

City of Columbia

701 East Broadway, Columbia, Missouri 65201



Agenda Item Number: R 50-15

Department Source: Community Development - CDBG/Home

To: City Council

From: City Manager & Staff

Council Meeting Date: 3/16/2015

Re: Public Hearing to Approve the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER)

Documents Included With This Agenda Item

Council memo, Resolution/Ordinance, Exhibits to Resolution/Ordinance

Supporting documentation includes: None

Executive Summary

The Council Resolution authorizes the City Manager to submit the 2014 Consolidated Annual Performance Evaluation Report (CAPER) to the Department of Housing and Urban Development (HUD). The CAPER is documentation required by HUD summarizing Community Development Block Grant (CDBG) and HOME expenditures, and progress in meeting the goals and objectives of the City's 2010-2014 Consolidated Plan during calendar year 2014. Prior to submission of the CAPER to HUD, the City's Citizen Participation Plan requires a public hearing and requires any comments from interested parties to be attached.

Discussion

The CAPER evaluates performance of HUD funded activities in the City of Columbia. It reviews expenditures and progress in meeting objectives in 2014, the fifth year of the 2010-2014 five year plan period. The report includes uses of the City's CDBG and HOME formula resources that address the HUD national objectives to provide "decent housing, a suitable living environment, and expanded economic opportunity" for low-income populations. These activities include use of HUD funding, as well as other public and private funding. The City expended \$977,778 in CDBG funds, \$448,642 in HOME funds, and \$97,105 in Neighborhood Stabilization Act Program (NSP) funds during the reporting period.

The Community Development Commission (CDC) held a meeting on Wednesday March 11, 2015 to review the report. The CDC does not make recommendations on the CAPER to council, however it uses the report as a resource with evaluating priority needs for future efforts. Public comments on the CAPER will be accepted through March 27, 2015.

The CAPER is an opportunity to review performance of specific programs and activities against the objectives and performance measures that were established by the Consolidated Plan. The 2010-2014 Consolidated Plan, approved by the Council in October 2009, is the City's long-range strategy for a five-year investment plan for community development, housing, and homeless services. It established annual objectives by activity and the CAPER examines progress on each objective. Areas with significant accomplishments included the following:

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1. The HOME funded Tenant-Based Rental Assistance Program, administered by the Columbia Housing Authority exceeded its goals with rental assistance provided to 37 households.
2. Downtown Ramps and Worley Sidewalks Phase II were completed.
3. Boone County Council on Aging continued with high production with 13 homes repaired.
4. Services for Independent Living (SIL) completed 6 ramps.
5. Job Point completed training for 10 participants through its Nursing and Heavy/Highway Construction training program.
6. Increased in production for the Homeownership Assistance Program with 17 homes completed.
7. Completion of the 413 W. Ash Net-Zero project.
8. Completion of Park Avenue Head Start renovations.

CDBG expenditures significant in 2014 and the City exceeded all necessary expenditure requirements set forth by HUD. Expenditures of HOME funds decreased somewhat from the previous year due to reduced interest in the City's rehabilitation program. The City is currently formulating a new marketing campaign, streamlining its application process and including additional energy efficiency enhancements due to the utilization of the Water & Light Department's "Enhanced Home Performance Program". The City met all HOME expenditure requirements in 2014.

The City CDBG/HOME loan portfolio balance was \$7,658,085 as of December 31, 2014, which is approximately \$94,653 less than the previous year. The number of loans on record decreased from 623 to 607, as of December 31, 2014.

Fiscal Impact

Short-Term Impact: None.

Long-Term Impact: None.

Vision, Strategic & Comprehensive Plan Impact

Vision Impact: Social Services and Affordable Housing

Strategic Plan Impact: Economic Development, Health, Safety and Wellbeing, Workforce

Comprehensive Plan Impact: Economic Development, Livable & Sustainable Communities

Suggested Council Action

Approve the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER).

Legislative History

October 21, 2013: FY 2014 Annual Action Plan Approved for submission to HUD.

February 17, 2014: FY 2014 Annual Action Plan amended to include CHDO funding allocations.

May 5, 2014: FY 2014 Annual Action Plan amended to reallocate \$175,250 in HOME funds and

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\$19,828.09 in CDBG funds.

October 5, 2014: FY 2014 Annual Action Plan amended to reallocation \$170,000 in CDBG funds originally allocated for Rainbow House's facility purchase.

January, 5, 2015: FY 2014 Annual Action Plan amended to reallocate \$190,000 in CDBG funds originally allocated for the Columbia Housing Authority's McQuitty Square.

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Department Approved

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City Manager Approved

Introduced by _____ Council Bill No. R 50-15

A RESOLUTION

approving the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER); and authorizing the City Manager to submit the document to the Department of Housing and Urban Development.

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

SECTION 1. The FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER) is hereby approved. The form and content of the CAPER shall be substantially as set forth in "Attachment A" attached hereto and made a part hereof.

SECTION 2. The City Manager is hereby authorized to submit the FY 2014 Consolidated Annual Performance and Evaluation Report (CAPER) to the Department of Housing and Urban Development.

ADOPTED this _____ day of _____, 2015.

ATTEST:

City Clerk

Mayor and Presiding Officer

APPROVED AS TO FORM:

City Counselor



Fifth Program Year CAPER – ATTACHMENT A

The CPMP Consolidated Annual Performance and Evaluation Report includes Narrative Responses to CAPER questions that CDBG and HOME, grantees must respond to each year in order to be compliant with the Consolidated Plan Regulations.

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Executive Summary

I. City of Columbia Financial Summary

A. CDBG PROGRAM (January 1, 2014 – December 31, 2014)

CDBG Funding Availability

\$ 852,778	2014 CDBG Formula Funds
\$ 56,711	Loan Repayments received during 2014
\$ 909,489	New Funds Available
\$ 193,576	Previous year's funds uncommitted on January 1, 2014 (Projects no funds expended)
\$ 1,103,065	Cumulative CDBG Funding Availability in 2014
\$ 145,190	Funds Uncommitted on December 31, 2014 (Projects with no funds expended)
\$ 1,199,496	CDBG Funds committed to activities in Integrated Disbursement Information System (IDIS) during the report period
\$ 977,778	CDBG Funds expended during the report period

The City spent \$1,054,679 in CDBG funds in 2014, due to high production and several large projects moving forward. This was primarily the result of the completion of Worley Sidewalks, Downtown Ramps, In2Action's Ex-offender Living Facility, Columbia Housing Authority Park Avenue Head Start, Downtown Ramps, the Demolition Program, SIL Ramp Program, and BCCA's Senior Home Repair Program. The Welcome Home Veterans Campus is the only project significantly behind schedule. This project is behind schedule and is expected to begin in fall of 2015.

There are no projects with zero funds committed or expended in the HUD IDIS financial system, for which funds were budgeted previous to January 1, 2014. Projects experiencing significant delays saw funding reallocated in 2014. The following previously funded projects experiencing delays that saw funding reallocated include:

- \$190,000 for Columbia Housing Authority Housing Infrastructure at McQuitty Square.
- \$170,000 for Rainbow House's Transitional Living Facility for youth.
- \$22,480 for REDI & CMCA's IT Training Program.

Programs operating ahead of schedule include the following:

- Services for Independent Living Ramp Program;
- Boone County Council on Aging Senior Home Repair Program;
- In2Action's Transitional Living Facility for Ex-offenders;
- Columbia Housing Authority Homebuyer Classes;
- Job Point Nursing and Heavy/Highway Construction
- Neighborhood Response Team Code Enforcement; and
- CDBG Sidewalk projects.

Table 1: CDBG Expenditures Jan. 1, 2014 thru Dec. 31, 2014	
Program	Amount
Administration	\$ 138,493.38
Planning	\$ 13,472.61
Housing Rehabilitation	\$ 69,902.80
Code Deficiency Abatement Program	\$ 45,732.00
Emergency Repair	\$ 36,167.78
NRT Code Enforcement	\$ 24,031.85
NRT Demolition	\$ 47,034.82
Home Ownership Assistance	\$ 11,164.26
Worley Street Sidewalk	\$ 178,759.90
Downtown Ramps	\$ 89,000.00
CHA Park Avenue Head Start	\$ 84,000.00
CMCA Micro-Loan Support	\$ 10,037.94
Homebuyers Class	\$ 1,633.36
Job Point Nursing	\$ 61,180.00
BCCA Senior Home Repair Program	\$ 44,576.73
SIL Ramp	\$ 48,858.43
HUD Mandated Fair Housing	\$ 13,532.32
CMCA Fair Housing Web Site	\$ 180.00
REDI and CMCA Career Center	\$ 10,020.17
In2Action	\$ 50,000.00
Total Expenditures	\$ 977,778.35

B. HOME PROGRAM (January 1, 2014 – December 31, 2014)

HOME Funding Availability

\$ 409,787 2014 HOME Formula Funds
 \$ 141,030 Loan Repayments (\$138,820) and Recaptured Amounts (\$2,210)
\$ 550,817 New Funds Available
 \$ 469,176 Uncommitted on January 1, 2014 (Not under an agreement with the City per IDIS)
\$1,019,993 Cumulative HOME Funding Availability in 2014

\$ 469,176 Funds Uncommitted on January 1, 2015 (Not under a City agreement)

\$ 648,642 HOME Funds committed to specific activities (HUD IDIS) during the report period
\$ 448,642 HOME Funds expended during the reported period (including recaptured funds).

HOME Program commitments, both to specific housing units and to project level activities, were less than new funds made available. Remaining funds uncommitted on March 1, 2015 is \$109,415 over the HUD commitment threshold of two years of funds. Staff must commit \$109,415 to projects before August 1, 2015 in order to avoid recapture of funding. Several planned projects will ensure Columbia exceeds this requirement.

HOME expenditures in 2014 were less than new funds made available due to a low number of Owner Occupied Rehabilitation Program participants. Programs experiencing high production in 2014 include:

- The Homeownership Assistance Program;
- Tenant Based Rental Assistance;
- CHDO funded projects.

Future HOME projects and expenditures must include an increase in the Owner Occupied Housing Rehabilitation Program in order to avoid recapture of funding.

Other program reports are as follows:

- Job Point's CHDO, utilizing the Columbia Builds Youth Program, sold one home at 602 Florence and completed significant construction at 1101 N. Jefferson.
- Show-Me Central Habitat for Humanity completed several homes at Old Plank Estates and has completed construction of Columbia's first ever net-zero energy usage home at 413 W. Ash.

Table 2: HOME Expenditures Jan. 1, 2014 thru Dec. 31, 2014	
Program	Amount
Administration	\$ 12,710
Housing Rehabilitation	\$ 159,565
CHDO	\$ 90,993
Homeownership Assistance	\$ 106,540
Tenant Based Rental Assistance (TBRA)	\$ 78,784
Total Expenditures	\$ 448,642

C. Neighborhood Stabilization Funding (NSP) provided through the Missouri Department of Economic Development (DED)

NSP Funding Availability

\$ 610,806 NSP Award in 2009

\$ 29,885 NSP Funds expended in 2014

\$ 30,000 Program income received in 2014.

Funds expended included the following:

TABLE 3: NSP Expenditures Jan 1, 2014 thru Dec 31, 2014

Acquisition of Properties	\$0.00
Rehabilitation	0.00
Land Bank Acquisition	27,357.84
Administration*	750.00
Redevelopment	0.00
Disposition (Maintenance of Properties)	1,777.08
TOTAL Expenditures	\$29,884.92

2014 ESG Funding Availability

- True North of Columbia Inc., \$50,000
 - Welcome Home Inc., \$50,000
 - Rainbow House, \$50,000
 - Phoenix Programs, \$50,000
 - Voluntary Action Center \$43,100
 - Salvation Army, \$50,000
- Total \$293,100**

II. Other HUD Discretionary Expenditures – sources outside of City administered funds)

- Columbia Housing Authority Shelter Plus Care: \$240,756;
- Phoenix Programs Project Bridge, At Home, MTC-PH Funding: \$165,907;
- Housing Opportunity for Persons with AIDS (HOPWA State Funding): \$327,007;
- Salvation Army EFSP, ESG, Transitional Housing: \$66,464;
- Section 8 Family Self-Sufficiency Program: \$50,712;
- ROSS Public Housing Family Self-Sufficiency Program: \$52,744;
- ROSS Family Service Coordinator; \$57,014;
- Section 8 Housing Choice Voucher Programs: \$6,091,912

Total Estimated HUD Expenditures from Discretionary Funds: \$7,052,516

III. Summary of Progress in Meeting Goals and Objectives in the Consolidated Plan

This section presents a summary of progress in completing the goals for the first year of the five year plan period that ended on December 31, 2014. Unless otherwise indicated below, the reason goals were not met was due primarily to the capacity of the relevant organization to carry out the activity in a manner necessary to meet the stated goal.

A. Specific Objectives for Providing Decent Affordable Housing

Through the use of CDBG, HOME and other HUD funded activities, this Plan provides for the ability of the City to address 773 units in this year (Table 22 of Consolidated Plan).

Four houses were to be demolished, 17 units of Tenant-Based Rental Assistance were projected, 67 new rental and owner housing units were to be constructed, 32 households were to be provided homeownership assistance, 53 housing units were to be renovated or repaired.

Actual accomplishments included:

- The demolition of four housing units;
- HOME funding provided rental assistance to 37 households;
- 4 new homes were constructed or substantially rehabilitated in 2014;
- 39 houses were rehabilitated or repairs that were all owner occupied with one exception. Five of these units were brought up to the City Rehabilitation Standard;
- Four properties were acquired through the Neighborhood Stabilization Program (NSP). Redevelopment was completed on one home and rehabilitation was also completed on one home through the NSP;

TOTAL Units Addressed with CDBG, HOME, NSP, and ARRA Funding: 88

1. General Housing Objectives

Objective 1: Policy on Affordable Housing: The City Council should adopt an overall policy statement to further institutional changes in affordable housing. The policy should be part of a new comprehensive plan currently being developed by the City.

Objective for 2014: Develop a draft comprehensive plan including a housing element.

Accomplishment for 2014: The City Council adopted the City's new Comprehensive Plan in 2013. The new plan includes affordable housing elements. Additional progress was made on reviewing a re-writing the City's zoning ordinances as result of the new comprehensive plan. Significant progress was also achieved on the adoption of an Accessory Dwelling Unit policy.

Objective 2: (Also Strategy 1): Establish a locally administered Housing Trust Fund to help provide decent affordable housing.

Objective for 2014: Complete a business plan for developing a housing trust fund.

Accomplishment for 2014: The Columbia Housing Authority has incorporated an agency name Columbia Community Housing Trust (CCHT). CHA staff has moved several NSP funded properties under the CCHT. CHA plans to make additional efforts in the coming year to formulate by-laws, and a business plan.

Objective 3: Create a new position for an affordable housing planner to act as the City's advocate for comprehensively developing affordable housing recommendations contained in this report.

Objective for 2014: The position was created in 2009 and was funded through the middle of 2011. The City is now working to fill a newly created Housing Specialist position to oversee the Homeownership Assistance Program and Minor Home Repair Programs.

Accomplishment for 2014: New position description completed. Job announcement posted.

Objective 4: Establish one or more committees to address the following topics:

- **Removing impediments to fair housing**
- **Establishing a policy to address manufactured homes**
- **The development of a local housing trust fund**

Objective for 2014: Establish at least one committee.

Accomplishment for 2014: City staff has been meeting with a committee to develop a fair housing website specifically for renters.

2. Specific Objectives with the Primary Outcome of Making Decent Housing Available or Accessible

Objective 5: Complete minor home repairs to make 130 owner-occupied housing units accessible:

Objective for 2014: 26 homes will be addressed through the *Emergency Repair Program* addressing households below 80% of the median income; and the *Boone County Council on Aging Senior Home Repair Program* that generally addresses households below 50% of the median income.

Accomplishments: 21 homes were addressed to help meet this objective.

- 13 homes were addressed through the *Boone County Council on Aging Senior Home Repair Program*.
- 8 homes were addressed through the City's Emergency Repair Program.

Objective 6: Complete accessibility improvements to make decent housing accessible for 30 households:

Objective for 2014: 6 houses will receive ramps and other accessibility improvements through the RAMP Program, jointly administered by the City and Services for Independent Living.

Accomplishments: 6 projects were completed with CDBG funds.

Objective 7: Provide home maintenance education to 150 Persons to help access decent housing:

Objective for 2014: 30 Persons were proposed to attend classes in 2014, provided through University of Missouri Extension and Columbia Water and Light.

Accomplishments: 23 people attended the class.

Objective 8: Provide homeownership education to 750 persons to allow access to the purchase of decent housing:

Objective for 2014: 150 persons attend Homeownership 101 classes provided by the Columbia Housing Authority.

Accomplishments: 87 persons attended the Homeownership 101 classes.

Objective 9: Expand consumer education programs on energy management, conservation, budgeting, managing credit, and the home buying process to make decent affordable housing available:

Objective of 2014: Expand the MoneySmart Program provided at the Columbia Housing Authority, Home Maintenance Classes, Homeownership Assistance Classes, and classes provided by Central Missouri Community Action.

Accomplishments: 162 low to moderate income attendees.

Objective 10: Adopt "Universal Design" provision to make affordable housing accessible:

Objective for 2014: None.

Accomplishments: Additional minimum Universal Design requirements developed for all CDBG or HOME funded new housing construction.

Objective 11: A total of 173 housing units will be constructed or repaired to provide access to decent affordable housing for senior citizens:

Objective for 2014: 26 housing units will be made accessible to senior citizens.

