidewalk projects |
| | Goal Description | |
| 6 | Goal Name | Vocational Training |
| | Goal Description | |
| 7 | Goal Name | Community facility improvements |
| | Goal Description | |
| 8 | Goal Name | Fair housing education to households |
| | Goal Description | |
| 9 | Goal Name | Fair housing education to housing professionals |
| | Goal Description | |
| 10 | Goal Name | Fair housing counseling |
| | Goal Description | |
| 11 | Goal Name | New housing construction |
| | Goal Description | |
| 12 | Goal Name | Rental production |
| | Goal Description | |
| 13 | Goal Name | Homebuyer assistance |
| | Goal Description | |
| 14 | Goal Name | Micro lending |
| | Goal Description | |
| 15 | Goal Name | Removal of dilapidated structures |
| | Goal Description | |

Projects

AP-35 Projects – 91.220(d)

Introduction

The Community Development Commission recommended CDBG and HOME funding amounts for FY2015 projects. Recommendations were based upon survey data, draft consolidated plan goals, individual project ratings and available funding.

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

Priorities were recommended by the Community Development Commission. Recommendations were based upon consolidated plan goals, strength of proposals, public input and available resources.

| Project Summary Information | | | | | |
|-----------------------------|---|---|------------------|-------------------------|-----------------|
| No. | Project | Goals Supported | Geographic Areas | Needs Addressed | Funding |
| 1 | Homebuyer Classes | Homebuyer education | Citywide - Other | Increased homeownership | CDBG : \$12,000 |
| | Description | Homebuyer classes for down payment assistance recipients. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 90 first-time buyer households will benefit from the proposed activities. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project | | | | |

| | | | | | |
|---|--|---|--|---|------------------------|
| | Detail screen.) | | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | | | | |
| 2 | NRT Code Enforcement | Code enforcement | NEIGHBORHOOD RESPONSE TEAM AREA - Local Target area | Preservation of Existing Housing | CDBG : \$30,000 |
| | Description | Code Enforcement in Neighborhood Response Team area. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Approximately 3,500 households in the NRT area will benefit from the code enforcement activities. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | NRT Area. | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Code enforcement of property maintenance code. | | | |

| | | | | | |
|---|---|---|------------------|---|--------------------------------------|
| 3 | Owner Occupied Rehabilitation | Owner Occupied Rehabilitation | Citywide - Other | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | CDBG : \$101,700 HOME : \$100,000 |
| | Description | Owner Occupied Rehabilitation Program | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 11 households. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City-wide owner-occupied units. | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Comprehensive rehabilitation of owner-occupied housing. | | | |

| | | | | | |
|---|---|---|--|---|------------------|
| 4 | SIL and BCCA Minor Home Repair & Accessibility | Repair of existing housing | Citywide - Other | Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units | CDBG : \$90,000 |
| | Description | Minor home repairs and accessibility modifications for elderly and disabled households. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 40 households. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City-wide | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Minor home repair and accessibility modifications for elderly and disabled. | | | |
| 5 | Public Works Sidewalk Projects | Sidewalk projects | CDBG Eligible Area - Local Target area | Sidewalks, crosswalks and connectivity | CDBG : \$170,000 |
| | Description | Sidewalk repairs and accessibility improvements to Worley intersection and Elleta Blvd. | | | |

| | | | | | |
|---|---|--|------------------|-------------------------------------|-----------------|
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Approximately 5,000 persons in surrounding neighborhoods. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Worley and Clinkscales intersection. Garth Avenue between Worley and Sexton. | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Sidewalk repairs and accessibility improvements. | | | |
| 6 | Job Point Vocational Training | Vocational Training | Citywide - Other | Vocational training targeting youth | CDBG : \$97,000 |
| | Description | Vocational training for low income minority youth. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the | 14 households. | | | |

| | | | | | |
|---|--|--|--|--|------------------|
| | AP-36 Project Detail screen.) | | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Vocational training for low income minority youth. | | | |
| 7 | Welcome Home | Community facility improvements Rental production | | Facilities for homeless or near homeless | CDBG : \$168,000 |
| | Description | Emergency housing expansion and construction of a new community room for homeless veterans. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Construction of the facility will result in 25 additional emergency housing units for homeless veterans. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project | Business Loop just south of I-70. The Deluxe Inn. | | | |

| | | | | | |
|---|--|---|------------------|--|-----------------|
| | Detail screen.) | | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Renovation and conversion of a motel into emergency housing for homeless veterans. | | | |
| 8 | Fair Housing Set-Aside | Fair housing education to households. Fair housing education to housing professionals Fair housing counseling | Citywide - Other | Fair housing outreach and education Fair housing outreach to housing professionals Fair housing counseling | CDBG : \$16,000 |
| | Description | Fair housing counseling, outreach and education. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 30 households are estimated to receive education and outreach services and 10 households are estimated to receiving fair housing counseling services. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City Hall and local events. | | | |
| | Planned Activities (Note: Additional information for this | Fair housing outreach, education and counseling. | | | |

| | | | | | |
|----|---|---|--|--|------------------|
| | discussion may be available on the AP-36 Project Detail screen.) | | | | |
| 9 | CDBG Administration | | | | CDBG : \$100,000 |
| | Description | CDBG Administration. Grant Administration, salaries, and admin costs. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Administration | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City Hall. | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Administration. | | | |
| 10 | CDBG Planning | | | | CDBG : \$50,300 |
| | Description | Funds to support formulating AAP, CAPER and updating the Consolidated Plan. | | | |
| | Target Date for Completion | 09/30/2016 | | | |

| | | | | | |
|----|---|--|------------------|-------------------------|------------------|
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Planning costs for annual action plan and CAPER reports. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City Hall. | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Planning costs for annual action plan and CAPER reports. | | | |
| 11 | Homeownership Assistance | Homebuyer assistance | Citywide - Other | Increased homeownership | CDBG : \$105,000 |
| | Description | Down payment assistance for first-time homebuyers. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 13 first time homebuyer households between 30-50% AMI. | | | |

| | | | | | |
|----|--|--|--|---|------------------|
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Down payment assistance. | | | |
| 12 | CHA Housing Renovations Unity Drive | Rental production | | Preservation of Existing Housing Quality affordable housing units | HOME : \$101,750 |
| | Description | Housing rehabilitation and RAD conversion of public housing to project based vouchers. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Renovations will include 6 HOME funded units. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Unity Drive. | | | |

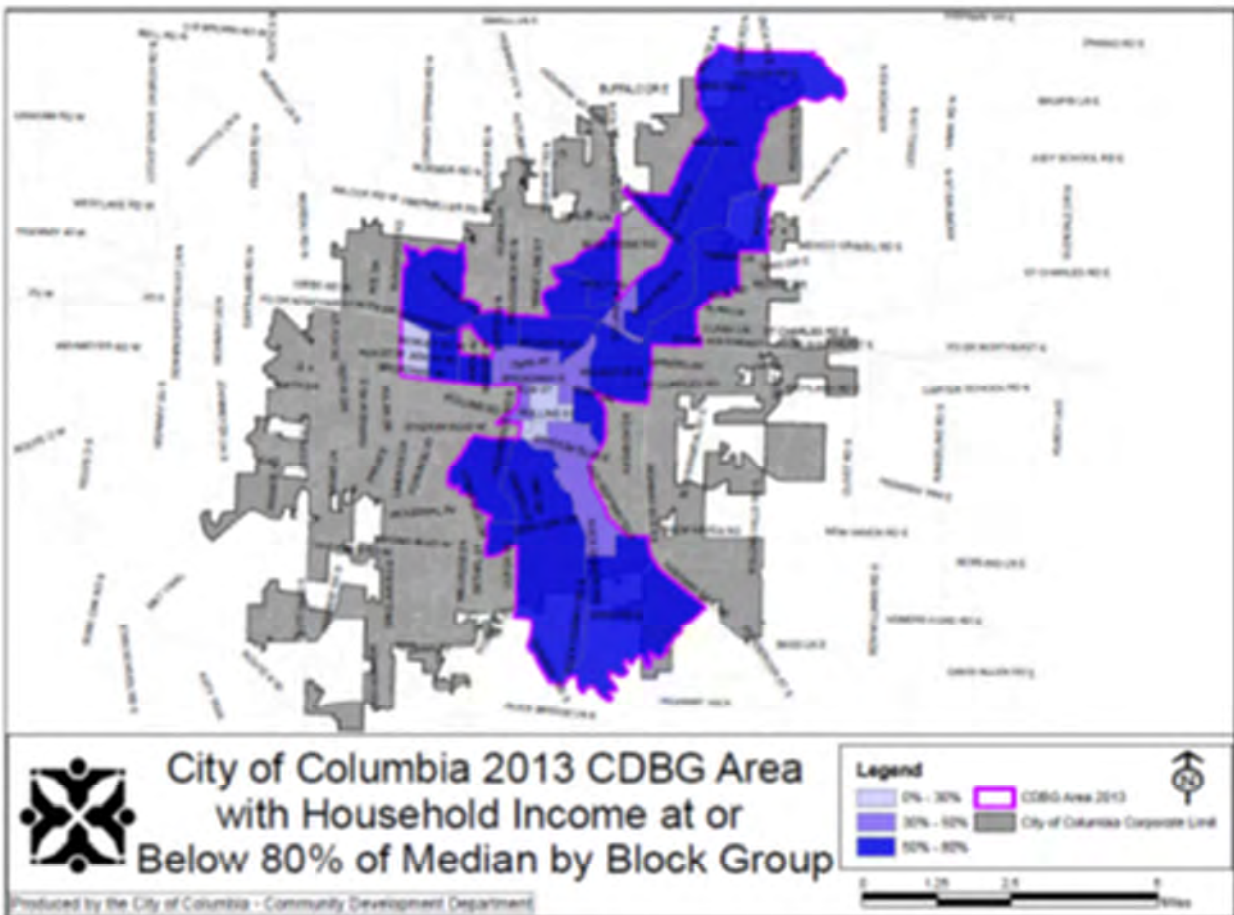
| | | | | | |
|----|--|--|------------------|--|-----------------|
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Comprehensive rehabilitation of public housing units and RAD conversion to project based vouchers. | | | |
| 13 | CHDO | New housing construction | Citywide - Other | Increased homeownership Energy efficiency and universal design features Quality affordable housing units | HOME : \$61,350 |
| | Description | Community Housing Development 15% set-aside. | | | |
| | Target Date for Completion | 12/31/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | 2 families at 80% AMI or below. | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project | Construction of 2 affordable housing units by local CHDOs. | | | |

| | | | | | |
|----|---|--|--|--|-----------------|
| | Detail screen.) | | | | |
| 14 | HOME Administration | | | | HOME : \$40,900 |
| | Description | Administration costs for the HOME program. | | | |
| | Target Date for Completion | 09/30/2016 | | | |
| | Estimate the number and type of families that will benefit from the proposed activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Administration | | | |
| | Location Description (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | City Hall | | | |
| | Planned Activities (Note: Additional information for this discussion may be available on the AP-36 Project Detail screen.) | Administration. | | | |

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

The City will make all housing programs and housing development projects eligible city-wide, in order to ensure the city is not concentrating low income or minority populations through affordable housing projects. CDBG sidewalk projects and bus shelter projects will be targeted to the CDBG eligible area, consisting of census blocks with 51% or more of the population at 80% or below AMI, in order to ensure the achievement of a CDBG national objective. Code enforcement activities will be targeted to the NRT area with greater concentrations of poverty and property maintenance violations.



Geographic Distribution

| Target Area | Percentage of Funds |
|---------------------------------|---------------------|
| CDBG Eligible Area | 17 |
| NEIGHBORHOOD RESPONSE TEAM AREA | 4 |
| Citywide non-targeted | 79 |

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Rational behind allocating investments geographically include ensuring the city is affirmatively further fair housing with housing programs offered city-wide, and ensuring HUD national objectives are met through infrastructure and code enforcement activities.

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 providing funds to Welcome Home and In2action. Special needs populations will be served through Boone County Council on Aging and Services for Independent Living.

| One Year Goals for the Number of Households to be Supported | |
|---|-----|
| Homeless | 35 |
| Non-Homeless | 32 |
| Special-Needs | 40 |
| Total | 107 |

Table 55 - 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 | 2 |
| Rehab of Existing Units | 86 |
| Acquisition of Existing Units | 19 |
| Total | 107 |

Table 56 - One Year Goals for Affordable Housing by Support Type

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 (CHA) plans to continue its new affordable housing initiative designed to strengthen and revitalize neighborhoods located in the Heart of Columbia, Columbia's First Ward. The CHA believes it should be a leader in the development of affordable housing that is energy-efficient and fully accessible to persons with disabilities. In this leadership role, the CHA will partner with other community organizations to develop a broad variety of affordable housing options designed to revitalize neighborhoods and build strong, inclusive communities that reflect the diversity of Columbia.

The long-term goals of the CHA Affordable Housing Initiative are:

- To increase the supply of affordable housing in partnership with other community organizations.
- To revitalize neighborhoods in a way that builds strong, diverse, and inclusive communities.
- To provide energy-efficient affordable housing options that meet community needs.
- To revitalize our aging public housing family neighborhoods in the heart of Columbia.

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

The Columbia Housing Authority will be holding regular resident meetings for its public housing tenants. The City is partnering with CHA to provide education materials on fair housing in 2015.

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

Introduction

The City of Columbia FY2015 Annual Action Plan provides funding support for Welcome Home's Emergency Veteran Housing and In2Action's transitional housing for homeless ex-offenders. CDBG funds are also being provided to Reality House for renovations to existing housing service homeless ex-offenders.

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 plans to support Welcome Home and the Columbia Housing Authority's effort to provide emergency shelter and transitional housing needs for homeless veterans. The City has committed a significant amount of 2015 CDBG funding to the project. The City's strategic goals also include funding for transitional living facilities for homeless persons, particularly homeless youth. The City funded Rainbow House with 2014 CDBG funds, however Rainbow House was unable to obtain site control. The City will continue to work with Rainbow House and other agencies serving homeless youth to ensure transitional housing needs of homeless youth are met.

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 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. Welcome Home provides emergency housing for homeless veterans. CDBG funding to this project will help expand emergency shelter funding for homeless veterans. CHA is also partnering with Welcome Home along with the VA to ensure veterans have additional transitional housing and supportive services.

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 housing crisis resulted in a tightening of credit for homebuyers, resulting in less availability of credit for household with lower incomes and lower credit scores. The Columbia housing market improved significantly in 2013, however has slowed somewhat in 2014. The City has increased its assistance amount to first-time homebuyers to 7.5% of the purchase price up to \$7,500. City staff hopes this will increase affordability by reducing the private mortgage needed for purchase, as well as monthly private mortgage insurance costs. The fair housing focus group also identified quality affordable housing units as a barrier to affordable housing. Many housing units that are more affordable in Columbia are in substandard condition and in need of repairs.

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 is currently undergoing a process to re-write zoning ordinances. This is a two year process that will implement the City's new comprehensive plan. Affordable housing and sustainability were identified in the comprehensive plan and topics will be discussed during the reformulation of the City's zoning ordinances.

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

The City also purchased a site for the homeless drop-in center with general revenue funds during 2014. 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 to include the donation of this lot to a homeless drop-in center proposal as a part of the next annual CDBG and HOME RFP for local agencies.

Actions planned to foster and maintain affordable housing

The City is working with the Columbia Housing Authority on the potential development of a Housing Trust Fund organization and plans to continue these discussions over the next year. In 2013, the CHA procured consultation services from Lawrence Community Land Trust organization to assist in forming a housing trust fund organization in Columbia. The City has current affordable housing development projects that may be good potential properties to place under the housing trust organization.

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 will hold an EPA Certified Renovation and Remodeling class once per 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 will be increasing its CDBG Administration funding from 16% to 18% in FY2015 in order help fund an additional housing specialist position. The additional position will help increase production in the homeownership program and minor home repair program, while allowing additional staff time for closer monitoring of CDBG sub-recipients and CHDOs.

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

The Community Development Department is working with the Division of Human Services to implement a web based funding application and reporting system for local service provider organization. The goal will be to streamline the process for agencies and increase information sharing across funding sources to best utilize funding.

