

Introduced by _____ Council Bill No. R 157-10

A RESOLUTION

approving an amendment to the FY 2010 Annual Action Plan; authorizing the City Manager to file a Finding of No Significant Impact and Request for Release of Funds for 2010 CDBG and HOME funding; authorizing the City Manager to submit the amendments to HUD.

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

SECTION 1. The amendments to the FY 2010 Annual Action Plan, a copy of which, marked "Attachment A," is attached to this resolution, are approved.

SECTION 2. The City Manager is authorized to file with HUD a finding of no significant impact to the environment and a request for release of funds for FY 2010 CDBG and HOME funding.

SECTION 3. The City Manager is authorized to submit the amendments to the FY 2010 Annual Action Plan to the Department of Housing and Urban Development (HUD).

ADOPTED this _____ day of _____, 2010.

ATTEST:

City Clerk

Mayor and Presiding Officer

APPROVED AS TO FORM:

City Counselor



First Program Year Action Plan – Attachment A Amendment 1

The CPMP First Annual Action Plan includes the SF 424 and Narrative Responses to Action Plan questions that CDBG, HOME, HOPWA, and ESG grantees must respond to each year in order to be compliant with the Consolidated Planning Regulations. **Amendment addition included in bold, deletion by strikeouts.**

Narrative Responses

GENERAL

Executive Summary

The Annual Action Plan details the proposed sources and uses of funds available from HUD, including Community Development Block Grant and HOME funds, and outlines the accomplishments in housing and community development activities resulting from the use of HUD funding in the City. This year's Action Plan was written pursuant to the implementation of the first year of the City's five year Consolidated Plan for program years 2010 through 2014. The Plan was developed in accordance with the City's adopted Citizen Participation Plan.

A more detailed summary of the 2010 CDBG and HOME Budget is presented below in Tables 1 and 2.

A. Sources of HUD Funding:

Estimated HUD funding sources for the 2010 Plan year includes:

1. **\$926,456** ~~\$860,000~~ of CDBG and **\$648,728** ~~\$660,000~~ of HOME funding as indicated below in Tables 1 and 2;
2. An estimated \$89,000 of CDBG and \$90,000 of HOME Program Income;
3. At this writing, a NOFA has not yet been issued for Continuum of Care in 2010 by HUD; regarding funding for the homeless through the Continuum of Care Program; however, based upon last year's numbers, renewals for Continuum of Care funding will likely include an estimated \$456,887 targeted toward providing permanent housing, transitional housing, and supportive services for the homeless through the Shelter plus Care Program, Phoenix Programs Project Bridge and Phoenix Programs existing permanent housing program.

Funding received by the Balance of State Continuum of Care in 2009 totaled \$1,166,706, including:

- \$37,450 to continue the *Salvation Army/Harbor House* program for case management and supportive services.
- \$71,122 for a one year renewal for *Phoenix Programs/Voluntary Action Center's* Project Bridge.
- \$75,832 for renewal of the "At Home" permanent housing program for those with

TABLE ONE: FY 2010 CDBG PROGRAM

Approved	Proposed
10/19/09	08/02/10

COMMUNITY DEVELOPMENT BLOCK GRANT RESOURCES~~Estimated~~ Entitlement Amount

\$860,000	\$926,456
0	40,000
0	1,689

Highview Avenue Engineering (Reprogram from 2009 Plan)

Hardin Street Construction (Reprogram from 2006 Plan)

TOTAL RESOURCES

\$860,000	\$968,145
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PROPOSED USES of CDBG FUNDS**Housing Programs**

Owner Occupied Housing Rehabilitation	\$156,729	\$198,418
Emergency Repair Program	-20,000	30,000
Neighborhood Response Team Area Demolition	25,000	25,000
Neighborhood Response Team Code Enforcement	15,000	30,000
Homebuyers Classes	8,000	12,956
BCCA Senior Home Repair Program	25,000	35,000
Community Housing Options Waterline Extension	8,500	8,500

Public Improvements

East Side Sidewalks	290,227	\$290,227
Again Street Park Improvements	0	48,000
Brown Station Park Development	0	25,000

Community Facilities, Services and Economic Development

CHA Blind Boone Roof Project	-90,000	0
CHA Bear Creek Head Start	0	77,000
CHA-Low Income Services MoneySmart Program	4,044	4,044
CHS The Shelter HVAC System	20,000	20,000
EDC Micro-Enterprise Program	10,000	10,000
Renovation of the Hiebel/March Building	-50,000	0
Access to Justice (Fair Housing - Landlord/Tenant Counseling)	0	6,000

Planning and Administration

Administration	86,000	92,000
Community Dev., Housing & Neighborhood Planning	-51,500	56,000

TOTAL CDBG

-\$860,000	\$968,145
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TABLE 2 FY 2010 HOME PROGRAM**HOME RESOURCES**

Estimated HOME Entitlement	-\$660,000	\$648,728
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Proposed Uses of HOME Funds

Owner Occupied Housing Rehabilitation	\$210,000	210,000
Homeownership Assistance Program	185,000	174,856
Tenant-Based Rental Assistance	100,000	100,000
Community Housing Development Organizations	99,000	99,000
Administration	-66,000	64,872

TOTAL HOME

\$660,000	\$648,728
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Objective 6: Complete accessibility improvement to make decent housing accessible for 30 households: 6 homes proposed for 2010

Accomplishments so far during 2009:

- *Services for Independent Living Ramp Program:* 5 homes

Objective 7: Provide home maintenance education to 150 Persons to help access decent housing: 30 persons proposed for 2010

Accomplishments so far in 2009:

- *HomeWorks Classes, University Extension and Water and Light:* 25 persons

Objective 8: Provide homeownership education to 750 persons to allow access to the purchase of decent housing: 150 persons proposed for 2010

Accomplishments so far in 2009:

- *Homeownership 101 classes:* 30 persons in the first quarter reported to date

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

- *Columbia Housing Authority MoneySmart Classes:* The CHA has added a second trainer during 2009 that should result in the expansion of assistance.
- **Enable training and educations for Homeownership Providers to provide for at least one Certified HUD counseling organization to serve the general public in the City.**

Objective 10: Adopt "Universal Design" provisions to make affordable housing accessible. No actions are contemplated for 2010.

Objective 11: A total of 173 housing units will be constructed or repaired to provide access to decent affordable housing for senior citizens: 69 proposed for 2010 as a part of Bethel Ridge Phase II, the Boone County Council on Aging Senior Home Repair Program, and other housing and community development programs.

Accomplishments so far during 2009:

- *Boone County Council on Aging Senior Home Repair Program:* 15 homes
- *Bethel Ridge Phase I:* Construction of 42 housing units was completed in 2008, the project was complete and fully occupied in 2009.

Objective 12: Make an additional 60 units of decent housing available for non-homeless mentally ill persons: 8 units are proposed for 2010.

Accomplishments documented so far during 2009:

- Five mentally ill households have been provided Tenant-Based Rental Assistance during 2009.

Objective 13: An additional 101 units of decent housing will be made accessible to persons with physical disabilities through construction, renovation, or alternations. 47 units are proposed for 2010.

Accomplishments so far for 2009 include:

Other Narratives

Include any Action Plan information that was not covered by a narrative in any other section.

A. NATIONAL OBJECTIVES

The CDBG Program requires that most activities benefit low to moderate income persons, which are defined by HUD as persons falling below 80% of the median income. Unless otherwise designated, all activities contained in the Annual Action Plan will be carried out principally for *low and moderate income persons* residing within the City's CDBG designated eligible areas, which are defined as the "Neighborhood Enhancement Area (NEA)" in the City's Consolidated Plan document (See Map 2). The NEA Area includes the area indicated as meeting income criteria by 2000 Census data, and also includes the Indian Hills neighborhood that was proven to meet the area benefit requirement by means of a survey.

Housing rehabilitation activities and home repair projects will be undertaken citywide to directly benefit *low to moderate income households* using the Census Long Form method of verifying income of direct beneficiaries. 2010 activities falling under the *limited clientele* low to moderate income criteria include ~~the renovation of the Hiebel-March building for a tenant;~~ **the renovation of a community facility on Elleta Boulevard for a new Head Start Center**, installation of an HVAC system for "The Shelter", Columbia Housing Authority financial education classes, homeownership classes, **landlord-tenant fair housing services**, and home maintenance classes.

Business development activities of Enterprise Development Corporation fall under the national objective of *low-to-moderate income jobs*.

Demolition activities will meet the definition of eliminating a case of spot slums and blight. The definition of *spot slums and blight* will include any building that does not meet the City's property maintenance code and where the City or the property owner has determined that the building is not feasible to bring to City code for \$30/sq. ft. of conditioned space. The stabilization phase of the Hiebel-March building will meet a slum and blight objective in the absence of an agreement with an organization that will be the tenant for the building and meet the low to moderate income national objective. The City currently owns this property.

For the HOME Program, the definition of income will be the Census Long Form definition of income; with the exception of Tenant-Based Rental Assistance to be provided by the Columbia Housing Authority, which will use the "Part 5" definition of the Section 8 Regulations to be consistent with its other programs.

B. ACTIVITY DESCRIPTIONS

a. City Housing Programs

Owner Occupied Housing Rehabilitation Program: The City will continue to provide funds for the rehabilitation of owner-occupied housing units' city-wide. The program will be implemented in accordance with the City's "Housing Rehabilitation Administrative Guidelines," which is incorporated fully in this Plan by reference. In accordance with the City's Consolidated Plan, the City will use a priority rating system to select applicants. Priority will be given to the highest scores in accordance with the following:

Elderly -	20 points
Disabled -	20 points
Appearance of Housing Condition	20 points (0 points, < \$5,000 to bring to standard, 10 points < \$5,001 - \$20,000 to standard, 20 points > \$20,000 to bring to standard)
Income -	20 points (0, 10, or 20 points) (0 points, 51 – 80% of median income, 10 points, 31 – 50% of median income, 20 points, < 30% of median income)
CDBG Eligibility Area -	10 points
NRT Area -	10 points
State Historic Designation	20 points

Funds are provided in the form of a low-interest loan which is repayable based, in part, on the family’s ability to repay the loan. Loans are due in full upon transfer of title for the property. That portion of lead hazard control costs not adding value to the property will be in the form of a grant to the property owner.

A total of ~~\$156,729~~ **\$198,418** of CDBG funding, \$210,000 of HOME funding and available program income from the CDBG and the HOME program will be set aside for this project year. In cases where a house is not feasible to rehabilitate to City code for \$30/sq. ft, the owner will have the option of applying CDBG dollars to a substantial reconstruction activity, or HOME dollars for a new construction activity. The maximum amount of financial assistance available per unit is \$25,000 plus additional lead hazard control costs of \$10,000; unless the home is lead free, in which case, the maximum cost is \$30 per square ft. up to a maximum cost of \$35,000. CDBG funds will be primarily used for project-based rehabilitation administrative costs, such as housing inspection, lead hazard evaluation, and other soft costs. Rehabilitation funds will also be used to train contractors in lead paint hazard control and in other construction trades as necessary to carry out the rehabilitation program. CDBG Housing Rehabilitation funds will be used for project-based soft costs of the Emergency Repair Program, the Code Deficiency Abatement Program, and CDBG funded housing repair program funding awarded to subrecipients where the capacity of subrecipients is not present.

A portion of the CDBG funds through this activity, not to exceed \$10,000, may also be provided for home maintenance seminars and financial management seminars. All beneficiaries of the City’s owner occupied housing rehabilitation program will be required to attend a home maintenance seminar prior to receiving financial assistance. The City will convert \$500 of loan funds into a grant for beneficiaries of the City’s Owner Occupied Rehabilitation Program that attend approved financial management and home maintenance seminars.

Homeownership Assistance Program: ~~\$185,131~~ **\$174,856** of HOME funds and ~~\$8,000~~ **\$12,956** of CDBG funds have been set aside to continue this program of providing down payment and closing cost assistance for low- and moderate income first-time home buyers. A first-time homebuyer is defined as an individual and his or her spouses who have not owned a home during the three-year period prior to purchase of a home; or is an individual who is a “displaced homemaker” or “single parent”, as is defined by HUD at 24 CFR 92.2. Funds of up to \$5,000 of 5% of the purchase price, whichever is less, will be provided in the form of a forgivable loan. Assistance may be increased by \$500 to assist in meeting lead hazard control requirements. The City may increase the amount of assistance to \$10,000 or 10% of the purchase price in those cases where City staff determines that other sources of financing are not sufficient to meet underwriting criteria required by the lender or “Homeownership Assistance Program Administrative Guidelines”, incorporated into this plan, herein, by reference.

Homes must be located in the "Neighborhood Enhancement Area," as defined by the City's Consolidated Plan, unless uncommitted homeownership assistance funding remains from the 2010 budget on January 1, 2011; in which case, the program will be available Citywide. HOME recapture provisions will be used for that portion of HOME financing needed to pay for costs up to the value of the property. If homes are sold within the five year affordability period required by HOME regulations, assistance must be repaid; however, the amount of assistance will be reduced by 20% annually during the five year period; in accordance with the recapture provisions of the HOME regulations. Applicants must meet income guidelines established for the program in the City's Consolidated Plan document and must qualify for a loan through a lending institution of their choice. Applicants must pay a minimum of \$500 toward closing costs and meet income and debt ratios as defined in the Homeownership Program Administrative Guidelines.

~~\$8,000~~ **\$12,956** in CDBG funds will be used to continue Homebuyer Education Programs. The City requires those receiving Homeownership Assistance to attend a homebuyer education class prior to receiving assistance from the program. **The City's Neighborhood Stabilization Program requires homebuyers to receive up to 8 hours of classroom and one-on-one counseling from a HUD Certified Counselor.** Programs are offered monthly at the Public Library.