Accomplishments: 20 total units: 13 housing units addressed through the Boone County Council on Aging Senior Home Repair Program, 1 unit addressed through SIL's Ramp Program, 5 units addressed through the City's minor home repair program, and 1 unit addressed through the City's rehab program.

Objective 12: Make an additional 60 units of decent housing available for non-homeless mentally ill persons:

Objective for 2014: Eight units need to be addressed through the Tenant-Based Rental Assistance Program (TBRA) for Mentally Ill Persons.

Accomplishments: 37 units were served with TBRA.

Objective 13: An additional 101 units of decent housing will be made accessible to persons with physical disabilities through construction, renovation, or alterations.

Objective for 2014: 5 accessible units are proposed for 2014.

Accomplishments: 6 housing units through Services for Independent Living RAMP Project

Objective 14: Expand transitional housing units by 40 by 2014 to make decent housing accessible to homeless populations. A total of 15 of these units will be allocated to persons living in families with children.

Objective for 2014: 8 additional units should be provided to homeless households in 2014.

Accomplishments: a new transitional housing facility for ex-offenders was purchased in 2014 with 5 units.

Objective 14A: Provide homeless prevention funding in the form of rental or utility assistance to at least 24 households to ensure access to decent affordable housing.

Objective for 2014: None.

Accomplishments: 37 households were assisted, including those in:

- *Tenant-Based Rental Assistance:* TBRA was provided to two households that were not homeless, but facilitated homeless prevention.

Objective 15: Expand permanent housing assistance units by 79 by 2014 to make decent housing accessible to homeless households with permanent disabilities. A minimum of 25 of these units will be provided to persons in families with children.

Objective for 2014: 15 additional housing units are proposed;

Accomplishments: 25 new permanent housing units for veterans have been identified by the Columbia Housing Authority's Patriot Place Apartments. Construction is expected to begin in spring 2015 and be complete within 9-12 months.

Objective 16: Provide funding for at least one fair housing organization; to provide fair housing counseling, education, and information and referral for the general public for the purpose of allowing access to decent affordable housing.

Objective for 2014: None.

Accomplishments: The City continued to provide funding for a legal department staff member to provide fair housing counseling and educational assistance, including fair housing information to landlords and tenants.

3. Specific Objectives with the primary outcome of making Decent Housing Affordable

Objective 17: Provide homeownership assistance to make existing decent housing affordable for 150 homeowners;

Objective for 2014: 30 units are proposed for 2014.

Accomplishments: Seventeen households were assisted through the Homeownership Assistance Program.

Objective 18: Provide construction or homeownership financing to make 60 new homes affordable to owner occupants;

Objective for 2014: 12 new units are proposed for 2014.

Accomplishments: 4 homes completed in 2014.

Objective 19: Provide construction financing for public infrastructure to allow the construction of 25 new housing units; making decent housing affordable:

Objective for 2014: 5 units proposed.

Accomplishments: None.

Objective 20: 16 new households will participate in the Section 8 Homeownership Assistance Program or Individual Development Account Program during the plan period to make decent housing affordable.

Objective for 2014: 4 households are projected to receive assistance in 2014.

Accomplishments: 10 households participated in the Section 8 Homeownership Assistance Program.

Objective 21: The City will help the Columbia Housing Authority provide rental assistance to 100 households using HOME funding to make decent housing affordable to near-homeless households.

Objective for 2014: 20 households are projected to receive assistance in 2014.

Accomplishments: 37 households were provided Tenant-Based Rental Assistance through the Columbia Housing Authority's Program.

Objective 22: Develop affordable housing criteria included in a Development Agreement to make decent housing affordable

- **Modify the zoning code to allow higher density housing options for both single family and multi-family residential categories**
- **Encourage infill development by modifying regulations to allow non-conforming lots within the central city without Board of Adjustment oversight**
- **Establish a fast track development process**

Objective for 2014: Criteria to be developed in 2014.

Accomplishments: The City has procured a consultant to assist with modifying the zoning code to include affordable housing elements contained in the new Comprehensive Plan that was adopted by Council in 2013.

4. Specific Objectives with the Primary Outcome of Making Decent Affordable Housing Sustainable

Objective 23: Rehabilitate 75 owner occupied homes to make decent affordable housing sustainable.

Objective for 2014: 15 houses were proposed to be completed in 2014

Accomplishments:

- *Owner Occupied Housing Rehabilitation Program:* 5 homes completed
- *Neighborhood Stabilization Program:* 1 house completed

Objective 24: Continue to provide funding for a code enforcement officer designated exclusively for Neighborhood Response Team (NRT) areas of the community with the goal

of eliminating substandard conditions for 700 housing units and commercial properties in the NRT Team Area; and for commercial property in neighborhoods adjacent to the NRT Area; in order to make decent housing sustainable.

Objective for 2014: 146 housing units.

Accomplishments: The NRT Team provided notice of violations to 108 total properties in the NRT Area. 86 properties were rental and 22 were owner-occupied. 77 properties were brought into compliance.

Objective 25: *The Code Deficiency Abatement Program is expected to address 30 owner occupied homes to make decent housing sustainable.*

Objective for 2014: 6 houses to be addressed.

Accomplishments: 6 houses

Objective 26: *The Dilapidated Building Demolition Program will include the demolition and redevelopment of 20 Houses to make decent housing sustainable.*

Objective for 2014: 4 houses to be demolished in 2014.

Accomplishments: 4 houses were completed.

Objective 27: *Not less than 33% of the housing units rehabilitated should be in the NRT Area for the purpose of making decent housing sustainable.*

Objective for 2014: Not less than 33% of the housing units in the Owner Occupied Rehabilitation Program should be in the NRT Area.

Accomplishments: 40% of the homes were located in the NRT Area.

Objective 28: *A minimum of 6 properties will be subject to acquisition, rehabilitation, redevelopment, or land banking activities as a result of the Neighborhood Stabilization Act Program (NSP) in order to make decent housing sustainable.*

Objective for 2014: One property should be redeveloped.

Accomplishments: Four properties were purchased and one redevelopment property was completed and was sold. (602 Florence)

B. National Objective of Providing a Suitable Living Environment

Objectives in this section address environmental concern necessary to sustain individuals and households and enhance the non-housing aspects of the quality of life in the community.

1. Specific Objectives with the Primary Outcome of Making a Suitable Living Environment Accessible or Available

Objective 29: *Complete up to ten sidewalk and pedway projects over the next five years benefiting persons in the Neighborhood Enhancement Area (NEA); including ADA based improvements and improvements targeted to lower income neighborhoods; for the purpose of making a suitable living environment accessible.*

Objective for 2014: Completion of two sidewalk projects.

Accomplishments: 2 projects completed.

- Downtown Ramps
- Worley Sidewalks Phase II

Objective 30: Provide funding for at least 5 new shelters or 5 new buses to ensure accessibility for a suitable living environment.

Objective for 2014: Buy one new bus or install one shelter in a lower income neighborhood.

Accomplishments: None. Five buses were purchased in 2011.

Objective 31: Bring at least 5 community facilities into ADA compliance to provide access to a suitable living environment.

Objective for 2014: 2 facilities.

Accomplishments: None.

Objective 32: Expand and provide a suitable space to address the supportive service need of homeless persons to provide them access to a suitable living environment.

Objective for 2014: None

Accomplishments: The City purchased a site for a homeless drop in center. The City also anticipates donating the site and City predevelopment funds to plan for the development of a drop-in center facility.

Objective 33: Provide funding for three youth facility projects that have the primary purpose of youth services and programming; making available a suitable living environment.

Objective for 2014: None

Accomplishments: One. Park Avenue Head Start renovations were completed.

Objective 34: Provide funding for the repair or rehabilitation of one facility addressing domestic violence for the purpose of accessing a suitable living environment.

Objective for 2014: None. 1 unit was proposed for 2010. The City met this objective in 2011.

Accomplishments: None

2. Specific Objectives with the Primary Outcome of Making a Suitable Living Environment Sustainable

Objective 35: Three street projects, including reconstruction and other enhancements, are expected to be completed in the Neighborhood Enhancement Area to sustain a suitable living environment.

Objective for 2014: One street project was proposed to be completed.

Accomplishments: None

Objective 36: Complete at least 5 drainage improvements for a lower income neighborhood to increase the sustainability of a suitable living environment.

Objective for 2014: One drainage improvement proposed for 2014.

Accomplishments: 2 projects. One drainage project completed as a part of an owner-occupied rehabilitation project and one project completed in conjunction with Worley Sidewalks Phase II.

Objective 37: Complete at least one park and recreational improvement each year over the next five years for the purpose of sustaining a suitable living environment.

Objective for 2014: One project proposed for 2014.

Accomplishments: None.

C. National Objective of Providing Equal Opportunity

Objectives in this section include economic development activities as well as activities that build the self-sufficiency of persons to create wealth outside of housing investment opportunities.

1. Specific Objectives with the Primary Outcome of Making Economic Opportunities Accessible or Available

Objective 38: Provide substance abuse treatment services for an additional 250 persons per year for the purpose of accessing economic opportunities.

Objective for 2014: No objectives are identified for 2014. In 2010, construction of a facility was completed and fully occupied with an increase in service level from 574 individuals served in 2003 to 1334 in 2009; the first year of operation, an increase of 760 persons

Accomplishments: None.

Objective 39: Expand emergency shelter capacity by at least 40 beds by 2014 for the purpose making economic opportunities available for the homeless. 10 beds should be provided to persons living in families with children.

Objective for 2014: Create an additional ten Emergency Shelter Beds.

Accomplishments: Five different churches provided shelter for more than 40 homeless persons during the winter months; these are not permanent beds.

Objective 40: Continue to provide matching funding for micro-enterprise programs to assist 10 businesses with five or fewer employees create or retain jobs for the purpose of accessing economic opportunities.

Objective for 2014: Two Businesses are expected to receive assistance.

Accomplishments: There was one micro-loan project completed in 2014 by Central Missouri Community Action.

2. Specific Objective with the primary outcome of making Economic Opportunities Affordable

Objective 41: Provide funding to expand or add three additional licensed child care centers to make economic opportunities affordable.

Objective for 2014: No objectives for 2014.

Accomplishments: None.

D. Planning Objective

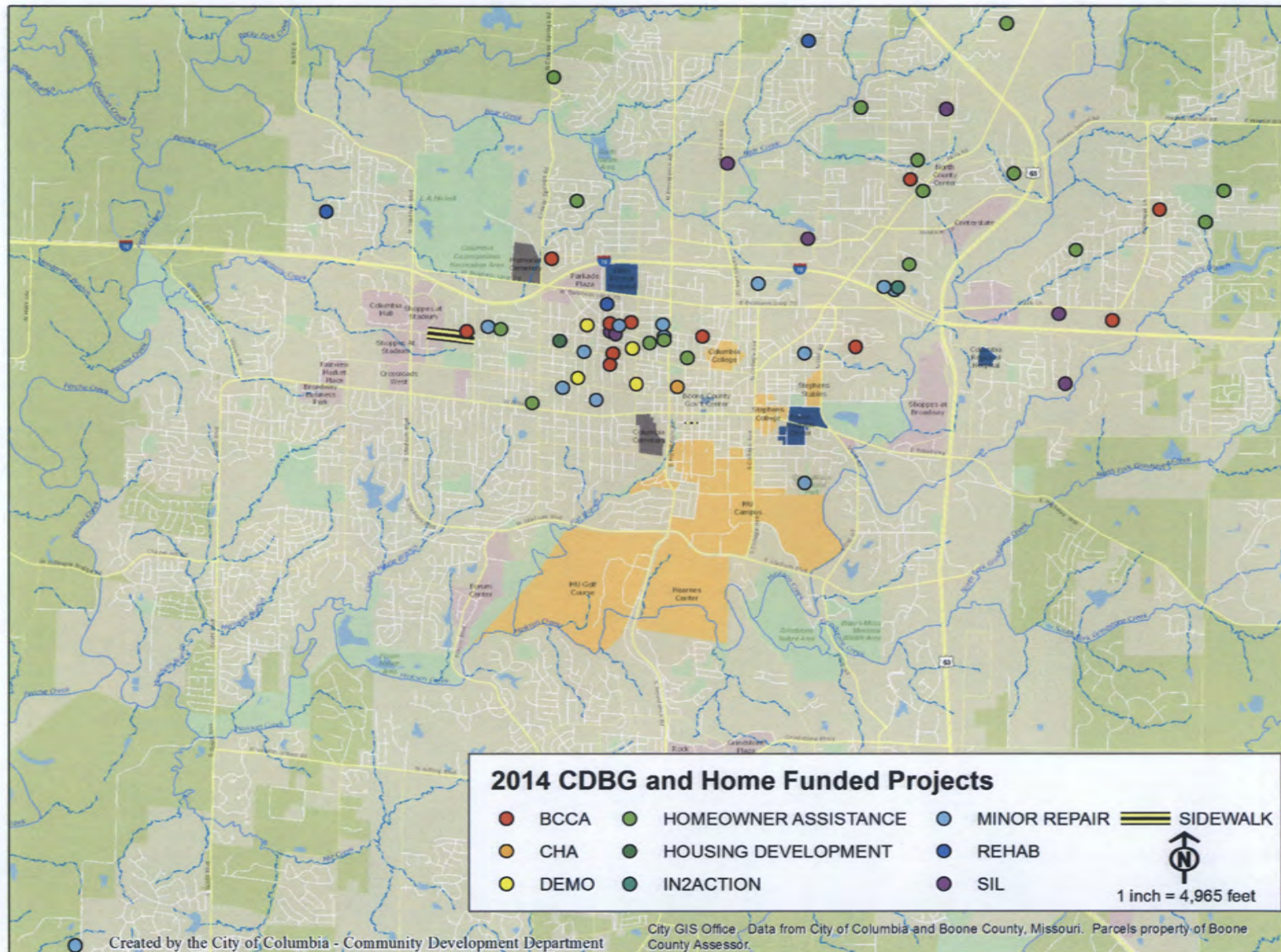
Objective 42: Conduct a formal survey of the low to moderate income segment concerning the highest priority barriers to affordable housing.

Objective for 2014: None.

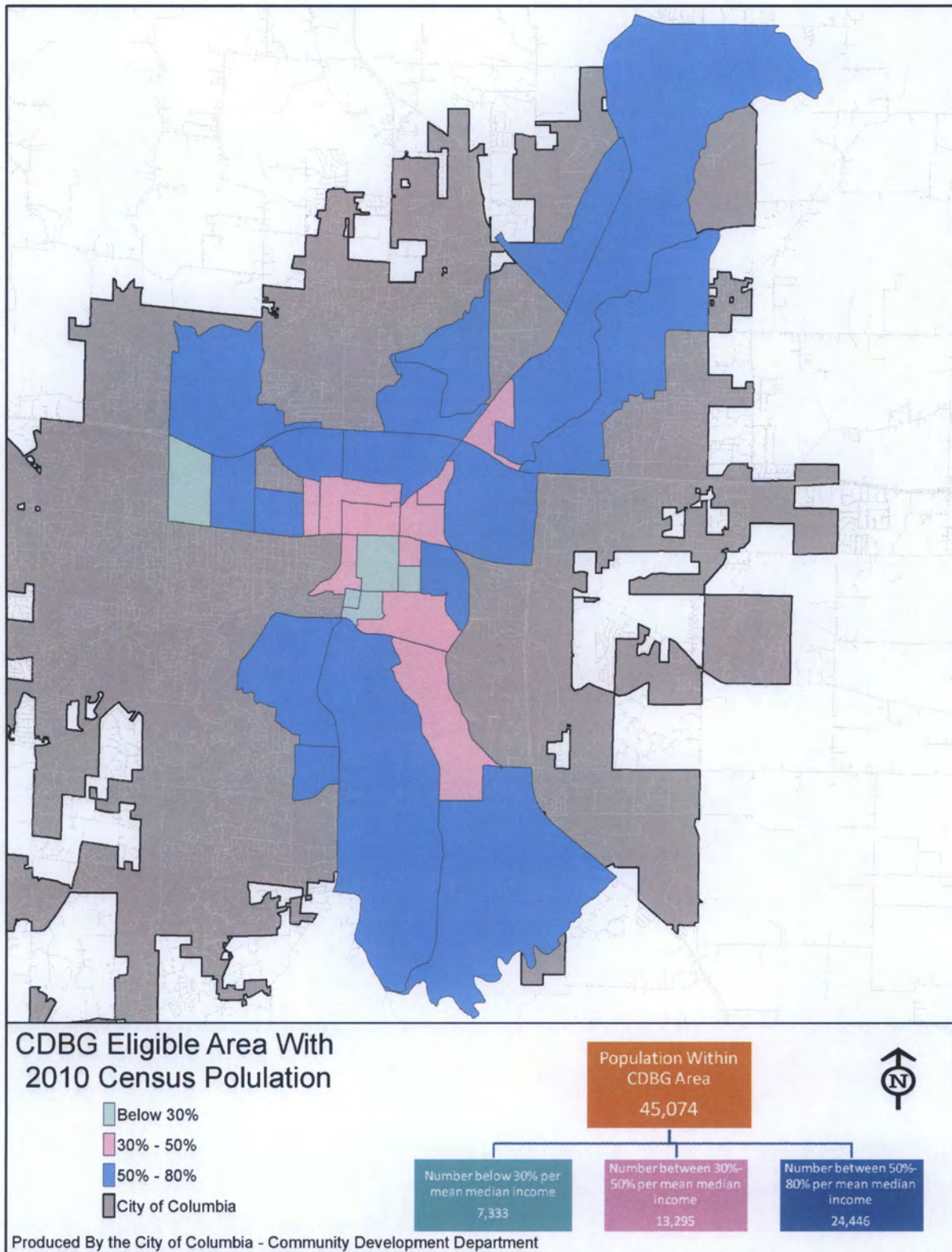
Accomplishments: Survey was completed in 2012 by MPA students.