Program Specific Requirements

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

Introduction:

Projects planned with CDBG and HOME funds for FY2015 are identified in the Projects Table earlier. The following identifies program income available to utilize in planned projects. The City of Columbia expends program income before HUD funds on each draw request. Columbia will be completing a CDBG and HOME draw at the end of FY2014, so no carry over program income received before FY2015 is expected.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(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% |
| Annual Action Plan 2015 | 156 |

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:

Homeownership Assistance projects will be funded with a 10 year forgivable loan. Loans will be forgiven at 10% per year. If the home is sold, the prorated balance will be recaptured by the City. All loans are secured with a promissory note and deed of trust.

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:

For projects funded through recapture, the City will include resale provisions and requirements with the property through Covenants and Restrictions recorded at the county. The Covenants and Restrictions document will include the date of sale and respective affordability period dates and requirements.

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.

Appendix

| Item | Page |
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City of Columbia

2015-2019 Consolidated Plan

Citizen Participation Plan

1. PURPOSE

Participating Jurisdictions (PJs) receiving U.S. Department of Housing and Urban Development (HUD) entitlement grant funds must develop a Citizen Participation Plan (CPP) in accordance with Title 24 CFR 91.105 of the Housing and Community Development Act of 1974, as amended. The CPP describes efforts undertaken to encourage citizen participation in the development of the City of Columbia's federal reports: 5-year Consolidated Plan, the annual Action Plan, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The CPP is designed to encourage the participation of City residents in the development of the federal reports listed above, particularly low to moderate income residents. The CPP also encourages local and regional institutions and other organizations (including businesses, developers, and community and faith-based organizations) to participate in developing and implementing the 5-year Consolidated Plan and related reports. The City shall take appropriate actions to encourage the participation of persons of minority backgrounds, persons with limited-English proficiency, and persons with disabilities. The City shall also encourage participation from residents of public and assisted housing facilities in the development and implementation of the consolidated plan.

The City of Columbia is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. The City of Columbia does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs and activities.

The CPP applies to five areas of planning for the use of affordable housing, community and economic development made possible through HUD funding:

- A. The 5-year Consolidated Plan;
- B. The Annual Action Plan;
- C. The Consolidated Annual Performance and Evaluation Report (CAPER);
- D. Substantial amendments to a 5-Year Consolidated Plan and/or annual Action Plan; and
- E. Amendments to the Citizen Participation Plan.

The City of Columbia's CDBG and HOME program/fiscal year begins January 1 and ends December 31st. In order to receive entitlement grant funding, the U. S. Department of Housing and Urban Development (HUD) requires jurisdictions to submit a Consolidated Plan every five years. This plan is a comprehensive strategic plan for community planning and development activities. The annual Action Plan serves as the City's application for these HUD grant programs. Federal law also requires citizens have opportunities to review and comment on the local jurisdiction's plans to allocate these funds.

The purpose of programs covered by this CPP is to improve the Columbia community by providing: decent housing, a suitable living environment, and economic opportunities for low and moderate income households.

This document outlines how members of the Columbia community may participate in the five planning areas previously listed (A-E). General requirements for all or most activities are described in detail in Section 5 of the Citizen Participation Plan (CPP).

2. HUD PROGRAMS

The City of Columbia receives two entitlement grants from the U.S. Department of Housing and Urban Development (HUD), to help address the City's affordable housing, community and economic development needs.

- A. Community Development Block Grant Program (CDBG):** Title I of the Housing and Community Development Act of 1974 (PL 93-383) created the CDBG program. It was re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic development opportunities for persons of low and moderate income. The City develops locally defined programs and funding priorities for CDBG, but activities must address one or more of the national objectives of the CDBG program. The three national objectives are: (1) to benefit low- and moderate- income persons; (2) to aid in the prevention or elimination of slums or blight; and/or (3) to meet other urgent community development needs. The City of Columbia's CDBG program emphasizes activities that directly benefit low and moderate-income persons.
- B. HOME Investment Partnerships Program (HOME):** HOME was introduced in the Cranston-Gonzalez National Affordable Housing Act of 1990 and provides funding for housing rehabilitation, new housing construction, acquisition of affordable housing, and tenant-based rental assistance. A portion of the funds (15 percent) must be set aside for community housing development organizations (CHDOs) certified by the City of Columbia.

3. LEAD AGENCY

The Community Development Department (CDD) is designated by the Columbia City Council as the lead agency for the administration of the CDBG and HOME grant programs. Through the U.S. Department of Housing and Urban Development (HUD) the CD Department administers the CDBG and HOME programs. As the lead agency for HUD, the CD department is responsible for developing the 5-Year Consolidated, Annual Action Plans, and the Consolidated Annual Performance and Evaluation Report (CAPER).

The CD Department coordinates with the Columbia Division of Human Services, the Columbia Housing Authority, other City Departments and local service providers to develop these documents.

4. PLANNING ACTIVITIES SUBJECT TO CITIZEN PARTICIPATION PLAN

- A. **THE FIVE-YEAR CONSOLIDATED PLAN.** The City of Columbia's 5-year Consolidated Plan is developed through a collaborative process whereby the community identifies needs, goals and funding priorities for Columbia's affordable housing, and community and economic development activities.

Citizen participation is an essential component in developing the 5-Year Consolidated Plan; amending the plan and reporting on program performance. Focus groups, public hearings, community meetings, citizen surveys and opportunities to provide written comment are all a part of the strategy to obtain citizen input. The City will make special efforts to solicit the views of low to moderate income citizens, and to encourage the participation of all citizens including minorities, the non-English speaking population, and persons with disabilities. Actions for public participation in the 5-Year Consolidated Plan follow:

- i. **Community Development Needs Survey:** CD Department staff will coordinate the development of a survey detailing community needs and funding priorities for the City of Columbia. Staff will coordinate with the University and local service providers in developing the survey and obtaining survey data. Survey data and analysis will be used by staff in developing priority community development needs for the consolidated plan.
- ii. **Focus Groups:** In developing the Consolidated Plan, the City will consult with other public and private agencies, both for-profit and non-profit entities providing or having direct impact on the broad range of housing, health, and social services needed by Columbia residents. The purpose of these meetings is to gather information and data on community development needs. The City will seek specific input to identify the needs of persons experiencing homelessness, persons living with HIV/AIDS and their families, persons with disabilities and other special populations. A list, dates and descriptions of the 8 focus group meetings are as follows:

Analysis of Impediments to Fair Housing, November 12, 2013: Define fair housing and educate the public on fair housing in Columbia and obtain input identifying impediments and barriers to fair housing.

Consolidated Plan Neighborhood Congress, January 9, 2014: Educate the public on consolidated plan process, HUD funding and obtain input on City of Columbia community development needs.

Affordable Housing, January 23, 2014: Define and educate stakeholders on the status of affordable housing in the City of Columbia and obtain input from service providers, housing providers and the general public on affordable housing needs.

Community Housing Development Organizations (CHDOs), January 23, 2014: Educate CHDOs on HUD requirements and gain input on how to most effectively utilize HOME CHDO funding.

Community Facilities, February 5, 2014: Explain and educate service providers on eligible uses of CDBG funds and obtain feedback on community facility needs (renovations, expansion, and new construction).

Economic Development, February 6, 2014: Explain and educate the public, business leaders and key stakeholders on eligible economic development uses of CDBG funds and requirements. Gain input from public, business leaders and key stakeholders on economic development needs.

Neighborhood Needs, March 13, 2014: Define and educate the public and neighborhood groups/organizations on eligible and past uses of CDBG for public improvements. Obtain input on neighborhood and public improvement needs (streets, sewers, sidewalks, roads, parks, demolition and housing rehabilitation).

Homelessness, March 19, 2014: Educate the public on the status of homelessness in Columbia and obtain input from the public and service providers regarding homelessness needs.

- iii. **Utilize Quantitative and Qualitative Data on Community Needs.** City staff shall review relevant data and conduct necessary evaluation and analysis to provide an accurate assessment of community needs and priorities on which to base strategic recommendations.
- iv. **Public Hearings.** HUD guidelines require citizen participation plans provide for at least one public hearing during the development of the consolidated plan in accordance with 24 CFR 91.105(b)(3). This citizen participation plan plans for 8 public hearings to obtain public input during the consolidated planning process. Public hearing topics will consist of the following:

Public Hearing 1, November 4, 2013: **City Council**, approving the Citizen Participation Plan.

Public Hearing 2, December 11, 2013: **Community Development Commission (CDC)**, approving the analysis of impediments to fair housing.

Public Hearing 3, February 12, 2014: **CDC**, approving affordable housing priority needs.

Public Hearing 4, March 12, 2014: **CDC**, approving neighborhood and community facility priority needs.

Public Hearing 5, April 9, 2014: **CDC**, approving economic dev. priority needs.

Public Hearing 6, June 18, 2014: **CDC**, approving draft strategies for the 2015-2019 Consolidated Plan.

Public Hearing 7, September 22, 2014: **City Council**, accepting public comment on Draft 2015-2019 Consolidated Plan.

Public Hearing 8, October 20, 2014: **City Council**, approving 2015-2019 Consolidated Plan for submission to HUD.

- v. **Draft Consolidated Plan.** (see Public Hearing 6) Based on survey data, focus group feedback, quantitative analysis, and internal staff team recommendations, CD staff will prepare a draft 5-Year Consolidated Plan, which also includes proposed allocation of first-year funding. The Consolidated Plan shall include the amount of assistance the jurisdiction expects to receive (including grant funds and program income) and the range of activities that may be undertaken.

Comment Period. A period of 30 calendar days will also be provided to receive written comments on the draft 5-Year Consolidated Plan leading up to public hearing 6. The draft plan will be made available at City Hall, the public library, the Columbia Housing Authority, the Public Health Department, and the City website. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities.

- vi. **Final Action on the Consolidated Plan.** (See Public Hearing 7) All written or oral testimony provided will be considered in preparing the final 5-Year Consolidated Plan. A summary of testimony received and the City's reasons for accepting or not accepting the comments must be included in the final document. The City Council will consider these comments, CDC recommendations, and the recommendations of the City Manager before taking final action on the 5-Year Consolidated Plan. Final action by the City Council will occur by October 14, 2014. Once approved by City Council, the 5-Year Consolidated Plan will be submitted to HUD, no later than November 15, 2014.

- B. **ONE-YEAR ACTION PLAN.** Each year the City must submit an annual Action Plan to HUD, reporting on how that year's funding allocation for CDBG and HOME entitlement grants will be used to achieve the goals outlined in the 5-Year Consolidated Plan.

- i. CD staff will gather input from citizens and consultation of local service providers to prepare the draft Action Plan. The annual CDBG and HOME application process will guide how funds are allocated on annual activities. The CDC shall hold three public hearings for the development of each of the 5 funding year's draft Annual Action Plan and funding recommendations to City Council as follows:

Public Hearing 1, January: CDC, Community Development Needs.

Public Hearing 2, June: CDC, Public Projects (Streets, sewers, sidewalks, roads, internal housing programs).

Public Hearing 3, June: CDC, Agency Projects (community facilities, housing, economic development).

- ii. The CDC will be given the opportunity to make recommendations to the City Council prior to its final action on CDBG and HOME funding allocations for each year's Annual Action Plan.
- iii. CDD staff will gather public input and statistical data to prepare the draft Action Plan. A draft Action Plan will be available for 30 days for public comment.
- iv. The City Council shall conduct two public hearings to receive public comments on CDBG and HOME budget allocations and the draft Annual Action Plan. Final action by the City Council on the next year's Annual Action Plan will occur by the second meeting in October for each Annual Action Plan.
- v. When approved by City Council, the Action Plan will be submitted to HUD by November 15th of each proceeding program year.

C. SUBSTANTIAL AMENDMENTS TO CONSOLIDATED/ACTION PLAN.

Changes may be necessary to the 5-year Consolidated Plan and annual Action Plan after approval, the Citizen Participation Plan allows for "substantial amendments" to plans. These "substantial amendments" apply to changes in CDBG and HOME funding allocations. Substantial amendments are defined as:

- i. A project included in the plan is proposed to be deleted;
- ii. A new project is proposed to be added to the plan;
- iii. The City Council makes a change to allocation priorities, or in the method of distributing funds;
- iv. A cumulative change in the use of CDBG funds from an eligible activity to another eligible activity that decreases an activity's funding by 10% or more OR increases an activity's funding by 10% or more during the fiscal year.

In the event that there are substantial amendments to the 5-Year Consolidated Plan or annual Action Plan:

- i. The CDC will be informed of the amendment and provided the opportunity to make recommendations to City Council;
- ii. CDD staff will draft a summary of the amendment and publish a brief summary of the proposed substantial amendment(s) after City Council approves the scheduling of a public hearing. Amendments to the Consolidated Plan or Annual Action Plan will require a 30-day public comment period
- iii. During the 30-day comment period, the City Council shall receive oral comments in public hearings;
- iv. Final action by the City Council will occur no sooner than fifteen calendar days following City Council approval of scheduling the public hearing for amendment.

D. CONSOLIDATED ANNUAL PERFORMANCE AND EVALUATION REPORT (CAPER). The City is required to submit annually by March 31st a CAPER to HUD describing the City's progress in meeting the goals in the 5-Year Consolidated Plan. The process for submitting the CAPER is as follows:

- i. CDD staff prepares the draft CAPER.
- ii. After reasonable notice is provided, the CAPER is available for 15 days for written public comment.
- iii. The CAPER will be presented at a CDC meeting.
- iv. The City Council will review and approve the CAPER by the second Council meeting in March through a public hearing.
- v. The final CAPER and public comments will be submitted to HUD within 90 days following the end of the previous CDBG and HOME program year.

E. AMENDMENTS TO CITIZEN PARTICIPATION PLAN. In the event that changes to this Citizen Participation Plan (CPP) are necessary, CDD staff shall draft proposed changes.

- i. After reasonable notice, these will be available to the public for 15 days for written comment.
- ii. The CDC and City Council shall each hold a public hearing to receive oral public comments on the proposed change.

- iii. The CDC will be given the opportunity to make recommendations to City Council prior to its final action.
- iv. Upon approval by City Council, the substantial amendment will be posted in the official City Council minutes and available online and in the City Clerk's office.

The City will review the CPP at a minimum of every 5 years for potential enhancement or modification; this review will occur as a component of the Consolidated Planning process.

5. GENERAL REQUIREMENTS

The City of Columbia is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. The City of Columbia does not discriminate on the basis of disability in the admission or access to, or treatment or employment in, its programs and activities.

- A. **Public Hearings.** Public hearings before the City Council, CDC, and other appropriate community organizations will be advertised in accordance with the guidelines outlined in the notification section below. The purpose of public hearings is to provide an opportunity for citizens, public agencies, and other interested parties to provide input on the City's affordable housing, community and economic development needs. Public hearings will be held in locations accessible to low- and moderate- income residents and persons with disabilities. Spanish translation and translation for individuals with hearing impairments will be provided upon request.
- B. **Public Meetings.** Public meetings of the City Council and CDC provide opportunities for citizen participation and comment on a continuous basis. Public meeting notices shall be posted by the preceding Friday prior to the meeting date. Public meetings are held in locations accessible to persons with disabilities. Spanish translation and translation for individuals with hearing impairments will be provided upon request.

Notification. The CDD will provide the community advance notice of public hearings and/or public comment periods. The notice will be provided at least two weeks prior to the public hearing date and the start date of comment periods. Related to the CPP specified federal documents, CDD will provide public notifications by utilizing City publications and media (television, print, electronic) that will maximize use of City resources and reach an increased number of Columbia residents. Related to federal publications referenced above, CD will notify the public about public hearings, comment periods, public meetings, and additional opportunities for public feedback through communications outlets that are designed to increase public participation and generate quantifiable feedback/results. CD will utilize the following notifications mechanisms as available: City-channel, print, electronic, television, CDD list-serve, and City website.

- C. **Document Access.** Copies of all planning documents, including the following federal reports: Citizen Participation Plan (CPP), 5-year Consolidated Plan, annual Action Plan,

and the CAPER, will be available to the public upon request. Citizens will have the opportunity to review and comment on applicable federal reports in draft form prior to final adoption by the City Council. These documents will be made available at the public library, Columbia Public Housing Authority, Health Department, certain neighborhood centers, CDD, and on the City's website. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities.

- D. **Access to Records.** The City will provide citizens, public agencies, and other interested parties reasonable and timely access to information and records relating to the Citizen Participation Plan (CPP), 5-year Consolidated Plan, annual Action Plan, and CAPER, and the City's use of assistance under the two entitlement grant programs
- E. **Technical Assistance.** An annual application training session open to the general public will be held to assist new and returning applicants in submitting eligible proposals.