Neighborhood Development Homeownership Assistance Program: Funds budgeted for the Homeownership Assistance Program may be set-aside through an agreement approved by the City Council with an organization that has as one of its purposes the development of affordable housing. The City will provide homeownership assistance, as gap financing, to a homebuyer purchasing newly constructed or rehabilitated homes developed by the housing development organization. Funding provided shall use the recapture provisions of the HOME program. In no case will the amount of homeownership assistance provided exceed \$30,000. Newly constructed homes must meet Energy Star Standards to be eligible to receive assistance. Homes rehabilitated must meet the City's Housing Rehabilitation Standards.

Emergency Home Repair Program: ~~\$20,000~~ **\$30,000** in CDBG funds will be used to provide grants of up to \$500 and loans up to \$4,500 to low-to-moderate income homeowners for emergency repairs to their home. Up to \$1,500 of the loan may be converted to a grant to address lead-based paint hazards. Eligible program beneficiaries must have: incomes below 60% of the median income; and have limited assets; and are in a situation where a home cannot be safely occupied without assistance, or where a housing unit would be lost without the assistance.

Neighborhood Response Team Area Demolition: \$25,000 in CDBG funds will be used to provide funding to assist property owners demolish or remove vacant dilapidated buildings in the Neighborhood Response Team areas of the City. Funds are provided in the form of a forgivable loan that is 100% forgiven in cases where the property owner begins construction of a residential structure on the site within one year; or 50% forgiven if the property owner begins residential construction on the site within three years; and is repayable on sale in all other cases. Funds from this line item may also be used to acquire properties that have been vacant for more than one year at foreclosure or tax sales for the purpose of demolition or recovering previously expended Federal funds.

Neighborhood Response Team Area Code Enforcement (NRT): ~~\$15,000~~ **\$30,000** of CDBG funds are budgeted to continue a program to assist neighborhoods with property maintenance issues and provide support for increased code enforcement for designated areas within the CDBG eligibility area. The amount budgeted will pay for a building inspector that is assigned to the NRT area.

b. Agency Housing Programs

Boone County Council on Aging Senior Home Repair Program: ~~-\$25,000~~ **\$35,000** of CDBG funds are budgeted to continue a program to assist senior citizens make minor home repairs.

Community Housing Development Organizations: After HUD approval of HOME program funds, the City will solicit proposals from qualified CHDOs for affordable housing projects or programs that address priority housing needs in the community. The City will make their decision based upon the following:

- Financial feasibility;
- The financial strength of the organization;
- Administrative capacity, including past performance;
- Compatibility of the project and priority housing need or population identified in the City's 2010 – 2014 Consolidated Plan;
- The impact the project has on meeting an identified housing need or population;
- Neighborhood organization support or other public support;
- Planned use of funds in a timely manner.

A total of \$99,000 in HOME funding will be reserved for CHDO organizations.

Tenant-Based Rental Assistance: The Columbia Housing Authority will use \$100,000 in HOME funds to continue to provide rental assistance to deinstitutionalized households that are homeless or are in danger of becoming homeless. The groups targeted, in accordance with the Consolidated Plan, include those with severe mental illness, chronic substance abuse problems, ex-offenders, and others special needs populations and homeless individuals that are under the care or supportive service providers under an agreement with the Columbia Housing Authority. The program, similar to Shelter plus Care, includes a partnership with supportive service providers that refer and provide case management under a contract with the CHA for those participating in the program. The program, in 2010, will be designed similar to the housing choice voucher program.

Community Housing Options Waterline Extension: \$8,500 in CDBG funding will be used to extend a waterline south along Oakland Gravel Road, near the intersection with Vandiver, for the purpose of allowing the proposed development of 10 units of housing for senior citizens.

c. Public Improvements

East Side Sidewalk Project: \$290,227 of CDBG funding will be used to replace and repair sidewalks to ensure accessibility in neighborhoods on the near east side of the City adjacent to the downtown area. Sidewalks proposed to be brought to ADA requirements include those along College between Ash and Anthony; and along Broadway between Short and William.

d. Community Facilities, Services, and Economic Development

Financial Education Classes: \$4,044 of CDBG funds will be provided to the Columbia Housing Authority to continue and enhance their "Money Smart" financial education classes for housing authority clients and needy members of the general public. Classes will be held at the Blind Boone Center upon completion of improvements to that building.

Blind Boone Center: ~~\$90,000 of CDBG funds will be provided to the Columbia Housing Authority to replace the roof on the Blind Boone Center.~~

The Shelter HVAC System: \$20,000 in CDBG funds will be provided to Comprehensive Human Services (The Shelter) to replace the HVAC systems at their administrative offices.

Enterprise Development Corporation Micro-Enterprise Program: \$10,000 in CDBG funding will be used as part of a loan loss reserve to guarantee repayment of SBA loans for businesses with five or fewer employees. The program requires the business and business owner to be located in the City limits and requires the business owner or 51% of the employees of the business to be low to moderate income.

Renovation of the Hiebel March Building: ~~\$50,000~~ of CDBG funds will be used to help stabilize the historic Hiebel March building in order address blighting conditions. The structure is owned by the City in Field Park.

Columbia Housing Authority Bear Creek Head Start: \$77,000 of CDBG funds will be used to renovate a community building at the east end of Elleta Boulevard next to Bear Creek Park, for the purpose of establishing a new Head Start Child Care Center.

Access to Justice (Fair Housing) Landlord-Tenant Counseling: \$6,000 will be used to activities to address landlord tenant issues, including actions to determine and address causes of discrimination in rental housing; and counseling

e. Planning and Administration

Community Development, Housing and Neighborhood Planning: ~~\$51,500~~ **\$56,000** of CDBG funds will be used to provide data collection, research, and program planning to meet HUD consolidated plan and action plan requirements for continued CDBG funding and HOME funding. These funds will help implement recommendations of the City's Consolidated Plan for 2010 – 2014. Funding will also be provided for Neighborhood Planning efforts, such as an initiative to develop LEED certified neighborhoods and also in the planning and development of a housing trust fund. Funds will also be used for Consolidated Planning purposes, including data collection, collection of information needed to update the City's Analysis of Impediments to Fair Housing Choice, developing the 2011 Action Plan, and preparing the Consolidated Annual Performance Evaluation Report for 2009. Funds will enhance efforts to coordinate with other agencies and organizations providing supportive services and additional resources to support CDBG program objectives; such as the Missouri Housing Development Commission, the Columbia Housing Task Force, the Boone County Basic Needs Coalition, and the Columbia Housing Authority, among others.

Grant Administration: ~~\$86,000~~ **92,000** of CDBG and ~~66,000~~ **\$64,872** of HOME funds will be used for the Department of Planning and Development for personnel costs and overhead associated with the administration of CDBG and HOME funded projects.

C. General Questions

1. *Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed during the next year. Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*

Map 1, above, indicates the Neighborhood Response Team Area. All larger project sites for are located in and around the NRT Area. Project sites are located in lower income Census Tracts with the exception of CHO Housing for persons with Disabilities. Because the NRT Area and contains the oldest housing in the City, most of the rehabilitation and repair funds will be expended in that area and immediately surrounding areas. 62% of CDBG funding for larger site specific projects are targeted for the Neighborhood Response Team Area or areas within one block of the NRT Area.

- **First Place Program:** MHDC provides assistance to first time homebuyers through selling bonds and providing mortgages through participating lenders. The program also offers, for a slightly higher interest rate, assistance with downpayment assistance and closing costs and can be used as matching funding for the City's Homeownership Assistance Program.

Weatherization Funding

Central Missouri Community Action is expected to coordinate their funding of weatherization projects with efforts of the City's CDBG and HOME funded programs. Funding made available through the *American Recovery and Reinvestment Act* will supplement City HOME and CDBG funding through its Housing Rehabilitation and Repair Programs.

b. Local and Private Resources to implement this plan include the following:

i. Housing Resources

Homeownership Program Leveraging: Local lending institutions will continue to provide loans for those participating in the City's homeownership assistance program funded with HOME and CDBG funding. Homebuyers are required to contribute \$500 of their own resources in purchasing housing units. Outside of Habitat projects, it is expected that housing development organizations will leverage up to \$300,000 in permanent housing loan financing in the course of constructing and selling at least three new homebuyer houses.

SuperSavers Loans: Columbia Water and Light will provide "supersavers" loans at 1% to those participating in the City's Owner Occupied Housing Rehabilitation program to make energy saving improvements to their homes as recommended by a performance rating conducted by the City's Department of Planning and Development.

Columbia Housing Authority Programs: Community partner agencies working with the Columbia Housing Authority provide a minimum of \$319,260 MU Service Learning from Job Point supports the CHA's Self Sufficiency Programs. The Columbia Housing Authority will match Continuum of Care Shelter plus Care funding with support service dollars from providers of at least a 50% match.

Tenant-Based Rental Assistance: Funded with HOME funds, case management services provided through not-for-profit organizations will be used to assist deinstitutionalized tenants with special needs.

Boone County Council on Aging: The Boone County Council on Aging is expected to provide \$2,898 of in-kind resources to provide for the costs of administration and additional repairs over the next year to further its home repair program for senior citizens.

Central Missouri Community Action: CMCA will continue to provide construction financing through its own funds for the purpose of constructing a transitional housing facility to house homeless youth.

Neighborhood Specialist: City general revenue funding, estimated at \$25,000, will continue to be provided for a half time position to coordinate the Neighborhood Response Team.

ii. Public Improvement, Community Facility, and Economic Development Resources

City of Columbia: The City will provide significant amounts of in-kind staff time for engineering the majority of public infrastructure projects.

Columbia Parks and Recreation is expected to contribute:

- \$75,000 in Sale Tax proceeds for the construction of a Sprayground in Douglas Park.
- **\$20,000 of in-kind services for the development of Brown Station Park.**

Show-Me Central Habitat for Humanity will provide \$92,500 in cash resources to purchase a foreclosed subdivision for the purpose of construction affordable housing; housing infrastructure is being provided with CDBG funding. Additional matching funds totaling approximately \$90,000 will be used to complete the subdivision.

The Shelter: Will provide \$2,000 of administration and design costs for replacement of the HVAC system with CDBG funds.

Shalom Christian Academy: United Missouri Bank is currently providing \$230,000 of construction financing to match \$100,000 of CDBG funding to complete this faith-based project for the construction of a child care center on Ridgeway Avenue

Phoenix Programs Substance Abuse Treatment Facility: Leveraging at completion of the project will include: a \$1,800,000 loan from Commerce Bank; \$250,000 from the State of Missouri Housing Trust Fund; Sale of Existing Buildings at \$784,500, donations of \$505,069; \$88,399 of donations leveraged from State of Missouri Neighborhood Assistance Program Tax Credits; and cash equity of \$202,212. Architectural fees were funded with of 2005 CDBG funds. The project is currently under construction.

Enterprise Development Corporation: Small Business Administration financing is being leveraged with up to 15% CDBG funding as a loan loss reserve to be made available to establish a loan pool for a Micro-enterprise program.

American Recovery and Reinvestment Act (ARRA): Funding through the ARRA will be used by the City for the following projects that benefit lower income persons, if all applications pending are completed:

- *CDBG-R (\$227,139):* ADA Accessibility Improvements-east section of downtown and west section of East Campus. New curb ramps and other reconstruction;
- *DOJ (196,787):* Purchase of law enforcement equipment;
- *DOE (1,018,300):* Energy Efficiency and Conservation Block Grant. Purpose is to assist entities in creating innovative and sustainable energy efficiency projects; reduce fossil fuel emissions, reduce total energy use, and improve energy efficiency. Project has not yet been funded.
- *DOT (\$1,794,000.00):* Replace 5 City Transit buses with new diesel engine buses.
- *DHH (\$206,325):* For a City leadership institute to build the capacity of not-for-profit organizations.
- *DOT (\$285,574):* Stadium Boulevard sidewalk construction.

Columbia Housing Authority and Central Missouri Community Action: \$15,000 will be provided by Central Missouri Community Action and the Columbia Housing Authority to pay for architectural services and construction activities to help develop the Head Start Center on Elleta Boulevard.

iii. Public Service Resources

City and County Funds: \$903,743 is budgeted by the City for funding Community Service activities as are described in Table 3 of this Plan.