IV. Institutional Structure

There were no major institutional changes in 2014 that affected the conduct of HUD Programs.



MAP 1
CDBG PROJECTS



MAP 2
CDBG Eligible Area

General Questions

1. Assessment of the one-year goals and objectives:

- Describe the accomplishments in attaining the goals and objectives for the reporting period (See Executive Summary and Appendix A for detail).
- Provide a breakdown of the CPD formula grant funds spent on grant activities for each goal and objective (See Executive Summary, TABLES 1 and 2 for total funds expended by objective, Executive Summary for Objectives by Performance Measures, and, APPENDIX B for Individual Project Expenditures by Year and Objective).

2. Describe the manner in which the recipient would change its program as a result of its experiences

Relevant Experiences that will likely lead to institutional changes are as follows:

- The City has been receiving a significant amount of program income in recent years and plans to budget for additional program income in the coming years, including an additional Housing Specialist position. The addition of a staff person will also assist current staff in increasing oversight of sub-recipients. A job announcement is currently out for the position.
- City staff worked closely with local non-profit organizations to develop a new homeless drop-in center. The City purchased a site for the homeless drop-in center in 2014. The City held an interested parties meeting on November 19, 2014 to assist agencies in planning for submitting a proposal to the City in the spring. There were close to 50 attendees at the interested parties meeting and 3 separate organizations expressed interest in submitting a proposal. Identifying an organization with the appropriate capacity has been the biggest obstacle to implementing this project.

3. Affirmatively Furthering Fair Housing:

- a. Provide a summary of impediments to fair housing choice.
- b. Identify actions taken to overcome effects of impediments identified.

The City of Columbia completed a new Analysis of Impediments to Fair Housing in 2014 to inform the 2015-2019 Consolidated Plan. This report provides an update to efforts undertaken in 2014 to address impediments identified in the previous analysis used to inform the 2010-2014 Consolidated Plan.

1. A lack of funding for affordable housing, in general, is an impediment to minority groups that need affordable housing. The barriers to affordable housing are described in the City's Consolidated Plan document.

This was rated as the highest priority need by the Human Rights Commission, and is one that promises a long term solution to removing impediments to fair housing choice. Without an adequate stock of affordable housing for protected classes of persons, that are disproportionately low income, other solutions are limited.

Strategies are as follows:

2009: Housing Planner hired to develop additional resources, including the establishment of a Housing Trust Fund. Cottage Housing Demonstration Program provided initial CDBG funding;

Update: Housing Planner was hired, and a Housing Trust Fund Report was completed detailing structure and steps to be taken for implementation. The Columbia Housing Authority has formed Columbia Community Housing Trust and currently holds 5 properties in trust that were donated by the City through NSP.

2010 - 2011: City develops new comprehensive plan that will contain an overall policy to further Institutional changes to promote affordable housing. The plan should address energy efficiency and changes in planning, subdivision regulations, and building codes to promote accessibility. Establish permanent committee to address fair housing.

2011: Comprehensive Plan adopted by Council. Locally administered housing trust fund officially established.

2012: Adopt necessary changes in zoning codes.

2013: Adopt needed changes in building codes; including Universal Design Criteria for new housing construction.

Update: City Council adopted the comprehensive plan including an affordable housing policy in summer of 2013. 2014 involved the beginning stages of rewriting zoning ordinances to coincide with the plan.

2. A lack of funding for fair housing enforcement and education is an impediment to resolving the problems cited in this report. Lack of funding for fair housing education is also related to lack of coordination among agencies providing fair housing education.

This impediment ranked as number 2 due to the fact that it encompasses all other impediments listed below; and the City has regressed somewhat in this area. Two organizations, that were working 6 years ago, Columbia Enterlight Ministries and the Boone County Tenants Association, are no longer in place. Both were under-staffed and under-funded.

Strategies are as follows:

Education can take a variety of forms. Ultimately education is the strongest tool as it facilitates good decision making by persons in protected classes. One of the current problems is the amount of misinformation and misinterpretation of information circulating in communities of disadvantaged populations. Education can take the form of pamphlets, seminars, cable channel, media articles, events, and other more creative avenues. Strategies could include:

- Education is needed to increase the number of loan applications from low income and minority persons applying for affordable housing. This includes information provided at the following locations: homeownership assistance classes, lending institutions, the Division of Human Services, Community Development Department, and the office of various not-for-profit organizations, including the Columbia Housing Authority.

Update: Information is currently provided at homeownership classes, lending institutions, City of Columbia Division of Human Services, Community Development Department, various non-profit organizations, and the Columbia Housing Authority.

- Education is needed to make people aware of high cost loans and predatory lenders and the consequences of accepting loans with unreasonable terms and conditions found to be predatory.
- Information concerning various housing programs available at the City and by various not-for-profit organizations.
- Education concerning what to look for when obtaining homeowners insurance. This would include the terms and conditions of the insurance policies and what should be considered when an agent does an inspection of a house. Education of insurance agents themselves concerning fair housing should also be considered.
- Education of tenants is important in avoiding discrimination by landlords that may steer tenants away or deny tenants a lease based upon protected classes. Additional tenant's rights organizations are needed to ensure that persons in protected classes are adequately educated in their rights when searching for rental property.

Update: The City provided CDBG funding to Central Missouri Community Action to construct a fair housing website. The website (www.midmohousing.com) is now available as a resource for renters. The City also contracted with the MU School of Law to conduct Fair Housing Testing on 20 units of housing to determine areas of discrimination and where educational efforts should be targeted. Survey results demonstrated discrimination rates similar to HUD's nationwide studies. The City of Columbia and MU Law School provided a presentation regarding the findings of the study and actions to reduce discrimination at the Columbia Apartment Association's December 2014 meeting.

- Education of disabled persons that do not have accessible housing is important. Those with disabilities need to be educated in their right to make housing accessible at their own expense in existing units as well as asking for accessibility options when looking for new owner and rental housing.
- Builders and developers need to be educated concerning the requirements for accessibility in the community. Information should be provided to these groups by the home builders association, lenders, and Realtors. City code enforcement officials need to be educated concerning interpretations of the Fair Housing Accessibility Act requirements stated in the Fair Housing Accessibility Guidelines.
- Neighborhood Associations need to be educated concerning the actual low risk of locating facilities for persons with mental disabilities, and substance abuse problems. This job could be jointly undertaken by the City's Division Human Services and the City's neighborhood specialist. Meetings between not-for-profit 40 organizations and neighborhood associations may be helpful here.

The nature of fair housing education appears to be reactive in most cases. Most of the classes provided by the above listed agencies focus on repairing credit histories, being made aware of what constitutes fair housing discrimination after an act has been perpetrated. In order to fully address the issues of fair housing and housing discrimination, it is important to develop a program that educates individuals in these matters prior to developing credit problems. The obvious place for this education to occur is the public school system—by requiring a uniform curriculum on issues of general business and personal finance, students would leave school better prepared to deal with the financial issues they will face. A

fair housing coalition described above could take the lead in developing this curriculum and promoting it in Columbia's high schools.

A timeline for developing educational opportunities is as follows:

2009: Fair Housing Symposium held by the Division of Human Services; HUD Fair Housing Educational Seminar held by the Columbia Housing Authority;

Update: The City held a fair housing lunch and learn for local Realtors, Landlords and housing professionals in 2014, detailing HUD regulations on affirmatively furthering fair housing. The City also continued to utilize CDBG funds in 2014 to fund ½ fte of a law department position to handle fair housing counseling and fair housing education.

2010: Issue a Request for Proposal to include a targeted request for fair housing education; to use 2011 CDBG funding. The Human Rights Commission and staff will expand its education and outreach efforts to promote fair housing.

2011: CDBG funding becomes available to public and private organizations for Fair Housing Educational activities; including seminars and one-on-one counseling.

Update: The City of Columbia funded homeownership classes for 87 persons in 2014.

2012: Potential utilization of a Not-for-Profit organization for the purpose of taking advantage of Fair Housing funding available from HUD through the Fair Housing Initiative Program; to expand education and enforcement activities with available resources.

2013: Application and receipt of HUD funding for fair housing activities. A not-for profit organization becomes a HUD Certified Housing Counseling Agency.

2014: Development of a program at Columbia Public Schools incorporating fair housing into the curriculum.

In addition to these measures, the City will continue to undertake efforts to discourage the use of predatory lenders in the implementation of its housing programs and will encourage other organizations to do the same. In particular, it is the policy of the Department of Planning and Development, in the implementation of its housing programs, to not subordinate its loans to lenders offering interest rates or charging closing costs that are high enough to be considered as predatory. The City will also not provide homeownership assistance subsidies in conjunction with predatory lenders with terms or conditions that are considered predatory. The City will provide the HUD predatory lending brochure to all clients accessing City grant funding for homeownership assistance, housing repair, and housing rehabilitation programs.

3. Discrimination in the rental market based upon race or disability has been documented as an impediment based upon complaints.

This is a high priority impediment based upon the fact that the majority of housing units in the City are rental housing units. Addressing fair housing complaints needs to be accomplished locally to be the most effective.

Strategies are the same as indicated for number two above, with the following exception:

2011 – 2012: Fair Housing organization will conduct testing studies to determine the extent of discrimination in the rental market.

Strategy 5: Based upon the numbers presented in this report, the possibility exists that lenders are discriminating against black applicants. This would need to be substantiated; therefore, an additional testing study is necessary to test this hypothesis.

6. City codes do not require that accessibility be built into the vast majority of most new housing units and builders will not automatically make units accessible, if needed, at an affordable price.

This is a moderate need, which affects an important portion of the City population with a specific strategy in mind. The need for housing accessible to persons with disabilities will be increasingly urgent as the population ages.

Strategy 4. High debt, lack of collateral and poor credit rating among lower income persons was found to be an impediment to fair housing choice. A large number of subprime lenders exist in the City. Predatory lending, particularly for those with high debt and poor credit rating, is an impediment to fair housing choice in the City; and leads to unnecessary levels of default.

Strategies are as follows:

The most effective strategy here would need to come from the State and Federal level to address the regulatory issues concerning the ability of lenders to issue sub-prime loans based upon geographic areas, lack of collateral, or income; although credit scores we believe are legitimate. If lenders are concerned about ability to pay based upon income, the loan should not be made, since it makes no sense to raise the cost of a loan for someone that has inadequate income. Lenders concerned mostly with collateral are sometimes predatory in nature.

At the local level, education as indicated above in number 1 is the best strategy. Other strategies currently in place include:

- Continuing to provide HOME funding for the City's Homeownership Assistance Program;
- Continuing to provide Homeownership Educational seminars using CDBG funds;
- The Columbia Housing Authority will continue its MoneySmart Program in financial management.

5. From 2004 through 2008, lenders overall have denied loans at a greater rate in inner City neighborhoods to persons of all income levels. These are the areas of higher minority concentrations. In the last couple of years, the trend has been reversed somewhat; however, the low origination rates in past years may be one factor leading to a lower rate of loan applications among minority population groups. Location in an inner City neighborhood, and north of I – 70 are potential impediments to fair housing choice. Location in Census Tract 8 is a major impediment to Fair Housing.

This is considered as a moderate priority impediment in that it is a long standing problem that does not have the urgency of 1 through 4 above.

Strategies are as follows:

Strategy 1: One of the possible reasons for denying loans concerns the lack of value of properties in central City areas. The City is currently making efforts to improve central City properties that are in what is called the “Neighborhood Response Team” area, using a combination of code enforcement, demolition of dilapidated housing, and CDBG funded home repairs with a code deficiency abatement program. These programs are targeted at Census Tracts 2, 3, 7, 8, and 9; and small portions of 15.2 and 16.1. The City added all of Census Tract 8 to the boundaries of its Neighborhood Stabilization Program in 2010. The City will also continue its Owner Occupied Housing Rehabilitation Program that prioritizes major repairs to homes in areas where there a larger number of deteriorated older homes.

Update: The City continues to make efforts to improve central City properties through code enforcement, demolition of dilapidated housing, CDBG funded home repairs through the minor home repair program, and owner occupied housing rehabilitation.

Strategy 2: The City will continue to provide its Homeownership Assistance Program in lower income Census tracts.

Update: The City provided services through its Homeownership Assistance Program to 17 households in 2014.

Strategy 3: Lack of education of homebuyers will be addressed through implementing the strategies proposed for Items 1 through 4 listed above; including upgrading and expanding housing education and counseling programs. These programs should also improve the credit scores of potential applicants.

Strategy 4: Part of the reason for the denial of loans north of I-70 results from over-building in that area. Lenders are hesitant to originate loans in areas with high vacancy rates. This situation is correcting itself as construction permits continue to fall and sales continue to rise.

The strategy as laid out in the City’s Consolidated Plan is to require that a minimum of 10% of all new housing units in an affordable housing project meet five of seven “Universal Design” principles for all projects where more than two units are being addressed. This was also a recommendation of the City’s Affordable Housing Policy Committee in 2007.

7. There is a severe shortage of existing rental and owner occupied affordable and accessible housing available to lower income elderly and disabled persons.

The need for eliminating this impediment was clearly laid out as a high priority in the City’s Consolidated Plan document.

Strategies are as follows:

- As indicated in item 6, a revision of the City’s building code as indicated should result in additional accessible housing overall.
- The City will continue to provide HOME funding for Rental Production activities that will address accessible newly constructed housing for senior citizens and persons with disabilities.

- The City will continue to make existing housing accessible through continued funding for a senior home repair program and home repairs to ensure accessibility for persons with disabilities.

Update: BCCA provided assistance to 13 senior households this past year through their housing repair program funded by CDBG funds.

The timing of proposed newly constructed housing is as follows, contingent upon funding from HUD and the Missouri Housing Development Commission:

2010: Completion of 42 units of housing for Senior Citizens; Bethel Ridge Phase II;

2011: Completion of 10 units of housing for severely mentally ill (Burrell);

2012: Completion of an additional 20 units of housing for severely mentally ill (Burrell and New Horizons).

2014: Completion of an additional 10 units of housing for persons with physical disabilities.

8. Older deteriorated housing in fair to poor condition can be a reason for denying a mortgage loan. Many insurance companies can deny coverage to lower income residents that cannot afford to maintain their homes, or to elderly and disabled households that do not have the physical capability of maintaining their homes.

This is considered a moderate need based upon the widespread impact, combined with limited options available to the City. A detailed description of programs available can be found in the City's Consolidated Plan document.

Strategies

The following impediments can be reduced through the use of existing housing subsidy programs:

- The City's Housing Rehabilitation Program provides HOME and CDBG funding to bring homes up to decent, safe, and sanitary condition and improve the appearance of these homes.
- The City's Minor Home Repair Program provides CDBG funding to repair exterior code deficiencies to improve the appearance of the neighborhood.
- Various not-for-profit organizations, including the Boone County Council on Aging, Services for Independent Living, and Boone County Group Homes and Family Support provide housing repair and housing accessibility programs to allow senior citizens and those with physical disabilities to remain in their homes.

Other effective strategies would necessarily involve increased subsidies from Federal and State sources of funding. Funding could also be provided through the use of a local housing trust fund developed as described for impediment 2 indicated above.

9. Underwriting criteria by insurance companies is a potential impediment. Those that file claims may be at risk of losing their insurance coverage.

The city considers this a lower tier impediment, not because lacks importance, but because of very limited options available. In fact, all possible strategies must be addressed at the State level. Regulation of insurance companies to provide addition restrictions on the loss of coverage is needed.

10. City streets do not provide the degree of access necessary to support bicycle, pedestrian, and wheelchair access, particularly in the older portions of the community, where access was not a consideration when these streets were constructed.

This impediment has been addressed to some extent in the previous period as the result of the city receiving \$22 million dollars in non-motorized transportation grant funding. Funding is currently being used to build and repair sidewalks, create new commuter trails, provide signage, establish a non-motorize transportation office, and other improvements to support non-motorized transportation.

Additional Strategies

2010: CDBG and CDBG-R funding was used for major sidewalk improvements on the north side of Worley Street in Census Tract 7 and to connect housing for persons with disabilities at Paquin Towers and Freedom house through improvement of three sidewalks connecting them to downtown.

2012: Additional CDBG funding will be used to improve non-motorized transportation for persons with disabilities along College and Broadway connecting with the downtown and University areas.

2013: Phase III of the East Side Sidewalks was completed in 2013.

Update: Worley Street Sidewalks Phase II was completed in 2014. Additional improvements to the intersection and signaling at Worley and Clinkscals will be completed in 2015.

11. Neighborhood resistance to the siting of housing for those with mental disabilities is an impediment to housing choice for the mentally ill, despite the fact that group homes are a permitted use in many areas.

This could still be a factor with three such facilities proposed; however, no organized resistance has surfaced at this time.

Strategies

Burrell Behavioral Health and New Horizons support services are being encouraged to select sites that do not require rezoning as a first measure. If rezoning is required, these organizations are being encouraged hold necessary neighborhood meetings, and including positive input from law enforcement officials on the need and benefit for these types of facilities.

12. Housing in and around the downtown area, including public housing to the northwest of downtown and the student population at the University of Missouri do not have access to a grocery store within walking or easy biking distance. This area contains a large number of minority and disabled residents, particularly in public housing.

Due to this not specifically being a housing issue, it does not appear as a higher priority impediment.

Strategies:

Reestablishment of a grocery store at the corner of Broadway and Providence has been completed. Lucky's opened for business as a grocery store in 2013, providing access to groceries for households living in the central city and downtown area.