City staff will provide technical assistance upon request and to the extent resources are available to groups or individuals needing assistance in preparing funding proposals, provided the level of technical assistance does not constitute a violation of federal or local rules or regulations. Assistance from City staff shall consist of communicating eligibility requirements, instructions for the application, estimated funding available, available data sources, and City priority needs.

The provision of technical assistance does not involve re-assignment of City staff to the proposed project or group, or the use of City equipment, nor does technical assistance guarantee an award of funds.

6. COMPLAINTS

Written complaints related to CDD programs and activities funded through entitlement grant funding may be directed to the CDD and should follow the grievance procedures outlined in the City's CDBG and HOME Administrative Guidelines.

Complaints regarding the development of the Consolidated Plan, Annual Action Plan or CAPER shall be submitted to CD Department staff. A timely, written, and substantive response to the complainant will be prepared within 15 working days of receipt of the complaint by CD Department staff. If a response cannot be prepared within the 15-day period, the complainant will be notified of the approximate date a response will be provided. Written complaints must include complainant's name, address, and zip code. A daytime telephone number should also be included in the event further information or clarification is needed. Complaints should be addressed as follows:

City of Columbia
Community Development Department
Attn: Director
City of Columbia
701 E. Broadway

P.O. Box 6015
Columbia, MO 65205

If the response is not sufficient, an appeal may be directed to the City Manager, and a written response will be provided within 30 days. An appeal should be addressed as follows:

City Manager's Office
Attn: City Manager
701 E. Broadway
P.O. Box 6015
Columbia, MO 65205-6015

7. CITY OF COLUMBIA'S RESIDENTIAL ANTI-DISPLACEMENT AND RELOCATION ASSISTANCE PLAN

The City of Columbia does not anticipate any displacement to occur as a result of any HUD funded activities. All programs will be carried out in such a manner as to safeguard that no displacement occurs. However, in the event that a project involving displacement is mandated in order to address a concern for the general public's health and welfare, the City of Columbia will take the following steps:

- A. A public hearing will be held to allow interested citizens an opportunity to comment on the proposed project and voice any concerns regarding possible relocation. Notice of the public hearing/meeting will be made as per the procedure noted in Section 5 - General Requirements section of the Citizen Participation Plan.
- B. In the event that a project involving displacement is pursued, the City of Columbia will contact each person/household/business in the project area and/or hold public meetings, depending on the project size; inform persons of the project and their rights under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and respond to any questions or concerns.
- C. Relocation assistance will be provided in adherence with the City's Project Relocation Plan and the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

The City's Anti-Displacement and Relocation Assistance Plan may be viewed in CD Department's Annual Action Plan submitted to HUD. The document is available on the City's website and 701 E Broadway, P.O. Box 6015, Columbia, MO 65205.

The City of Columbia is committed to compliance with the Americans with Disabilities Act. Reasonable modifications and equal access to communications will be provided upon request. For assistance please call (573) 874-7239. Telecommunications for the deaf is available at 1-800-MOR-ELAY. The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, marital status, familial status, disability status or sexual orientation.

Introduced by _____ Council Bill No. _____

A POLICY RESOLUTION

Establishing a revised Community Development Block Grant and HOME funding policy; establishing a revised review process for annual CDBG and HOME funding requests; and establishing revised CDBG and HOME Program Administrative Guidelines.

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

SECTION 1. Policy Resolution 6-10 adopted on January 19, 2010, which established a revised Community Development Block Grant (CDBG) and HOME funding policy, and established a review process for annual CDBG and HOME funding requests, is hereby repealed.

SECTION 2. The City Council of the City of Columbia, Missouri, hereby establishes the following CDBG funding policy. Funding priorities within each category are based upon evaluation criteria developed by the Community Development Commission (CDC) that further the City's goals stated in the City's Consolidated Plan document. In order to meet the timeliness requirement for the CDBG Program as specified by the Department of Housing and Urban Development (HUD), the City shall budget CDBG funding for the following program year based upon an estimate of funds to be allocated by HUD; the City shall commit CDBG funding contingent upon timely progress as necessary to ensure that projects are completed and funds are spent in a timely manner. Categories of funding shall include:

- A. **Affordable Housing:** The City shall allocate 25-40% of available CDBG funds to affordable housing projects including acquisition, homebuyer assistance, homebuyer education, rehabilitation, minor home repairs, new construction, code enforcement, and operation of the City's internal housing programs. Projects shall address at least one of the following priority needs: preservation of existing housing, increased homeownership, and increasing the number of quality affordable housing units. Affordable housing projects shall incorporate energy efficiency and universal design features to the maximum extent feasible, while maintaining reasonable project costs and scope.
- B. **Neighborhood Needs:** The City shall allocate 20-50% of available CDBG funds to neighborhood needs activities including sidewalks, crosswalks, and trails with connectivity to transportation, bus shelters, and removal of dilapidated structures. Neighborhood Needs projects shall incorporate streetscaping as feasible according to project cost and scope of project. 10% of the costs associated with CDBG sidewalk and cross walk projects shall be funded through non-CDBG funds.
- C. **Economic Development:** The City shall allocate 10-50% of available CDBG funds to economic development activities including micro-lending and vocational training that particularly targets youth.

- D. Fair Housing: The City shall allocate 0-5% of available CDBG funds towards fair housing activities including outreach and education to housing professionals and low-income households regarding fair housing rights; and fair housing counseling.
- E. Community Facilities: The City shall allocate 0-30% of its available CDBG funds to community facility acquisition, renovation, and expansion. Funding priorities for community facilities shall include mental health facilities, training centers for youth, facilities for ex-offenders, and facilities addressing homelessness.
- F. CDBG Administration and Planning: The City shall allocate up to 18% of available CDBG funds toward administration and planning costs in support of the CDBG program. Funds shall only be allocated to the Community Development Department. Activities funded shall include general program administration, preparation of the Consolidated Plan, Annual Action Plan and Consolidated Annual Performance and Evaluation Report, reporting, record-keeping, soliciting public participation, providing outreach and education regarding funding, and providing staff support to the Community Development Commission.

The City reserves the right to allocate funds outside the percentages indicated above under the following scenarios:

- 1. To ensure the City is proportionally meeting its 5-year Consolidated Plan goals for all categories;
- 2. When a unique project can only be implemented with the level of funding requested;
- 3. When no funding requests are submitted within a specific category;
- 4. Or, when funding request(s) within a category are not associated with a viable proposal.

Not more than 15% of CDBG funding may be approved for activities defined by HUD regulation 24 CFR 570.201(e) as a "Public Service" activity. Funded activities must not duplicate activities already funded through City or County social services funding.

SECTION 3. The City Council of the City of Columbia, Missouri, hereby establishes the following HOME funding guidelines. HOME funds shall be allocated the creation of affordable housing units through homebuyer assistance, owner-occupied rehabilitation, new owner-occupied housing construction, rental production and administration. In order to meet the timeliness requirement for the HOME Program as specified by the Department of Housing and Urban Development (HUD), the City shall budget HOME funding for the following program year based upon an estimate of funds to be allocated by HUD; the City shall commit HOME funding contingent upon timely progress as necessary to ensure that projects are completed and funds are spent in a timely manner. Categories of funding shall include:

- A. Affordable Housing: The City shall allocate 75% of available HOME resources to affordable housing development activities including homebuyer assistance, owner-occupied rehabilitation, new owner-occupied housing construction and rental production. Projects shall incorporate energy efficiency and universal design features to maximum extent feasible according to project cost and scope.

- B. Community Housing Development Organizations: The City shall allocate a minimum of 15% of its annual HOME allocation to local Community Housing Development Organizations (CHDO) for the development or significant rehabilitation of affordable housing units. Projects shall incorporate energy efficiency and universal design features to the maximum extent feasible, while maintaining reasonable project costs and scope. CHDO projects shall be identified through an annual request for proposals after actual HOME budget allocations are provided by HUD. The City shall accept CHDO funding proposals only from qualifying organizations meeting requirements established in 24 CFR Part 92.2.
- C. HOME Administration: The City shall allocate 10% of available HOME funds toward administration costs associated with operation of the HOME Program.

SECTION 4. The City Council hereby established the following process for review and approval of annual project requests for CDBG and HOME funding.

- A. The Community Development Commission holds a public hearing to receive input on community development needs. Following the hearing, a summary of citizen comments, a copy of the hearing minutes, and Community Development Commission recommendations for changes to the Policy Resolution will be provided to Council, unless no changes are recommended.
- B. The City departments and local organizations prepare and submit project proposals for CDBG and HOME funding.
- C. The Community Development Commission holds public hearings to consider project proposals.
- D. The City Manager or the City Manager's designee provides any CDBG and HOME funding priorities to the Community Development Commission.
- E. The Community Development Commission determines CDBG and HOME funding recommendations for Council consideration.
- F. The City Council reviews the funding recommendations, holds a public hearing, amends as necessary, and adopts the budget.

SECTION 5. The City Council hereby adopts the revised CDBG and HOME Program Administrative Guidelines as shown in "Attachment A" and shall be considered a part of this policy resolution.

The form and content of the agreement listed in Section 1, 2, 3, 4, and 5 shall be substantially as set forth in "Attachment A" attached hereto and made a part hereof as fully as if set forth herein verbatim.

ADOPTED this 4th day of August, 2014.

ATTEST:

City Clerk

Mayor and Presiding Officer

APPROVED AS TO FORM:

City Counselor

City of Columbia – Community Development General Needs Assessment Survey

Each year the City of Columbia receives federal funds from the Department of Housing and Urban Development (HUD) due to its population, demographics and available funding. The City estimates it will receive approximately \$800,000 in Community Development Block Grant (CDBG) and \$400,000 in HOME funds each of the next 5 years. These funds primarily benefit low to moderate income households, and can be used for economic development, fair housing, community facilities, neighborhood needs, and affordable housing.

This survey is designed to collect public opinion regarding how the City should use funding among the five different program areas. This survey is voluntary, your answers will be kept confidential and you may choose not to answer any question. Please do not take this survey again if you have already completed it. Thank you for providing your valuable input!

1. Please rate the following funding categories based on level of need (**1=low, 2= medium, 3=high**).

Economic Development - Creates employment opportunities for low to moderate income individuals (includes job training, commercial or industrial development, business incubation and micro lending).

1 (Low)

2 (Med)

3 (High)

Fair Housing - Protects individuals against unlawful discrimination in buying or renting a dwelling (includes complaint investigation, fair housing testing, counseling, education, and identifying and removing barriers to fair housing).

1 (Low)

2 (Med)

3 (High)

Community Facilities - Renovates, acquires, expands, and funds non-profit organizations that provide services to target populations (includes homeless facilities, youth centers, healthcare facilities, and transitional housing facilities).

1 (Low)

2 (Med)

3 (High)

Neighborhood Needs - Improves the accessibility, safety, security, and livability of targeted neighborhoods (includes sidewalks, sewers, storm water management, transportation improvements, parks, removal of dilapidated buildings, and neighborhood planning).

1 (Low)

2 (Med)

3 (High)

Affordable Housing - Ensures the availability of housing with costs, including utilities, no more than 30% of an individual's income (includes rehabilitation and

minor home repair, multi-family rental new construction, rental assistance, homebuyer assistance and education, single and multi-family new construction).

1 (Low)

2 (Med)

3 (High)

2. Which Columbia Ward do you live in? _____

(A map of Columbia's Wards is on the last page of this survey)

- or -

_____ I am not sure which Ward I live in

_____ I do not live in Columbia

3. What is your home address? (This information will only be used for the purpose of analyzing your survey responses relative to your location of residence. **The City will not use this information to contact you or share this information with anyone else.**)

4. Are you of Spanish, Hispanic, or Latin origin?

- a. Yes
- b. No

5. What is your race?

- | | |
|---|---|
| a. White | g. Asian & White |
| b. Black/African American | h. Black/African American & White |
| c. Asian | i. American Indian/Alaskan Indian & Black /African American |
| d. American Indian/Alaskan Indian | j. Other |
| e. Native Hawaiian/Other Pacific Islander | |
| f. American Indian/Alaskan Indian & White | |

6. Do you live in a female headed household?

- a. Yes
- b. No (Male headed or responsibilities shared equally)

7. What is your age?

- a. Under 18 years old
- b. 18-35 years old
- c. 36-50 years old

- d. 51-65 years old
- e. Over 65 years old

8. Is English the main language you use at home?

- a. Yes
- b. No

9. How many individuals live in your household? _____

10. What is your annual household income?

- a. Under \$11,490
- b. \$11,491 - \$15,510
- c. \$15,511 - \$19,530
- d. \$19,531 - \$23,550
- e. \$23,551 - \$27,570
- f. \$27,571 - \$31,590
- g. \$31,591 - \$35,610
- h. \$35,611 - \$39,630
- i. \$39,631 - \$44,999
- j. \$45,000 - \$54,999
- k. \$55,000 - \$64,999
- l. \$65,000 and above

11. Are you or anyone in your household a person with disabilities?

- a. Yes
- b. No

Thank you for taking the time to complete this survey!



City of Columbia – Affordable Housing Needs Assessment Survey

Each year the City of Columbia receives federal funds from the Department of Housing and Urban Development (HUD) due to its population, demographics and available funding. The City estimates it will receive approximately \$800,000 in Community Development Block Grant (CDBG) and \$400,000 in HOME funds each of the next 5 years. These funds primarily benefit low to moderate income households, and can be used for economic development, fair housing, community facilities, neighborhood needs, and affordable housing.

This survey is designed to collect public opinion regarding how the City should use funding in the area of Affordable Housing. This survey is voluntary, your answers will be kept confidential, and you may choose not to answer any question. Please do not take this survey again if you have already completed it. Thank you for providing your valuable input!

1. Which Columbia Ward do you live in? _____
(A map of Columbia's Wards is on the last page of this survey)
- or -
_____ I am not sure which Ward I live in
_____ I do not live in Columbia
2. What is your home address? (This information will only be used for the purpose of analyzing your survey responses relative to your location of residence. **The City will not use this information to contact you or share this information with anyone else.**)

3. Are you of Spanish, Hispanic, or Latin origin?
 - a. Yes
 - b. No

4. What is your race?

- a. White
- b. Black/African American
- c. Asian
- d. American Indian/Alaskan Indian
- e. Native Hawaiian/Other Pacific Islander
- f. American Indian/Alaskan Indian & White
- g. Asian & White
- h. Black/African American & White
- i. American Indian/Alaskan Indian & Black /African American
- j. Other

5. Do you live in a female headed household?

- a. Yes
- b. No (Male headed or responsibilities shared equally)

6. What is your age?

- a. Under 18 years old
- b. 18-35 years old
- c. 36-50 years old
- d. 51-65 years old
- e. Over 65 years old

7. Is English the main language you use at home?

- a. Yes
- b. No

8. How many individuals live in your household? _____

9. What is your annual household income?

- a. Under \$11,490
- b. \$11,491 - \$15,510
- c. \$15,511 - \$19,530
- d. \$19,531 - \$23,550
- e. \$23,551 - \$27,570
- f. \$27,571 - \$31,590
- g. \$31,591 - \$35,610
- h. \$35,611 - \$39,630
- i. \$39,631 - \$44,999
- j. \$45,000 - \$54,999
- k. \$55,000 - \$64,999
- l. \$65,000 and above

10. Are you or anyone in your household a person with disabilities?

- a. Yes
- b. No

Please rate the following areas based on level of need in your community (1=low, 2= medium, 3=high).

11. Rehabilitation of owner-occupied residences

1 (Low) **2 (Med)** **3 (High)**

12. Rehabilitation of rental residences

1 (Low) **2 (Med)** **3 (High)**

13. Homeownership assistance

1 (Low) **2 (Med)** **3 (High)**

14. Rental housing for seniors

1 (Low) **2 (Med)** **3 (High)**

15. Accessibility improvements for persons with disabilities

1 (Low) **2 (Med)** **3 (High)**

16. Single family housing development

1 (Low)

2 (Med)

3 (High)

17. Affordable housing

1 (Low)

2 (Med)

3 (High)

18. Fair housing (efforts to reduce discrimination in housing)

1 (Low)

2 (Med)

3 (High)

19. Lead-based paint test/abatement

1 (Low)

2 (Med)

3 (High)

20. Residential historic preservation

1 (Low)

2 (Med)

3 (High)

21. Energy efficient improvements

1 (Low)

2 (Med)

3 (High)

Thank you for taking the time to complete this survey!