Project Name:		Owner Occupied Housing Rehabilitation Program					
Description:		IDIS Project #:	2010-0001	UOG Code:	MO291152 COLUMBIA		
Rehabilitation of Owner Occupied Housing, including rehabilitation administration costs for inspections, lead hazard evaluation and control, contractor training, home maintenance classes, home energy performance ratings required for each house, application processing costs; and the provision of similar services to subrecipients that lack the capacity to carry home rehabilitation and repair programs.							
Location:		Priority Need Category					
Program available Citywide		Select one:		Owner Occupied Housing ▼			
Explanation:							
Expected Completion Date:		Furthers Specific Objectives 5,6,7,23, 25, and 28 of the Consolidated Plan.					
(06/30/2011)							
Objective Category		Specific Objectives					
<input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity							
Outcome Categories							
<input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability							
Project-level Accomplishments	10 Housing Units ▼	Proposed	15		Accompl. Type: ▼	Proposed	
	Owner Occupied Rehab	Underway				Underway	
		Complete				Complete	
	01 People ▼	Proposed	30		Accompl. Type: ▼	Proposed	
	Home Maintenance Classes	Underway				Underway	
		Complete				Complete	
	10 Housing Units ▼	Proposed	53		Accompl. Type: ▼	Proposed	
Rehab Admin	Underway				Underway		
	Complete				Complete		
Proposed Outcome		Performance Measure		Actual Outcome			
Sustainable Housing		Number of Housing Units Brought to the Rehab Standard					
14A Rehab; Single-Unit Residential 570.202 ▼				Matrix Codes ▼			
14H Rehabilitation Administration 570.202 ▼				Matrix Codes ▼			
05 Public Services (General) 570.201(e) ▼				Matrix Codes ▼			
Program Year 1	HOME ▼	Proposed Amt.	160,729		CDBG ▼	Proposed Amt.	89,000
		Actual Amount			Program Inc.	Actual Amount	
	HOME ▼	Proposed Amt.	90,000		CDBG ▼	Proposed Amt.	198,418
	Program Income	Actual Amount				Actual Amount	
	10 Housing Units ▼	Proposed Units		7	01 People ▼	Proposed Units	30
		Actual Units				Actual Units	
	10 Housing Units ▼	Proposed Units		3	10 Housing Units ▼	Proposed Units	53
		Actual Units				Actual Units	

Project Name: Emergency Repair Program					
Description:	IDIS Project #: 2010-0002 UOG Code: MO291152 COLUMBIA				
Grants of up to \$500 and loans up to \$4,500 to low income homeowners for emergency repairs to their home. Up to \$1,500 of the loan may be converted to a grant to address lead-based paint hazards. Eligible program beneficiaries must have: incomes below 60% of the median income; and have limited assets; and are in a situation where a home cannot be safely occupied without assistance, or where a housing unit would be lost without the assistance.					
Location: Citywide	Priority Need Category Select one: Owner Occupied Housing				
Expected Completion Date: 3/31/2011	Further Specific Objective 5 of the Consolidated Plan.				
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives				
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the quality of owner housing 2 3				
Project-level Accomplishments	10 Housing Units	Proposed	10	Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
	Accompl. Type:	Proposed		Accompl. Type:	Proposed
		Underway			Underway
		Complete			Complete
Proposed Outcome	Performance Measure	Actual Outcome			
Make Homes Available to their occupants	Number of Homes Saved				
14A Rehab; Single-Unit Residential 570.202	Matrix Codes				
Matrix Codes	Matrix Codes				
Matrix Codes	Matrix Codes				
Program Year 1	CDBG	Proposed Amt.	30,000	Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.
		Actual Amount			Actual Amount
	10 Housing Units	Proposed Units	10	Accompl. Type:	Proposed Units
		Actual Units			Actual Units
	Accompl. Type:	Proposed Units		Accompl. Type:	Proposed Units
		Actual Units			Actual Units

Project Name: Homebuyers Classes				
Description:	IDIS Project #: 2010-0004 UOG Code: MO291152 COLUMBIA			
Funds will be used to continue Homebuyer Education Programs. The City requires those receiving Homeownership Assistance to attend a homebuyer education class prior to receiving assistance from the program. Programs are offered monthly at the Public Library. Funding also will assist in ensuring that a HUD certified Counseling service is available to City residents through assistance in developing the capacity of City funded trainers.				
Location: Citywide Benefit	Priority Need Category Select one: Owner Occupied Housing ▼			
Expected Completion Date: 6/30/2011	Explanation: Furthers Specific Objective 8 of the Consolidated Plan			
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives			
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Increase the availability of affordable owner housing ▼ 2 3			
Project-level Accomplishments	01 People ▼	Proposed 150	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Makes knowledge available to prospective homebuyers	Number of persons attending homebuyer classes			
31I Housing information services ▼	Matrix Codes ▼	Matrix Codes ▼		
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼		
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼		
Program Year 1	CDBG ▼	Proposed Amt. 12,956	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	01 People ▼	Proposed Units 155	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units

Grantee Name: **City of Columbia**

Project Name: Neighborhood Response Team Code Enforcement					
Description:	IDIS Project #: 2010-0005 UOG Code: MO291152 COLUMBIA				
Funds will continue a program to assist neighborhoods with property maintenance issues and provide support for increased code enforcement in the Neighborhood Response Team Area. The amount budgeted will pay for a hlaif time building inspector that is assigned to the NRT area.					
Location: CT 1, 2 and 7(BGs 1 and 3); CT 8; CT 9; CT 1502, BGs 1,and Indian Hills Neighborhood (See Map)	Priority Need Category Select one: Other ▼				
Expected Completion Date: (12/31/2010)	Furtheres Specific Objective 24 of the Consolidated Plan				
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives				
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve the services for low/mod income persons ▼ 2 ▼ 3 ▼				
Project-level Accomplishments	10 Housing Units ▼	Proposed 146	Accompl. Type: ▼	Proposed	
		Underway		Underway	
		Complete		Complete	
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed	
		Underway		Underway	
		Complete		Complete	
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed	
		Underway		Underway	
		Complete		Complete	
Proposed Outcome		Performance Measure		Actual Outcome	
Sustainable Neighborhoods with Housing Code Compliance		Number housing units brought up to code annually			
15 Code Enforcement 570.202(c) ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
Matrix Codes ▼		Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt. 30,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount		Actual Amount	
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.	
		Actual Amount		Actual Amount	
	10 Housing Units ▼	Proposed Units 146	Accompl. Type: ▼	Proposed Units	
		Actual Units		Actual Units	
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units	
		Actual Units		Actual Units	

Project Name: BCCA Senior Home Repair Program				
Description:	IDIS Project #: 2010-0006 UOG Code: MO291152 COLUMBIA			
Funds will continue a program operated by the the Boone County Council on Aging to assist senior citizens make minor home repairs.				
Location: Program Available Citywide	Priority Need Category Select one: Owner Occupied Housing ▼			
Expected Completion Date: (3/31/2011)	Furtheres Specific Objectives 5 and 11 of the Consolidated Plan			
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives			
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve the quality of owner housing ▼ 2 _____ ▼ 3 _____ ▼			
Project-level Accomplishments	10 Housing Units ▼	Proposed 20	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome		Performance Measure		Actual Outcome
Make owner occupancy available to senior citizens		Housing Units Repaired by Fiscal Years Funds		
14A Rehab; Single-Unit Residential 570.202 ▼		Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼		
Matrix Codes ▼		Matrix Codes ▼		
Program Year 1	CDBG ▼	Proposed Amt. 35,000	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	10 Housing Units ▼	Proposed Units 20	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units

Project Name: CHA Bear Creek Head Start				
Description:	IDIS Project #: 2010-0009 UOG Code: MO291152 COLUMBIA			
Funds will be provided to the Columbia Housing Authority to remodel an existing building on Elleta Boulevard into a new Head Start Facility, to be operated by Central Missouri Community Action.				
Location: 1400 Elleta Boulevard	Priority Need Category Select one: Public Facilities ▼			
Expected Completion Date: (12/31/2010)	Explanation: The project furthers Objective 21 Provide funding for up to expand or add three additional licensed child care centers to make economic opportunities affordable..			
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input checked="" type="radio"/> Economic Opportunity	Specific Objectives			
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve quality / increase quantity of neighborhood facilities for low-income persons ▼ 2 3			
Project-level Accomplishments	11 Public Facilities ▼	Proposed 1	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Affordable Child Care that will generate future economic opportunities	Rehabilitation of a neighborhood center			
03M Child Care Centers 570.201(c) ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt. 77000	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	11 Public Facilities ▼	Proposed Units 1	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units

Project Name: Again Street Park Improvements				
Description:	IDIS Project #: 2010-0013 UOG Code: MO291152 COLUMBIA			
Funds will be used to upgrade Park Facilities at Again Street Parks.				
Location: Census Tract 7	Priority Need Category Select one: Priority Need Category ▼			
Expected Completion Date: (06/30/2011)	Explanation: Furthers Objective 37			
Objective Category <input type="radio"/> Decent Housing <input checked="" type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives			
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input checked="" type="checkbox"/> Sustainability	1 Improve quality / increase quantity of public improvements for lower income persons ▼ 2 3			
Project-level Accomplishments	11 Public Facilities ▼	Proposed 1	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type: ▼	Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Sustain an existing park next to an elementary school	Replacement of facilities in the park.			
03F Parks, Recreational Facilities 570.201(c) ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼			
Matrix Codes ▼	Matrix Codes ▼			
Program Year 1	CDBG ▼	Proposed Amt. 48,000	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	Fund Source: ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.
		Actual Amount		Actual Amount
	11 Public Facilities ▼	Proposed Units 1	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units
	Accompl. Type: ▼	Proposed Units	Accompl. Type: ▼	Proposed Units
		Actual Units		Actual Units

Project Name: CDBG Admistration						
Description:	IDIS Project #: 2010-0014 UOG Code: MO291152 COLUMBIA					
Administration of the CDBG Program						
Location: 701 E. Broadway, 65205	Priority Need Category Select one: Planning/Administration ▼					
Expected Completion Date: (03/31/2011)	Explanation:					
<input type="radio"/> Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 ▼ 2 ▼ 3 ▼					
Project-level Accomplishments	Accompl. Type: ▼ Proposed		Accompl. Type: ▼ Proposed			
		Underway		Underway		
		Complete		Complete		
	Accompl. Type: ▼ Proposed		Accompl. Type: ▼ Proposed			
		Underway		Underway		
				Complete		
Accompl. Type: ▼ Proposed		Accompl. Type: ▼ Proposed				
	Underway		Underway			
			Complete			
Proposed Outcome		Performance Measure	Actual Outcome			
21A General Program Administration 570.206 ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Matrix Codes ▼		Matrix Codes ▼				
Program Year 1	CDBG ▼	Proposed Amt.	92,000	Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Fund Source: ▼	Proposed Amt.		Fund Source: ▼	Proposed Amt.	
		Actual Amount			Actual Amount	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	
	Accompl. Type: ▼	Proposed Units		Accompl. Type: ▼	Proposed Units	
		Actual Units			Actual Units	

Project Name: Community Development and Neighborhood Planning		
Description:	IDIS Project #: 2010-0015 UOG Code: MO291152 COLUMBIA	
Funds will be used to provide data collection, research, and program planning to meet HUD consolidated plan and action plan requirements for continued CDBG funding and HOME funding; and help implement recommendations of the City's Consolidated Plan for 2010 - 2014.		
Funding will also be provided for Neighborhood Planning efforts, such as an initiative to develop LEED certified neighborhoods and the planning and development of a housing trust fund. Funds will also be used for collection of		
Location: 701 E. Broadway, 65205	Priority Need Category Select one: Planning/Administration ▼	
Expected Completion Date: (03/31/2011)	Explanation:	
Objective Category <input type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives	
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability		
1 ▼		
2 ▼	2 ▼	
3 ▼	3 ▼	
Project-level Accomplishments	Accompl. Type: ▼ Proposed	Accompl. Type: ▼ Proposed
	Underway	Underway
	Complete	Complete
	Accompl. Type: ▼ Proposed	Accompl. Type: ▼ Proposed
	Underway	Underway
	Complete	Complete
	Accompl. Type: ▼ Proposed	Accompl. Type: ▼ Proposed
	Underway	Underway
	Complete	Complete
Proposed Outcome	Performance Measure	Actual Outcome
20 Planning 570.205 ▼	Matrix Codes ▼	Matrix Codes ▼
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼
Matrix Codes ▼	Matrix Codes ▼	Matrix Codes ▼
Program Year 1	CDBG ▼ Proposed Amt. 56,000	Fund Source: ▼ Proposed Amt.
	Actual Amount	Actual Amount
	Fund Source: ▼ Proposed Amt.	Fund Source: ▼ Proposed Amt.
	Actual Amount	Actual Amount
	Accompl. Type: ▼ Proposed Units	Accompl. Type: ▼ Proposed Units
	Actual Units	Actual Units
	Accompl. Type: ▼ Proposed Units	Accompl. Type: ▼ Proposed Units
	Actual Units	Actual Units

Project Name: Homeownership Assistance Program						
Description:	IDIS Project #: 2010-0016 UOG Code: MO291152 COLUMBIA					
Funds have been set aside to continue this program of providing down payment and closing cost assistance for low- and moderate income first-time home buyers. Funds of up to \$5,000 or 5% of the purchase price, whichever is less, will be provided in the form of a forgivable loan. Assistance may be increased by \$500 to assist in meeting lead hazard control requirements. The City may increase the amount of assistance to \$10,000 or 10% of the purchase price in those cases where City staff determines that other sources of financing are not sufficient to meet underwriting criteria required by the						
Location: All lower income block groups called "the Neighborhood Enhancement Area."	Priority Need Category Select one: <input type="text" value="Priority Need Category"/> ▼					
Expected Completion Date: (12/31/2010)	Explanation: Furtheres Objectives 17 and 18 of the Consolidated Plan, addressing both existing and new homes and newly rehabilitated homes through homeownership activities. Activities in this project will not address property costs.					
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives					
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input checked="" type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Increase the availability of affordable owner housing ▼ 2 Improve access to affordable owner housing ▼ 3 ▼					
Project-level Accomplishments	04 Households ▼	Proposed 28	Accompl. Type: ▼	Proposed		
	Existing Homes	Underway			Underway	
		Complete			Complete	
		04 Households ▼	Proposed 2		Accompl. Type: ▼	Proposed
	New/Rehab Homes	Underway		Underway		
		Complete		Complete		
		Accompl. Type: ▼		Proposed	Accompl. Type: ▼	Proposed
		Underway		Underway		
		Complete		Complete		
	Proposed Outcome		Performance Measure		Actual Outcome	
	Increase the affordability-availability of Owner Housing		Number of homes sold			
	13 Direct Homeownership Assistance 570.201(n) ▼			Matrix Codes ▼		
Matrix Codes ▼			Matrix Codes ▼			
Matrix Codes ▼			Matrix Codes ▼			
Program Year 1	HOME ▼	Proposed Amt. 174,856	Fund Source: ▼	Proposed Amt.		
		Actual Amount		Actual Amount		
	HOME ▼	Proposed Amt.	Fund Source: ▼	Proposed Amt.		
		Actual Amount		Actual Amount		
	04 Households ▼	Proposed Units 28	Accompl. Type: ▼	Proposed Units		
		Actual Units		Actual Units		
	04 Households ▼	Proposed Units 2	Accompl. Type: ▼	Proposed Units		
		Actual Units		Actual Units		