13. Areas of the City with higher concentrations of minority residents do not have access to bus service, pedestrian, or bicycle routes serving industrial employment centers around Route B and Lemone Industrial Park.

This is considered a lower priority item at this time, due to the fact that those that have industrial jobs typically have cars; however, this is still an impediment for those that don't, or wish to save money by taking the bus or using non-motorized transportation options.

Strategy Recommendation:

The Public Works Department continues to review ridership data and make improvements to the bus system according to data.

Fair Housing Complaints

Complaints Received by Columbia Human Rights Commission - 2014

- | | |
|----------|--|
| E-01/14 | Complaint filed on January 22, 2014, alleging employment discrimination based on sexual orientation. The complaint was not timely as it alleged discrimination that occurred over 180 days prior to filing. The complaint was forwarded on to the EEOC for consideration under a limited exception for complaints filed beyond the 180 day filing period. |
| E-02/14 | Complaint filed on February 10, 2014, alleging employment discrimination based on sexual orientation. In April 2014, the complainant voluntarily withdrew the complaint. After its investigation and review, the HRC administratively closed the complaint. |
| E-03/14 | Complaint filed on February 27, 2014, alleging employment discrimination based on race and color. After its investigation and review, the HRC made a finding of no probable cause. |
| PA-04/14 | Complaint filed on March 4, 2014, alleging public accommodation discrimination based on race, color. Mediation was not available to the parties. Complainant wished the complaint be forwarded to the state. HRC investigation suspended and complaint forwarded to the state for their investigation on April 29, 2014. |
| H-05/14 | Complaint filed on March 7, 2014, alleging housing discrimination based on a disability. Case sent to mediation at the University of Missouri School of Law Dispute Center. Mediation was not successful. Complainant wished the case be forwarded to the Missouri Commission on Human Rights for investigation and hearing. HRC investigation suspended and complaint forwarded to state on May 7, 2014 pursuant to complainant's wish. |

- H-06/14 Complaint filed on April 25, 2014, alleging housing discrimination based on a disability. Conflict of interest in this case based on Respondent's relationship with the City. Case forwarded to the Missouri Commission on Human Rights on April 25, 2014.
- PA-07/14 Complaint filed on October 15, 2014, alleging public accommodation discrimination based on gender identity. Complaint was insufficient to allege a violation of Chapter 12 of the Code of Ordinances. Complaint closed for insufficient information.

Inquiries Received by the Columbia Human Rights Commission - 2014

An inquiry is when a member of the public has an allegation or a question about discrimination but that person never filed a formal written complaint. Each inquiry is handled by the staff liaison with an in-person meeting or a telephone conversation (depending on what the inquirer is most comfortable with). Inquirers are provided with personal responses specific to their questions, informed of their options for filing a complaint, and provided contact information for any future questions.

In 2014, the Human Rights Commission received twenty-four (24) inquiries: five (5) involved Employment, ten (10) involved Housing, eight (8) involved Public Accommodations, and one (1) involved Other. The discrimination alleged in these inquiries included age, disability, race, national origin, familial status, and/or race.

Human Rights Enhancement Program - 2014

The HRC's aim is to minimize or eliminate discriminatory practices, to carry out educational programs and to cooperate with other organizations to further this purpose. To that end, the HRC recommends Human Rights Enhancement activities in our community to be sponsored by the City and assists in coordinating these events. The following are the Human Rights Enhancement activities that were sponsored in 2014.

1. *"The Missouri Immigrant Experience: Faces & Places"* Photo Gallery
 - **Missouri Immigrants & Refugee Advocates**, April 5, 2014 to April 26, 2014
 - A photo exhibit on display for three (3) weeks in the Columbia Public Library. In the exhibit, the curator juxtaposes historical photos of Missouri immigrants and communities with modern day photos of the same. The aim of the project was to increase mutual respect and understanding, challenge common myths and stereotypes, and to provide a cross cultural art experience.
2. *"The Human Rights Crisis in Tibet: The Venerable Champa Lhunpo"* Presentation
 - **Columbia Public Schools - Amnesty International**, November 13, 2014
 - An educational program by Tibetan Monk Champa Lhunpo at Hickman High School to discuss human rights issues in Tibet and the dangers of ignoring these issues. He presented to students at Hickman High School all day and had another presentation after school in the Theater at Hickman that was free and open to the public.

4. Describe Other Actions in Strategic Plan or Action Plan taken to address obstacles to meeting underserved needs.

The City of Columbia, through the Boone County Community Services Advisory Commission, provided \$883,556 from the City's General Fund to meet community services needs. Funds were distributed to the agencies listed in Table 4 to provide services that address unmet needs of very low

income households, including the special needs of persons that are not homeless but require supportive housing. Other actions to address underserved needs include the following:

TABLE 4

Basic Needs and Emergency Services								
ORGANIZATION	PROGRAM NAME	SERVICE	RENEWAL REQUEST	ALLOCATION	% of CATEGORY	% of TOTAL	PROPOSAL or RENEWAL	CONTRACT PERIOD
1 Community Garden Coalition	Community Gardening	community gardens	\$5,000	\$5,000	2.0%	0.6%	renewal	2014-2016
2 Food Bank for Central and Northeast Missouri	Central Pantry	food pantry	\$38,000	\$38,000	15.2%	4.3%	renewal	
3 Realty House, Inc.	PMI- Transitional Shelter	transitional shelter	\$10,000	\$10,000	4.0%	1.1%	renewal	
4 Salvation Army	Harbor House Emergency Shelter	emergency shelter	\$25,200	\$25,200	10.1%	2.8%	renewal	
5 True North of Columbia, Inc.	Supportive Services	individual advocacy, case management, education	\$30,000	\$30,000	12.0%	3.4%	renewal	
6 True North of Columbia, Inc.	Counseling	domestic violence & sexual assault counseling/support groups	\$2,200	\$2,200	0.9%	0.2%	renewal	
7 True North of Columbia, Inc.	Emergency Shelter	emergency shelter	\$30,000	\$30,000	12.0%	3.4%	renewal	
8 True North of Columbia, Inc.	Transitional Housing	transitional housing	\$5,000	\$5,000	2.4%	0.7%	renewal	
9 Voluntary Action Center	Meeting Basic Needs	provision of basic needs items and services	\$70,000	\$70,000	28.1%	7.8%	renewal	
10 Welcome Home, Inc.	Homeless Veterans Program	transitional shelter	\$28,000	\$28,000	11.2%	3.1%	renewal	
11 Wilkes Blvd. United Methodist Church	Turning Point	day shelter, provision of basic needs items and services	\$5,000	\$5,000	2.0%	0.6%	renewal	
Subtotal			\$249,400	\$249,400	100%	28%		
Children, Youth, and Families								
ORGANIZATION	PROGRAM NAME	SERVICE	AMOUNT PROPOSED	ALLOCATION	% of CATEGORY	% of TOTAL	PROPOSAL or RENEWAL	CONTRACT PERIOD
1 Big Brothers Big Sisters of Central Missouri	Community-Based Mentoring	mentoring	\$28,954	\$28,954	10.9%	3.2%	proposal	2015-2017
2 Big Brothers Big Sisters of Central Missouri	School-Based Mentoring	mentoring	\$2,500	\$0	0.0%	0.0%	proposal	
3 Big Brothers Big Sisters of Central Missouri	Site-Based Mentoring	mentoring	\$5,240	\$0	0.0%	0.0%	proposal	
4 Boys and Girls Club of Columbia	After-School Program	youth development programming	\$30,000	\$5,717	2.1%	0.6%	proposal	
5 Boys and Girls Club of Columbia	Summer Day Camp Program	youth development programming	\$20,000	\$2,815	1.1%	0.3%	proposal	
6 Centro Latino	La Escuela Latina- Youth Tutoring	tutoring	\$10,000	\$0	0.0%	0.0%	proposal	
7 CHA Low-Income Services, Inc. (CHALIS)	Moving Ahead Afterschool Program	youth development programming	\$60,000	\$40,660	15.3%	4.8%	proposal	
8 CHA Low-Income Services, Inc. (CHALIS)	Moving Ahead Summer Program	youth development programming	\$18,000	\$18,000	6.8%	2.0%	proposal	
9 Fun City Youth Academy	Fun City Saturday Academy	youth development programming	\$20,000	\$0	0.0%	0.0%	proposal	
10 Fun City Youth Academy	Fun City Summer Academy	youth development programming	\$20,000	\$20,000	7.5%	2.2%	proposal	
11 Heart of Missouri Casa	Heart of Missouri Casa	child advocacy	\$42,000	\$21,000	7.9%	2.4%	proposal	
12 Lutheran Family and Children's Services	Resource Parents	case management	\$48,000	\$48,000	18.0%	5.4%	proposal	
13 Phoenix Programs, Inc.	Project Apex	outpatient substance abuse treatment	\$53,340	\$53,340	20.0%	6.0%	proposal	
14 Rainbow House	Child Advocacy Center	forensic interview/exam	\$3,797	\$3,797	1.4%	0.4%	proposal	
15 Rainbow House	Teen Shelter	transitional shelter	\$10,290	\$10,290	3.9%	1.2%	proposal	
16 Rainbow House	Children's Emergency Shelter	emergency shelter	\$13,601	\$13,601	5.1%	1.5%	proposal	
Subtotal			\$386,722	\$266,174	100%	20%		
Economic Opportunity								
ORGANIZATION	PROGRAM NAME	SERVICE	RENEWAL REQUEST	ALLOCATION	% of CATEGORY	% of TOTAL	PROPOSAL or RENEWAL	CONTRACT PERIOD
1 CHA Low-Income Services, Inc. (CHALIS)	Money Smart- Financial Literacy Program	financial education	\$5,000	\$5,000	3.7%	0.6%	renewal	2013-2015
2 CHA Low-Income Services, Inc. (CHALIS)	REWARD	employment subsidy	\$39,700	\$39,700	29.1%	4.4%	renewal	
3 Job Point	Job Works Employment Services	job readiness training, job search/placement	\$60,868	\$60,868	44.6%	5.8%	renewal	
4 Voluntary Action Center	Essential Transportation	transportation	\$5,000	\$5,000	4.4%	0.7%	renewal	
5 Youth Empowerment Zone	Working to the Top	job readiness training, job search/placement, education/career development, case management, mentoring	\$25,000	\$25,000	18.3%	2.8%	renewal	
Subtotal			\$136,568	\$136,568	100%	15%		
Independent Living								
ORGANIZATION	PROGRAM NAME	SERVICE	RENEWAL REQUEST	ALLOCATION	% of CATEGORY	% of TOTAL	PROPOSAL or RENEWAL	CONTRACT PERIOD
1 Adult Day Connection	Adult Day Care	adult day care	\$20,000	\$20,000	17.0%	2.2%	renewal	2013-2015
2 Boone County Council on Aging	Senior Connect	case management	\$40,745	\$40,745	34.6%	4.6%	renewal	
3 CHA Low-Income Services, Inc.	Independent Living Program	case management	\$7,000	\$7,000	5.9%	0.8%	renewal	
4 Meals On Wheels	Home Delivered Meals	home delivered meals	\$50,000	\$50,000	42.5%	5.6%	renewal	
Subtotal			\$117,745	\$117,745	100%	13%		
Mental Health								
ORGANIZATION	PROGRAM NAME	SERVICE	RENEWAL REQUEST	ALLOCATION	% of CATEGORY	% of TOTAL	PROPOSAL or RENEWAL	CONTRACT PERIOD
1 Family Counseling Center	Drug and Alcohol Counseling	outpatient substance abuse counseling	\$20,000	\$20,000	16.2%	2.2%	renewal	2013-2015
2 Family Counseling Center	Mental Health Counseling	outpatient mental health counseling	\$58,000	\$58,000	46.9%	5.5%	renewal	
3 Phoenix Programs, Inc.	Case Management	case management	\$12,669	\$12,669	10.2%	1.4%	renewal	
4 Phoenix Programs, Inc.	Substance Abuse Treatment and Recovery	outpatient substance abuse treatment	\$33,000	\$33,000	26.7%	3.7%	renewal	
Subtotal			\$123,669	\$123,669	100%	14%		
TOTAL			\$1,014,104	\$893,556		100%		

- The City coordinates actions with the Boone County Basic Needs Coalition to obtain Continuum of Care funding to provide housing that would include rental assistance for homeless households, including those that are dually diagnosed with substance abuse and psychiatric problems. The City Division of Human Services provides staff support for the Coalition. In addition to serving the homeless, agencies participating in the Basic Needs Coalition include those that provide food, clothing, furniture, and other necessary supplies. City staff from the Community Development Department and Division of Human Services are actively planning in the development of a day center to help provide supportive services for homeless individuals.
- The Community Development Department has a Housing Specialist that is BPI certified and performs energy audits on all homes in the City's Owner Occupied Housing Rehabilitation Program. The City Water and Light Department provides additional funding to the Community Development Department to expand energy efficiency improvements for rehab and minor home repair program participants.
- The City continued with implementation of the Neighborhood Stabilization Act Program funding to address vacant abandoned and foreclosed homes in Census Tract number 9 and 8. The City completed the purchase of four additional properties during the program year and fully expended its NSP grant and available NSP program income.

5. Leveraging Resources

A. Identify progress in obtaining "other" public and private resources to address needs.

Significant other resources, in addition to the community services resources mentioned above, include the following:

- The City/County has renewed its contract for WIC (Woman's Infants and Children's Program) through the City/Boone County Department of Health and Human Services; a program that provides funding for over 2,000 persons.
- The Missouri Housing Development Commission authorized commitments for Missouri Housing Trust funding in 2014 for the projects to be undertaken:
 - \$52,298 was awarded to Phoenix Programs for rental assistance.
 - \$29,150 was awarded to Phoenix Programs for operating funds.
 - \$85,909 was awarded to Phoenix Programs for emergency assistance.
 - \$130,000 was awarded to Phoenix Programs for construction and rehabilitation.
 - \$51,875 was awarded to Phoenix Programs for operating funds.
- Columbia Builds Youth was awarded \$960,141 in funding during FY2014. Job Point funding awards by program are included in the following chart:

Job Point FY 2014 Funding Awards		
DOL	YouthBuild	\$ 87,726
AmeriCorp	YouthBuild	\$ 50,774
DOL	Civic Youth Corp	\$ 343,289
DOEducation	PWI	\$ -
MoDOT	CBY	\$ 15,032
MO DOC	Prisoner Funds	\$ 37,645
City	CBY/Skills	\$ 121,027
UW	YB/JW/PWI	\$ 108,190
Foundation	CBY	\$ 68,750
MU Greek	CBY/Skills	\$ -
State Farm	CBY	\$ -
Grainger	CBY	\$ -
YOP	CBY	\$ 127,708
Total		\$ 960,141

- The Columbia Housing Authority (CHA) expended the following sources of funding in 2014:

- \$240,756 for the Shelter Plus Care Program
- \$50,712 for the Section 8 Family Self-Sufficiency Program
- \$52,744 ROSS Public Housing Family Self-Sufficiency Program
- \$57,014 ROSS Family Service Coordinator
- \$74,931 Section 8 Homeownership Program
- \$5,695,592 Section 8 Housing Choice Voucher Program
- \$267,016 HUD VASH (Veterans Affairs Supportive Housing Program)
- \$54,373 Section 8 Family Self-Sufficiency Escrow Program

b. How federal resources from HUD leveraged other public and private resources; How matching requirements were satisfied.

1. The City assisted 17 first time homebuyers to become homeowners through its Homeownership Assistance Program, which allow private mortgage lenders to make available \$1,732,112 in permanent mortgage financing.
2. Job Point constructed one house using labor from the Columbia Builds Youth program leveraging \$93,600 in permanent mortgage financing for one home.
3. There were no verified non-federal matching funds documented for the HOME funded Tenant-Based Rental Assistance activities; although, a large amount of Medicaid support match was likely for supportive services.
4. RAIN-Central Missouri provided case management services to support rental assistance to support HOPWA and other rental assistance funding provided.
5. The City provided approximately \$25,000 to pay for a half time staff member to coordinate activities in the Neighborhood Response Team Area.

6. The Boone County Council on Aging continued to provide funding for the administration of their home repair program for elderly buyers.
7. The City used its own staff resources to provide inspection for the completion of the Downtowns Ramps and Worley Sidewalks Phase II.
8. The City purchased a lot for the homeless drop-in center for \$80,000 with general revenue.
9. The Columbia Housing Authority was awarded \$833,983 in federal 4% tax credits and \$700,000 in state 4% credits MHDC to complete renovations at its Stuart Parker complex. The City has committed HOME funding to this project.

**TOTAL LEVERAGED NEW FUNDS and OTHER NEW AWARDS DOCUMENTED:
\$3,464,695 (Excludes owner equity and HUD funding, but included tax credit generated equity)**

6. Managing the Process

a. Actions taken to ensure compliance with program and comprehensive planning requirements.

- The City continues to operate its One Roof Software system that includes modules for contract management, including a specification writing program, application processing, financial management, portfolio management, loan processing, and for the preparation of reports required by HUD and City management.
- The City continues to monitor the progress of its visioning process, through the oversight of the Visioning Commission in order oversee the implementation of the Visioning Plan. The visioning process includes various citizen forums that well to provide additional input of citizens into housing and community development activities.
- The City Council adopted the new Comprehensive Plan in 2013. A review of the zoning ordinance to reflect the comprehensive plan began in 2014.

b. Citizen Participation: Provide a summary of citizen comments.

To be completed after the public hearing and end of comment period.

c. Monitoring: Describe how and the frequency with which you monitored your activities.