Each year the City of Columbia receives federal funds from the Department of Housing and Urban Development (HUD) due to its population, demographics and available funding. The City estimates it will receive approximately \$800,000 in Community Development Block Grant (CDBG) and \$400,000 in HOME funds each of the next 5 years. These funds primarily benefit low to moderate income households, and can be used for economic development, fair housing, community facilities, neighborhood needs, and affordable housing.

This survey is designed to collect public opinion regarding how the City should use funding in the area of Community Facilities. This survey is voluntary, your answers will be kept confidential, and you may choose not to answer any question. Please do not take this survey again if you have already completed it. Thank you for providing your valuable input!

1. Which Columbia Ward do you live in? _____
(A map of Columbia's Wards is on the last page of this survey)
- or -
_____ I am not sure which Ward I live in
_____ I do not live in Columbia

2. What is your home address? (This information will only be used for the purpose of analyzing your survey responses relative to your location of residence. **The City will not use this information to contact you or share this information with anyone else.**)
-
-

3. Are you of Spanish, Hispanic, or Latin origin?
- a. Yes
b. No

4. What is your race?

- | | |
|---|---|
| a. White | g. Asian & White |
| b. Black/African American | h. Black/African American & White |
| c. Asian | i. American Indian/Alaskan Indian & Black /African American |
| d. American Indian/Alaskan Indian | j. Other |
| e. Native Hawaiian/Other Pacific Islander | |
| f. American Indian/Alaskan Indian & White | |

5. Do you live in a female headed household?

- a. Yes
- b. No (Male headed or responsibilities shared equally)

6. What is your age?

- | | |
|-----------------------|----------------------|
| a. Under 18 years old | d. 51-65 years old |
| b. 18-35 years old | e. Over 65 years old |
| c. 36-50 years old | |

7. Is English the main language you use at home?

- a. Yes
- b. No

8. How many individuals live in your household? _____

9. What is your annual household income?

- | | |
|------------------------|------------------------|
| a. Under \$11,490 | i. \$39,631 - \$44,999 |
| b. \$11,491 - \$15,510 | j. \$45,000 - \$54,999 |
| c. \$15,511 - \$19,530 | k. \$55,000 - \$64,999 |
| d. \$19,531 - \$23,550 | l. \$65,000 and above |
| e. \$23,551 - \$27,570 | |
| f. \$27,571 - \$31,590 | |
| g. \$31,591 - \$35,610 | |
| h. \$35,611 - \$39,630 | |

10. Are you or anyone in your household a person with disabilities?

- a. Yes
- b. No

Please rate the following types of service providing facilities based on level of need in your community. (**1=low, 2= medium, 3=high**) The focus of these facilities is to serve low to moderate income individuals.

11. Youth services (for individuals less than 18 years old)

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

12. Homeless shelters

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

13. Transitional housing

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

14. Transitional housing for homeless youth (for individuals less than 18 years old)

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

15. Senior services

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

16. Services for persons with disabilities

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

17. Employment services

| | | |
|----------------|----------------|-----------------|
| 1 (Low) | 2 (Med) | 3 (High) |
|----------------|----------------|-----------------|

18. Health services

1 (Low)

2 (Med)

3 (High)

19. General social services (for any services not specified above)

1 (Low)

2 (Med)

3 (High)

Thank you for taking the time to complete this survey!



City of Columbia – Economic Development Needs Assessment Survey

Each year the City of Columbia receives federal funds from the Department of Housing and Urban Development (HUD) due to its population, demographics and available funding. The City estimates it will receive approximately \$800,000 in Community Development Block Grant (CDBG) and \$400,000 in HOME funds each of the next 5 years. These funds primarily benefit low to moderate income households, and can be used for economic development, fair housing, community facilities, neighborhood needs, and affordable housing.

This survey is designed to collect public opinion regarding how the City should use funding in the area of Economic Development. This survey is voluntary, your answers will be kept confidential, and you may choose not to answer any question. Please do not take this survey again if you have already completed it. Thank you for providing your valuable input!

1. Which Columbia Ward do you live in? _____
(A map of Columbia's Wards is on the last page of this survey)
- or -
_____ I am not sure which Ward I live in
_____ I do not live in Columbia

2. What is your home address? (This information will only be used for the purpose of analyzing your survey responses relative to your location of residence. **The City will not use this information to contact you or share this information with anyone else.**)

3. Are you of Spanish, Hispanic, or Latin origin?
 - a. Yes
 - b. No

4. What is your race?

- | | |
|---|---|
| a. White | g. Asian & White |
| b. Black/African American | h. Black/African American & White |
| c. Asian | i. American Indian/Alaskan Indian & Black /African American |
| d. American Indian/Alaskan Indian | j. Other |
| e. Native Hawaiian/Other Pacific Islander | |
| f. American Indian/Alaskan Indian & White | |

5. Do you live in a female headed household?

- a. Yes
- b. No (Male headed or responsibilities shared equally)

6. What is your age?

- | | |
|-----------------------|----------------------|
| a. Under 18 years old | d. 51-65 years old |
| b. 18-35 years old | e. Over 65 years old |
| c. 36-50 years old | |

7. Is English the main language you use at home?

- a. Yes
- b. No

8. How many individuals live in your household? _____

9. What is your annual household income?

- | | |
|------------------------|------------------------|
| a. Under \$11,490 | g. \$31,591 - \$35,610 |
| b. \$11,491 - \$15,510 | h. \$35,611 - \$39,630 |
| c. \$15,511 - \$19,530 | i. \$39,631 - \$44,999 |
| d. \$19,531 - \$23,550 | j. \$45,000 - \$54,999 |
| e. \$23,551 - \$27,570 | k. \$55,000 - \$64,999 |
| f. \$27,571 - \$31,590 | l. \$65,000 and above |

10. Are you or anyone in your household a person with disabilities?

- a. Yes
- b. No

Please rate the following areas based on level of need in your community (**1=low, 2= medium, 3=high**) The focus of these areas is to serve low to moderate income individuals.

11. Micro-lending (providing loans to small businesses with 5 or fewer employees [to qualify businesses must be owned by low to moderate income individuals or a majority of their employees must be low to moderate income])

1 (Low)

2 (Med)

3 (High)

12. Vocational training (specific skill development for highly needed jobs in the community)

1 (Low)

2 (Med)

3 (High)

13. Commercial/industrial development or rehabilitation (a majority of the employees on these projects must be low to moderate income)

1 (Low)

2 (Med)

3 (High)

14. Business mentoring (assisting new businesses in planning and budgeting)

1 (Low)

2 (Med)

3 (High)

Thank you for taking the time to complete this survey!



City of Columbia – Neighborhood Needs Assessment Survey

Each year the City of Columbia receives federal funds from the Department of Housing and Urban Development (HUD) due to its population, demographics and available funding. The City estimates it will receive approximately \$800,000 in Community Development Block Grant (CDBG) and \$400,000 in HOME funds each of the next 5 years. These funds primarily benefit low to moderate income households, and can be used for economic development, fair housing, community facilities, neighborhood needs, and affordable housing.

This survey is designed to collect public opinion regarding how the City should use funding in the area of Neighborhood Needs. This survey is voluntary, your answers will be kept confidential, and you may choose not to answer any question. Please do not take this survey again if you have already completed it. Thank you for providing your valuable input!

1. Which Columbia Ward do you live in? _____
(A map of Columbia's Wards is on the last page of this survey)
- or -
_____ I am not sure which Ward I live in
_____ I do not live in Columbia

2. What is your home address? (This information will only be used for the purpose of analyzing your survey responses relative to your location of residence. **The City will not use this information to contact you or share this information with anyone else.**)

3. Are you of Spanish, Hispanic, or Latin origin?
 - a. Yes
 - b. No

4. What is your race?

- | | |
|---|---|
| a. White | g. Asian & White |
| b. Black/African American | h. Black/African American & White |
| c. Asian | i. American Indian/Alaskan Indian & Black /African American |
| d. American Indian/Alaskan Indian | j. Other |
| e. Native Hawaiian/Other Pacific Islander | |
| f. American Indian/Alaskan Indian & White | |

5. Do you live in a female headed household?

- a. Yes
- b. No (Male headed or responsibilities shared equally)

6. What is your age?

- | | |
|-----------------------|----------------------|
| a. Under 18 years old | d. 51-65 years old |
| b. 18-35 years old | e. Over 65 years old |
| c. 36-50 years old | |

7. Is English the main language you use at home?

- a. Yes
- b. No

8. How many individuals live in your household? _____

9. What is your annual household income?

- | | |
|------------------------|------------------------|
| a. Under \$11,490 | i. \$39,631 - \$44,999 |
| b. \$11,491 - \$15,510 | j. \$45,000 - \$54,999 |
| c. \$15,511 - \$19,530 | k. \$55,000 - \$64,999 |
| d. \$19,531 - \$23,550 | l. \$65,000 and above |
| e. \$23,551 - \$27,570 | |
| f. \$27,571 - \$31,590 | |
| g. \$31,591 - \$35,610 | |
| h. \$35,611 - \$39,630 | |

10. Are you or anyone in your household a person with disabilities?

- a. Yes
- b. No

Please rate the following areas based on level of need in your community (**1=low, 2= medium, 3=high**).

11. Trash and debris removal

1 (Low) **2 (Med)** **3 (High)**

12. Tree planting along streets (street “scaping”)

1 (Low) **2 (Med)** **3 (High)**

13. Community gardens

1 (Low) **2 (Med)** **3 (High)**

14. Code enforcement for the exterior of buildings

1 (Low) **2 (Med)** **3 (High)**

15. Destruction of dilapidated buildings (those in a state of disrepair or ruin)

1 (Low) **2 (Med)** **3 (High)**

16. Drainage improvements (for homes built on flood planes)

1 (Low) **2 (Med)** **3 (High)**

17. Water/sewer improvements (piping for both storm water and sanitary purposes)

1 (Low) **2 (Med)** **3 (High)**

18. Street improvements

1 (Low)

2 (Med)

3 (High)

19. Sidewalk improvements

1 (Low)

2 (Med)

3 (High)

20. Railroad crossing improvements

1 (Low)

2 (Med)

3 (High)

21. Parks and trails improvements

1 (Low)

2 (Med)

3 (High)

22. Bus shelters

1 (Low)

2 (Med)

3 (High)

Thank you for taking the time to complete this survey!



| Interactive Real-time Audience Member Feedback | |
|---|-------|
| Audience Member Type | |
| Service Provider | 37.5% |
| Private Sector (lender, realtor, banker, etc..) | 8.3% |
| Neighborhood Representative | 14.6% |
| Individual | 39.6% |
| Understanding of CDBG and HOME | |
| I know nothing | 28.6% |
| I know some | 44.6% |
| I know quite a bit | 26.8% |
| I am an expert | 0.0% |
| Economic Development Need in Your Neighborhood | |
| Yes | 60.0% |
| No | 40.0% |
| Affordable Housing Need in Your Neighborhood | |
| Yes | 64.3% |
| No | 35.7% |
| | |
| Fair Housing Need in Your Neighborhood | |
| Yes | 40.0% |
| No | 60.0% |
| Neighborhood Infrastructure Need in Your Neighborhood | |
| Yes | 80.4% |
| No | 19.6% |
| Community Facilities Need in Your Neighborhood | |
| Yes | 71.9% |
| No | 28.1% |
| Aware of City Comprehensive Plan | |
| Yes | 35.9% |
| No | 64.2% |

Your CDBG & HOME



The U.S. Department of Housing and Urban Development (HUD) provides funding for community development activities for targeted populations. The City of Columbia is assessing community needs and establishing priorities for utilizing your CDBG (Community Development Block Grant) and HOME funds. Public input is key to this process. **For more information on how to be involved, contact Community Development at 573-874-6321.**



AFFORDABLE HOUSING

"Housing for which occupants pay no more than 30 percent of income for housing costs, including utilities"

- Needs & Market Analysis
- Rehabilitation/Minor Home Repair
- Multi-family Rental New Construction
- Rental assistance
- Homebuyer Assistance & Education
- Single & Multi-Family New Construction

ECONOMIC DEVELOPMENT

"Creating employment opportunities through the expansion and retention of businesses, training and employment services for low to moderate income individuals"

- Job training
- Commercial/Industrial Development
- Microlending
- Business incubator

FAIR HOUSING

"Protection for individuals against unlawful discrimination in the sale or rental of a dwelling"

- Fair Housing Testing
 - Complaints Investigation
 - Counseling
 - Education
 - Identity/remove barriers
 - Fair Housing Website
- www.midmohousing.com

NEIGHBORHOOD NEEDS

"Projects to improve the accessibility, safety, security, and livability of targeted neighborhoods"

- Sidewalks
- Sewer
- Stormwater Management
- Transportation Improvements
- Parks
- Removal of Dilapidated Structures
- Neighborhood Planning

COMMUNITY FACILITY

"Non-profit public facilities providing services to target populations and neighborhoods are eligible for renovation, acquisition, expansion or new construction funding"

- Homeless Facilities
- Health Care Facilities
- Youth Centers
- Transitional Housing Facilities





Location: Activity & Recreation Center (ARC)

Event Time: 6-8 p.m. Jan. 9, 2014
City Council Office Hours 5-6 p.m.

Event Sponsor: City of Columbia

The City of Columbia is working on the 2015-2019 Consolidated Plan. Participants in the Neighborhood Congress will provide input on the following community development needs: affordable housing, economic development, fair housing, neighborhood needs and community facilities.

The City of Columbia invites you to come and share your thoughts on the 2015-2019 Consolidated Plan.





CITY OF COLUMBIA, MISSOURI P.O. BOX 6015 COLUMBIA, MO 65205

FOR IMMEDIATE RELEASE

January 2, 2013

CONTACT: Randall Cole

(573) 874-6321

rlcole@gocolumbiamo.com

Your CDBG and HOME: Public Input Needed on 5-Year Consolidated Plan

The City of Columbia's 5-year Consolidated Plan is a document required by the Department of Housing and Urban Development (HUD) and written by the City of Columbia's Office of Neighborhood Services. It is designed to help guide our community in directing federal dollars received in the areas of affordable housing, economic development, fair housing, community facilities and neighborhood needs. The consolidated planning process serves as an avenue for the public to weigh in on what are the most important community needs in Columbia. Multiple opportunities will be available over the next year for citizen input, including public hearings, special meetings and surveys. An important event to attend is the Neighborhood Congress on Thursday, January 9, 2014 at 6:00 p.m. at the Activity and Recreation Center (ARC), 1701 W. Ash St. Attendees will participate in a discussion involving community development needs and how to effectively use HUD funding. For more information, call [\(573\) 874-6321](tel:5738746321) or visit www.gocolumbiamo.com and search "2015-2019 Consolidated Plan".

The Office of Neighborhood Services (ONS), part of the City of Columbia's Community Development Department, helps to strengthen neighborhoods through the licensing and inspection of rental properties, proactive code enforcement, volunteer programs and services, grant-supported housing and community development programs, and encouragement of public involvement with their neighborhoods. For more information, please visit our website at http://www.gocolumbiamo.com/community_development/neighborhoods/index.php.

City of Columbia Neighborhood Congress 2015-2019 Consolidated Plan

City of Columbia
November 12, 2013



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.
- Tim Teddy
 - Summary of Comprehensive Plan and relationship to Consolidated Plan.

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Purpose

- Prioritize CDBG and HOME eligible community development categories.
- Identify most critical 3-5 needs within each funding category.
 - Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

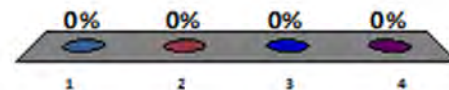
Meeting Schedule

- Introductions, HUD Funding Summary and Consolidated Plan
- Consolidated Plan & Comprehensive Plan
- **Prioritize Community Development Categories**
- **Identify Community Development Needs Per Funding Category**
- Summary of key points

Meeting Ends at 8pm

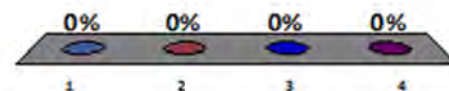
**Type of audience member,
please select one:**

1. Service provider
2. Private sector
representative
(lender, Realtor,
banker, business
owner, etc.)
3. Neighborhood
representative
4. Individual



**Level of understanding of CDBG and
HOME funding, select one.**

1. I know nothing
2. I know some
3. I know quite a bit
4. I am an expert



What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Establishes funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs/Infrastructure
Community Facilities

Economic Development

- Job Training
- Micro lending
- Commercial and Industrial Development
- Section 108 Loan Guarantee
 - City can borrow up to 5-years annual CDBG allocation.