Project Name: HOME Administration		
Description:	IDIS Project #: 2010-0019 UOG Code: MO291152 COLUMBIA	
Administration of the HOME Program by the City and the Tenant-Based Rental Assistance Program by the Columbia Housing Authority		
Location: 701 E. Broadway, 65205 201 Switzler, 65203	Priority Need Category Select one: <input type="text" value="Priority Need Category"/> ▼	
Expected Completion Date: (mm/dd/yyyy)	Explanation:	
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives	
Outcome Categories <input type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 <input type="text"/> ▼ 2 <input type="text"/> ▼ 3 <input type="text"/> ▼	
Project-level Accomplishments	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>
	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>
	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>	Accompl. Type: ▼ Proposed <input type="text"/> Underway <input type="text"/> Complete <input type="text"/>
	Proposed Outcome <input type="text"/>	
	Performance Measure <input type="text"/>	
	Actual Outcome <input type="text"/>	
	21A General Program Administration 570.206 ▼ Matrix Codes <input type="text"/> ▼	
	Matrix Codes ▼ Matrix Codes <input type="text"/> ▼	
	Matrix Codes ▼ Matrix Codes <input type="text"/> ▼	
Program Year 1	HOME ▼ Proposed Amt. 64872 Actual Amount <input type="text"/>	Fund Source: ▼ Proposed Amt. <input type="text"/> Actual Amount <input type="text"/>
	Fund Source: ▼ Proposed Amt. <input type="text"/> Actual Amount <input type="text"/>	Fund Source: ▼ Proposed Amt. <input type="text"/> Actual Amount <input type="text"/>
	Accompl. Type: ▼ Proposed Units <input type="text"/> Actual Units <input type="text"/>	Accompl. Type: ▼ Proposed Units <input type="text"/> Actual Units <input type="text"/>
	Accompl. Type: ▼ Proposed Units <input type="text"/> Actual Units <input type="text"/>	Accompl. Type: ▼ Proposed Units <input type="text"/> Actual Units <input type="text"/>

Project Name: Brown Station Park Development

Description: **IDIS Project #:** 2010-0020 **UOG Code:** MO291152 COLUMBIA

Development of a new park at the end of Mary Jane Drive off of Brown Stateion Road, including playground, field, and walking path. Park is currently undeveloped

Location: Census Tract 15.01, BG2

Priority Need Category
Select one: Infrastructure

Explanation: Furthers Objective 37

Expected Completion Date:
 (mm/dd/yyyy)

- Objective Category**
- Decent Housing
 - Suitable Living Environment
 - Economic Opportunity

- Outcome Categories**
- Availability/Accessibility
 - Affordability
 - Sustainability

Specific Objectives

1	Improve quality / increase quantity of public improvements for lower income persons
2	
3	

Project-level Accomplishments	11 Public Facilities	Proposed	1	Accmpl. Type:	Proposed	
		Underway			Underway	
		Complete			Complete	
		Accmpl. Type:	Proposed		Accmpl. Type:	Proposed
			Underway			Underway
			Complete			Complete
		Accmpl. Type:	Proposed		Accmpl. Type:	Proposed
			Underway			Underway
			Complete			Complete

Proposed Outcome	Performance Measure	Actual Outcome
Development of a new park to sustain a suitable living environment	Number of facilities developed within the park	

03F Parks, Recreational Facilities 570.201(c)	Matrix Codes
Matrix Codes	Matrix Codes
Matrix Codes	Matrix Codes

Program Year 1	CDBG	Proposed Amt.	25,000	Fund Source:	Proposed Amt.		
		Actual Amount			Actual Amount		
		Fund Source:	Proposed Amt.		Fund Source:	Proposed Amt.	
			Actual Amount			Actual Amount	
		Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
			Actual Units			Actual Units	
		Accmpl. Type:	Proposed Units		Accmpl. Type:	Proposed Units	
			Actual Units			Actual Units	

Grantee Name: **City of Columbia**

CPMP Version 2.0

Project Name: Mid-Missouri Access to Justice; land-lord/Tenant fair housing				
Description:	IDIS Project #: 2010-0020 UOG Code: MO291152 COLUMBIA			
Provide educational assistance and information to low income individual specially in landlord/tenant and creditor/debto issues.				
Location: Available Citywide, location currently at 807BNorth Providence Road	Priority Need Category Select one: Public Services			
Expected Completion Date: (mm/dd/yyyy)	Explanation: Further objective 16 concerning the development of a new Fair Housing Organization by the end of 2011			
Objective Category <input checked="" type="radio"/> Decent Housing <input type="radio"/> Suitable Living Environment <input type="radio"/> Economic Opportunity	Specific Objectives			
Outcome Categories <input checked="" type="checkbox"/> Availability/Accessibility <input type="checkbox"/> Affordability <input type="checkbox"/> Sustainability	1 Improve access to affordable rental housing 2 3			
Project-level Accomplishments	01 People	Proposed 100	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type:	Proposed	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
	Accompl. Type:	Proposed	Accompl. Type:	Proposed
		Underway		Underway
		Complete		Complete
Proposed Outcome	Performance Measure	Actual Outcome		
Provide access to assistance in landlord/tenant issues	Number of persons served			
05K Tenant/Landlord Counseling 570.201(e)	Matrix Codes			
05J Fair Housing Activities (if CDBG, then subject to 570.201(e))	Matrix Codes			
Matrix Codes	Matrix Codes			
Program Year 1	CDBG	Proposed Amt. 6,000	Fund Source:	Proposed Amt.
		Actual Amount		Actual Amount
	Fund Source:	Proposed Amt.	Fund Source:	Proposed Amt.
		Actual Amount		Actual Amount
	Accompl. Type:	Proposed Units 100	Accompl. Type:	Proposed Units
		Actual Units		Actual Units
	Accompl. Type:	Proposed Units	Accompl. Type:	Proposed Units
		Actual Units		Actual Units

Source: Timothy Teddy 

FISCAL and VISION NOTES:

Agenda Item No. _____

City Fiscal Impact Enter all that apply:	
\$0	City's current net FY cost.
\$1,520,000	Amount of Funds Already appropriated
\$55,184	Amount of budget amendment needed
Estimated 2 yr net costs:	
\$0	One-time
\$0	Operating / On-going
Program Impact:	
Y	New program/ agency (Y/N)
Y	Duplicates/expands an existing program (Y/N)
Y	Fiscal impact on any local political subdivision (Y/N)
Resources Required:	
N	Requires add'l FTE personnel? (Y/N)
N	Requires additional facilities? (Y/N)
N	Requires additional capital equipment? (Y/N)
Mandates:	
Y	Federal or state mandated? (Y/N)
Vision Implementation Impact Enter Below All That Applies: Refer to Website:	
Y	Vision Impact? (Y/N or if N, go no further)
Items 2,5,8,11,12	Primary Vision Statement, Goal, and/or Strategy Item#
Items 2,3,5,3, 8,3,11,2, 12.1,12.2	Secondary Vision Statement, Goal, and/or Strategy Item#
Tasks 18, 40	FY10/FY11 Implementation Task#

TO: City Council
FROM: City Manager and Staff
DATE: July 22, 2010
RE: Public Hearing and Approval of an Amendment to the 2010 Community Development Action Plan (10-72)



EXECUTIVE SUMMARY:

Staff has prepared for Council consideration an amendment to the 2010 *Community Development Action Plan*. This amendment to the 2010 Action Plan (See Attachment A) is for the purposes of: (1) Adjusting estimated HUD funding levels to actual HUD allocations; and (2) reprogramming previous years' funds for new CDBG projects to ensure to ensure timely expenditures of these funds. The Community Development Commission (CDC) met on June 23, 2010 and identified projects recommended for funding that can begin this year.

DISCUSSION:

Reprogram CDBG Funding:

The actual HUD allocation exceeded the estimated 2010 CDBG funding by \$66,456 (that is, \$860,000 was estimated and \$926,456 was actually received from HUD). Additional CDBG Funding is available from the following sources:

- *Hardin Street*: \$1,689 in 2006 funding is available from this completed project.
- *Highview Avenue*: \$40,000 in 2009 funds originally allocated for engineering is available after engineering was completed in house, and was followed by a request from Public Works to replace funding for the remainder of the project with the East Side Sidewalk Project, Phase III.
- *Heibel-March Building*: \$50,000 in 2010 funding was budgeted. No formal requests that could be completed in the next year have been made for these 2010 funds and the original application for funding (by First Chance for Children) has been withdrawn.
- *Blind Boone Center Roof*: \$90,000 in 2010 funding is available after the Columbia Housing Authority completed the project with its own capital resources prior to 2010 funds being made available to the City.

New CDBG Projects: At its June 23, 2010 meeting, the CDC reviewed funding for eleven projects that requested funding to be spent in the 2010 program year. (See Exhibit 1, project list; and Exhibit 2, minutes of the CDC meeting). Of these 11 projects, on the basis of timely use of funds and rating and ranking, the Commission developed a list of

nine projects to be included in this amendment. Project application narratives and form are included in "Exhibit 3". New or expanded projects include the following:

- An increase of \$41,689 in the Owner Occupied Housing Rehabilitation Program to improve timely expenditures, allowing homes to be completed using CDBG instead of HOME funding to cover construction costs. Note that the actual amount is \$4,000 less than the \$45,689 in the original draft amendment in the Council bill to set a public hearing due to a clerical error.

- An increase in \$10,000 for the Emergency Repair Program; the program ran out of funds last year. The current balance of \$30,000 is inadequate to cover average annual expenditures for the program.
- Due to a budget shortfall, an additional \$15,000 is needed to cover a shortfall in paying for half the salary of a code inspector for the NRT Area.
- \$10,000 is needed to supplement funding for the Boone County Council on Aging, that will allow expansion of their home repair program.
- \$4,956 in additional cost for homebuyer classes is needed to cover training and one-on-one counseling for households buying homes through the Neighborhood Stabilization Act Program (NSP). The NSP Program requires homebuyers receive counseling from a HUD certified counseling agency. HUD certified counseling is not available to NSP buyers in Columbia.
- \$48,000 for the Parks and Recreation Department to rebuild a shelter, playground, and fitness trail improvements to Again Street Park.
- \$25,000 to pay for the improvement of Brown Station Park, including a walking trail and play areas.
- \$77,000 for the renovation of a community building owned by the Columbia Housing Authority on Elleta Boulevard for use as Head Start facility. The facility will be operated by Central Missouri Community Action.
- \$6,000 for Access to Justice to provide landlord/tenant counseling and related services, including activities to promote fair housing. The project should help the City meet its obligations to further fair housing and eliminate impediments to fair housing choice.
- An additional \$6,000 for administration and \$4,500 will be used to pay for the costs of administering the CDBG program and continuing Consolidated Planning activities as required by HUD.

HOME Funding: The actual 2010 HOME allocation was less than the estimated amount by \$11,272. As required by HUD, \$1,128 is being subtracted from this amount for administration. The remaining amount, \$10,144 will be a reduction in the Homeownership Assistance Program (HOA) budget. Activity with the HOA program has declined dramatically this year after expiration of the 8% Federal tax credit. The current program balance is \$191,000 and should be adequate for the next 20 months. On January 1, 2011, in accordance with program guidelines, the City will open the HOA program up to buyers Citywide, rather than only in CDBG eligible areas.

FISCAL IMPACT: The amendment will have a positive impact on assessed valuations and sales tax by bringing into the economy an additional \$55,184 of Federal dollars. Additional costs for the operation and maintenance of Brown Station Park will be incurred.

VISION IMPACT: <http://www.gocolumbiamo.com/Council/Meetings/visionimpact.php> Item 2, including 2.3.1 and 2.3.2 are addressed through the Owner Occupied Housing Rehabilitation Program concerning protecting community character and retro-fitting homes for energy efficiency. The NRT code enforcement program is involved in protecting neighborhood from blighting influences. Items 5.3.2 and 5.3.3 are addressed through the provision of home repair and rehabilitation resources to protect structures against physical decay and provide incentives for homeowners to ensure their units remain sustainable. Item 8.3.1 is addressed through the Head Start facility that will enhance early childhood education for Columbia Housing Authority residents on Elleta Boulevard and others living north of I – 70. Item 11 is addressed through the Access to Justice project that will enhance accessibility to housing for all. Items 12.1 and 12.2 are addressed through replacing and enhancing facilities at Again and Brown Station Parks, including establishment of a park in northeast Columbia. Task 18 is addressed through providing additional funding to sustain owner occupied affordable housing. Task 40 is addressed to help implement parks projects in the CIP.

SUGGESTED COUNCIL ACTIONS: Approval of the attached resolution amending the City's 2010 Action Plan.