The City conducted the following monitoring activities during 2014:

- The City monitored the following local organizations and programs:
 - Job Point: CHDO & Nursing/Heavy & Highway
 - Show-Me Central Habitat for Humanity: CHDO
 - Central Missouri Community Action: CHDO proceeds
 - Columbia Housing Authority: TBRA & Paquin/Oak Fire Suppression Systems
 - Boone County Council on Aging: Senior Home Repair
 - Services for Independent Living: Ramp Program

- The City monitored the Columbia Housing Authority, JES Dev Corp, RAIN, and 2 individual rental property owners to ensure that HOME rental program requirements were being met. The City looked at property Maintenance Standards, rent rates, leases, and income verification.

d. Self Evaluation

i. Describe the effect programs have in solving neighborhood and community problems. Describe how activities and strategies made an impact on identified needs. Identify indicators that would best describe the results.

The City has an established goal of revitalizing blighted neighborhoods throughout the Neighborhood Response Team Area. The NRT was formed to assist older, central city neighborhoods with property maintenance issues, provide proactive code enforcement, and to address crime issues. This area was expanded fall of 2003 to include two neighborhoods in the City's Third Ward, White Gate and Indian Hills. The area was again expanded in 2004 to include that part of the central NRT area between College and Rangeline. The NRT constitutes representatives from the Health, Planning, Police and Public Works departments, and is coordinated by the City's Neighborhood Specialist. In support of NRT efforts, the Community Development Department has developed programs to assist property owners in complying with City codes and also to assist housing development organizations to revitalize these neighborhoods. The NRT was expanded to include an extension to the Central City area over to West Boulevard, the Benton Stephens Neighborhood, and the East Campus Neighborhood. Baseline data was developed for the new area in late 2008. The latest indicators on code violations are as follows in TABLE 5:

TABLE 5

2014 NRT Code Enforcement	
Total Properties Surveyed	3,235
Compliant Properties	3,202
Rental Properties Receiving Violation	86
Owner Properties Receiving Violation	22
Total Complaint Properties	77

ii. Describe progress in meeting priority needs and specific objectives that help make the community's vision of the future a reality. Identify whether major goals are on target and discuss reasons for those that are not on target

The goals and objectives of the Consolidated Plan were developed to meet the priority needs identified in the citizen participation process of the Consolidated Plan. They are unrelated to the City's official vision statement. The goals and objectives in the Executive Summary and the forms in Appendix A indicate which goals and objectives are below established targets in meeting the priority needs identified. The City ended up lower on most goals and objectives due to significant cuts in CDBG and HOME funding from the time the plan was conceived.

The City completed a major visioning process called, "Imagine Columbia's Future," that is the necessary first step to determining a vision for the future. The formulation of the vision which included goals, objectives, and strategies to promote its implementation is based on both intuitive input and factual information. The completion of the process for creating this vision was completed in 2007. 2008 marks the beginning of the process for implementing strategies to make the vision a reality. Actions taken in 2008 to

begin implementing the process included the following and the Vision Committee ratified the initial report in 2008. In 2009, the Columbia Vision Commission (CVC) tracking the accomplishments of the City in implementing its visioning plan. The Columbia Vision Commission has finalized recommendations on the Vision Implementation Steps report. Visioning goals included the creation of a Housing Trust Fund and a not-for-profit organization to promote affordable housing. A copy of the CVC report can be found at http://www.gocolumbiamo.com/Council/Commissions/Vision_Commission/documents/2010_jan19_cvc_report.pdf.

iii. Describe how you provided decent housing and a suitable living environment and expanded economic opportunity principally for low and moderate-income persons.

The specific objectives identified above are addressed in the performance measurement information provided in Appendix A, which identifies specific activities associated with each of these sections. A summary of these is listed below and in the Executive Summary section of this report:

Decent Housing: Activities include: owner occupied rehabilitation and home repair programs, including a program to provide home repairs for senior citizens; homeownership assistance programs for existing and new housing construction; housing education such as homeownership, financial, and home maintenance counseling activities; funding the construction of new rental housing for special needs populations; including housing for senior citizens, creating efforts to create a new affordable housing policy for the City through presentations to the City Council, provision of Tenant-Based Rental Assistance with HOME funds to prevent homelessness; provision of HOPWA rental assistance for persons living with HIV/AIDS, the provision of Shelter plus Care and Continuum of Care funding to provide permanent housing for the homeless; the expansion of transitional housing for homeless youth and returning veterans, providing CDBG funding to fund code enforcement efforts in older neighborhoods to ensure the availability of decent housing; and funding a CDBG funded programs to make housing accessible to persons with disabilities.

Suitable Living Environment: Activities included: CDBG funding for a dilapidated building demolition program in the Neighborhood Response Team Area (NRT), programs to enforce code requirements and abate code deficiencies in the Neighborhood Response Team Area, the completion of Worley Sidewalks Phase II and Downtown Ramps, the renovation of the Park Avenue Head Start Center, and the purchase of a transitional living facility for ex-offenders through In2Action.

Equal Opportunities: Activities included: the provision of DOL Youthbuild funding for construction trade training and other self-sufficiency program for at-risk youth, continued operation of a micro-loan program through Central Missouri Community Action.

iv. Indicate any activities falling behind schedule, identify barriers that have a negative impact in fulfilling the strategies outlined in the overall vision, and identify adjustments and improvements to strategies and activities that might meet your needs more effectively.

Central Missouri Community Action and REDI's IT Training Program was significantly underutilized this past year and required reallocation of funding. The Welcome Home Veterans Campus has attracted significant attention and support, however construction and utilization of CDBG funding has not yet materialized. City staff anticipates a reallocation of funding from the Welcome Home Veterans Campus project, if significant progress is not achieved in the coming months.

The City's Owner-Occupied Rehabilitation Program is operating behind schedule due to a lack of program participants. City staff revised its guidelines in 2014, which potentially may have impacted the number of new eligible participants. City staff is planning a large marketing campaign and reviewing its procedures to ensure a streamlined application process.

7. Lead-based Paint

Describe actions taken during the last year to evaluate and reduce lead-based paint hazards.

During 2014 the City continued its compliance with lead-based paint hazard reduction mandates. Since the Environmental Protection Agency (EPA) promulgated new rules governing all contractors, the City switched its training focus and held an EPA sponsored training to help meet the need for EPA certified contractors and sponsored this class at City Hall. The City continues to use Pharos Group for lead hazard evaluation activities, although administrative staff is also trained in lead paint procedures. Rehabilitation procedures are designed to comply with HUD regulations for the reduction of lead-based paint hazards. These procedures apply to all housing built before January 1, 1978 which is assisted with CDBG or HOME funds, including homebuyer assistance and the owner-occupied housing rehabilitation program. For homeownership programs, property is inspected by a licensed lead-based paint inspector employed by the City for evidence of deteriorated paint conditions; if deteriorated paint is found, a lead hazard evaluation is completed. All lead hazard evaluations are performed by a State-licensed Risk Assessor and include testing of painted surfaces that are deteriorated or will be disturbed during repair work and taking appropriate dust wipe samples. Hazard control procedures include abatement and interim controls, as is deemed appropriate for the situation, followed by work that is completed using safe work practices and required clean-up techniques. Procedures also include relocation of households with small children and relocation of other households when interior hazard control activities occur and living outside containment areas is not possible. The City is working with subrecipients conducting home repair programs to ensure compliance with lead paint requirements.

8. Housing Needs

a. Describe Actions taken during the last year to foster and maintain affordable housing:

- i. The city is promoting affordable housing through reducing energy costs by the implementation of a rebate program for owners that install energy saving features to their home or build an Energy Star home. Beginning in 2014, all minor home repair projects and rehab projects are eligible for Water and Light rebates to further enhance energy efficiency measures on each project.
- ii. The City promotes the maintenance of affordable housing in the City through a variety of home rehabilitation and repair programs and maintained code enforcement activities in deteriorated areas of the city, such as the Neighborhood Response Team.
- iii. The City been working closely with the Columbia Housing Authority to support the development of a housing trust organization. The Columbia Housing Authority incorporated a new organization named Columbia Community Housing Trust and current hold 5 NSP homes donated by the City.
- iv. The City increased its land bank by one home through funds from the Neighborhood Stabilization Program. The City purchased 4 additional properties in 2014.

b. Specific Housing Objectives (See Table 6)

- i. **Evaluate progress in meeting the specific objective of providing affordable housing, including the number of extremely low-income, low-income, and moderate-income renter and owner households, comparing actual accomplishments with proposed goals during the reporting period.**

The city and various housing Agencies made good progress in addressing very low income rental households through the Columbia Housing Authority's Tenant-Based Rental Assistance Program (TBRA).

- ii. **Evaluate progress in providing affordable housing that meets the Section 215 definition of affordable housing for rental and owner households, comparing actual accomplishments with proposed goals during the reporting period.**

The City assisted 88 units of affordable housing in 2014, which is below its annual goal of 215.

- iii. **Describe efforts to address “worst-case” housing needs and housing needs of persons with disabilities.**

Efforts to address the worst case housing needs include the City's Minor Home Repair Program, which addresses homes that are in danger of becoming uninhabitable, and for which owners do not have funds available to allow them to stay in their homes. City staff also works with the Boone County Council on Aging to jointly identify and fund projects that are worst case situations. Cases that cannot be addressed by these sources are referred to the Voluntary Action Center, which has a small amount of funding dedicated to keep persons in their homes; and which provides vouchers for hotel rooms for persons that are homeless. The City also funds the TBRA program to ensure that deinstitutionalized households have an opportunity for permanent housing opportunities before becoming homeless. The City provides funding for persons with disabilities through funding a “RAMP Program” jointly administered by the City and Services for Independent Living, which provides ramps and other accessibility improvements.

c. Public Housing Strategy

1. CHA Public Housing and Section 8 Housing Choice Voucher Programs:

Effective program management and well-maintained properties form the strong foundations of the Columbia Housing Authority. These strong foundations are necessary in order to create safe and successful neighborhoods and to take the social leadership to create affordable housing opportunities for families in need.

CHA operates two key affordable housing programs: Public Housing and the Section 8 Housing Choice Voucher Program. Public Housing came first as a component of Columbia's urban renewal initiative of the 1950's and 1960's. CHA built 719 units of Public Housing between 1956 and 1978. These housing units are currently managed and maintained by CHA.

Public Housing

During FY2011, CHA completed the HUD mandated transition to “project-based asset management” for our Public Housing program which decentralized public housing management into four (4) Asset Management Projects (AMPs) as follows:

- **Providence Family Townhomes (AMP1)**
294 family units composed of 1, 2, 3, & 4 bedroom townhouses in heart of Columbia.
- **Bear Creek Family Townhomes (AMP2)**
78 family units composed of 1, 2, 3, & 4 bedroom townhouses on Elleta Boulevard.
- **Oak Towers (AMP3)**

147 high-rise units composed of 0 & 1 bedroom apartments designated for the elderly.

- **Paquin Tower (AMP4)**

200 high-rise units composed of 0 & 1 bedroom apartments designated for persons with disabilities and the elderly.

CHA currently manages public housing as four separate housing developments with their own staff and a balanced budget. Revenues are generated by tenant rents in combination with a HUD determined operating subsidy. Maintaining a balanced budget by controlling maintenance and operational expenses is required if the property is to remain viable. Failing properties will be removed from the public housing stock.

Section 8 Housing Choice Voucher Program

In the 1970's, the "Section 8" Housing Choice Voucher Program expanded access to affordable housing by providing subsidies for existing rental housing throughout the community. CHA currently administers 1,167 Housing Choice Vouchers. This number includes 105 VASH* vouchers. Families with a Housing Choice Voucher may choose housing throughout our community that meets their individual needs. As a result, poverty is less concentrated in one area of the community, as with the public housing model; and property maintenance and modernization becomes the responsibility of individual property owners rather than the housing authority.

CHA also provides three smaller housing subsidy programs serving homeless veterans, homeless persons with disabilities, and related special populations. Each of these programs is matched with community support services that support independent living and self-sufficiency.

- Veterans Administration Supportive Housing (VASH)*..... 105 vouchers
- Shelter Plus Care..... 42 vouchers
- Tenant-Based Rental Assistance..... 20 vouchers

2. CHA Affordable Housing Initiative

In May 2012, 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 or our aging Public Housing family neighborhoods in the Heart of Columbia.

Rental Assistance Demonstration Program

In August 2013, the CHA was approved to participate in HUD's Rental Assistance Demonstration (RAD) Program. Only 60,000 public housing units nationwide were approve for this new pilot program.

The RAD Program is designed to encourage Public Housing Authorities to transition from their current public housing operating subsidy financial model to a financial model based on the successful and more stable Project-Based Housing Choice Voucher program.

Conversion to Long-Term Contract Rents

The RAD Program allows housing authorities to convert their unpredictable Public Housing subsidies to a long-term contract rent under the Project-Based Voucher Program (Section 8).

Substantial Renovation

The RAD conversion is based on the CHA renovating current Public Housing stock to a level that may be sustained for 15 to 20 years.

Public Housing Renovation

The CHA's strategic plan is to renovate 719 units of Public Housing in six (6) phases from 2014 – 2017 utilizing a combination of state and federal Low-Income Housing Tax Credits (LIHTC) and long-term contract rents provided through the RAD Program.

Public Housing Conversion Rent Levels Sample Public Housing Conversion Per Unit Monthly (PUM) Rent & Subsidy		
Operating Fund \$330	\$792 PUM ⇔	Housing Assistance Payment \$474
Capital Fund \$144		
Tenant Payment \$318		Tenant Payment \$318
<i>PH Operating Subsidy Pre-RAD Conversion</i>		<i>PBV Contract Rent Post-RAD Conversion</i>

Public Housing Renovation Phases Rental Assistance Demonstration (RAD) Program					
Phase	Public Housing Sites	Type & # of Units	Rehab Level	LIHTC	Submission Date(s)
1	Stuart Parker	84 Townhomes	Major	4%	5-2014 †
	Paquin Tower	200 High Rise Units	Minor		
2	Bear Creek	78 Townhomes	Modest	4%	9-2014 †
3	Bryant Walkway	70 Townhomes	Major	9%	9-2014 9-2015 *
4	Oak Towers	147 High Rise Units	Modest	4%	9-2015 9-2016
5	Providence Walkway	70 Townhomes	Major	9%	9-2015 9-2016 *
6	East Park Avenue	70 Townhomes	Major	9%	9-2016 9-2017 *
† Two projects received awards of 4% low-income housing tax credits.					
* RAD allows each project two (2) opportunities to apply for LIHTC funding.					

New Affordable Housing Development

As part of the CHA's Affordable Housing Initiative, the CHA purchased properties at the intersection of Garth Avenue and Sexton Road for the purpose of developing new affordable housing. Proposed projects include:

- Kinney Point Apartments – Three-story apartment building, 42 accessible units, and
- McQuitty Square Development – Combination of homeownership and rental units.

The CHA also formed the Columbia Community Housing Trust to use as a model for future affordable housing development. The Columbia Community Housing Trust makes housing affordable by keeping the land and other equity investments (HOME, CDBG, etc.) in trust while the home is rented or sold.

Low and moderate income families benefit from the equity built through homeownership and the affordability of homes is preserved for future residents.

Two homes and three vacant properties acquired by the City of Columbia through the Neighborhood Stabilization Program were donated to the CHA and placed in the Columbia Community Housing Trust.

3. Patriot Place – Apartments for Veterans: In February 2014, the Columbia Housing Authority, the Harry S. Truman Memorial Veterans' Hospital, and Welcome Home, Inc., formed a partnership to create a Community for Veterans in Columbia to provide housing and supportive services to U.S. Military Veterans.

The three partner agencies are working together to create a Community for Veterans that will include twenty-five (25) one-bedroom apartments for Veterans participating in the Housing and Urban Development- Veterans Affairs Supportive Housing (HUD-VASH) program. The HUD-VASH program, created in 2008 by the U.S. Departments of Housing and Urban Development and Veterans Affairs, provides housing assistance and supportive services to Veterans. The Columbia Housing Authority and the Truman VA Hospital currently administer 105 HUD-VASH housing vouchers with supportive services provided by the Truman VA. Since its inception, the CHA and the Truman VA have served more than 175 Veterans through this program. Veterans are able to transition out of the HUD-VASH program and continue to receive housing assistance through the housing authority once they no longer need supportive services from the Truman VA.

The Patriot Place – Apartments for Veterans will contain twenty-five (25) one-bedroom apartments and include a fitness room, computer lab, and laundry facilities. An adjoining space will contain office and programming space. Energy efficient construction, appliances, and HVAC will be utilized to create an energy efficient building. Utility services will be provided. Construction will begin in the spring of 2015 and be completed and ready for occupancy in 9-12 months.

The Community for Veterans will also allow Welcome Home, Inc. to expand its current housing capacity for homeless Veterans to twenty-nine (29) temporary shelter beds. The creation of a new Welcome Home facility will allow female Veterans to also receive housing assistance at the Community for Veterans. Welcome Home currently only has housing for only nine (9) male Veterans.

The community will contain a new Supportive Services Center that will house supportive services staff from Welcome Home and the VA Hospital and include programming space, a commercial kitchen, dining room, lounge area, computer lab, laundry facilities, and a patio.