Is economic development an important need in your neighborhood?

1. Yes
2. No



Affordable Housing

- Owner occupied rehabilitation/minor home repair
- Multi-family rental new construction
- Rental assistance
- Homebuyer assistance and education
- Single & multi-family new construction

Affordable Housing Example Projects



908 Madison

904 Madison



Affordable Housing Example Projects



Is affordable housing a significant need in your neighborhood?

1. Yes
2. No



Fair Housing

- Fair housing testing
- Complaint investigation
- Counseling
- Outreach and Education

Fair housing website www.midmohousing.com

Is the lack of fair housing a significant need in your neighborhood?

1. Yes
2. No



Neighborhood Needs

- Sidewalks
- Sewer
- Storm water management
- Transportation improvements
- Parks
- Removal of dilapidated structures
- Neighborhood planning

Neighborhood Needs Example Projects



Worley Sidewalks

Hunt Street Improvements



Neighborhood Needs Example Projects

Demolition of 603 N. Fourth



Before



After

Is neighborhood infrastructure such as streets, sewers, sidewalks and transportation an important need in your neighborhood?

1. Yes
2. No



Community Facilities

- Homeless facilities
- Health care facilities
- Youth centers
- Transitional housing facilities

Community Facilities



Park Avenue Head Start

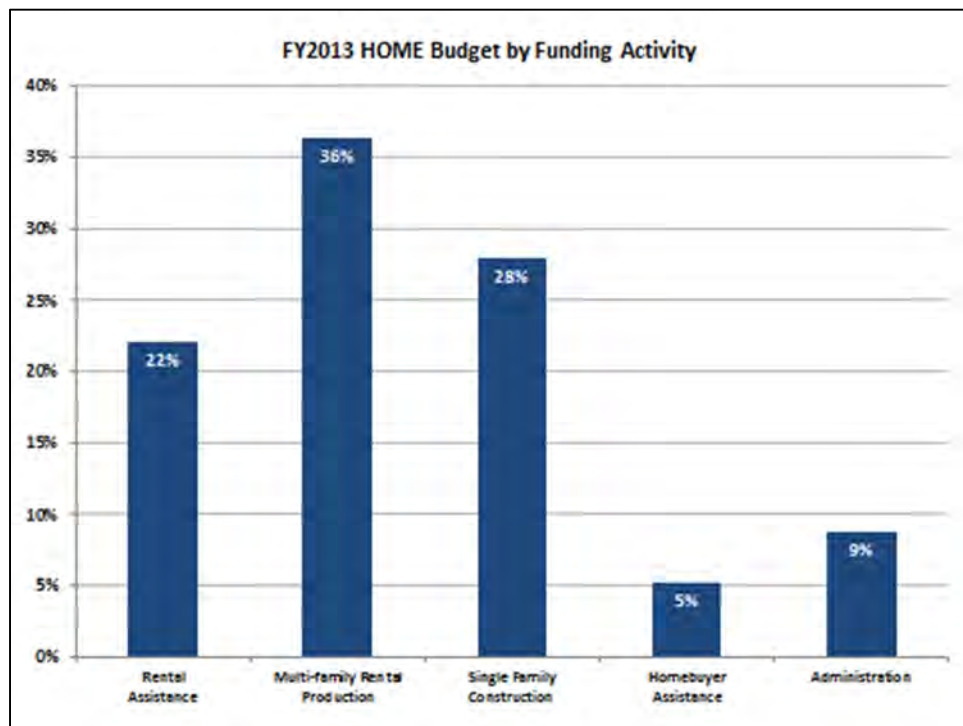
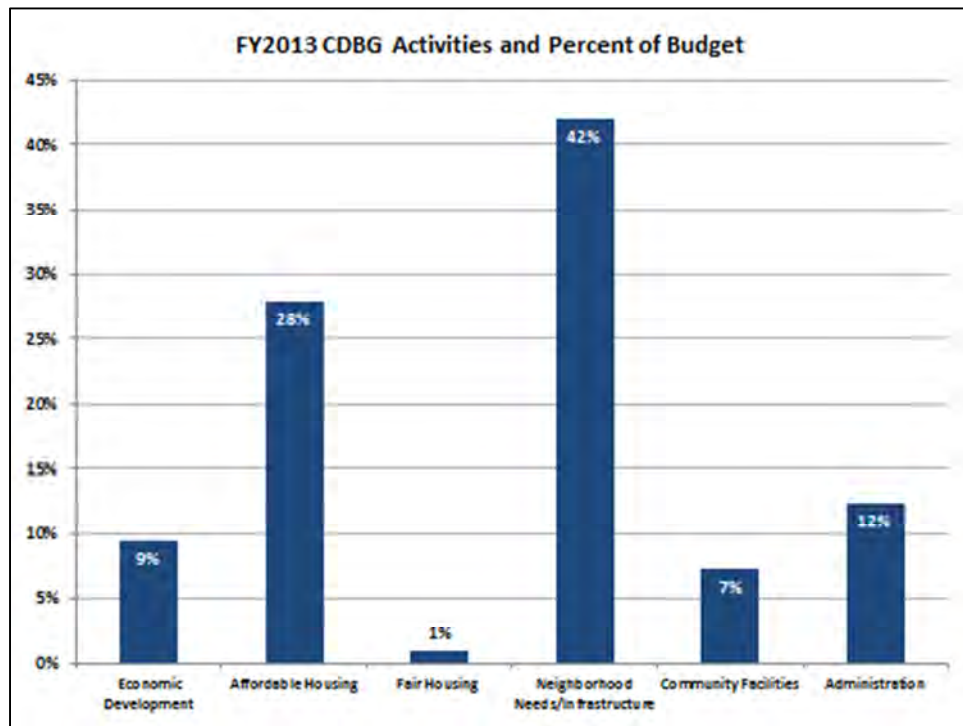
Health Department Facility

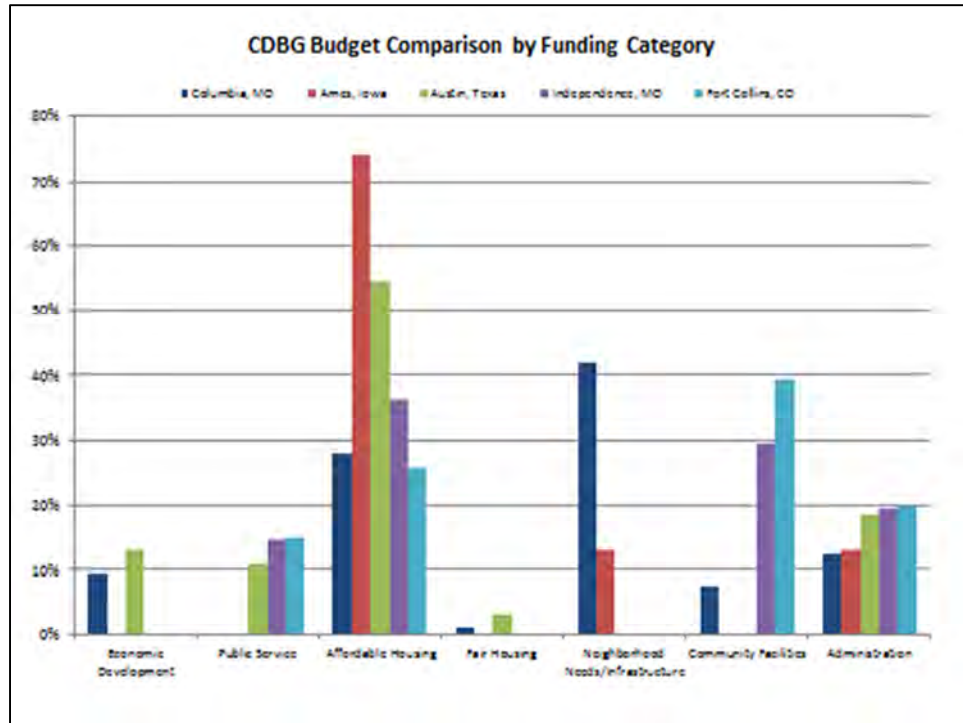


**Is it important that the City utilize CDBG funds
for non-profit facility renovation, expansion
and acquisition?**

1. Yes
2. No







**Did you participate in the
Comprehensive Plan process?**

1. Yes
2. No



Consolidated Plan & Comprehensive Plan

Comprehensive Plan, Columbia Imagined

- is a comprehensive land use plan which express the community's vision for how and where the City should grow and develop

Consolidated Plan

- directs HUD funding
- Addresses several goals, objectives and action items of the Comprehensive Plan

Both Plans

- identify needs and priorities in housing, community development, and neighborhood stabilization.

Columbia Imagined Policies Addressed by Consolidated Plan

| | |
|---|---|
| Livable and Sustainable Communities | 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 |
| Policy One: Support diverse and inclusive housing options | |

Other Columbia Imagined Policies Consolidated Plan May Address:

- Facilitate Neighborhood Planning
- Prioritize Infill
- Promote Community Safety
- Promote Mixed-Use
- Accommodate Non-Motorized Transportation

UNIVERSITY OF MISSOURI



Live. And Learn.

Ground Rules

Be as open as possible

Have the right to pass

Respect differences

Be supportive rather than judgmental

One person speaks at a time

Begin and end on time



City of Columbia
Affordable Housing Focus Group
Meeting
2015-2019 Consolidated Plan

City of Columbia
January 23, 2014



Meeting Overview

Meeting purpose

Obtain public input from key stakeholders on affordable housing needs and identify key strategies to address those needs.

Goals

1. Identify most critical 3-5 affordable housing needs.
 2. Identify most critical 3-5 affordable housing strategies.
- Results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

- Meeting begins at 6:30 pm –
- Welcome, introductions, CDBG, HOME, Consolidated Plan and current affordable housing efforts (10 min)
- **Small group activity: Identify and prioritize affordable housing needs (25 min)**
 - Presentation Columbia Housing Authority (10 min)
 - Presentation on Accessory Dwelling Units (10 min)
- **Small group activity: Identify and prioritize affordable housing strategies (25 min)**
 - Summary of meeting results (10 min)
- Meeting adjourns at 8:00 pm –

Presenters

- Eric Hempel, City of Columbia
 - CDBG and HOME funding
- Phil Steinhaus, Columbia Housing Authority
 - Highlights of Columbia Housing Authority affordable housing efforts.
- Steve MacIntyre, City of Columbia
 - Accessory Dwelling Unit code revision

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

What is the Consolidated Plan?

- 5-year strategic plan
- Identifies community needs
- Helps establish funding priorities for Columbia's CDBG and HOME funds

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Target Population

- 80% of Median Family Income or below.

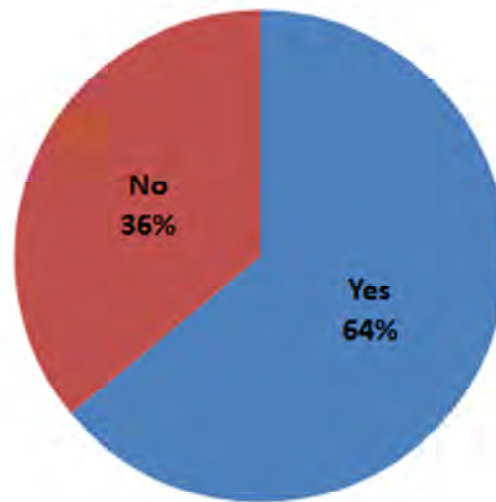
\$52,250

4 person household in Columbia

What is Affordable Housing?

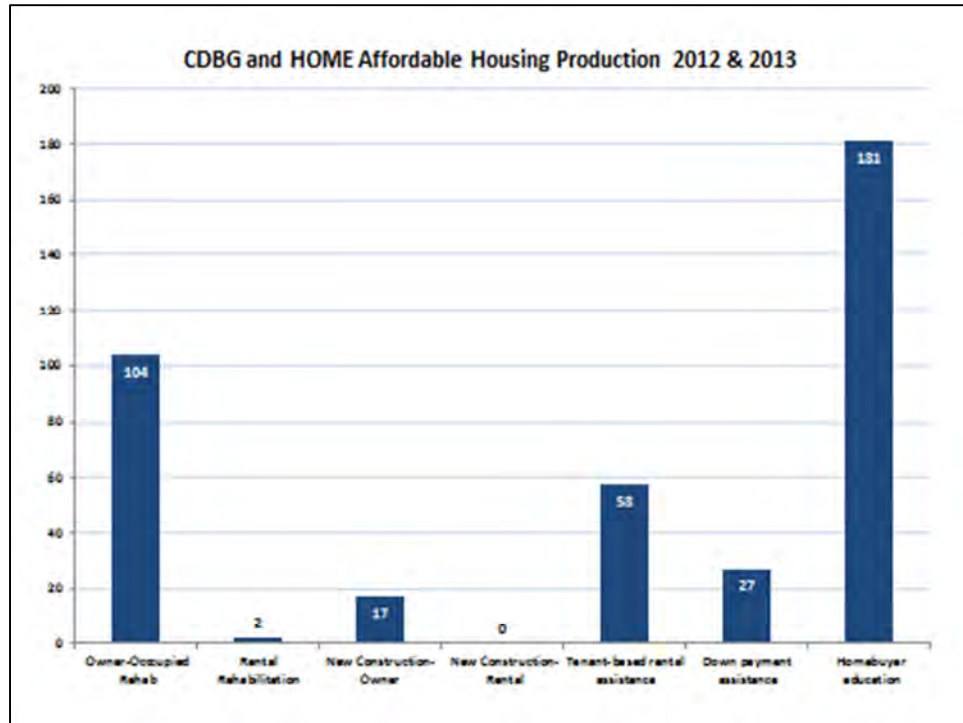
“Housing for which occupants pay no more than 30% of income for housing costs, including utilities”

Is Affordable Housing a Need in Your Neighborhood?