Exhibit 1: All 2011 ELIGIBLE CDBG APPLICATIONS

Organization	Eligible Request*	All Requests	Request funds for 2010 Year	Activity
<u>Housing</u>				
City - Planning and CD Dept.	\$100,000	\$100,000	\$25,000	Housing Rehabilitation
Reality House Inc.	\$115,000	\$115,000		Transitional Housing Renovation
Boone County Council on Aging	\$25,000	\$25,000	\$10,000	Home Repairs
Neighborhood Services Dept.	\$30,000	\$30,000	\$15,000	NRT Code Enforcement
City - Planning and CD Dept.	\$100,000	\$100,000		NRT Demolition
City - Planning and CD Dept.	\$40,000	\$40,000	\$10,000	Emergency Repair
Community Housing Options		\$25,000	\$25,000	Architectural/Engineering
City - Planning and CD Dept.	\$30,000	\$30,000		CDAP
Services for Independent Living	\$50,000	\$50,000		RAMP Program
City - Planning and CD Dept.	\$12,000	\$12,000	\$5,000	Homebuyers Classes
Subtotal Housing	\$502,000	\$527,000	\$90,000	
<u>Public Improvements</u>				
City - Public Works		\$392,000		Highview/Construction/Easements
Parks and Recreation	\$48,000	\$48,000	\$48,000	Again Park Imp.
Parks and Recreation	\$25,000	\$25,000	\$25,000	Brown Station Park Imp.
Subtotal Public Imp.	\$73,000	\$465,000	\$73,000	
<u>Community Fac./Ser/Econ.Dev.</u>				
Centro Latino	\$145,000	\$145,000		Facility Acquisition
Columbia Housing Authority	\$90,000	\$90,000	\$90,000	Bear Creek Head Start
Office of Community Services	\$0	\$5,000		Neighborhood Clean-up
Access to Justice	\$6,000	\$6,000	\$6,000	Landlord-Tenant Counseling
Enterprise Development Corp.	\$18,750	\$18,750	\$11,250	Micro-Enterprise Program
Disabilities Media Inc.	\$25,000	\$25,000		Fair Housing Education
Subtotal Com. Facilities	\$284,750	\$289,750	\$107,250	
<u>Administration and Planning</u>				
City - Administration	\$99,200	\$99,200	\$6,000	Administration
City - Planning	\$59,500	\$59,500	\$4,500	Planning
Subtotal Admin and Plan	\$158,700	\$158,700	\$10,500	
Grand Total	\$1,018,450	\$1,440,450	\$280,750	

Exhibit 2

Excerpt to COLUMBIA COMMUNITY DEVELOPMENT COMMISSION

MINUTES

June 23, 2010

MEMBERS PRESENT:

Mitchell Ritter	Ward 2
O.U. Ukoha	Member-at-Large
Pamela Forbes	Ward 1
Amber Franz	Member-at-Large
Keith Glindemann	Ward 3
Jonathan Dudley	Ward 4
Janet Hammen	Ward 6

MEMBERS ABSENT:

Michael Fletcher	Community Services Advisory Commission Representative
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STAFF PRESENT:

Tim Teddy	Director, Planning and Development
Tom Lata	Community Development Coordinator
Kathy Sides	Administrative Support Assistant
Bill Watkins	City Manager

MEMBERS OF THE PUBLIC PRESENT:

Eduardo Crespi	Centro Latino
Sid Sullivan	
Michael Dorwart	Journalism student
Alahandra Jones	Journalism student
Connor Elfriuk	Journalism student

V. Recommendations for Funding Projects with Available Previous Year's Funding

Mr. Ritter referred to a spreadsheet the commission had been provided, saying this item will concern \$246,456 in reprogrammed money. They want to choose projects that are ready to go so they can start using the money. Mr. Lata said in their packets, the commissioners were provided a list of applications along with their eligibility. Applicants had been asked to provide a timeline in which they could spend the funds. That spreadsheet lists a total of \$279,750 requested for the reprogrammed period. They have \$246,456 to reprogram, so there isn't much difference between the two amounts. That includes all funding for the Heibel-March Building.

He suggested the commission might want to make a decision about that first. Mr. Ritter asked where it was listed. Mr. Lata said it was in a previous memo. It also includes the \$90,000 that was originally programmed for the Blind Boone Center roof for the Housing Authority, which they have completed. Mr. Teddy said the bottom line totals in the right hand column include the Heibel-March \$50,000; Mr. Lata said yes. Mr. Ritter said the \$246,000 includes the \$50,000.

Mr. Ritter said they should make a decision on what to do with the \$50,000 from Heibel-March. The money was given to First Chance for Children, but they surrendered it back to the fund, so now we

have \$50,000 to reprogram. They have to make a decision to reprogram it. They had made a request to keep it in limbo, waiting on their plans; we had a presentation on that last time. We can open that for discussion.

Mr. Lata said there are three choices: keep it in 2010, reprogram it as 2011, or just reprogram it. Mr. Ukoha said they should reprogram it because of all the unknown factors; the neighborhood doesn't know exactly what they want to do. If they can reprogram it, when the need becomes available, it can be something else. Mr. Ritter said the park improvements are something Parks and Rec said they can get started immediately. That would be one they could knock right off: reprogram the money to 2010 and make the recommendation in their motion that they prefer it be used for any one of these projects in the Reprogrammed column on the right. Mr. Glindemann said in these trying times, they need to use the money for a project that's ready, instead of a "what if". They can still give a preferred recommendation or keep that in their minds if they reapply down the road when they have a valued use for the building besides "we're going to keep the fund but we don't know what we're going to do with it". They were all over the map a couple of weeks ago. It's not that we don't want to help them, but there's no valid plan. Use the money, reprogram it for general use for the other categories, then tell them to resubmit; we'll remember their comments and the community's input. We won't give them preferential treatment, but we'll put that in our forethought.

Mr. Ritter said Council put the money in there for First Chance for Children, which was a quality application to do something with the building, which shows there's an interest in doing something with the property. It might not be, as we heard in the presentation two weeks ago, that building, but at least it will involve the property and the surrounding neighborhood. He agrees with Mr. Glindemann; if an organization came forward in 2011, he would want to do something with that property and supporting the funding for a quality application. That's where he's leaning. He asked if there were any more comments. There were none. Mr. Ritter made a motion to take the \$50,000 from First Chance for Children on the 2010 funding. **Mr. Ritter made a motion to apply that \$50,000 previously allocated to First Chance for Children for 2010 funding, to be used in 2010, keeping it in the same funding cycle, with preference that \$48,000 go to Again Park improvements and the remaining \$2,000 go to Brown Station Park improvements.** Mr. Glindemann said that meets a lot of the intent. When they first brought the kids choice program to us, they talked about how the playground would be next to it and it would also open up the neighborhood, so they're keeping to the true sense of helping the youth of the community. Mr. Ritter agreed, saying it borders West Boulevard.

Mr. Dudley asked if they reprogram it for park improvements, will they stay in the 30-50% range or will they go over what Council recommends? Mr. Glindemann said they'll still be well within it. Mr. Ritter said that's why he asked Mr. Watkins about the 30%; they'll be down closer to 30% now because the \$48,000 will pull out to 2010 funding. Ms. Hammen said maybe he wasn't thinking about reallocating the money, he was just considering it taking away from the sidewalks. Mr. Ritter said they aren't suggesting taking it away from the sidewalks; we're just being able to fund it in 2010. Mr. Lata said in 2010, Public Facilities didn't make even the minimum percentage. Mr. Ritter agreed, saying they still approved it. **Ms. Forbes read the motion "apply the \$50,000 previously allocated in 2010 to keep it in the funding cycle with a preference for \$48,000 to Again Street and the remainder going to Brown Station park improvements."** Mr. Ritter asked if that was clear to everyone. **He asked for a second to the motion. Ms. Hammen seconded the motion. The motion carried by a unanimous voice vote.**

Mr. Ritter asked if there was a reason the staff recommendation for Housing Rehab reprogrammed money is an odd number. Mr. Lata said it was to make the numbers match with what they have. Ms.

Hammen asked if the reprogrammed is almost \$40,000 out of \$80,000 or in addition to the \$80,000. Mr. Lata said it's out of the \$80,000. Mr. Ritter said their recommendation the next time will be... Mr. Lata said they're recommending a \$20,000 cut. Mr. Ritter said he would rather give the odd amount to a smaller project, like the homebuyers classes. He suggested taking care of the rest of the items in one motion. Ms. Hammen asked if the Housing Rehab is owner-occupied; Mr. Lata said yes. He said most of that money goes for Rehab Administration: Sam's salary, half of Vicki's salary, a lot of lead paint evaluations, inspections, appraisals, etc. **Mr. Ritter said this will be one motion to take care of the reprogrammed money that's left. Following the staff recommendation for the reprogrammed money to be used in 2010, he made the following proposals: \$40,000 for Housing Rehab; \$10,000 for Emergency Repair; \$15,000 for NRT Code Enforcement; \$10,000 for home repairs; \$4,956 for Homebuyers Classes; \$23,000 for the Brown Station Park; \$6,000 for Administration and \$4,500 for Planning.** Ms. Forbes read the motion. Mr. Ukoha asked why he used \$4,956 instead of \$5,000. Mr. Ritter said the total is \$246,456 instead of \$246,500, so he had to take \$44 from somewhere. The reprogrammed number has to match.

Referring to the spreadsheet, Mr. Lata said the projects that were not in staff's recommendation included the MicroEnterprise program, which required about \$11,250 in reprogrammed money and CHO with \$25,000. Mr. Ritter said they need to take care of those with the 2011 funding. He asked if there were any other questions on the motion. Mr. Dudley asked if he recommended the \$23,000 for Brown Station Park and the other \$2,000 is from... Mr. Ritter said Heibel-March. Mr. Dudley asked if they should note that on the spreadsheet; Mr. Ritter agreed. Mr. Lata set up another column for allocations from reprogrammed money and put \$2,000 from Heibel-March in the Brown Station Park row. Ms. Forbes asked if the \$23,000 included that; Mr. Ritter said no. His motion was for \$23,000 because the previous motion took care of the \$2,000. Mr. Teddy said the funds lose their identity once they're reprogrammed. This is a way of telling Council what they did with the Heibel-March funds. Mr. Ritter said this goes as an attachment to the recommendations to Council and City Manager. He asked if everyone was clear on what the motion was. **He asked for a second for the motion. Mr. Glindemann seconded the motion. The motion passed by a unanimous voice vote.**

Mr. Ritter said there is \$6,000 left. The Access to Justice project, Enterprise Development Corp., and Community Housing Options can use that money immediately. Mr. Ukoha said they should give it to Access to Justice. He maintains his position on Enterprise's microloan program and doesn't think their success rate is worth more funding. Access to Justice is part of fair housing education. Mr. Glindemann said it's also a non-duplicated service. Ms. Forbes agreed. **Mr. Ukoha made a motion to give Access to Justice the \$6,000. Mr. Dudley seconded the motion. The motion passed by a unanimous voice vote.** Mr. Ritter said that takes care of reallocating/reprogramming the \$246,456. He asked if the commission had any other notations to make on the spreadsheet for the reprogrammed funds. There were none.

EXHIBIT 3
PROJECT INFORMATION

Order of Application Information

- 1. Bear Creek Head Start**
- 2. Again Street Park**
- 3. Brown Station Park**
- 4. Owner Occupied Housing Rehabilitation**
- 5. Neighborhood Response Team Code Enforcement**
- 6. Emergency Home Repair Program**
- 7. Boone County Council on Aging Senior Home Repair Program**
- 8. Access to Justice Landlord/Tenant/ Fair Housing Counseling**

Not Recommended for Funding

- 9. Community Housing Options Architectural and Engineering Expenses**
- 10. Enterprise Development Corporation Micro-Enterprise Program**

**COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATION FORM
(COMMUNITY FACILITIES, PUBLIC SERVICES, AND ECONOMIC DEVELOPMENT)**

11:20 am

Organization: The Columbia Housing Authority

RECEIVED

CDBG funds expended by Sept. 30, 2010 \$ <u>90,000</u> Sept. 30, 2011 \$ _____ Sept. 30, 2012 \$ _____	Category of funding sought: <input checked="" type="checkbox"/> Community Facilities <input type="checkbox"/> Economic Development <input type="checkbox"/> Public Services
	MAY 03 2010
	PLANNING DEPT

Please provide a two-sentence summary of the project for which your organization is seeking funds.

The goal of the project is to use CDBG funding to remodel the Bear Creek Community Center in order to create a Head Start program serving twenty (20) children. The project would also include making some improvements to the Park Street Head Start Center by installing a new commercial dishwasher and replace the windows, paint and trim the "green room" at the Park Street Head Start Center (the solar room on the front of the building).

Contact Person: Phil Steinhaus, CEO

Address: 201 Switzler Street, Columbia, MO 65203

City: _____ State: _____ Zip: _____
 Phone: (573) 443-2556 ext. 1100 Fax: (573) 443-0051

E-mail: psteinhaus@columbiaha.com Federal Tax ID: 43-6014416

Please indicate the category that best represents your organization:

- City Department
 Non-Profit
 Neighborhood Association
 Other (please specify)

Public Housing Authority authorized by Chapter 99 of the Revised Statutes of the State of MO & the 1937 Federal Housing Act.

What is the primary mission of your organization?

To provide safe, healthy, and affordable housing opportunities to low income individuals and families. In carrying out this mission, the Columbia Housing Authority seeks partnerships and collaborative efforts with local organizations and other governmental agencies that provide services to improve the quality of life for CHA residents.

How many clients does your organization serve annually? Over 5,600

What is the total annual budget for your organization this year? \$ 11,734,125

Please indicate the source of your revenue and the percentage of revenue derived from each source.

- Government (88 %)
 Foundations (_____ %)
 Donations (_____ %)
 Fees (12 %)
- Volunteers (_____ %)
 Other (_____ %) (please specify) _____

Annual value of in-kind contributions in dollars: \$63,600

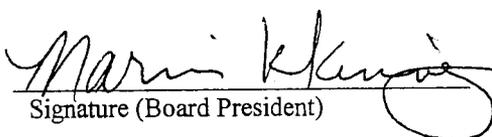
Annual number of volunteer hours: 3,400 hours

Is your organization capable of repaying this funding assistance? No

Specify method by which you will prove that project beneficiaries will be low to moderate income:

- Proof of income will be required by organization
 Attached are the survey results for proposed beneficiaries
 Proposed beneficiaries will be surveyed after funding
 Project and clients can be assumed to be lower income – homeless, abused children, elderly, battered spouses, severely disabled, illiterate adults, persons living with AIDS, and migrant farm workers
 Census (project beneficiaries limited to CDBG Eligibility area)

I have reviewed the CDBG information packet, instructions, and eligibility guidelines, and certify that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal is approved by the governing board.



 Signature (Board President) Typed/Printed Name Date

 May 3, 2010

PROJECT BUDGET FORM (General)
Deadline of September 30, 2010

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Architectural		\$7,000			\$7,000
Project Inspection			\$2,000		\$2,000
Other Professional Specify _____					
Construction(Attach Detailed Estimate)	\$90,000	\$8,000			\$98,000
Project Personnel					
Office and Utilities					
Supplies					
Contractual Services					
Rental and Other Financial Operating Assistance					
Other: CMCA Playground Install.				\$7,000	\$7,000
Other _____					
TOTAL \$	\$90,000	\$15,000	\$2,000	\$7,000	\$114,000

Project Description

The Project Description section should contain the following elements:

Project Description

1. What is the history of the proposed project?

In December 2009, Central Missouri Community Action (CMCA) approached the Columbia Housing Authority (CHA) about the possible use of CHA's Bear Creek Community Center as a Head Start early childhood learning center providing full-day, year-round education to children from low-income families ages 3-5 years old. The Bear Creek Community Center is located at 1400 Elleta Boulevard and serves the 78 public housing units built in 1978 on Elleta Boulevard. The Bear Creek Community Center has been used for a number of different activities over the years, most recently the community room has been used by the Columbia Boxing Club, a police substation was located in the office space, and a CHA maintenance shop was located in the garage portion of the building.