4. The McBaine Townhomes Project: CHA Low-Income Services (CHALIS), the not-for-profit component unit of the Columbia Housing Authority, has fully leased the McBaine Avenue Townhomes project, an affordable housing and homeownership project comprised of five units of fully accessible housing. The project was completed in 2009 with \$669,000 in HOME funding from the Missouri Housing Development Commission and \$150,000 of HOME funding from the City of Columbia. The McBaine Townhomes project includes three three-bedroom townhomes and two two-bedroom attached townhomes. The townhomes are designed to be fully ADA accessible in order to serve elderly and/or disabled households. This project also promotes community stability in Columbia's central city.
5. Money Smart Program: The Columbia Housing Authority's Money Smart program is a series of financial education and homeownership counseling classes designed to assist prospective homeowners with money management and budgeting for future homeownership. It is free and open to anyone in

Boone County and marketed to serve low- or moderate-income families. Money Smart classes are created through a partnership between the U. S. Department of Housing and Urban Development and the Federal Deposit Insurance Corporation. The classes meet weekly for 10 weeks, and each session is approximately 90 minutes in length. In 2014, CHA's Money Smart provided 1,700 hours of classroom education. Money Smart gives individuals the opportunity to review their credit report and score from each of the three credit reporting agencies. In addition, participants meet one-on-one with the instructor to discuss ways of improving or maintaining their scores. In 2014, 111 persons enrolled in one of the eight 10-week sessions. The program produced 75 graduates in 2014. Many of the other participants will re-enroll in future classes to complete the program.

6. Home Buyer Education Class: The Columbia Housing Authority continues to facilitate the Home Buyer Education Class with support from the City of Columbia's Community Development Block Grant for the second year. In 2014, 87 participants completed the Homebuyer Education Class. These 8 individuals received 4 hours of instruction from various professionals. These professionals from the lending, real estate, home inspection, and other area volunteered their time to help the first time home buyer class. The class is held at the ARC to provide easy access to all members of the community and surrounding area. Individuals who complete the class routinely provide feedback from surveys. These surveys continually show that the Home Buyer Education Class is well structured and very helpful for these individuals who are beginning the home buying process for the first time.
7. Moving Ahead Program: The Moving Ahead Program is a community-based youth educational enrichment program operated out of the J.W. "Blind" Boone Community Center, located in the Columbia Housing Authority's (CHA) Downtown Family Site. The program is based upon the nationally recognized CASASTART program, which was judged a model program by the Office of Juvenile Justice and Delinquency Prevention (United States Department of Justice) and the Substance Abuse and Mental Health Services Administration (United States Department of Health and Human Services).

The Moving Ahead Program is designed to keep children and youth with significant community risk factors, free of substance abuse and criminal activity. It builds resiliency in youths, strengthens families, and makes neighborhoods safer for children and their families. The program employs a positive youth development framework and uses intensive case management to coordinate and provide services to counteract the various factors that make children vulnerable to substance abuse and delinquency. The Moving Ahead Program is managed locally, in deference to local culture and setting, but shares with the other CASASTART programs the following eight basic core components:

- Case management
- Education services
- Family services
- Mentoring
- After school and summer activities
- Non-monetary incentives/recognitions
- Community-enhanced policing/enhanced enforcement
- Criminal/juvenile justice intervention

In 2014, the Columbia Housing Authority provided 24,447 hours of tutoring/mentoring to 86 at-risk children and youth in its Moving Ahead Program. Moving Ahead maintained its status as a licensed after-school provider; meeting all the guidelines and regulations set forth by the State of Missouri for childcare providers serving school-age children. Moving Ahead served an average of 600 meals per month as an approved meal site for the Missouri Department of Health and Senior Services Child and Adult Care Food Program and Summer Food Service Program. Moving Ahead continued working with the Missouri Afterschool Network Program Quality Assessment project and became a training site for the organization's evaluators in 2014. Moving Ahead also continued to support the HMUW Efforts to Outcomes Pilot Project as an unfunded partner. These partnerships help to build the capacity of Moving Ahead to deliver best practices and effectively measure outcomes.

In further pursuit of meaningful and measurable outcomes, Moving Ahead continued its partnership with the Youth Community Coalition's 21st Century Community Learning Project. Students in the program benefit from the project's increased communication with Columbia Public Schools which includes the sharing of curriculum and grade level expectations as well as student level data. Students and families receive wrap around services including parent education and home visits. The YC2 21st CCLP provides Moving Ahead with some funding for staff and supplies. It also helps Moving Ahead work toward more meaningful outcomes with an extensive evaluation of program performance. In 2014, the evaluation conducted by the University of Missouri, Harry S. Truman Institute for Public Policy indicated that among MAP participants:

- 27% increased and 40% maintained reading proficiency
- 19% increased and 55% maintained math proficiency
- 16% increased and 50% maintained writing proficiency
- 6% increased and 80% maintained science proficiency
- 8% increased and 81% maintained social studies

8. Independent Living Program: It is the Columbia Housing Authority's goal to create partnerships to collaboratively provide supportive services to assist public housing residents who are elderly and/or have disabilities, to live as independently as possible and to prevent premature and unnecessary institutionalization. In 2014, the Columbia Housing Authority served 275 people with its Independent Living Program, and provided 6374 units of service (1/4 hour of service coordination, support, and follow-up to residents equals one unit of service). In 2014, the Columbia Housing Authority received \$7,000 in City of Columbia social services contract funding for its Independent Living Program. This partnership allowed high-risk seniors and persons with disabilities to live as independently as possible in a safe and healthy environment.
9. Youth Community Coalition for a Drug Free Columbia: The Youth Community Coalition (YC2) supports programs that assist Columbia's at-risk youth as they develop into productive and self-sufficient citizens. It focuses on issues concerning healthy choices, substance abuse, education, and employment through community collaboration around effective programs with measurable outcomes. The Coalition's vision is to have a safe, healthy, drug-free community. The majority of its energy and attention focused on increased collaboration, coalition growth, and building community capacity for prevention and positive youth development. More than 80 organizations and individuals from 12 community sectors are on the Coalition's membership roster, including more than 25 youth.

In 2014, YC2 received \$125,000 in funding from the Drug Free Community Support Program and the (United States Department of Health and Human Services, Substance Abuse and Mental Health Services

Administration). This represents the 10th and final year of funding for the Coalition from this source. The Coalition also received \$449,295 from the 21st Community Learning Center Program of the Missouri Department of Elementary and Secondary Education. The Coalition received a continuation of funding from the STOP Act Grant for \$47,500 and the Partnership for Success Grant for \$112,000. The Coalition also applied for and received several small grants (\$10,000 or less) from ACT Missouri and the American Medical Association.

YC2 received funding from the Missouri Department of Health and Senior Services through Columbia/Boone County Public Health and Social Services to operate the Teen Outreach Program at Hickman High School, Rockbridge High School, Battle High School and Jefferson Middle School. The Teen Outreach Program has grown to serve 5 clubs with over 75 students each year and connects students with service learning opportunities across the city.

In 2014, YC2 continued working to expand partnerships across Columbia and Boone County. To this end, YC2 worked with the University Wellness Resource Center on an Alcohol Summit to expand the reach of prevention programs, practices and policies across the campus and the broader community. YC2 also serves as a facilitator for the Columbia Cradle to Career initiative. This initiative seeks to gather community members around common outcomes to improve the academic and social success of our students. This effort involves multiple partners in non-profit and business sector. YC2 also worked to develop relationships with rural communities in Boone County and solicited their involvement in drug and alcohol prevention efforts on a county-wide level. Finally, in 2014, YC2 worked with the Columbia City Council and local students to create a formal Youth Advisory Commission to the Council. YC2 will continue as a facilitator, trainer and advisor to the youth who will be appointed as commissioners.

10. Public Housing Family Self-Sufficiency Program: The Public Housing Family Self-Sufficiency Program provides incentives and support services, such as escrow accounts, career planning, skills training, job placement, homeownership, money management and education to enable Public Housing families to become more sufficient. The program is funded by a Housing and Urban Development Public Housing Family Self-Sufficiency Grant. Eighteen new families entered the program in 2014, bringing the total number of participating households to 65. Thirty-eight households increased their income by at least \$2400. Fifteen households were escrowing. The average escrow amount was \$1154.
11. Residents Empowered, Working, and Reaching Dreams (REWARD): REWARD Program: The REWARD (Residents Empowered: Working and Reaching Dreams) Program offers employers an incentive to hire a CHA resident. Up to \$2500 in employment subsidy is provided for each participant. The employee gains skills, regains confidence and builds their work history which makes them more employable at the end of their 6 – 8 week experience.

Prior to employment, each participant must complete a 40 hour job readiness training program offered by Job Point. Each participant must complete a drug test and physical. During this training, participants begin to prepare themselves to enter or re-enter the working world. The program addresses proper attire, good work ethics, and good communication skills to proper interviewing skills. After successful completion of the training the participant receives a readiness certificate, which is kept in the individual's case file. Participants then complete a job application and submit a resume to the Self-Sufficiency Coordinator.

The Coordinator completes a background check so that potential employers have all the information they need to make a decision about job placement. The Coordinator then matches the employee to an

available position and makes the introductions. The participant must complete an interview and secure the job training position on their own. An employer may stop the job training at any time. Employers are not required to hire or offer a job at the end of the job training. While employed, the Coordinator continues communication with the employer and participates to address any issues or concerns. All wages, insurance and other cost are paid by the Coordinator.

Participants must also complete CHALIS' 10-week Money Smart financial literacy course so that they can manage their new income successfully and move toward self-sufficiency.

REWARD participants are paid by CHALIS through a placement agency. The placement agency receives up to \$2500 in employment subsidy per participant. Participants must continue to seek employment while completing their internship. While working for the company they will learn various job skills specific to the company such as office environment. Also, the participant will learn skills that will help them to pursue a job in the field as a career. Twenty-one individuals participated in the program. Nineteen were successfully hired.

12. Powered by Moms Program: In 2014, the Heart of Missouri United Way awarded another year of funding for Powered by Moms. This program targets female head of households with children age 0-5 who are currently living in public housing with strategies aimed at increasing the number of low-income children who enter school ready to succeed.

Powered by Moms utilizes a combination of evidence-based practices and models designed to help parents create an environment in their home that promotes success in school and life. PBM provides in-home visits, case management, an 8-week parent education class, a Lend & Learn Library, a peer mentor, and a staff mentor to 42 mothers living in Columbia Public Housing. PBM components are delivered through a working arrangement with First Chance for Children and Parents As Teachers. PBM is designed to be an ongoing program, in year two 42 parents and 49 children were recruited to the program. Eight parent mentors, called Power Moms, have been recruited through the program. These Power Moms are equipped to pass on what they have learned through the program. In 2014, a new partnership with Project Launch provided additional training to staff and Power Moms to provide the evidence-based Parent Café, a supportive parent workshop providing practical know-how about preparing children for success.

13. The Housing Choice Voucher Family Self-Sufficiency Program: The Housing Choice Voucher Family Self-Sufficiency Program (Section 8 FSS) provides incentives and support services to assist families in becoming more self-sufficient. These services include, escrow accounts, career planning, skills training, job placement, homeownership, child care assistance, transportation services, money management, and education. The Section 8 FSS program is funded by a Housing and Urban Development Housing Choice Voucher FSS Grant. There were 68 participants in this program in 2014 with 32 of them with active escrow accounts. Those 32 participants averaged \$2689.74 in the escrow accounts. During 2014 four participants utilized their escrow accounts for a total of \$1021.11 to help pay for car repairs, car purchases, books, school tuition, and other expenses related to becoming self-sufficient. Gary Update
14. Section 8 Homeownership Program: The Housing Choice Voucher Homeownership Program assists participants in the purchase of a home rather than using their voucher subsidy to assist with rent to a landlord. The program allows first-time homeowners to use voucher subsidy to meet monthly homeownership expenses. Benefits are calculated in a similar way to the current Housing Choice Voucher subsidy with payments going directly to a mortgage lender or the homeowner. In 2014, 10

Housing Choice Voucher Program residents were participating in this program and consisted of 2 two-person households, 4 three-person households, 3 four-person household, and 1 five-person household.

15. Shelter Plus Care: The Shelter Plus Care Program (S+C) provides rental assistance for hard-to serve homeless persons with disabilities in connection with supportive services funded from sources outside the program. S+C is a program designed to provide housing and supportive services on a long-term basis for homeless persons with disabilities, i.e. those with serious mental illness, chronic problems with alcohol and/or drugs, dual diagnoses (both mental illness and chronic alcohol and drug problems), and acquired immunodeficiency syndrome (Aids/HIV) or related diseases and their families who are living in places not intended for human habitation (street or in emergency shelters). The program allows for a variety of housing choices and a range of supportive services funded by other sources in response to the needs of the hard-to reach homeless population with disabilities. In 2014 CHA had 38 new clients participate in this program and served a total of 82 families throughout the year with 5 of the families receiving assistance being chronically homeless. \$328,631 was expended in rental assistance in 2014 to assist these families.
16. Tenant Based Rental Assistance: The Tenant Based Rental Assistance Program otherwise known as TBRA is a program designed to provide rental assistance within the Columbia city limits to house special under-served populations of very low-income individuals and families. This program will be for persons with “inadequate housing plans” who have mental health issues; are being released from correctional institutions; have completed substance abuse treatment programs; are victims of domestic violence; or have another special need and/or disability. In 2014, CHA served 37 households and 87 individuals. In 2014, CHA expended \$228,948 in rental assistance for TBRA.
17. Veterans Administration Supportive Housing (VASH) Program: The Veterans Administration Supportive Housing Program, otherwise known as VASH is a program designed to provide rental assistance to homeless veterans and their families in conjunction with case management and clinical services through the Department of Veterans Affairs Medical Center supportive service sites. In 2014, CHA had 25 new clients participate in the program and served a total of 90 families with 25 of those families being chronically homeless. In 2014, CHA expended \$275,944 for rental assistance to house Veterans.
18. The ROSS Family Service Coordinator: The primary goal of the Resident Services Coordinator is to help reduce barriers to employment and job training by increasing the number of residents who access employment readiness, skills training, financial management, and asset building programs in order to increase the number of residents who are employed.

In order to achieve this goal, the Family Service Coordinator:

- Acts as a liaison between the residents and local service providers
- Markets the program to residents
- Provides general case management which includes intake, assessment, education, and referral of residents to service providers in the general community
- Coordinates and oversees the delivery of services, ensuring services are provided on a regular, ongoing, and satisfactory basis
- Coordinates and sponsors educational events

- Assists the PHA in creating resident groups to promote self-sufficiency efforts and/or encourage residents to build informal support networks with other residents, family, and friends
- Monitors the ongoing provision of services including supportive services from community Agencies

Of the 82 unduplicated residents receiving services in 2014, 36 increased their income by gaining employment above the minimum wage and were employed 6-12 months or more.

d. Barriers to Affordable Housing: Describe actions taken during the last year to eliminate barriers to affordable housing

In 2006, the Mayor appointed a committee to define affordable housing and address affordable housing as part of the City's 2020 Comprehensive Planning document. The nineteen member committee that created the report was comprised of various representatives of the real estate industries, including homebuilders, lenders, and Realtors; not-for-profit housing development organizations, representatives from neighborhoods, representatives from the Community Development Commission and Planning and Zoning Commission, among others. Major accomplishment of the committee included the following:

- The committee defined affordable housing;
- The committee agreed upon four measurable goals that should be taken, addressing owner occupied housing, rental housing for low income households, rental housing for very low income households, and housing for special needs households.
- The report included a working definition for affordable housing that would define incentives for those that build, rehabilitate, rent, or other address affordable housing using incentives that may be created as the result of the committees work;
- The report made the following recommendations for Council Action:
 - a. passage of a formal resolution by the Council addressing affordable housing;
 - b. provide funding for a scientifically valid survey of housing needs and conditions in the City;
 - c. authored the Planning and Zoning Commission to review regulatory barriers to affordable housing;
 - d. consideration of amending the 2020 Comprehensive Plan to include an affordable housing element;
 - e. establish a committee to make specific recommendations concerning the establishment and operation of a local housing trust fund;
 - f. establish a committee to review manufactured housing;
 - g. establish a committee to review fair housing issues including educational programs for affordable housing;
 - h. provide funding for a housing planner to promote and implement housing programming.

In 2008, the report was presented to the City Council. The Council has authorized the City Planning and Zoning Commission to review barriers to the creation of cottage housing in the central City area in 2008. In 2009, the City began preparation of a Consolidated Plan document including a housing element. The City also funded a Cottage Housing Demonstration Project on Ridgeway Avenue, providing CDBG funds to install a sewer on in-fill City lots; converting the lot from one to three homes.

In 2010, the City reorganized a portion of its building review process in order to create a one-stop shop for permitting and plan approval for development projects of all types. The Division of Protective Inspection was dissolved and a new Division was created drawing on other Divisions of Public Works and renamed the Division of Building and Site Development.

In 2011, the City completed Phase III of the comprehensive plan for public participation. Several informational sessions were held and affordable housing was identified as an important topic for several groups. The City also set aside CDBG funds to be utilized by the Division of Human Services for fair housing activities.

In 2012, the City completed an initial draft of the comprehensive plan. Staff received further input throughout 2012 and early 2013.

The City Council adopted the City's new comprehensive plan in mid-2013. The City has since procured a consultant to help with coordinating revisions to the zoning code. The City began reviewing its zoning ordinance in 2014 to begin the process of matching the ordinances to the comprehensive plan. City planners also formulated a draft accessory dwelling unit policy in 2013 to encourage densification of the central City area and provide additional affordable housing opportunities. Information sessions were held in 2014. City planners also began the process of neighborhood planning by working with the west ash neighborhood just west of downtown to develop a neighborhood plan. The City began the neighborhood planning process in 2014 and will continue through 2015.