Eligible Affordable Housing Activities and Number of Units Served 2012 & 2013

- Rehabilitation
 - Owner – 104 units
 - Rental – 2 units
- New construction
 - Owner – 17 units
 - Rental – 0 units
- Tenant based rental assistance – 58 households
- Down payment assistance – 27 homebuyers
- Education
 - Home buyer – 181 homebuyers
 - Home owner – 42 homeowners



Affordable Housing Rehab – Owner occupied



Affordable Housing Rehab – rental



711 Mikel

904 Madison



Affordable Housing New Construction – Owner



Affordable Housing New Construction - Rental



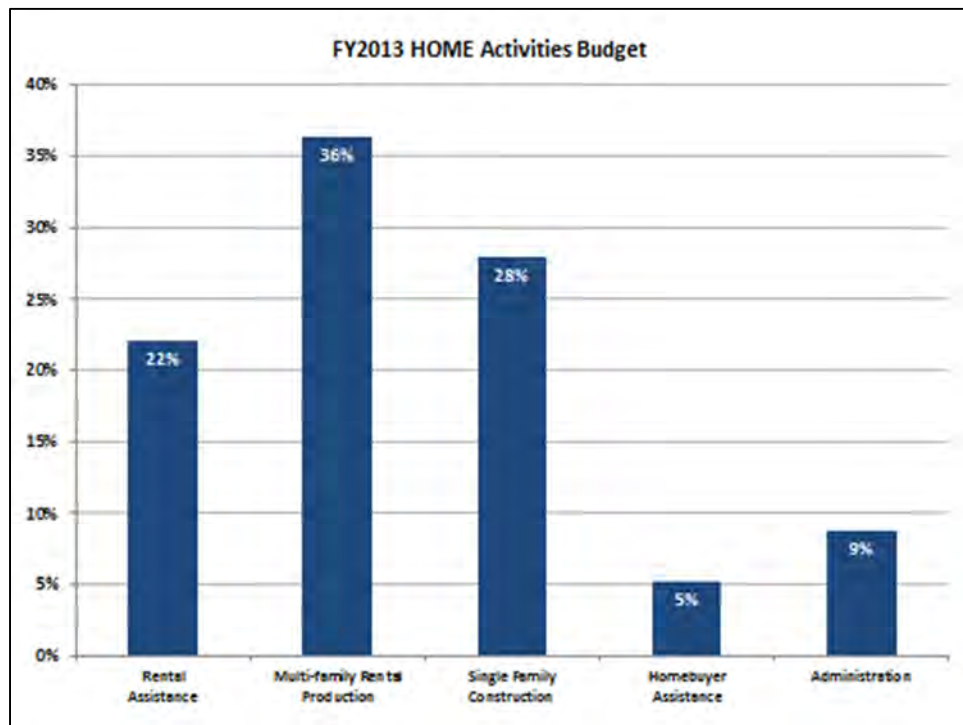
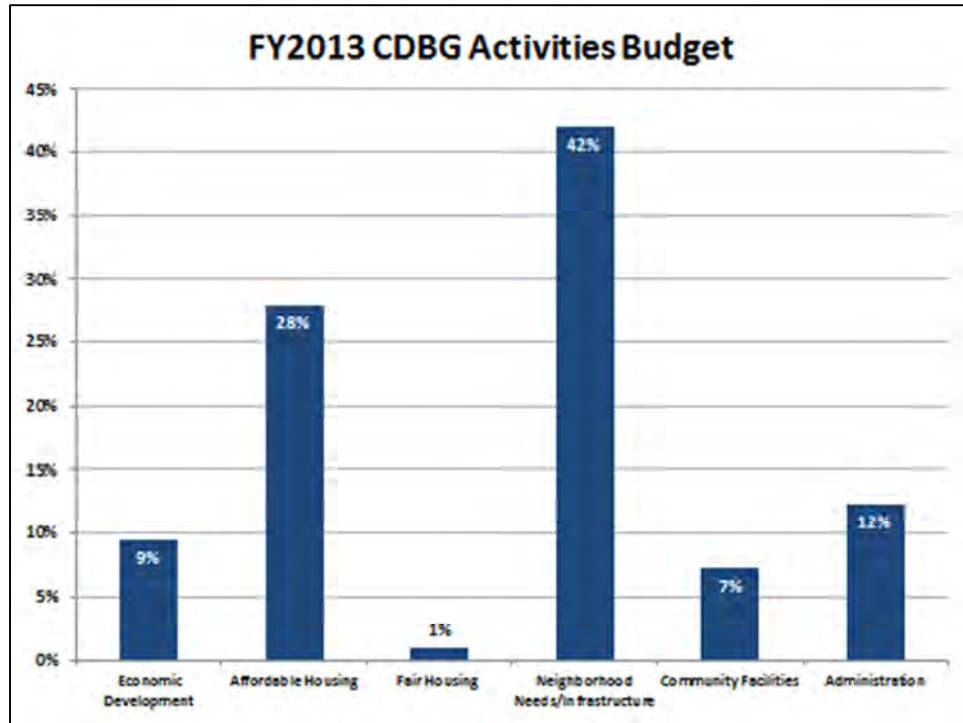
Demolition of 603 N. Fourth



Before

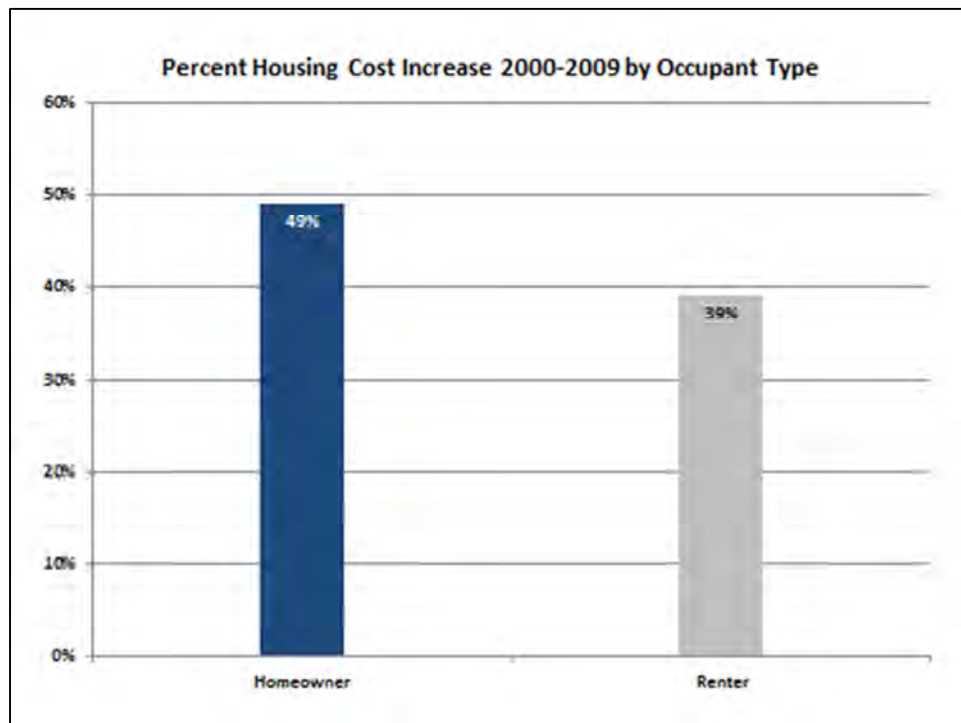


After



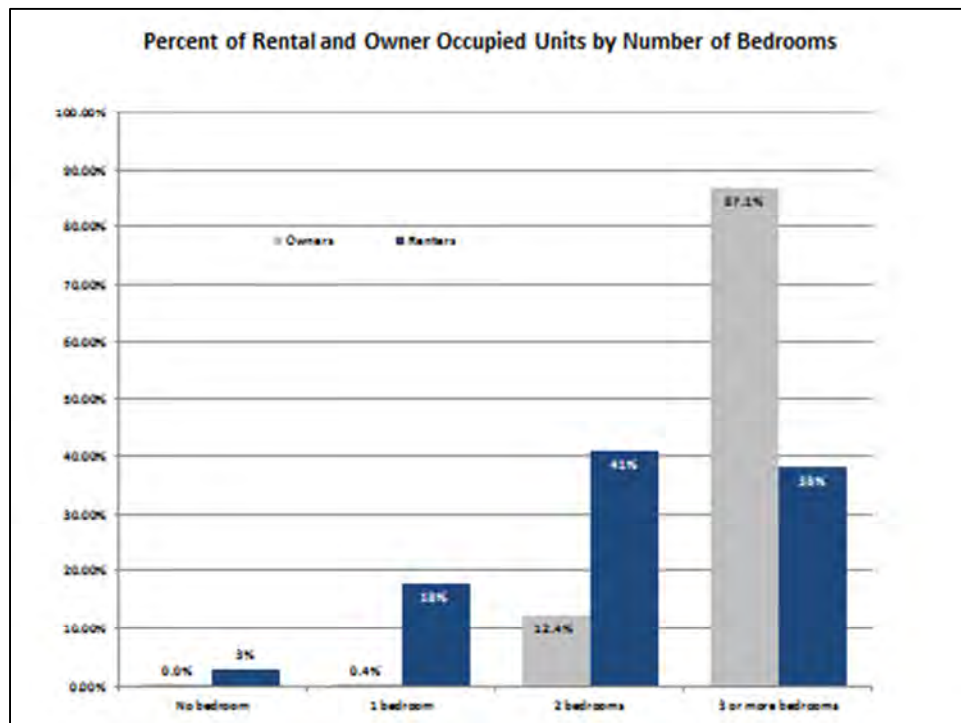
Housing Costs

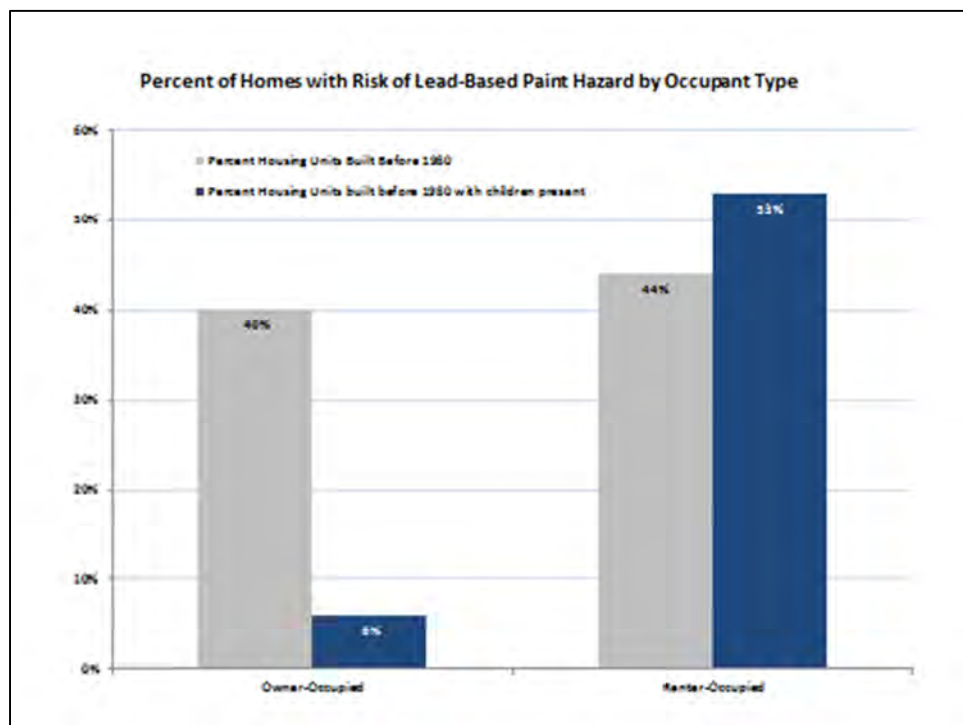
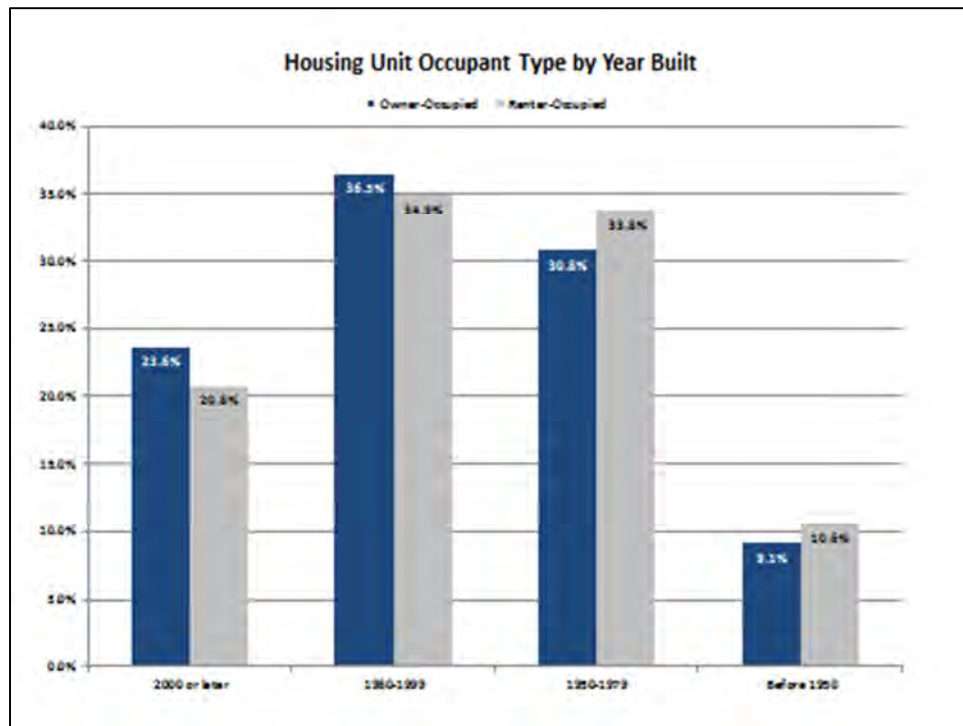
| | 2000 | 2009 |
|----------------------|-----------|-----------|
| Median Home Price | \$110,700 | \$164,700 |
| Median Contract Rent | \$427 | \$592 |



Housing Units in Columbia

- Total - 45,971 Housing Units
- Rental Units – 21,680 **[45%]**
- Owner-Occupied Units – 20,434 **[44%]**
- Other (Mobile Home, Boat, RV, Van) – 3,857 **[11%]**





Neighborhood Congress Affordable Housing Priority Needs

- Preservation of existing housing
- Assistance for repairs (owner occupied and rental)
- Flexibility in ownership/occupancy (ADU, rent to own)
- Universal design
- Increased homeownership
- Energy efficient housing (owner occupied and rental)
- Rental housing quality
- Accessibility
- Diversity of housing stock (transitional, starter, single family, one bedroom)

Focus Group Schedule

| Focus Group Topic | Date | Time | Location |
|-----------------------------|-----------|----------|--------------------|
| Community Facilities | 2/5/2014 | 3:30-5pm | ARC |
| Economic Development | 2/6/2014 | 6:30-8pm | REDI, Suite 103 |
| Neighborhood Needs | 3/13/2014 | 6:30-8pm | Blind Boone Center |
| Homelessness | 3/19/2014 | 3:30-5pm | City Hall, Rm 1A |

Ground Rules

Be as open as possible

Have the right to pass

Respect differences

Be supportive rather than judgmental

One person speaks at a time

Begin and end on time

Discussion Question #1

What are the most significant affordable housing needs in Columbia?

Discussion Question # 2

What are the most important strategies the City should undertake to increase affordable housing in Columbia? (What should we be doing to address affordable housing needs?)

Meeting Wrap-up

- Are there any further thoughts or reactions to this evening's discussion?
- Are there any new or different perspectives?



City of Columbia

Economic Development Focus Group

2015-2019 Consolidated Plan

City of Columbia
February 6, 2014



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current economic development efforts.
- Bernie Andrews
 - Summary of current REDI efforts and current use of CDBG funding.

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Overview

Meeting purpose

Obtain public input prioritizing CDBG and HOME eligible economic development needs and identify top 3-5 economic development strategies.

- Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

6:30-6:45pm: Introductions, HUD Funding Summary and Consolidated Plan

6:45-7:15pm: Economic Development Needs

7:15-7:25pm: Current REDI Efforts

7:25-7:55pm: Economic Development Strategies

7:55-8:00pm: Summary of key points

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Identifies funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing decent housing, a suitable living environment, and economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

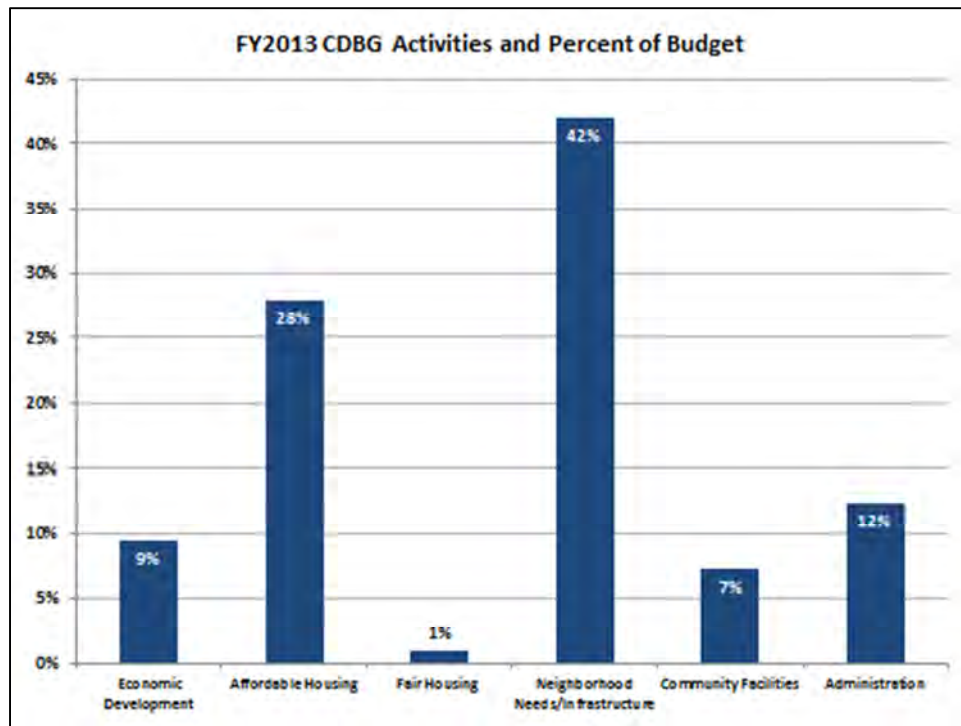
Federal program to create affordable housing for low to moderate income households.