In 2006, CHA partnered with CMCA to create an Early Head Start program in two adjoining public housing units adjacent to the Bear Creek Community Center. The Early Head Start Center serves eight (8) children ages 0-3 years of age. Preference is given to children living in public housing on Elleta Boulevard.

The new Head Start program will be a full-day, year-round, early childhood education program located in the Bear Creek Community Center serving twenty (20) children ages 3-5 years old from low-income working families. Preference will also be given to children living in public housing on Elleta Boulevard. CHA currently partners with CMCA and the Columbia Public School District to provide a Head Start program and Title I classroom at CHA's Park Street child care center. The addition of a Head Start program on Elleta Boulevard will be an expansion of this long-standing partnership providing early childhood education to children from low-income working families.

2. What are the goals and objectives of the proposed project?

The goal of the project is to use CDBG funding to remodel the Bear Creek Community Center in order to create a Head Start program serving twenty (20) children. The project would also include making some improvements to the Park Street Head Start Center by installing a new commercial dishwasher and replace the windows, paint and trim the "green room" at the Park Street Head Start Center (the solar room on the front of the building).

In 2009, CHA was allocated \$90,000 in CDBG funding to replace the roof of the J.W. "Blind" Boone Community Center. Due to a number of other capital projects coming in significantly under their projected cost, CHA was able to use stimulus funding through the American Recovery and Reinvestment Act (ARRA) to pay for the roof replacement. CHA and CMCA are requesting that this funding be reallocated to renovate the Bear Creek Community Center Head Start project which will allow the renovations to be completed this summer and the new Head Start program to open in September 2010. This will also allow for the aforementioned repairs to the Park Street Head Start Center to be made in a timely manner.

3. Provide a description of the project.

The Bear Creek Community Center will require major renovations in order to be converted to a Head Start program and comply with state child care center licensing regulations. The kitchen and restroom facilities must be remodeled, the maintenance garage will be converted to office and storage space, the community room will be renovated as a classroom, an outdoor playground will be constructed, and safety and security systems added to the building. The Park Avenue Head Start Center will receive a new commercial dishwasher and renovate the green room on the front of the building.

4. How will the project eliminate the need described in the “Need” section of the narrative?

There is a very high need in our community for affordable child care and early childhood educational services for children from low-income families that is located in the areas of our community with the highest concentration of these families. There is a significant and well documented achievement gap and school drop-out rate for children and youth from low-income and minority families in Columbia.

Early childhood education is a proven method that addresses these social issues and helps to ensure that children are ready to enter and succeed in school. Children who enter school at level and ready to learn are more likely to succeed in school and later in life. Quality early childhood education is the first step in breaking the cycle of poverty for children from low-income families. CHA provides a variety of academic and social enrichment programs for school-age youth, family self-sufficiency programs for adults, and independent living services for seniors and persons with disabilities. The addition of a Head Start program on Elleta Boulevard adds another significant component to CHA’s continuum of family self-sufficiency services. Maintenance of the Park Avenue Head Start Center also ensures that the Head Start Program will be able to continue to operate out of this facility.

Need

5. Why is this community need a high priority?

The need for additional affordable child care centers is identified as a high priority in the City of Columbia’s 2010-2014 Consolidated Housing and Community Development Plan, Chapter VI: Non-Housing Community Development Plan; Objective 33.f. Child Care Centers. The plan states, *“Centers are needed close to residential neighborhoods or in appropriate locations near employment districts to allow working parent to properly care for children of all ages. There are numerous child care centers in the City, including a large number of in-home day care services and larger child care centers. Very few childcare centers are affordable to lower income low wage persons. The City has determined that the need for additional affordable childcare centers is a high priority.”*

As noted previously, there is a significant and well documented achievement gap and school drop-out rate for children and youth from low-income and minority families in Columbia. Early childhood education is a proven method that addresses these social issues and helps to ensure that children are ready to enter and succeed in school. Children who enter school at level and ready to learn are more likely to succeed in school and later in life.

6. How urgent is this need?

There is an urgent need for additional affordable and high quality early childhood education in Columbia. Reallocating the \$90,000 in CDBG funds awarded to the Columbia Housing Authority for the roof at the J.W. "Blind" Boone Community Center will allow the Bear Creek Community Center to be renovated during the summer of 2010 and allow the Head Start program to begin serving children in September 2010.

7. What measurable information is available to support the need for the project?

As noted previously, the City of Columbia's 2010-2014 Consolidated Plan states that the creation of additional affordable childcare centers is as a high priority. CMCA has received funding that will allow the agency to expand their Head Start program to serve more children. The addition of the Bear Creek Head Start Center will also help CMCA to alleviate overcrowding at their Head Start Center located on Towne Drive in Columbia. The Park Avenue Head Start Center also addresses this need. The achievement gap and drop-out rate in Columbia are also well documented.

8. How does the project directly benefit lower income persons?

All children enrolled in the full-day/full-year Head Start program must be from low-income working families. This eligibility is documented at the time of enrollment. The Bear Creek Head Start Center will be located on public housing property and will provide a preference for children of public housing families living on Elleta Boulevard. The Park Avenue Head Start Center is also located in a public housing neighborhood.

9. Are the majority of the proposed clientele City residents?

Yes, the majority of the children being served by the Bear Creek Head Start Center will be residents of the City of Columbia.

10. What are the geographic boundaries of the clients that need this project?

The geographic boundaries of this project include the nine counties served by the CMCA Head Start Program. While theoretically, a family from another county could enroll their child at either facility, the majority of children served are from the City of Columbia.

Measurable Results

11. What are the measurable results of the project and how many persons and households will benefit?

The Bear Creek Head Start Center will serve twenty (20) children from low-income working families and provide important early childhood education and child care which will allow these children to enter school with preschool achievement equal to their peers in the community. The children will be ready to learn and to succeed in school and in life. The Park Avenue Head Start Center currently serves 60 children from low-income working families.

12. What is the source of information used to determine the measurable benefit?

Federal studies conducted by the Department of Health and Human Services that demonstrate the effectiveness of the Head Start Program in preparing children to enter and succeed in school.

13. For public services, why is this service unique, and will this service duplicate similar services funded by the City?

The Head Start Program is a unique service provided by CMCA and funded by the U.S. Department of Health and Human Services. It does not duplicate any services funded by the City of Columbia.

Self-sufficiency

14. Describe how this project will assist in the self-sufficiency of the persons benefiting from the project.

Education is the foundation of family self-sufficiency and has a direct correlation to family income. Studies on brain development demonstrate that the majority of brain development occurs from birth until five years old. Children who receive early childhood education are prepared to enter and succeed in school. School success directly translates into success as an adult and correlates directly with family self-sufficiency. Early childhood education has also been proven to reduce the achievement gap and the school drop-out rate. Affordable, quality child care also allows low-income families to be employed and work toward family self-sufficiency.

15. How will the facility or service improve the overall quality of life of the targeted beneficiaries?

Children and families greatly benefit from the Head Start Program. Children are prepared to enter and succeed in school and in life. Parents have affordable quality child care which allows them to be employed and work toward family self-sufficiency. Head Start families receive family development services in addition to the educational services for their children. Both facilities are located in public housing neighborhoods making them very accessible to low-income working families.

16. How will the community facility or building be operated and maintained? Provide a budget that will include an operating and expense statement for the facility, clearly identifying the sources of revenue.

The CMCA Head Start Program proposed for the Bear Creek Community Center will be funded through U.S. Department of Health and Human Services – Office of Head Start. Additional revenues for the program are provided through the USDA CACFP Food Program, the Missouri Department of Child Care Services child care subsidy, and parent co-pays. The Park Avenue Head Start Center is currently in operation and receives funding through these same sources.

Impact

17. How does the community facility or building enhance existing neighborhood amenities?

The Columbia Housing Authority provides a variety of academic and social enrichment programs for school-age youth, family self-sufficiency programs for adults, and independent living services for seniors and persons with disabilities. The addition of a Head Start program on Elleta Boulevard adds another significant component to CHA's continuum of family self-sufficiency services provided to the Bear Creek public housing neighborhood. Maintenance of the Park Avenue Head Start Center also ensures that the Head Start Program will be able to continue to operate out of this facility and

serve the children and families living in CHA's downtown family site and other low-income working families.

18. How will the proposed community facility or building be accessible to the public, including those with physical and mental impairments?

Both the Bear Creek and Park Avenue Head Start Centers are fully accessible to persons with disabilities.

19. If a community facility, at what times will the facility be open to the public?

The Bear Creek and Park Avenue Head Start Centers will be open to families enrolled in the Head Start program during normal operational hours. Both programs are full-day, year-round educational child care programs.

For projects other than public service projects, address other possible issues including:

20. Parking: Appropriate parking is provided at both the Bear Creek and Park Avenue Head Start Centers.

21. Traffic Flow: No disruption in traffic flow is anticipated for either project. The Bear Creek Community Center is located at the end of Elleta Boulevard.

22. Pedestrian Access: There is easy pedestrian neighborhood access to both facilities.

23. Property Values: Property values for public housing neighborhoods will be improved by the renovations to these centers. The renovations will improve the amenities available to those living in the neighborhood.

24. Public Safety: Public safety is enhanced by having quality affordable child care available to low-income working families. Children who succeed in school and in life are less likely to be involved in committing crimes.

25. Noise: There is no anticipated negative noise impact on adjacent neighborhoods.

26. Zoning and Compatible Land Use: Both buildings are currently zoned for child care centers and the building are compatible with land use.

27. Storm Drainage: No new construction is proposed resulting in any storm drainage issues. Playground construction at the Bear Creek Head Start Center will address drainage issues from adjoining properties.

28. Soil Erosion: No soil erosion problems are anticipated.

29. Use of the Project: The use of the project is identified as a high priority in the City of Columbia's 2010-2014 Consolidated Plan.

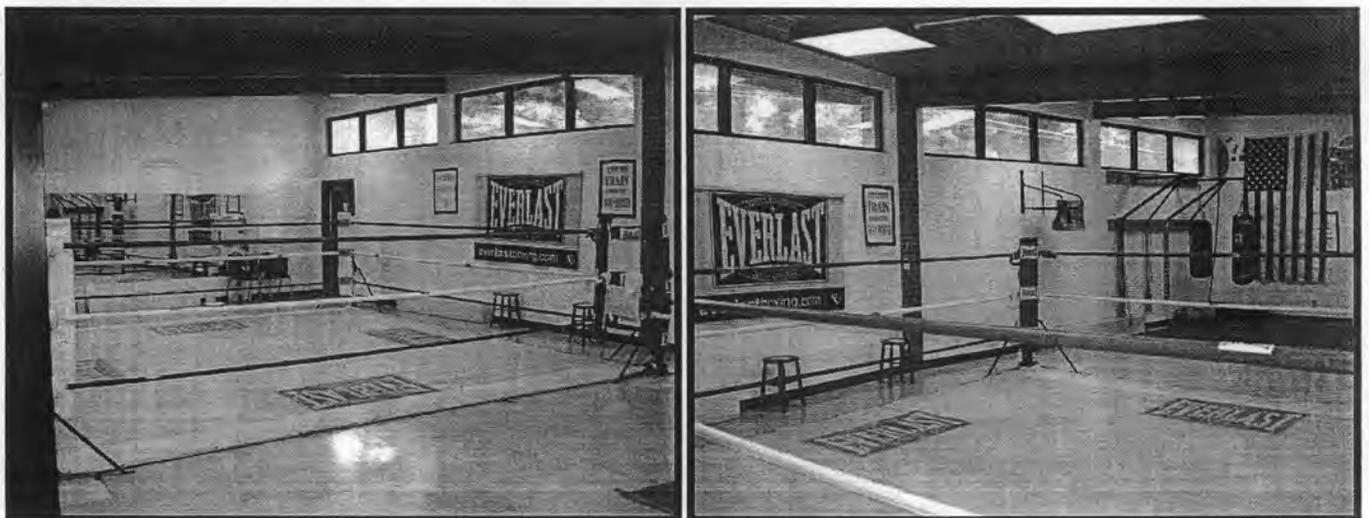
30. Historic Preservation Issues: There are no historic preservation issues.

31. **Other Aspects Particular of the Site:** There are no other aspects of the site that need to be addressed.
32. **Has the neighborhood been consulted regarding the project?** The neighborhood strongly supports the addition of a Head Start Center serving families living on Elleta Boulevard.

Provide pictures of the selected site and the surroundings.



Bear Creek Community Center (Outside view)



Bear Creek Community Center (Community Room – Two Views)



Park Avenue Head Start Center (Front View, “green room” on the left.)

Timeline

33. **Provide a timetable for completion of the project. Determine what commitments and approvals will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place. Accomplishments should be compatible with the budgetary figures prepared for the project budget form.**

CHA and CMCA are ready to move forward on this project and are requesting that the \$90,000 in CDBG funding allocated for replacement of the roof of the J.W. “Blind” Boone Community Center be reallocated to this project so that the project can be completed during the summer of 2010 and the Head Start Program can open for the fall school semester in September 2010.

Number of Months Until:

6/2010 All funding commitments/approvals in place
6/2010 Architectural and Engineering Design Complete/or Program Design
N/A Acquisition of Site Complete
7/2010 Start of Construction/Start of Program
8/2010 Completion of Construction/Completion of Program

34. **Does the organization have control of the site for the project? If not, you will be limited to \$25,000 in funding or may be asked to have control of the site before an agreement with the City can be approved.**

Yes, the Columbia Housing Authority has control of both sites.