9. HOME Program

- a. Assessment of Relationship of HOME Funds to Goals and Objectives; Evaluate progress made toward meeting goals for providing affordable housing using HOME funds, including the number and types of households served.**

The use of HOME funds to produce affordable housing was identified in the two matrixes in Appendix A, containing a summary of specific annual objectives and how they were met with HOME funding. Table 6 indicates the number and types of households served with HOME funding. The Executive Summary includes an evaluation of specific projects and programs funded with HOME funds, while the project forms in Appendix B provides additional information concerning the status of specific projects.

- b. HOME Match Report:** See Appendix C

- c. HOME MBE and WBE Report: contracts and subcontracts with Minority Business Enterprises (MBEs) and Women's Business Enterprises (WBEs):** See Appendix C

- d. Assessments**

- i. Detail results of on-site inspections of rental housing.**

The City inspects HOME funded rental units to ensure compliance with local building codes resulting in issuance of building and occupancy permits. In addition, each year a physical inspection report is completed for each HOME funded project. For 2014, Hanover projects, Bethel Ridge Phases I and II, 1 Switzler, McBaine Townhomes, RAIN Stone Street, 1100 Coats and 281 Appletree were reviewed for property maintenance, and compliance with HOME rental guidelines.

- Hanovers review resulted in no major property deficiencies, or deficiencies with occupant files.
- Review and inspection of all 14 HOME assisted units for the projects at Bethel Ridge Phases I and II resulted in no findings.
- 1 Switzler inspection resulted in no property maintenance violations, however income documentation was not properly documented in the occupant file. The property manager has since verified eligible income and documentation is in compliance.
- 1100 Coats inspection resulted in minor property maintenance violations that were corrected.
- Review and inspection of HOME assisted units at McBaine Townhomes resulted with no findings.
- RAIN's Stone Street units resulted occupant file findings and property maintenance violations.

- Appletree units were found to be in compliance.

ii. Describe the HOME jurisdiction's affirmative marketing actions.

The City markets the owner-occupied rehabilitation program and all other City run programs on the City's website with links through the Community Development Department and through the "Housing Programs" link on the main webpage. The City also markets these programs with television, radio, newspaper and facebook.

In the Neighborhood Response Team Area, the Neighborhood Response Team provides information concerning programs available when citing property owners for code violations. Brochures advertising the Homeownership Assistance Program and all other City housing programs are available at the Community Development Department and various other City offices and at most local lending institutions.

City staff also conducted a significant marketing campaign of the City's internal housing programs including, television commercials, radio, City channel, newspaper and Facebook. The City's Neighborhood Specialist markets all of the City's programs and obtains community input to evaluate the programs. The primary job of the Neighborhood Specialist is to be a liaison with the community. The Homeownership Assistance Program was marketed at an informational event in conjunction with the Columbia Board of Realtors and Providence Bank.

The City is also active in the Boone County Basic Needs Coalition and regularly sends information concerning the City's programs and pending programs to members. The BCBNC is made of organizations that address special needs populations and homeless persons in the County. The City is also markets the program at the offices of Centro Latino. During 2014, all of the City's housing brochures were available in Spanish language.

The City also utilized its ListServe for the Community Development Department that includes over 200 organizations, including agencies representing lower income organizations, minority churches, public agencies, City Departments, Human Rights Organizations, elected officials, private consultants, news media, Neighborhood Associations in the Central City, and private persons wishing to sign up.

Housing Rehabilitation Program: Five HOME-funded rehabilitation projects were completed in 2014. Three were African American and three had female heads of household.

Homeownership Assistance Program: Three of the seventeen households in the homeownership program was African American and two were Hispanic. Two homes assisted with the Homeownership Assistance Program were female headed households.

New Construction Homeownership Assistance Activities, including CHDO assistance: One of the three households assisted with HOME funds, including one through the sale of a Job Point Youthbuild house were sold to African American households.

Columbia Housing Authority Tenant-Based Rental Assistance: Twenty-two the 38 households receiving assistance were black.

The Hanover Estates, Hanover Gardens, Bethel Ridge Phase I and Bethel Ridge Phase II projects are managed by Fairway Management Company. It is their policy that all site-managers attend annual

training sessions provided by the Rural Rental Housing Association of Missouri and Rural Development Services. All managers are instructed and given training relative to Federal, State and local fair housing laws. Each of these developments has their own separate affirmative marketing policy specific to the elderly and/or disabled clientele they may serve. For Hanover Estates and Gardens, openings for these developments are advertised in the newspaper using the EO logo, are advertised at the Columbia Housing Authority, and at New Horizons Support Services (Mental Health Services).

The results of affirmative marketing are as follows:

- 32% of Hanover Units are occupied by African Americans.
- 22 of the 37 participants in the Tenant Based Rental Assistance program were African American.
- All tenants of Waterbrook Place and Stone Street Apartments were HIV positive.
- 3 of the 3 units at 1100 Coats are occupied by African Americans.
- 2 of the 6 Ramps completed by SIL were for African American households.
- 9 of the 13 homes repaired through BCCA's Senior Home Repair Program were occupied by African Americans.
- 2 of the 15 Minor Home Repair projects were for African American households.
- 3 of the 5 rehabilitation projects were completed for African American households.

iii. Describe outreach to minority and women owned businesses.

The City annually places an advertisement in the newspaper to attract contractors for its housing rehabilitation programs, with an emphasis on minority and female-owned contractors to participate in the City's housing programs. The City solicits minority contractors directly. The City also provided financial and technical assistance to Job Point to help them train minority youth to become contractors. The City has been successful in the participation of minority contractors in its lead-based paint training activities. The City's licensed lead paint risk assessor is a female-owned contractor.

Results of the City's actions are as follows:

- Of the five HOME funded housing rehabilitation projects houses completed this year in the City's Owner Occupied housing Rehabilitation program, two were completed by a MBE/WBE contractor. All lead hazard assessments and appraisal contracts were awarded to a female-owned contractor. The total dollar amount of minority contracts completed through City home rehab and repair programs was \$83,306, while the total dollar amount for home rehab and repair contracts completed was \$197,713, or 42% of rehab contracts were awarded to MBE/WBE contractors.
- Job Point continues to work on new housing construction activities and was responsible for constructing and selling one house out of the four sold this year where HOME funds are used. A high percentage youth in the program are minority youth.

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, as well as any CDBG funded construction activity. 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.

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).

9. Homeless Needs

Also see Table 6

a. Identify actions taken to address needs of homeless persons.

The following actions were taken in to address needs of homeless persons:

- The City of Columbia provides staff support for the Basic Needs Coalition (BNC) through the Division of Human Services and Division of Neighborhood Services.
- The BNC continues to expand its membership to include other organizations working on specific subgroups, such as former offenders, veterans and youth populations.
- Organizations receiving HUD funding are users to the Homeless Management and Information System, currently being operated by the Missouri Association of Social Welfare.
- BNC continues to support street outreach activities to the chronically homeless, including providing bundles of supplies to unsheltered homeless individuals. The Division of Human Services coordinates the BNC's conduction of the semi-annual Point in Time counts of the homeless population.
- The City of Columbia purchased a lot in 2014 to house the homeless drop-in center facility. The City held an interested parties meeting on November 19, 2014 for local organizations to learn how they can submit a proposal for the project.
- The City allocated roughly \$250,000 in CDBG funding to go towards Welcome Home's Veterans campus to serve homeless veterans. Construction is expected to begin in 2015.
- The City provided \$50,000 in CDBG funds to In2Action for the purchase of a facility to house ex-offenders to prevent homelessness and successful re-entry.

b. Identify actions to help homeless persons make the transition to permanent housing and independent living.

Major actions were taken in 2014 included:

- The Veteran's Administration has become very active and has developed two transitional housing facilities through the VA Hospital in conjunction with Phoenix Programs. One facility focuses on those that are dually diagnosed with substance abuse problems and the other focuses on employment opportunity. In addition, 83 housing vouchers (HUD VASH) were made available for veterans that are being administered by the Columbia Housing Authority. An additional 75 VASH vouchers being made available to Columbia in 2014. The Columbia Housing Authority is currently working on a collaborative application with the VA to obtain additional VASH vouchers.
- Burrell Behavioral Health continues to provide assistance to homeless persons seeking mainstream social service assistance through Project SOAR. The project trains caseworkers that assist persons that are homeless and have mental health problems, or are in the reentry process and are disabled to obtain SSI and SSDI help. The service also includes training the trainers that are staff members of Agencies that are homeless service providers. Burrell also completed construction of Edenton Ridge in 2013. Edenton Ridge consists of 24 housing units for persons with mental illness.
- Phoenix Programs continues to provide funding through the Continuum funds to help provide rental assistance for those with substance abuse problems through the Continuum of Care, through its "Modified Therapeutic Community Program."

- Job Point runs a “Reentry Opportunity Center” that provides for those reentering society from prison or other institutions assistance such as: obtaining a GED, Job Readiness training, anger management help, and budgeting classes, among other services. The Boone County Drug Court can assist through providing alternative sentencing arrangements. The Boone County Offender Transition Network provides assistance to deinstitutionalized populations to find solutions to make the transition into independent living.

c. Identify new Federal resources obtained from Homeless Super NOFA (2013 funds obtained in 2014):

- \$293,100 in Emergency Shelter Grant Funding for True North; for the Salvation Army Harbor House (Emergency Shelter), Phoenix Programs, and Welcome Home (Homeless Veterans Program), Voluntary Action Center (VAC);
- \$38,163 for renewal of the Salvation Army case management services;
- \$165,907 for renewal for Phoenix Programs Supportive Case Management for Project Bridge for homeless persons with substance abuse problem, At Home and MTC-PH.
- \$240,756 for renewal for Shelter plus Care Services program for the Columbia Housing Authority.

TOTAL: \$737,926

Resources in Columbia for the homeless include the following:

Component: Outreach

Outreach in place: **DROP-IN DAY CENTER FOR HOMELESS PERSONS LIVING ON THE STREETS:** Drop-In Day Center offers prevocational, healthy relationship, and leisure skills building
Service Providers: Turning Point, Wilkes Blvd. United Methodist

Outreach in place: **MEALS FOR HOMELESS PERSONS LIVING ON THE STREETS** Area soup kitchens serve food
Service Providers: Columbia Interfaith Council, Day Center, Salvation Army

Outreach in place: **AGENCY CASEWORKERS SEEKING OUT PERSONS WHO ARE LIVING ON THE STREETS:** Agency caseworkers seek out homeless individuals who are living on the streets by going to encampments, parks, soup kitchens, day centers, etc. to offer much needed information and referral services, and to assist them in accessing these services.
Service Providers: New Horizons Community Support Services, Inc., Phoenix Programs, Inc., Harry S. Truman Veterans Memorial Hospital, Boone County Department of Public Health and Human Services

Component: Supportive Services

Services in place: **CASE MANAGEMENT**

Service Providers: True North, Reality House, Services for Independent Living, Boone County Council on Aging, Voluntary Action Center, Columbia/Boone County Department of Public Health and Human Services, Burrell Behavioral Health Services, Pathways Community Behavioral Health, Regional AIDS Interfaith Network, New Horizons Community Support Services, Inc., Phoenix Programs, Inc., the Missouri Family Support Division (FUTURES program), Boone County Family Resources, Welcome Home, Inc., Rainbow House, Harry S. Truman Memorial Veterans Hospital, Central Missouri Community Action, Salvation Army, and Lutheran Family and Childrens Services.

Services in place: **ALCOHOL AND DRUG ABUSE TREATMENT**

Service Providers: Reality House, Phoenix Programs, Inc., Oxford Houses, Daybreak Dual Diagnosis Treatment Center, Pathways Community Behavioral Health, numerous area AA and NA (focus on recovery) meetings, Burrell Behavioral Health Services, Harry S. Truman Memorial Veterans Hospital, Family Counseling Center, Salvation Army.

Services in place: **MENTAL HEALTH TREATMENT**

Service Providers: Burrell Behavioral Health Services, MU Psychiatric Care, New Horizons Community Support Services, Inc., University of Missouri-Columbia Psychological Services Clinic, Daybreak Dual Diagnosis Treatment Center, Phoenix Programs, Inc., Reality House Programs, Rainbow House, Harry S. Truman Memorial Veterans Hospital, Family Counseling Center, True North.

Services in place: **AIDS-RELATED SERVICES**

Service Providers: Boone County Department of Public Health and Human Services, RAIN-Central Missouri, Harry S. Truman Veterans Hospital, El Centro Latino.

Services in place: **EMPLOYMENT/ VOCATIONAL ASSISTANCE**

Service Providers: Salvation Army, Job Point, Inc., the Missouri Family Support Division (FUTURES program), Experience Works, Missouri Division of Workforce Development, Missouri Vocational Rehabilitation, Central Missouri Community Action, Alternative Community Training, Inc., Columbia Area Career Center, Successful Neighborhood Resource Center, Burrell Behavioral Health Services, Harry S. Truman Memorial Veterans Hospital, Voluntary Action Center, El Centro Latino.

Services in place: **CHILDCARE ASSISTANCE**

Service Providers: The Missouri Family Support Division, Head Start, Rainbow House, McCambridge Center, Community Nursery Schools, Nora Stewart Memorial Nursery, Title, True North, and Adventure Club.

Services in place: **TRANSPORTATION ASSISTANCE**

Service Providers: Salvation Army, True North, Boone County Council on Aging, Voluntary Action Center, Seize The Day, O.A.T.S., City of Columbia Para-Transit, Central Missouri Area Agency on Aging, Services for Independent Living, Rainbow House, Burrell Behavioral Health Services, Harry S. Truman Memorial Veterans Hospital, Columbia Housing Authority, Welcome Home, Inc.

Services in place: **MEDICAL/DENTAL/HEALTHCARE ASSISTANCE**

Service Providers: Columbia/Boone County Department of Public Health and Human Services, RAIN-Central Missouri, Family Health Center, University Hospital, Harry S. Truman Memorial Veterans Hospital, Lion's Club, the Missouri Family Support Division, Mid-Missouri Dental Center, Kings Daughters, Rainbow House, True North, Voluntary Action Center, New Horizons Community Support Services, Inc., Salvation Army, and MedZou.

10. Specific Homeless Prevention Elements

Identify actions taken to prevent homelessness

- Through the City's Emergency Repair Program, the City used CDBG funds to ensure that housing conditions of at-risk persons are addressed and are able to remain in their homes. Services for

Independent Living is collaborating with the City in using CDBG funds to make home repairs in cases where emergency repairs are needed for disabled and elderly residents.

- Central Missouri Community Action provides emergency utility assistance and weatherization assistance to assist persons from becoming displaced from their homes.
- The Voluntary Action Center continued their program to provide assistance of various types to prevent homelessness when funding is available, mostly through donations, and providing vouchers to persons to spend the night in a motel.
- The Columbia/Boone County Department of Public Health and Human Services continued its H.E.L.P. (Heat Energy and Light Program) and C.A.S.H. (Citizens Assisting Seniors and Handicapped) programs. These programs provide one time emergency assistance that can be used to prevent homelessness.
- The Columbia Housing Authority continued their Housing Choice Voucher Program, which is the most significant program being used in the City to prevent homelessness through providing rental assistance to very low income households.
- True North and Phoenix Programs received funding from the Missouri Housing Development Commission for Homeless prevention services, available to all.
- A list of other prevention services is included below.

Services in place: **RENTAL/MORTGAGE ASSISTANCE**

Service Providers: True North, Columbia Housing Authority, American Red Cross, Central Missouri Community Action, Missouri Family Support Division, Voluntary Action Center, RAIN-Central Missouri, New Horizons Community Support Services, Inc., Burrell Behavioral Health Services, St. Vincent DePaul Society, Phoenix Programs.

Services in place: **AFFORDABLE HOUSING**

Service Providers: Habitat for Humanity, Burrell Behavioral Health Services, Columbia Housing Authority, Columbia Square, Hanover Village, Lakewood Apartments, Central Missouri Community Action, Columbia Planning and Community Development, Phoenix Programs, Inc., Oxford Houses, Freedom House, RAIN-Central Missouri, Bethel Ridge Apartments

Services in place: **HOUSING REHAB/HOME REPAIR; ACCESSIBILITY MODIFICATIONS**

Service Providers: Columbia Community Development Department, Central Missouri Community Action, Services for Independent Living, Boone County Family Resources.

Services in place: **UTILITY/ENERGY ASSISTANCE**

Service Providers: Columbia/Boone County Department of Public Health and Human Services, New Life Evangelistic Center, Central Missouri Community Action, RAIN-Central Missouri, True North, and St. Vincent DePaul Society.

Services in place: **LANDLORD/TENANT MEDIATION/CONFLICT RESOLUTION**

Service Providers: RAIN-Central Missouri, Services for Independent Living, Community Mediation Service at the University of Missouri-Columbia Law School, Salvation Army, Mid-Missouri Legal Services Corporation.

Services in place: **LEGAL**

Service Providers: Mid-Missouri Legal Services, Inc., True North, Burrell Behavioral Health Services, Community Mediation Service at the University of Missouri-Columbia Law School, Centro Latino.

Services in place: **MONEY MANAGEMENT**

Service Providers: Harry S. Truman Memorial Veterans Hospital, True North, Columbia Housing Authority, Central Missouri Community Action, Burrell Behavioral Health Services and Job Point.