Low to Moderate Income

| Household Size | Income Limit |
|----------------|--------------|
| 1-person | \$ 38,400 |
| 2-person | \$ 43,850 |
| 3-person | \$ 49,350 |
| 4-person | \$ 54,800 |

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs
Community Facilities



Current CDBG Economic Development Efforts

Job Training

- Job Point
 - Heavy & Highway and Nursing Tech
 - HVAC Tech and Pharmacy Tech
- REDI and CMCA
 - Information Technology Training

Micro lending

- Central Missouri Community Action, Microloan Program
 - Loans to businesses with 5 or fewer employees owned by low-moderate income, or employing 51% or more low to moderate income employees.

Additional Eligible Economic Development Activities

- Technical assistance to businesses
- Public facilities and improvements
- Commercial and industrial development
 - Project must benefit low to moderate income.
 - 51% of persons developing project at or below 80% AMI.
 - Development will house businesses with 51% or more of their employees at or below 80% AMI.
 - The business will fulfill an unmet need serving 51% or more low to moderate income consumers.

Section 108 Loan Guarantee

- Cities can leverage up to 5 times their current annual CDBG allocation in the form of a low interest loan for large CDBG eligible projects.
 - 1% interest
 - Up to 20 year loan from HUD
 - City of Columbia = 5 x \$886,000 = \$4,430,000

Section 108 Loan Guarantee Continued

- In FY 2010 HUD approved 35 Section 108 Guaranteed Loan commitments totaling \$165,880,000.
- Demonstrate a viable project to HUD.
- If project fails or defaults payment, repayment to HUD comes from the City's annual CDBG allocation.

Section 108 Loan Guarantee Example Projects

- Wichita, KS: Acquisition of a large site and construction of a Cessna Learning Work Complex and light assembly facility.
- Anaheim, CA: Financing for the construction of a new storm sewer drain system serving primarily low to moderate income residents.

Section 108 Loan Guarantee Examples

- Kodak Theatre Project: Los Angeles, CA
- \$30,000,000 Section 108 Guaranteed Loan



Section 108 Loan Guarantee Examples

- Pyramid Redevelopment Project: Memphis, TN
- \$9,914,000 Section 108 Guaranteed Loan



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Begin and end on time



Location: Columbia Housing
Authority Oak Towers

Event Time: 6:30-8 p.m. Nov. 12, 2013

Event Sponsor: City of Columbia

The City of Columbia is updating its Analysis of Impediments to Fair Housing (AI) as a part of formulating its 2015-2019 Consolidated Plan. The City of Columbia's AI will examine the following impediments to fair housing choice: any actions, omissions or decisions taken because of race, color, religion, sex, gender identity, disability, familial status, marital status, ancestry, national origin, or sexual orientation, which restricts housing choices or the availability of housing choices.

The purpose of the Fair Housing Focus Group Meeting is to obtain public input regarding fair housing in the City of Columbia in order to help shape the AI and formation of the City's Consolidated Plan.

The City of Columbia invites you to come and share your thoughts on fair housing in the City of Columbia.





City of Columbia Fair Housing Focus Group Meeting 2015-2019 Consolidated Plan

City of Columbia
November 12, 2013



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting
 - Explain CDBG and HOME funding
- Adam Kruse
 - Define fair housing
 - Explain current conditions and efforts

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Schedule

- 6:30-6:35pm: Introductions & meeting purpose
- 6:35-6:45pm: Defining fair housing and current conditions
- **6:45-7:15pm: Identifying fair housing problems**
- **7:15-7:45pm: How to address fair housing problems**
- 7:45-8:00pm: Summary of key points

Meeting Overview

Meeting purpose

Obtain public input from key stakeholders on fair housing needs and identify key strategies to address fair housing.

Goals

- 1. Identify most critical 3-5 fair housing problems.**
 - 2. Identify most critical 3-5 fair housing efforts.**
- Results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Your CDBG Funds

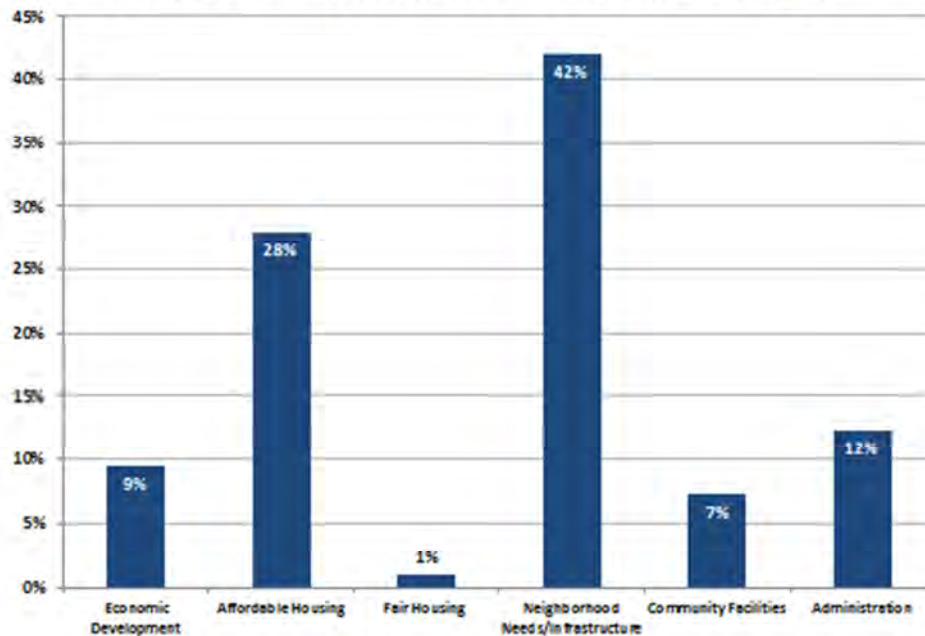
Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing decent housing, a suitable living environment, and economic opportunities

CDBG Activities

- Economic Development
- Affordable Housing
- Fair Housing
- Neighborhood Needs/Infrastructure
- Community Facilities

FY2013 CDBG Activities and Percent of Budget



Your Fair Housing CDBG Resources

- Fair housing efforts are a “public service” activity.
 - 15% of CDBG funds can go towards public service activities.
 - 15% of \$886,000 = **\$132,000** available for public service activities.

FY2013 Public Service Activities

Fair housing counseling.....\$11,500
Job Point vocational training.....\$76,180
REDI and CMCA IT Training.....\$32,500

Your HOME Funds

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing units.

HOME Activities

Rehabilitation
New construction
Tenant based rental assistance
Homebuyer assistance

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Identifies funding priorities for City CDBG and HOME funds.
 - The City is required to complete an “Analysis of Impediments to Fair Housing” (AI) every 5 years.

Fair Housing Definition

- Protection for individuals against unlawful discrimination in the sale or rental of a dwelling
- Discrimination can occur in...
 - the sale of a dwelling
 - the rental of a dwelling
 - advertisements
 - home loans, homeowner’s insurance

“Protected Categories” of Fair Housing

- Race
- Color
- Religion
- Sex
- National Origin
- Disability
- Familial Status
- Sexual Orientation*
- Gender Identity*
- Marital Status*
- Ancestry*

Columbia Population

Total Population

- 108,500 (2010 Census)
 - 28% increase since 2000; MO 7.04% increase

Sex

- 48% Male
- 52% Female

Marital Status

- 57% Single
- 43% Married

Columbia Population

Race

- 79.0 % White
- 11.3% AfricanAmerican
- 5.4% Asian
- 3.4% Hispanic

Language Spoken at Home

- 89.4% English
- 2.7% Spanish
- 3.6% Asian
- 4.3% Other

National Origin

- 92% Born in U.S.
- 8% Born Outside U.S.

Disability

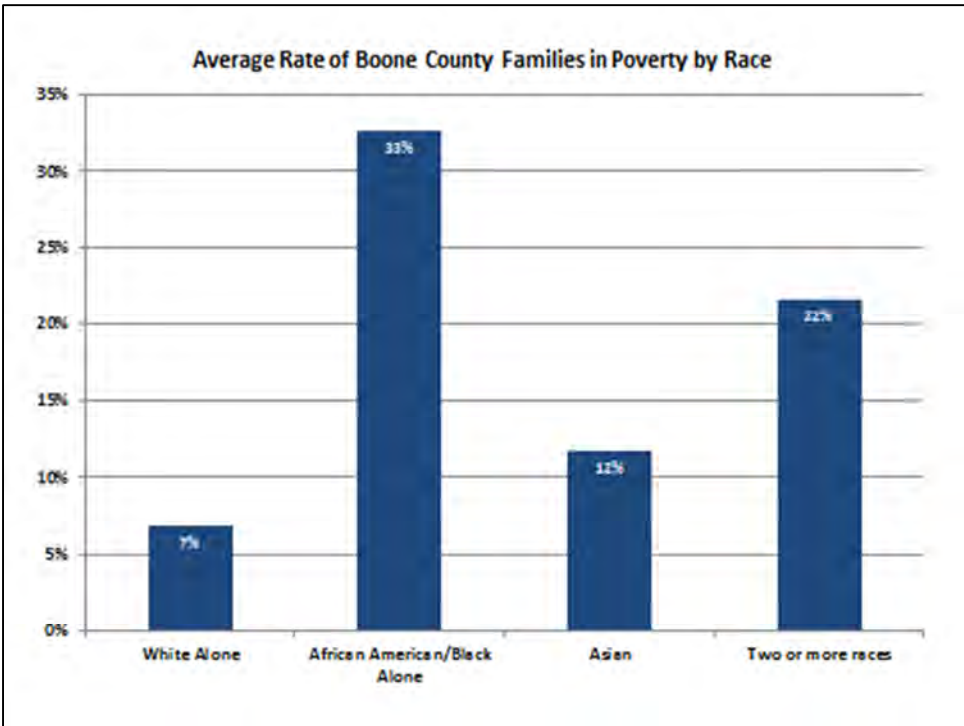
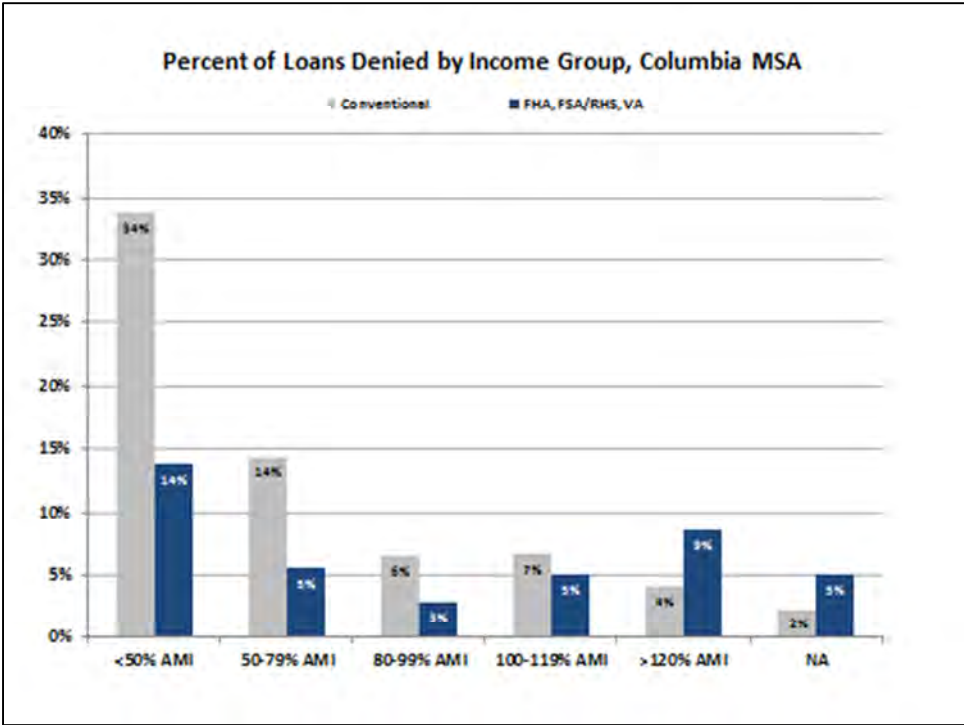
- 15.8% in Missouri

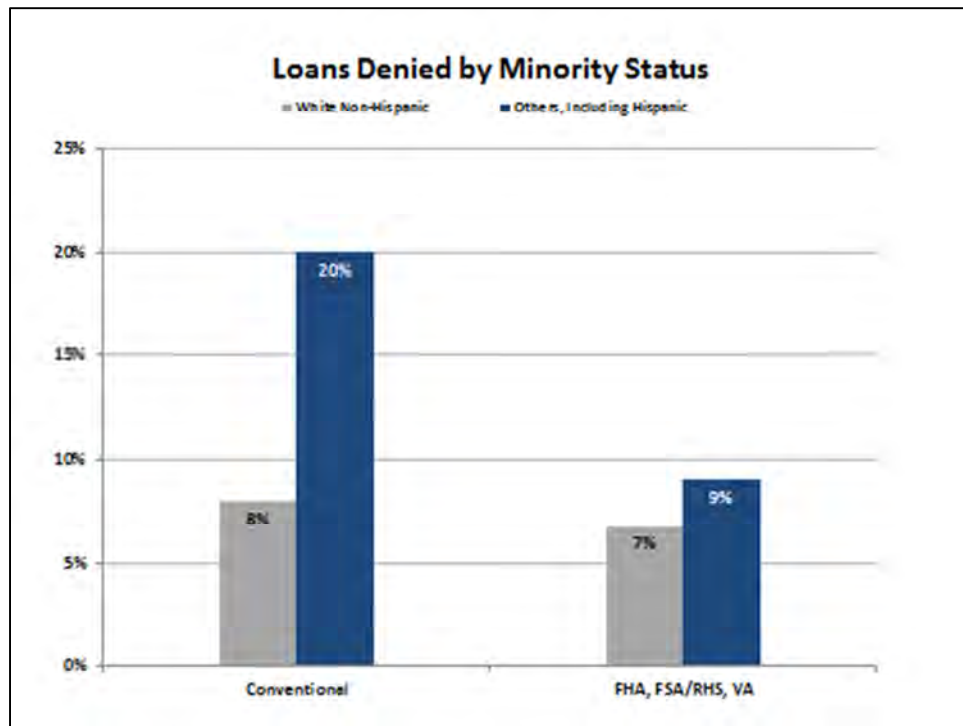
Age

- 16.6% over 55 years old

Housing Units

- Total - 46,507 Housing Units
 - 26.1% had children under the age of 18 with them
 - 35.6% married couples living together
 - 50.3% non-families
 - 6.6% single member household 65 or older
 - Average household size 2.32
- Rental Units – 21,089 [45%]
- Owner-Occupied Units – 20,586 [44%]
- Vacant – 4,119 [9%]





Housing Complaints

- Local Human Rights Commission [last 5 years]
 - 34 recorded inquiries
 - 4 written complaints
- State MCHR [2010-2012]
 - 9 written complaints

Current Fair Housing Efforts

- Fair Housing counseling
- Fair Housing website
- Fair Housing testing
- Fair Housing symposium
- Human Rights Commission
- Columbia Values Diversity Celebration
- Enforcement: local (HRC), state (MCHR), federal (HUD)



Discussion Question #1

What are the most significant fair housing problems in Columbia?

Discussion Question # 2

What are the most important strategies the City should undertake to further fair housing in Columbia? (What should we be doing to address fair housing needs?)

Meeting Wrap-up

- Are there any further thoughts or reactions to this evening's discussion?
- Are there any new or different perspectives?

City of Columbia Neighborhood Needs 2015-2019 Consolidated Plan

**City of Columbia
March 13, 2014**



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.
- Toney Lowry and Scott Bitterman
 - Past CDBG funded projects.
 - New potential CDBG funded projects.