Organizational Description

The Organizational Description section should contain the following elements:

Purpose

- 35. Provide a description of the purpose of the organization and annual goals and objectives of the organization, including a summary of activities and programs of the organization. If the applicant is a business, provide a copy of a business plan.**

The Columbia Housing Authority was formally established in 1956 as part of Columbia's first urban renewal initiative. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia's central city with safe and sanitary dwelling accommodations at affordable rents for low-income persons. Today, CHA operated 719 units of public housing and administers 1,062 Section 8 Housing Choice Vouchers, 42 Shelter Plus Care Vouchers, 70 Veterans Administration Supportive Housing Vouchers, and 20 Tenant-Based Rental Assistance Vouchers. CHA provides housing assistance to approximately 1,200 households representing approximately 5% of the rental housing market in Columbia and Boone County.

Mission: The mission of the Housing Authority of the City of Columbia, Missouri, (CHA) is to provide safe and affordable housing opportunities to low-income individuals and families. In carrying out this mission, CHA will seek partnerships and collaborative efforts with local organizations and other governmental agencies that provide services to improve the quality of life for CHA's residents.

CHA's Five Year Plan includes five strategic goals:

- I. Increase the availability of decent, safe, and affordable housing.
- II. Improve community quality of life and economic vitality
- III. Promote self-sufficiency and asset development of families and individuals
- IV. Ensure Equal Opportunity in Housing for all Americans
- V. Provide or coordinate community health and human services to households receiving housing assistance through CHA Low-Income Services, Inc. (CHALIS). CHALIS activities will have three main goals:
 - A. Helping youth succeed in school and in life;
 - B. Supporting families working toward self-sufficiency; and
 - C. Assisting seniors and persons with disabilities to live independently.

A copy of the Columbia Housing Authority's Annual Plan and Five-Year Plan has been submitted with this proposal.

36. Describe in detail the status of previous City funding received, any funding remaining, and the measurable results from previous City funding.

The Columbia Housing Authority has fully expended all funds awarded for all years prior to the current year funding. For 2010 CHA is providing the Moving Ahead Program and Independent Living Program through a contract with the City of Columbia, Department of Health and Human Services.

CHA is providing the Tenant-Based Rental Assistance (TBRA) program in 2010 and is awaiting the release of the HOME funds for this program.

In 2009, CHA was allocated \$90,000 in CDBG funding to replace the roof of the J.W. “Blind” Boone Community Center.¹ Due to a number of other capital projects coming in significantly under their projected cost, CHA was able to use stimulus funding through the American Recovery and Reinvestment Act (ARRA) to pay for the roof replacement. CHA and the Central Missouri Community Action Head Start Program are requesting that this funding be reallocated to renovate the Bear Creek Community Center Head Start project which will allow the renovations to be completed during the summer of 2010 and the new Head Start program to open in September 2010. Reallocation of these CDBG funds will also allow for the proposed repairs to the Park Street Head Start Center to be made during this time period.

<u>Year(s)</u>	<u>City of Columbia Department</u>	<u>Funding Source</u>	<u>Amount</u>	<u>CHA Program</u>
2010	Planning	CDBG	\$90,000	Blind Boone Community Center Roof ¹
2009	Planning	CDBG	\$104,214	Blind Boone Community Center Renovations
2009	Planning	CDBG	\$12,000	Money Smart
2008	Planning	CDBG	\$12,000	Money Smart
2007	Planning	CDBG	\$10,000	Money Smart
2011	Planning	HOME	106,000	Tenant-Based Rental Assistance
2010	Planning	HOME	106,000	Tenant-Based Rental Assistance
2009	Planning	HOME	\$100,000	Tenant-Based Rental Assistance
2008	Planning	HOME	\$100,000	Tenant-Based Rental Assistance
2007	Planning	HOME	\$100,000	Tenant-Based Rental Assistance
2005 & 2006	Planning	HOME	\$157,000	Tenant-Based Rental Assistance
2003 & 2004	Planning	HOME	\$157,500	Tenant-Based Rental Assistance
2010	Community Services	Social Services	\$36,000	Moving Ahead Program
2010	Community Services	Social Services	\$7,000	Independent Living Program
2009	Community Services	Social Services	\$35,000	Moving Ahead Program
2009	Community Services	Social Services	\$7,000	Independent Living Program
2009	Community Services	Social Services	\$28,500	Child Care Tuition Fund
2008	Community Services	Social Services	\$6,500	Independent Living Program
2008	Community Services	Social Services	\$31,000	Moving Ahead Program
2007	Community Services	Social Services	\$5,000	Independent Living Program
2007	Community Services	Social Services	\$30,933	Moving Ahead Program
2006	Community Services	Social Services	\$5,400	Moving Ahead Program
2005	Community Services	Social Services	\$5,400	Moving Ahead Program

Personnel

37. Describe the personnel that will be in charge of administering the project and operating the project when it has been completed. Including:

- **The person that will be in charge of administering CDBG funding and complying with Federal regulations;**

Mr. Greg Willingham, Director of Modernization and Building Systems Specialist will be in charge of administering the CDBG funding in cooperation with Mr. Rick Hess, Director of Asset Management, and Ms. Mary Harvey, Accountant. Urlaub and Co., PLLC, Certified Public Accountant, serves as our Fee Accountant. Urlaub and Co. specializes in accounting services for governmental agencies, housing authorities, and non-profit organizations.

- **The person in charge of financial management of Federal funding;**

Mr. Rick Hess, Director of Asset Management, Ms. Mary Harvey, Accountant, and Urlaub and Co., PLLC, Certified Public Accountant.

- **The person in charge of construction activities for community facility projects;**

Mr. Greg Willingham, Director of Modernization and Building Systems Specialist

- **Staff that will in charge of providing services or operating and maintaining a community facility.**

The Central Missouri Community Action (CMCA) Head Start Program is administered by Mr. Darin Preis, Executive Director of CMCA and Ms. Mernell King, Head Start Program Director

38. What is the prior experience of the organizational personnel with this type of project? Include the following:

- **Credentials, including resumes and licenses necessary to accomplish the job.**
- **Number of years of experience with this type of project;**
- **List of representative projects completed or services offered in the past**

Mr. Greg Willingham, Director of Modernization and Building Systems Specialist has been with the Columbia Housing Authority since 1991. He has administered over 50 renovation/new construction projects for the Columbia Housing Authority totaling nearly \$5 million. He served as the general contractor for the recently completed renovation of the J.W. "Blind" Boone Community Center utilizing CDBG funding. He has also served as the general contractor for the construction of three laundry facilities on CHA property and provided direct construction oversight of the recently completed McBaine Avenue Townhomes project. Mr. Willingham has a Master's Mechanical License, Third Class Power Engineer's License, and Refrigeration Handling License.

The renovations to the Bear Creek Community Center and Park Avenue Head Start Center will be bid out to licensed contractors.

Mr. Rick Hess, Director of Asset Management, Ms. Mary Harvey, Accountant, and Urlaub and Co., PLLC, Certified Public Accountant have numerous years of experience administering federal funding through the Department of Housing and Urban Development.

**COMMUNITY DEVELOPMENT BLOCK GRANT
APPLICATION FORM (PUBLIC IMPROVEMENTS)**

Organization: City of Columbia Parks and Recreation

CDBG funds to be expended by:

March 31, 2010	\$ _____	(ARRA and Reprogrammed Funds)
September 30, 2010	\$ 48,000	
September 30, 2011	\$ _____	
September 30, 2012	\$ _____	

Please provide a two-sentence summary of the project:

The proposed project funds would be used to make improvements to Again St. Park. Improvements

would include a new shelter and renovation of playground and exercise equipment.

Contact Person: Mike Snyder

Address: 1507 Business Loop 70 West
Columbia, MO 65203

City

State

Zip

Phone: 573-874-7204

Fax: 573-875-3159

E-mail: mts@gocolumbiamo.com

Please indicate the category that best represents your organization:

City Department **Neighborhood Association** **Other please specify**

Method to prove beneficiary eligibility (please specify)

- Attached are the survey results for proposed project beneficiaries
- Survey of beneficiaries will be conducted after project is approved
- Project and clients can assumed to be lower income, and are: homeless, abused children, elderly, battered spouses, severely disabled, illiterate adults, persons living with AIDS, or migrant farm workers
- Census (beneficiaries limited to CDBG Eligibility area, see attached map)

I have reviewed the CDBG information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines.

Mike Hood Mike Hood
Department Head

5/8/09
Date

**COMMUNITY DEVELOPMENT BLOCK GRANT
APPLICATION FOR (PUBLIC IMPROVEMENTS)
FY 2010**

PROJECT DESCRIPTION

What is the history of the proposed projects?

Again Street Park sits on ten acres of land behind West Boulevard Elementary School. It is enclosed by Pershing Street on the West, Again Street on the North, and West Boulevard School on the East. It abuts private property on the South. There is a walking path with exercise stations around the perimeter of the park. The exercise stations need to be replaced. The existing shelter is approximately 20 years old and the playground is about 10 years old. Both are in need of replacement and/or repair. The Parks and Recreation Department has recently added new lights around the shelter and playground and installed a new drinking fountain near the shelter. The proposed shelter replacement, exercise stations and playground improvements are part of an overall plan to improve the whole park.

Again Street Park is located in Ward 1.

What are the goals and objectives of the proposed project?

The goal is to provide recreation and exercise opportunities for residents of the surrounding neighborhoods. The shelter serves as a gathering place for neighbors and the playground serves the many children who live in the area. The walking path and exercise stations are used by residents of the area as well as by West Boulevard Elementary School. This proposed renovation of the park is part of the Parks and Recreation Department's goal of keeping all of our facilities well maintained and new in appearance.

Provide a description of the project and the importance of the project to the City.

The intent is to design the proposed new features to improve the overall appearance of the park and provide better functionality for park users. Playground equipment should be replaced about every 10 to 15 years to insure the safety of users. Replacing the old shelter and renovating the playground and exercise stations with new equipment keeps the park looking clean and safe, thus encouraging more use and pride for the neighborhood.

How will the project eliminate the need described in the "Need" section of the narrative?

The project will improve one of the major parks in central Columbia that serves the low-income population located in the surrounding neighborhoods. The geographic boundaries of the user area for this park largely fall within the First Ward, with the majority of use from those living within walking distance of the park.

Why does existing City funding not address this need?

Existing funds are in place for maintenance of the existing playground, shelter and exercise trail, but there are no funds available for replacement of these amenities. The shelter has been repaired many times to keep it safe, however the repairs have made the shelter look piece-meal and wood structures only last so long before they need to be replaced. Our new shelter designs are made out of concrete and steel that has a more modern look and lasts much longer than the

PROJECT BUDGET FORM (Public Improvements)

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Engineering Design					
Engineering Inspection					
Other Professional Specify _____					
Streets					
Sidewalks					
Sewer					
Water					
Storm Drainage					
Other Construction: Park Improvements	\$48,000.00		\$0		\$48,000.00
Other Activities Specify _____					
TOTAL \$	\$48,000.00		\$0		\$48,000.00

existing wood structure. The exercise stations similarly are made out of wood and have been repaired many times giving the appearance of non-original and out-dated equipment.

NEED

Why is this project a priority for the City?

This project represents improvements to an urban park that serves a low-income population that needs affordable recreation for the youth in this area. Maintaining quality recreation services in this area is vital for the population being served and helps improve the quality of life and health for those living in the surrounding neighborhoods.

How urgent is this need and what measurable information is available to support the need for the project?

The need for this improvement is great given the number of kids living in the adjacent neighborhoods, and this is one of the only parks that serve this area. This park is also used by the adjacent West Boulevard Elementary School with hundreds of kids enrolled.

How does this project directly benefit low income persons?

Because parks are a free recreational activity, they provide a positive activity for the youth and families. Positive and affordable recreational opportunities for low-income persons and families are especially important in tough economic times. The new improvements will provide a much improved recreation facility for users and encourage community interaction.

What are the geographic boundaries of the clients that need this project?

Again Street Park is classified as a neighborhood park and as a result it generally will serve a population within a ½ mile radius of the site. Due to the size of this park and the population density of the surrounding neighborhoods, it will serve more citizens than the typical neighborhood park. Please see the attached map showing the relationship of Again Street Park to the CDBG eligibility area.

MEASURABLE RESULTS

What are the measurable results of the project and how many persons will benefit?

We do not have a user survey, however, staff observation indicates that this park receives more than average use compared to other neighborhood parks. The PedNet organization has chosen this park and school to serve as one of its pilot programs for getting children to walk to school through the park from their bus drop-off. Several hundred kids participate in this program every day during the school year. It is anticipated that the improved proposed amenities will increase the daily use of this facility.

What sources of information were used to determine the measurable results?

Direct observation by park staff will be utilized to measure results. www.PedNet.org has information and articles pertaining to how West Boulevard Elementary students utilize the park as part of their Walking School Bus Program.

SELF-SUFFICIENCY

Describe how this project will assist in the self-sufficiency of the persons benefiting from the project.

It will provide recreation opportunities for many and allow for community activities in a high-quality recreational setting. Individuals can participate in all park activities and gather with neighbors without cost. Healthy citizens tend to live more self-sufficient lives.

How does this project improve the quality of life of project beneficiaries.

It will increase the opportunity to enjoy leisure activity and enjoyment for those who use Again Street Park. Playing outside in a park and on a playground is good physical activity for children. Exercise and fitness trails are a free means of getting a work-out similar to what you would otherwise have to pay gym membership to achieve. Being outside and meeting with neighbors helps foster a feeling of community. Parks bring people together.

IMPACT

Please consider the following issues and describe how your proposed project will change or affect the neighborhood(s):

How does this project enhance existing neighborhood amenities?

A new shelter and improvements to the playground and fitness trail will make the park feel cleaner and safer for users. A well maintained park can increase property values for area home owners and encourage others to take care of their own properties.

How does the project improve public safety?

Public safety will benefit by the respect and appreciation that citizens display when a park is well-maintained and cared for by the City.

Parking

No impact.

Traffic flow

No impact.

Pedestrian access

No change expected.

Property values

This project should help maintain or increase property value in the surrounding neighborhood.

Noise

No additional noise generation is expected.

Zoning and land use compatibility

No zoning or land use impact is expected.

Storm drainage

No impact to storm drainage in the area.