11. Non-homeless Special Needs

Also See Table 7

a. Identify actions taken to address special needs of persons that are not homeless but require supportive housing, (including persons with HIV/AIDS and their families)

In addition to the support services identified above for homeless prevention, the City has taken the following actions to address non-homeless special needs populations through its various programs in 2014. Actions specifically targeted for special needs included:

- The City provided CDBG funding to assist the Boone County Council on Aging make home repairs for 13 senior households, mostly frail elderly households. These funds will allow senior citizens to live independently.
- Jeffery E. Smith Development continues to operate Bethel Ridge Phase I and II, Hanover Estates and Gentry Estates providing affordable senior housing through a 190 units.
- The City assisted Services for Independent Living to help them continue their RAMP program, providing accessibility improvement to 6 homes.
- Phoenix Programs completed and occupied a new substance abuse treatment facility and has expanded its services for persons with substance abuse problems. The facility was partially funded with CDBG funding. Numbers assisted now by Phoenix Program are 760 persons higher than they were in 2004 at the time an application for CDBG funding was submitted for the facility.
- The City provided Tenant-Based Rental assistance to 37 households in 2014, requiring an agreement with supportive service providers, to the Columbia Housing Authority. TBRA is available to both homeless and non-homeless households. Two of the households provided TBRA were not homeless and assistance was provided for homeless prevention purposes for special needs households.

12. Community Development

a. Assessment of Relationship of CDBG Funds to Goals and Objectives

i. Assess use of CDBG funds in relation to the priorities, needs, goals, and specific objectives in the Consolidated Plan, particularly the highest priority activities (Also See Table 8).

Goals and specific objectives were addressed in the Executive Summary and in the Performance Measurement forms in Appendix A. In accordance with the City's Consolidated Plan, high priority community development needs addressed with CDBG funding this year included: Downtown Ramps, Worley Street Sidewalk Phase II, NRT Code Enforcement activities, CDBG funded Owner Occupied Housing Rehabilitation and minor home repair programs, Homebuyer classes, Park Avenue Head Start

Renovations, and Demolition of Dilapidated Housing. Medium priority needs included Job Point's Nursing and Heavy Highway training program and CMCA's Microloan program.

ii. Evaluate progress made toward meeting goals for providing affordable housing using CDBG funds, including the number and types of households served.

Table 6 provides information concerning CDBG activities that were included in progress toward meeting affordable housing goals. CDBG housing funding was expended primarily on Owner Occupied Housing Rehabilitation and repair programs (including rehabilitation administrative funds) and, including repair and accessibility improvements for special needs populations. Rehabilitation and repair programs benefited 33 households, including 6 low income, 19 very low income, and 8 extremely low income occupants. CDBG funds were also used to educate the public concerning affordable housing, including home maintenance classes, homebuyer classes.

iii. Indicate the extent to which CDBG funds were used for activities that benefited extremely low-income, low-income, and moderate-income persons.

The income of housing beneficiaries by program is presented in Table 6 and the paragraph above. Other activities benefiting the lowest income of the City, in the Neighborhood Response Team Area, included: Park Avenue Head Start renovations, Worley Street Phase II connecting the Health Facility and low income housing developments, demolition and code enforcement actions, and Downtown Ramps.

b. Changes in Program Objectives: Identify the nature of and the reasons for any changes in program objectives and how the jurisdiction would change its program as a result of its experiences.

Changes in Program Objectives relating to the CDBG Program are laid out in the 2010 – 2014 Consolidated Plan. The City did not change any of its program objectives during 2014; however it did finish the process of reformulating its Consolidated Plan for 2015-2019.

c. Assessment of Efforts in Carrying Out Planned Actions

i. Indicate how the grantee pursued all resources indicated in the Consolidated Plan

The City and organizations within the City pursued and obtained all resources indicated in its 2014 Action Plan as follows:

- CDBG and HOME funding
- Emergency Shelter Grant funding from the State
- Youthbuild funding; The Columbia Builds Youth Program did not receive DOL funding to continue its programs after initiating the program with HUD funding, however the City provided \$75,000 in general revenue funding towards the Youthbuild program. Funding was also provided by State Farm and the United Way.
- Funding from the Balance of State Continuum of Care totaling \$739,421, including all of the organizations indicated in the 2014 Action Plan and including renewals for Shelter plus Care, At Home, Project Bridge, Salvation Army Harbor House, and a new award to Central Missouri Community Action for transitional housing to help homeless youth.
- The Columbia Housing Authority obtained other HUD funding for its Public Housing operating and capital funds, for Section 8 rental assistance, for Resident Self-Sufficiency (ROSS) funds,

Neighborhood Networks and Self-Sufficiency funding, Public Housing and Section 8 Family Self-Sufficiency Programs.

- The Columbia Housing Authority receives HUD VASH funds (Veterans Affairs Supportive Housing) funds that provides rental assistance to returning veterans and which are need of supportive services.
- The Columbia Housing Authority continued to work with supportive service providers to provide resources for those participating in the HOME funded Tenant-Based Rental Assistance Program to help prevent homelessness.
- Resources from the Missouri Housing Trust fund included the following: Homeless Prevention funds for “True North (formally Comprehensive Human Services) and for Phoenix Programs, supplemental funding to complete the Substance Abuse Treatment facility by Phoenix Programs, funding for Boys and Girls Town for transitional housing, and funding for Central Missouri Community Action to build a facility for homeless youth.
- Show-Me Central Habitat for Humanity leveraged a large amount of first mortgage financing, donations and sweat equity with 6 housing units completed in 2014.
- The city continues to provide social services funding as indicated in Table 4;
- The City continued to provide engineering services for its public improvement projects using mostly staff.
- The CHA continues to require supportive services for deinstitutionalized persons participating the Tenant-Based Rental Assistance Program.
- The Boone County Council on Aging provided significant volunteer resources to help make CDBG funding home repairs for senior citizens, but is now using CDBG project administration funding to help process applications.
- The City continues to fund the Neighborhood Response Team Coordinator with general revenue funding;
- Show-Me Central Habitat for Humanity completed additional homes at Old Plan Estates and the 413 W. Ash net-zero home.
- CMCA utilized additional CSBG resources to leverage completion of 1 additional microloan project in 2014.

ii. Indicate how grantee provided certifications of consistency in a fair and impartial manner

The City approved all certificates of consistency on the basis that all were in furtherance of the goals, objectives, and priority needs stated in the Consolidated Plan document. Certificates in 2014 were filed for:

- a. Missouri Housing Development Commission Balance of State Continuum of Care:
 - Shelter plus Care Renewal, Continuum of Care, Columbia Housing Authority;
 - Project Bridge, Continuum of Care, Phoenix Programs-Voluntary Action Center;
 - “At Home”, Continuum of Care, Phoenix Programs.
 - Salvation Army Harbor House;
- b. The Columbia Housing Authority Annual and Five Year Plan
- c. Columbia Housing Authority Public Housing Family Self-Sufficiency Program.
- d. The Columbia Housing Authority for the Housing Choice Voucher Family Self-Sufficiency Program.

iii. Indicate how the grantee did not hinder Consolidated Plan implementation by action or willful inaction.

The City did not hinder implementation of the Consolidated Plan by any willful action or inaction.

d. For Funds Not Used for National Objectives

i. Indicate how use of CDBG funds did not meet national objectives.

All CDBG funding was used to meet a national objective

ii. Indicate how the grantee did not comply with overall benefit certification.

The City met the overall benefit certification as indicated in the PR26 report.

e. Anti-displacement and Relocation – for activities that involve acquisition, rehabilitation or demolition of occupied real property

i. Describe steps actually taken to minimize the amount of displacement resulting from the CDBG-assisted activities.

ii. Describe steps taken to identify households, businesses, farms or nonprofit organizations who occupied properties subject to the Uniform Relocation Act or Section 104(d) of the Housing and Community Development Act of 1974, as amended, and whether or not they were displaced, and the nature of their needs and preferences.

iii. Describe steps taken to ensure the timely issuance of information notices to displaced households, businesses, farms, or nonprofit organizations.

No households were displaced by CDBG, HOME or NSP funded activities.

f. Low/Mod Job Activities – for economic development activities undertaken where jobs were made available but not taken by low- or moderate-income persons

i. Describe actions taken by grantee and businesses to ensure first consideration was or will be given to low/mod persons.

ii. List by job title of all the permanent jobs created/retained and those that were made available to low/mod persons.

iii. If any of jobs claimed as being available to low/mod persons require special skill, work experience, or education, provide a description of steps being taken or that will be taken to provide such skills, experience, or education.

CDBG economic development activities were limited to CMCA's microloan program and Job Point's vocational training. CMCA completed 1 microloan in 2014. Job Point trained 10 students through the Nursing and Heavy Highway training program.

g. Low/Mod Limited Clientele Activities – for activities not falling within one of the categories of presumed limited clientele low and moderate income benefit, describe how the nature, location, or other information demonstrates the activities benefit a limited clientele at least 51% of whom are low- and moderate-income.

- Paquin and Oak fire suppression upgrades were completed on public housing units containing low income and very low income tenants, tenants have been surveyed.

- Boone County Family Health Center renovations and accessibility upgrades were completed on a facility serving persons without health insurance. The City is still waiting for participants to be surveyed
- Homebuyers Classes: Beneficiaries have been surveyed and found to be 75% low to moderate income.
- Home Maintenance Classes: Beneficiaries have been surveyed and found to be primarily low to moderate income. Those refusing to be surveyed were assumed to be non-LMI.

h. Program income received

i. Detail the amount of program income reported that was returned to each individual revolving fund, e.g., housing rehabilitation, economic development, or other type of revolving fund.

In 2014, the City did not have a revolving fund and used program income first when drawdowns occurred.

ii. Detail the amount repaid on each float-funded activity (NA).

iii. Detail all other loan repayments broken down by the categories of housing rehabilitation, economic development, or other.

All CDBG program income, totaling \$47,145.68, was generated by loan repayments from housing rehabilitation and repair activities.

iv. Detail the amount of income received from the sale of property by parcel.

CDBG Housing Rehabilitation Payoffs due to sale

- There were housing rehab program payoffs in 2014 totaling \$47,145.68.
- i. Prior period adjustments – where reimbursement was made this reporting period for expenditures (made in previous reporting periods) that have been disallowed:**

There were no prior year adjustments.

j. Loans and other receivables (See Table 10 below)

i. List the principal balance for each float-funded activity outstanding as of the end of the reporting period and the date(s) by which the funds are expected to be received: None

ii. List the total number of other loans outstanding and the principal balance owed as of the end of the reporting period.

iii. List separately the total number of outstanding loans that are deferred or forgivable, the principal balance owed as of the end of the reporting period, and the terms of the deferral or forgiveness.

All Housing Rehabilitation Loans are deferred, payable upon sale unless otherwise indicated in Table 10.

iv. Detail the total number and amount of loans made with CDBG funds that have gone into default and for which the balance was forgiven or written off during the reporting period.

There zero loans written-off in 2014.

v. Provide a List of the parcels of property owned by the grantee or its subrecipients that have been acquired or improved using CDBG funds and that are available for sale as of the end of the reporting period.

Properties acquired in 2014 with NSP and under-redevelopment or sale:

-208 Ridgeway

-802 Hirth

-903 Garth

-106 Lynn

k. Lump sum agreements: There were no lump sum distributions.

l. Housing Rehabilitation: for each type of rehabilitation program for which projects/units were reported as completed during the program year.

i. Identify the type of program and number of projects/units completed for each program.

See “Executive Summary”(Objectives 5, 7, and 25), Appendix A (Objectives 5, 7 and 25) and Appendix B (Completions Project/Program).

ii. Provide the total CDBG funds involved in the program.

See Table 1 in the Executive Summary with list of expenditures for the Owner Occupied Housing Rehabilitation, Emergency Repair, Code Deficiency Abatement Program, Boone County Council on Aging Senior Home Repair Program, and Services for Independent Living Ramp Program; and that are identified in Appendix B.

iii. Detail other public and private funds involved in the project.

None.

13. Antipoverty Strategy

Describe actions taken during the last year to reduce the number of persons living below the poverty level.

The City’s anti-poverty strategy goes hand-in-hand with some of its housing strategies that are primarily aimed at persons less than 50% of the median income and paying more than 30% of their household income for housing. The City has been directly involved in a number of homeownership programs that provide additional homeownership opportunities, of which; several have been discussed previously in the above sections of this report. These include direct assistance to purchase existing housing, new housing, housing rehabilitation and home repair assistance, including assistance for emergency home repairs. The City has contracted with the Services for Independent Living to install

ramps to provide accessibility improvements. The City works with the Boone County Council on Aging to keep elderly and disabled persons independent. BCCA has merged with SIL and now SIL provides housing repairs and accessibility improvements for disabled and elderly households with CDBG funding. The City provides approximately \$900,000/year to support social service programs for youth, transportation, employment, and special needs program in support of reducing poverty. The Columbia Housing Authority provides Section 8 Housing Choice Vouchers, Public Housing, Shelter plus Care, HOME Tenant-Based Rental Assistance Program for deinstitutionalized populations, and the resident care initiatives mentioned above. Other efforts include the following:

- The Department of Water and Light continues to provide for energy audits and low interest loans for weatherization and other energy-saving improvements; Water and Light also provides a rebate program for selected energy saving improvements;
- The City Department of Public Works provides 50 cent half fare bus tickets for senior citizens, disabled persons, children, students, and persons on Medicaid, food stamps or the WIC Program. Transit also provides special para-transit buses for those with disabilities upon application and that are within $\frac{3}{4}$ of a mile from the fixed bus route system.
- The Columbia/Boone County Department of Public Health and Human Services provides a variety of programs directly aimed at poverty situations, including the following programs:
 - Utility Assistance (Heat Energy and Light Program); the H.E.L.P. and C.A.S.H programs provides one-time emergency assistance to low-income families with young children and senior citizens in the home. (Citizens Assisting Seniors and Handicapped) program provides emergency assistance to low-income senior citizens and disabled persons.
 - Low cost immunizations;
 - Free TB testing, free HIV/STD Testing and STD treatment;
 - Woman, Infants and Children Nutrition Program;
 - Health Clinic for teens;
 - Low cost family planning, reproductive, and prenatal case management;
 - Eyeglasses assistance; one-time assistance for eyeglasses for qualified residents;
 - Dental assistance emergency pain relief;
 - Medication assistance.
- The Family Health Center opened in June 1992 as an innovative community effort to provide primary and preventive health care services and to establish linkages with community-based resources necessary to improve the health status of families. With a broad-based community coalition consisting of the three major hospitals, the Columbia Area United Way, the Columbia/Boone County Health Department, the University School of Medicine and the Missouri Department of Social Services; the Center targeted uninsured and underinsured Boone County families who did not have a primary care provider and who used emergency rooms for access to primary health care. The Center provides Primary and Specialty Health Care Services with physicians and nurse practitioners certified in Family Practice, Internal Medicine, Pediatrics, Dermatology, and Orthopedics. Additionally, the Center provides Mental and Behavioral Health Services, Social Work, Medications Assistance, Referral and other enabling services. CDBG funding help provide financing for a portion of their current facility.
- The Family Health Center operates The Family Dental Center at a separate location.
- The final part of the City's strategies involves economic development activities, including job training. In the past, Job Point has been able to obtain welfare to work funding and work with local industries to provide jobs for persons on welfare. Funding is needed to provide a similar type program in the future. Job Point provides a variety of other employment training activities including: Columbia Builds Youth Program (CBY), Occupational Skills Programs, and comprehensive rehabilitation and employment support for persons with disabilities. Job Point

added a Youthbuild Program for Heavy and Highway work in collaboration with the Missouri Department of Transportation; however that program did not get funded through MODOT in 2013. The City Council did allocate \$75,000 in general revenue to help fund the Youth build program in 2013 and funds were fully expended in 2014.

- The City of Columbia Division of Human Services to organizations providing a wide variety of social services. The city now provides funds on three year predictable funding cycles to organizations to ensure stability of services and non-duplication of efforts.
- The Central Missouri Food Bank runs a Food Pantry that provides free food for those in poverty and need assistance.
- The Voluntary Action Center sponsors a variety of events to assist in emergency and poverty situations, which addresses hunger, poverty and homelessness.

A complete list of Agency assistance is provided in the Homeless Section of this Report, Section 9 and through social service agencies noted in Table 4.

Table 10: Outstanding Loans - as of 12/31/2014

CDBG Program	Amortized balance	#	Deferred balance	#	Forgivable balance	#	TOTALS	
Demolition			\$88,502	12			\$88,502	12
Owner-occupied housing rehabilitation	\$93,291	15	\$1,262,918	94	\$36,486	5	\$1,392,695	114
Lot acquisition			\$10,000	2	\$3,200	2	\$13,200	4
Community facilities			\$1,083,409	23			\$1,083,409	23
Code deficiency abatement/Minor home	\$2,113	4	\$119,725	44	\$0	0	\$121,838	48
Emergency repair	\$13,469	9	\$174,768	76	\$2,367	1	\$190,604	86
Total CDBG	\$108,873	28	\$2,739,322	251	\$42,053	8	\$2,890,248	287
HOME Program	Amortized balance	#	Deferred balance	#	Forgivable balance	#	TOTALS	
Rental Production	\$1,147,757	5	\$244,271	3	\$10,000	1	\$1,402,028	9
Owner-occupied housing rehabilitation	\$278,853	28	\$1,829,289	95	\$348,141	36	\$2,456,283	159
Lot acquisition			\$102,729	2			\$102,729	2
CHDO			\$9,985	1	\$7,450	1	\$17,435	2
Home Ownership Assistance			\$130,000	26	\$388,935	86	\$518,935	112
Rental Rehab Loans (Section 17)	\$47,850	3	\$222,577	33			\$270,427	36
Total HOME	\$1,474,460	36	\$2,538,851	160	\$754,526	124	\$4,767,837	320
GRAND TOTAL	\$1,583,333	64	\$5,278,173	411	\$796,579	132	\$7,658,085	607