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Purpose

- Identify CDBG and HOME eligible neighborhood needs.
- Identify most critical 3-5 needs.
- Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

- Introductions, HUD Funding Summary and Consolidated Plan
- Past CDBG projects and plans for new CDBG projects (Public Works & Parks)
- **Identify Neighborhood Needs**
- **Identify Neighborhood Needs**
- Summary of key points

Meeting Ends at 8pm

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Establishes funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs/Infrastructure
Community Facilities

Neighborhood Needs

- Sidewalks
- Sewer
- Storm water management
- Transportation improvements
- Parks
- Removal of dilapidated structures
- Neighborhood planning

Neighborhood Needs Example Projects



Worley Sidewalks

Hunt Street Improvements

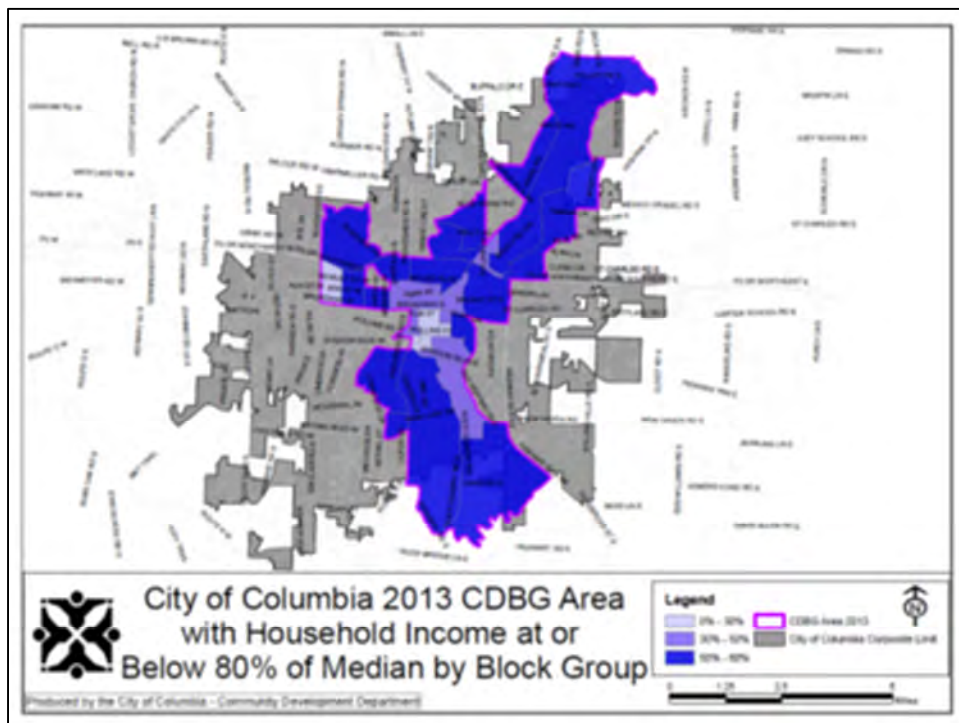


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M Extension

Live. And Learn.

Ground Rules

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One person speaks at a time
Begin and end on time



City of Columbia
Community Facilities
2015-2019 Consolidated Plan

City of Columbia
March 13, 2014



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.

MU Extension staff

- Larry Dickerson
- Johanna Reed-Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Purpose

- Educate service providers on Community Development Block Grant (CDBG), HOME funding, and the Consolidated Plan.
- Obtain input identifying 5-year community facility needs and rough cost estimates.
- Identify 3-5 most critical information/education needed for applicants

Meeting Schedule

- Introductions, HUD Funding Summary and Consolidated Plan
- **Identify 5-year community facility needs and cost estimates**
- **Identify 3-5 most critical information/education needed for applicants**
- Summary of key points

Meeting ends no later than 5pm

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Establishes funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs/Infrastructure
Community Facilities

Community Facilities

- Homeless facilities
- Health care facilities
- Youth centers
- Transitional housing facilities
- Senior centers
- Centers for persons with disabilities
- General social service providers
- All facilities must serve low to moderate income individuals

Low to Moderate Income

- 80% area median income

| Household Size | Income Limit |
|----------------|--------------|
| 1-person | \$ 38,400 |
| 2-person | \$ 43,800 |
| 3-person | \$ 49,300 |
| 4-person | \$ 54,800 |

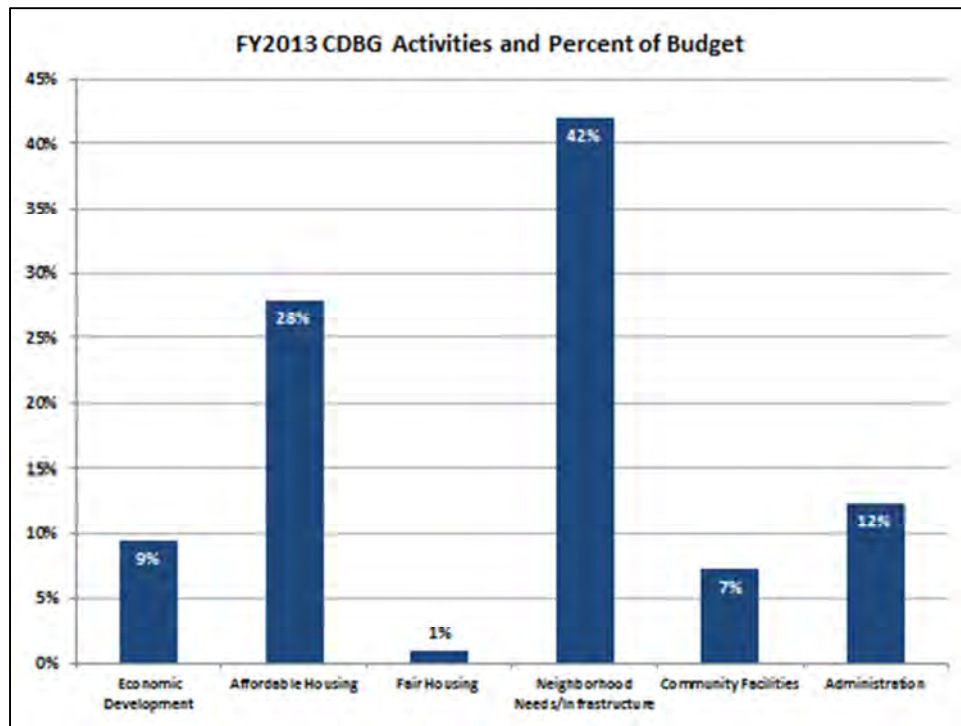
Community Facilities



Park Avenue Head Start

Health Department Facility





Current RFP Process Dates

- Proposals are due April 30, 2014.
- Service Provider hearing will be June 4, 2014.
- CDC hearing for funding recommendations: June 18, 2014.
- Council approval in September 2014.
- Funding available July 2015.

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Begin and end on time



City of Columbia Homelessness Focus Group 2015-2019 Consolidated Plan

City of Columbia
March 19, 2014



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.
- Steve Hollis
 - Summary of Homelessness in Columbia
 - Homelessness in Columbia
 - Past, current and future efforts

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Overview

Meeting purpose

Obtain public input prioritizing CDBG and HOME eligible homelessness needs and identify most critical strategies to address homelessness with CDBG funding.

- Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

3:30-3:40pm: Introductions, HUD Funding Summary and Consolidated Plan

3:40-3:50pm: Homelessness in Columbia

3:50-4:10pm: Homelessness needs in Columbia

4:10-4:30pm: Strategies to address homelessness in Columbia (w/CDBG)

4:30-4:45pm: Summary of key points

CDBG Funded Activities Addressing Homelessness

- Reality House transitional housing renovations.
- Rainbow House site acquisition funding.
- Columbia Housing Authority Tenant-Based Rental Assistance

Eligible Activities Serving the Homeless

CDBG

- Site Acquisition
- Facility renovation
- Facility construction

HOME

- Transitional housing construction/rehabilitation
- Rental housing construction/rehabilitation
- Tenant-Based Rental Assistance
 - Similarly operated as Section 8 program
 - Cannot be emergency or temporary.
 - Cannot be project based.

HOME Funded Activities Addressing Homelessness

- Columbia Housing Authority Tenant-Based Rental Assistance
 - Cannot be for emergency or temporary shelter
 - Most communities operate similar to Section 8 program, where there are large Section 8 waitlists.

CHDO Focus Group

2015-2019 Consolidated Plan

January 23rd, 2014

Meeting Overview

- Staff presentation – Eric Hempel, Housing Specialist (15 min)
- Identify and prioritize CHDO Needs and Strategies:
- MU Extension Staff
 - Larry Dickerson
 - Johanna Reed Adams

What is a CHDO?

Community Housing Development Organization

- Private nonprofit, community-based service organization that has, or intends to obtain, staff with the capacity to develop affordable housing.
 - At least 1/3 LMI representation
 - No more than 1/3 public sector
 - Clearly defined service area
 - 501 (c)(3),(4), SS 905
- Eligible for “set-aside” funding, 15% of HOME annual allocation.

What is eligible?

- Affordable housing projects owned, sponsored, or developed by the CHDO.
 - Owner: legal title or 99-year lease
 - Sponsor: CHDO will convey ownership at a predetermined time, to a specific non-profit entity.
 - Developer: owns or has contractual obligation to develop a project.

What is eligible?

- Rental
 - Acquisition, rehabilitation, or new construction
- Owner occupied
 - Acquisition or new construction
- Home buyer assistance.

What NOT is eligible?

- Tenant based rental assistance
- Homeowner rehabilitation
- Brokering or other real estate transaction

Only “Set aside” HOME funds ineligible for use with these projects.

Timeliness Requirements

- Funds must be committed to specific projects
- 4 years to complete project after funds are committed
- *Rentals*: Occupied within 18 months after completion
- *Owner occupied*: Sold (under contract) within 9 months after completion

Capacity Requirements

- Paid staff responsible for CHDO activities
 - consultants may be used only in the CHDOs first year to demonstrate capacity
 - Consultants may train staff to demonstrate capacity
- CHDOs capacity must be recertified each funding whenever funds are obligated.

Affordability requirements Rental and Homebuyer projects

| HOME Investment per unit | Length of the Affordability Period |
|---|------------------------------------|
| Less than \$15,000 | 5 years |
| \$15,000-\$40,000 | 10 years |
| More than \$40,000 | 15 years |
| New construction of <i>rental</i> housing | 20 years |
| Refinancing of <i>rental</i> housing | 15 years |

Income/occupancy requirements

- Throughout the affordability period, the HOME-assisted housing must be occupied by income-eligible households.

| Family Size | Income Limit |
|-------------|--------------|
| 1 | \$36,600 |
| 2 | \$41,800 |
| 3 | \$47,050 |
| 4 | \$52,250 |
| 5 | \$56,450 |
| 6 | \$60,650 |

Environmental review

- All projects must be submitted for Environmental Review and approval before the CHDO makes any **commitment** to expend funds.
- Even projects with “no impact” require documentation of “no impact” determination.

Energy Efficiency

- Enhanced thermal envelope.
- Upgraded HVAC
- Passive solar design elements
- Active solar
- IECC 2012

Universal Design Elements

- Zero-step walkway front and rear entrances
 - 60" wide
 - 1:20 rise to run ratio
 - 60" x 60" level landings
- ½" maximum door thresholds.
- Finished exterior door opening 36"
- Finished interior door opening of 34"
- 42" minimum hallway width.
- Rocker style light switches.
- 60" by 60" turning space in at least one bathroom.
- Blocking in bathrooms for installation of grab bars.

Needs and Strategies

1. What are the highest priority CHDO needs?
2. What strategies/actions can improve use of CHDO funding **effectively** and **on time**?

City of Columbia Affirmative Marketing Plan

This document establishes affirmative marketing procedures and requirements for rental and homebuyer projects containing 5 or more HOME assisted housing units. The City will ensure that any sub-recipients utilizing HOME funding for developments of 5 or more HOME assisted housing units will implement the following procedures.

- The City and its sub-recipients will inform the public, owners, and potential tenants about Federal fair housing laws and HUD regulations as they relate to affirmative marketing. This will take place during application for funding, compliance monitoring, and during public meetings pertaining to HOME assisted project consisting of 5 or more units.
- The City and its sub-recipients shall utilize the Equal Housing Opportunity logotype on all advertisements, press releases, or written communication regarding the HOME assisted project.
- The City and its sub-recipients will utilize media outlets that reach minority citizens when advertising, providing a press release or communicating information regarding the HOME assisted units consisting of 5 or more units. These outlets may include but not be limited to newspaper, television, radio, list serve, community organizations, and places of worship, counseling agencies, and other City facilities.
- The City and its sub-recipients shall retain records displaying what actions were taken to ensure that affirmative marketing and minority outreach efforts were adequately conducted for HOME assisted housing developments consisting of 5 or more units.
- The City shall annually assess affirmative marketing efforts by each sub-recipient that utilizes HOME funding for developments consisting of 5 or more units. This assessment will take place when the City annually reviews compliance with HUD regulations and local building code compliance inspections. The City will inform the sub-recipient on any deficiencies and include corrective actions to be taken with specific timelines for completion.

The City will assess the results of affirmative marketing efforts for the following projects:

- Hanover Estates and Hanover Gardens
- Waterbrook Place Apartments
- Bethel Ridge Phases I and II
- The McBaine Townhomes
- 281 Appletree

4. *Minority and Women's Business Outreach*

The City will continue to directly solicit minority and female owned contractors in all of its procurement activities, including professional services activities. The City is currently operating under a multi-year contract utilizing female owned businesses for lead hazard evaluation. The City is directly involved in providing training to new MBE and WBE Enterprises, included the

participation of the Columbia Builds Youth Program in lead safe work practice training. The City maintains a list of MBE and WBE rehabilitation contractors that are provided to property owners choosing rehabilitation contractors. The list is provided to sub recipients on request. Newspaper advertisements are used, not less than annually, to try and attract MBE and WBE enterprises to the City's Owner Occupied Housing Rehabilitation Program.

City of Columbia Section 3 Compliance Plan

Summary

The City of Columbia will adhere to the Department of Housing and Urban Development's (HUD's) guidelines concerning Section 3 and the support of employment opportunities for low and very low-income residents as a result from HUD funded projects. The City of Columbia will use guidance from 24 CFR 135 to maintain compliance with Section 3 requirements.

As a recipient Community Development Block Grant, HOME, and Neighborhood Stabilization funding, the City of Columbia will annually certify to HUD that it will comply with the requirements of Section 3. The City of Columbia will implement requirements of Section 3 to contractors or subcontractors that receive contracts for Section 3 eligible projects.

Eligible Projects

All projects / activities involving housing construction, demolition, rehabilitation, or other public construction, i.e., roads, sewers, community centers, etc., that are completed with HUD Community Planning and Development funding are subject to the requirement of Section 3.

Section 3 Residents

1. Residents of Public or Indian Housing; or
2. Individuals that reside in the metropolitan area in which the Section 3 applicable assistance is expended and whose income does not exceed the local HUD income limits for low- or very low-income households. (80% median income or 50% median income)

Section 3 Business Definition

A Section 3 business is a business located within Boone or Howard Counties that meets one of the following criteria:

1. The business is 51% or more owned by Section 3 residents.
2. Permanent, full-time employees* include persons at least 30% of whom are currently Section 3 residents, or within three (3) years of the date of first employment with the business concern were Section 3 residents.
3. Contractors utilize HUD Youthbuild (Job Point, Columbia Builds Youth) in the city of Columbia in which Section 3 covered assistance is expended.
4. Evidence of a commitment to subcontract in excess of 25% of the dollar award of all subcontracts to be awarded to business concerns that meet the qualifications set forth in #1, 2, or 3 above.

Procedures to Ensure Section 3 Requirements

Bid Specifications & Contract clauses will be included in all City of Columbia bid specifications and contracts whose funding is derived from HUD and involves housing construction, demolition, rehabilitation, or other public construction, i.e., roads, sewers, community centers, etc.

In accordance with the regulation, residents and business concerns seeking Section 3 preference shall certify, and/or submit evidence to the City of Columbia, contractor, or subcontractor, verifying that they meet the definitions provided above.

Section 3 Compliance:

To ensure compliance with Section 3 requirements, the City of Columbia will document actions taken to comply, including but not limited to:

1. Facilitating the training and employment of Section 3 residents by notifying the Columbia Housing Authority, Columbia Area Career Center, Job Point, and other local job training centers of new employment, training, or contracting opportunities resulting from the expenditure of federal funding;
2. Assisting and actively cooperating with HUD in ensuring contractors and subcontractors comply with Section 3;
3. Refraining from entering into contracts with contractors that are in violation of Section 3 regulations; and
4. Documenting actions taken to comply with Section 3 and submitting Section 3 Summary reports (HUD Form 60002).