Soil erosion

No soil erosion should occur from the planned improvements.

Use of the project

The project will continue to serve as a neighborhood park.

Historic preservation issues

N/A

Others, if site already selected.

N/A

Has the neighborhood been consulted regarding this project?

Knowledge of the City's intent to improve the park has been indicated in the annual CIP plan.

Provide pictures of any selected sites and their surroundings. See attached existing site photos.

TIMELINE

Provide a timetable for completion of the project. Determine what commitments and approvals will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place.

The project will be completed during the 2010-11 construction season. The commitment and approval process will consist of City Council approval of the 2010 budget that includes the CDBG request for improvements to the Again Street Park. The City Council will then appropriate the funds for the project sometime in Fall 09 (FY 2010). The Parks Department will then begin the park planning and development process, including an Interested Party meeting with area residents. The project will be bid in the Winter of 2010, awarded Spring 2010 and construction will begin Summer 2010. Construction activities will be completed Fall 2010 (FY 2011).

Parks and Recreation Mission Statement: *The Department of Parks & Recreation is committed to improving our community's health, stability, beauty, and quality of life by providing outstanding parks, trails, recreational facilities, and leisure opportunities for all Columbia citizens."*



Existing Shelter



Existing Playground

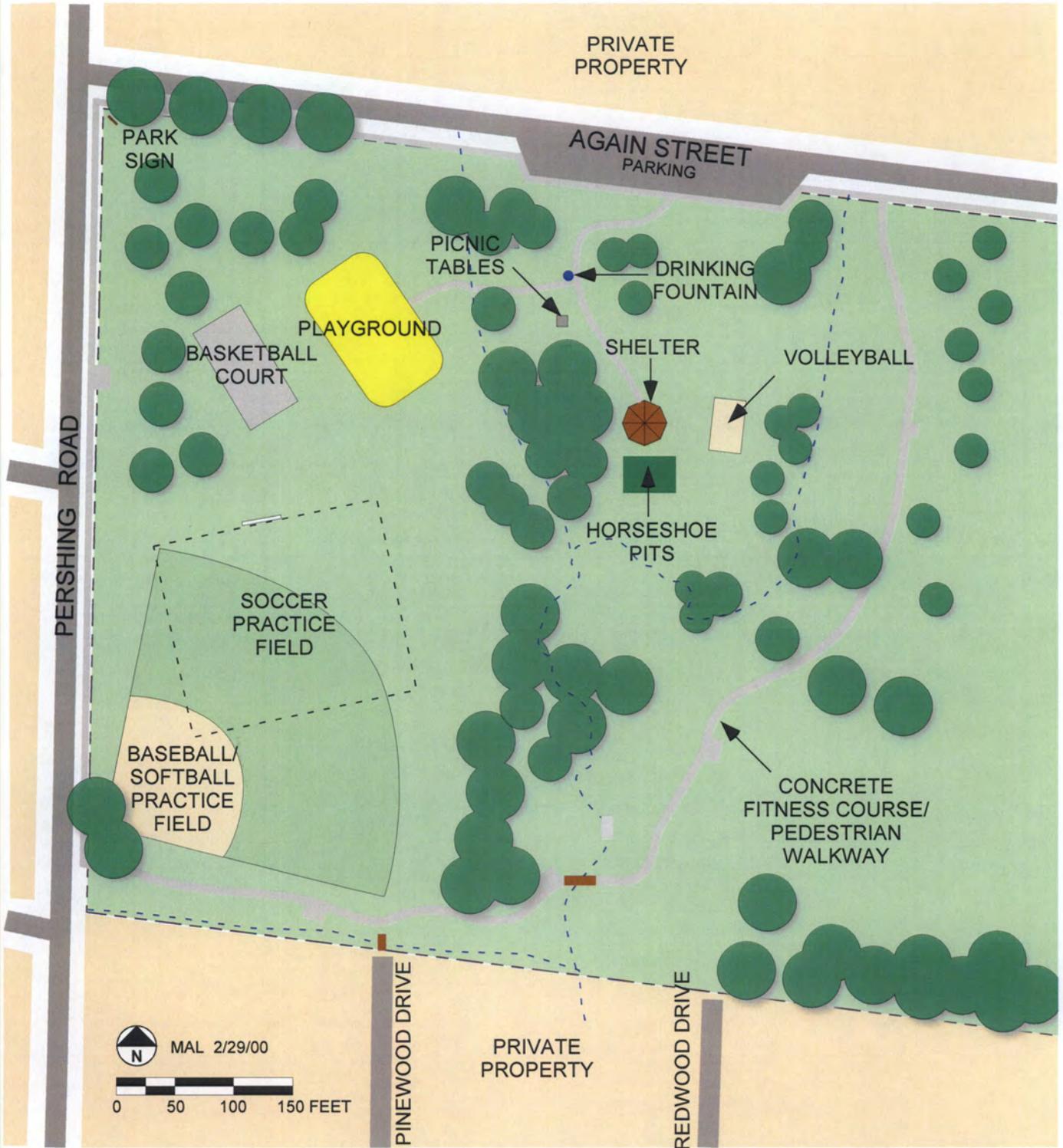


Existing Exercise Stations

**Again Street Park
Existing Site Photos
Spring 2009**

AGAIN STREET PARK

1200 AGAIN STREET



KEY

-  BRIDGE
-  CITY STREET
-  CONCRETE SIDEWALK
-  CREEK
-  PARK PROPERTY LINE

PARK FACILITIES

10 ACRES

- 1 - NON-RESERVABLE SHELTER
- 5 - PICNIC TABLES IN SHELTER
- NO LIGHTS
- NO ELECTRICITY
- 1 - ADA DRINKING FOUNTAIN
- NO RESTROOMS
- 1 - ADA DOUBLE BBQ GRILL

- 1 - BASEBALL/SOFTBALL PRACTICE FIELD (UNLIGHTED)
- 1 - BASKETBALL COURT (FULL)
- FITNESS COURSE - 0.44 MILE
- 3 - HORSESHOE PITS
- PLAYGROUND
- 1 - SOCCER PRACTICE FIELD
- 1 - VOLLEYBALL COURT

**COMMUNITY DEVELOPMENT BLOCK GRANT
APPLICATION FORM (PUBLIC IMPROVEMENTS)**

Organization: _City of Columbia Parks and Recreation

CDBG funds to be expended by:

March 31, 2010	\$ _____	(ARRA and Reprogrammed Funds)
September 30, 2010	\$ 25,000	_____
September 30, 2011	\$ _____	
September 30, 2012	\$ _____	

Please provide a two-sentence summary of the project:.

The proposed project funds would be used to make improvements to Brown Station Park.

Improvements would include new playground and walkways.

Contact Person: Mike Snyder

Address: 1507 Business Loop 70 West
Columbia, MO 65203 MO

City State Zip

Phone: 573-874-7204

Fax: 573-875-3159

E-mail: mts@gocolumbiamo.com

Please indicate the category that best represents your organization:

City Department **Neighborhood Association** **Other please specify**

Method to prove beneficiary eligibility (please specify)

- Attached are the survey results for proposed project beneficiaries
- Survey of beneficiaries will be conducted after project is approved
- Project and clients can assumed to be lower income, and are: homeless, abused children, elderly, battered spouses, severely disabled, illiterate adults, persons living with AIDS, or migrant farm workers
- Census (beneficiaries limited to CDBG Eligibility area, see attached map)

I have reviewed the CDBG information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines.

Mike Hood Mike Hood
Department Head

5/8/09
Date

**COMMUNITY DEVELOPMENT BLOCK GRANT
APPLICATION FOR (PUBLIC IMPROVEMENTS)
FY 2010**

PROJECT DESCRIPTION

What is the history of the proposed projects?

Brown Station Park sits on 6 1/2 acres of land in northeast Columbia. The park is essentially undeveloped. There are remains of a road that is used as a path to an old field that is overgrown with Cedar and Locust Trees. The rest of the park is wooded. Access to the park is at the end of Mary Jane Drive, a short cul de sac off of Brown Station Road. The east end of the park is adjacent to the COLT railroad tracks. The proposed playground, walking path and playfield improvements are part of an overall plan to improve the park.

Brown Station Park is located in Ward 3.

What are the goals and objectives of the proposed project?

The goal is to provide recreation and exercise opportunities for residents of the surrounding neighborhoods. The park will serve as a gathering place for neighbors and the playground will serve the many children who live in the area. The open playfield will be a place where neighborhood teams can practice baseball, football and soccer or more passive recreation such as throwing a Frisbee can occur. The proposed improvements are part of the Parks and Recreation Department's goal of keeping all of our facilities well maintained and new in appearance.

Provide a description of the project and the importance of the project to the City.

The intent is to design the proposed new features to improve the overall appearance of the park and provide better functionality for park users. The existing site is largely unusable as there are overgrown fields that are not suited for nature enjoyment or recreation. Our intent is to clear the Cedars and Thorny Locusts that have grown up in the old field area, preserve most of the desirable tree species and make the park usable for more people. Playground equipment will serve the children of the surrounding neighborhoods. Defining and maintaining a playfield and enhancing the wooded areas that remain for nature enjoyment keeps the park looking clean and safe, thus encouraging more use and pride for the neighborhood.

How will the project eliminate the need described in the "Need" section of the narrative?

The project will improve one of the neighborhood parks in northeast Columbia that serves the low-income population located in the surrounding neighborhoods. The geographic boundaries of the user area for this park largely fall within the Third Ward, with the majority of use from those living within walking distance of the park.

Why does existing City funding not address this need?

The proposed CDBG funding will supplement our existing funding to improve the amenities being added. This will allow for a nicer playfield, walking paths and playground with more play value than could be provided with existing funds.

NEED

Why is this project a priority for the City?

This park has been undeveloped until now because the residential areas around it have been slow to develop. Now that there are more residences in this area, there is need for a park to serve the families living in the area. This project represents improvements to a park that serves a low-income population that needs affordable recreation. Maintaining quality recreation facilities is vital for the population being served and helps improve the quality of life for those living in the surrounding neighborhoods.

How urgent is this need and what measurable information is available to support the need for the project?

The need for this improvement is great given that there are no neighborhood parks that serve this area. There are more and more families with kids living in the adjacent neighborhoods and to this date they have no parks serving this area.

How does this project directly benefit low income persons?

Because parks are a free recreational activity, they provide a positive activity for the youth and families. Affordable recreational opportunities for low-income persons and families are especially important in tough economic times. The new improvements will provide a much improved recreation facility for users and encourage community interaction.

What are the geographic boundaries of the clients that need this project?

Brown Station Park is classified as a neighborhood park and as a result it generally will serve a population within a ½ mile radius of the site. Please see the attached map showing the relationship of Brown Station Park to the CDBG eligibility area.

MEASURABLE RESULTS

What are the measurable results of the project and how many persons will benefit?

We do not have a user survey, however, staff observation indicates that this park has received very little use in its current undeveloped state. It is anticipated that the improved proposed amenities will increase the daily use of this facility.

What sources of information were used to determine the measurable results?

Direct observation by park staff will be utilized to measure results.

SELF-SUFFICIENCY

Describe how this project will assist in the self-sufficiency of the persons benefiting from the project.

It will provide recreation opportunities for many and allow for community activities in a high-quality recreational setting. Individuals can participate in all park activities and gather with neighbors without cost. Healthy citizens tend to live more self-sufficient lives.

How does this project improve the quality of life of project beneficiaries.

It will increase the opportunity to enjoy leisure activity and enjoyment for those who use Brown Station Park. Playing outside in a park and on a playground is good physical activity for children and adults alike. Being outside and meeting with neighbors helps foster a feeling of community. Parks bring people together.

IMPACT

Please consider the following issues and describe how your proposed project will change or affect the neighborhood(s):

How does this project enhance existing neighborhood amenities?

A new playfield and playground will make the park feel cleaner and safer for users. A well maintained park can increase property values for area home owners and encourage others to take care of their own properties, lifting the standards of maintenance for the area.

How does the project improve public safety?

Public safety will benefit by the respect and appreciation that citizens display when a park is well-maintained and cared for by the City.

Parking

No impact.

Traffic flow

No impact.

Pedestrian access

No change expected.

Property values

This project should help maintain property value in the surrounding neighborhood.

Noise

No additional noise generation is expected.

Zoning and land use compatibility

No zoning or land use impact is expected.

Storm drainage

No impact to storm drainage in the area.

Soil erosion

Little if any soil erosion should occur from the planned improvements. Care will be taken in the form of best management practices during construction of the park to prevent erosion.

Use of the project

The project will continue to serve as a neighborhood park.

Historic preservation issues

N/A

Others, if site already selected.

N/A

Has the neighborhood been consulted regarding this project?

Knowledge of the City's intent to improve the park has been indicated in the annual CIP plan.

Provide pictures of any selected sites and their surroundings. See attached existing site photos.

TIMELINE

Provide a timetable for completion of the project. Determine what commitments and approvals will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place.

The project will be completed during the 2010-11 construction season. The commitment and approval process will consist of City Council approval of the 2010 budget that includes the CDBG request for improvements to the Again Street Park. The City Council will then appropriate the funds for the project sometime in Fall 09 (FY 2010). The Parks Department will then begin the park planning and development process, including an Interested Party meeting with area residents. The project will be bid in the Winter of 2010, awarded Spring 2010 and construction will begin Summer 2010. Construction activities will be completed Fall 2010 (FY 2011).

Parks and Recreation Mission Statement: *The Department of Parks & Recreation is committed to improving our community's health, stability, beauty, and quality of life by providing outstanding parks, trails, recreational facilities, and leisure opportunities for all Columbia citizens."*

PROJECT BUDGET FORM (Public Improvements)

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Engineering Design					
Engineering Inspection					
Other Professional Specify _____					
Streets					
Sidewalks					
Sewer					
Water					
Storm Drainage					
Other Construction: Park Improvements	\$25,000.00		\$20,000.00		\$45,000.00
Other Activities Specify _____					
TOTAL \$	\$25,000.00		\$20,000.00		\$45,000.00



Previous Playground Site



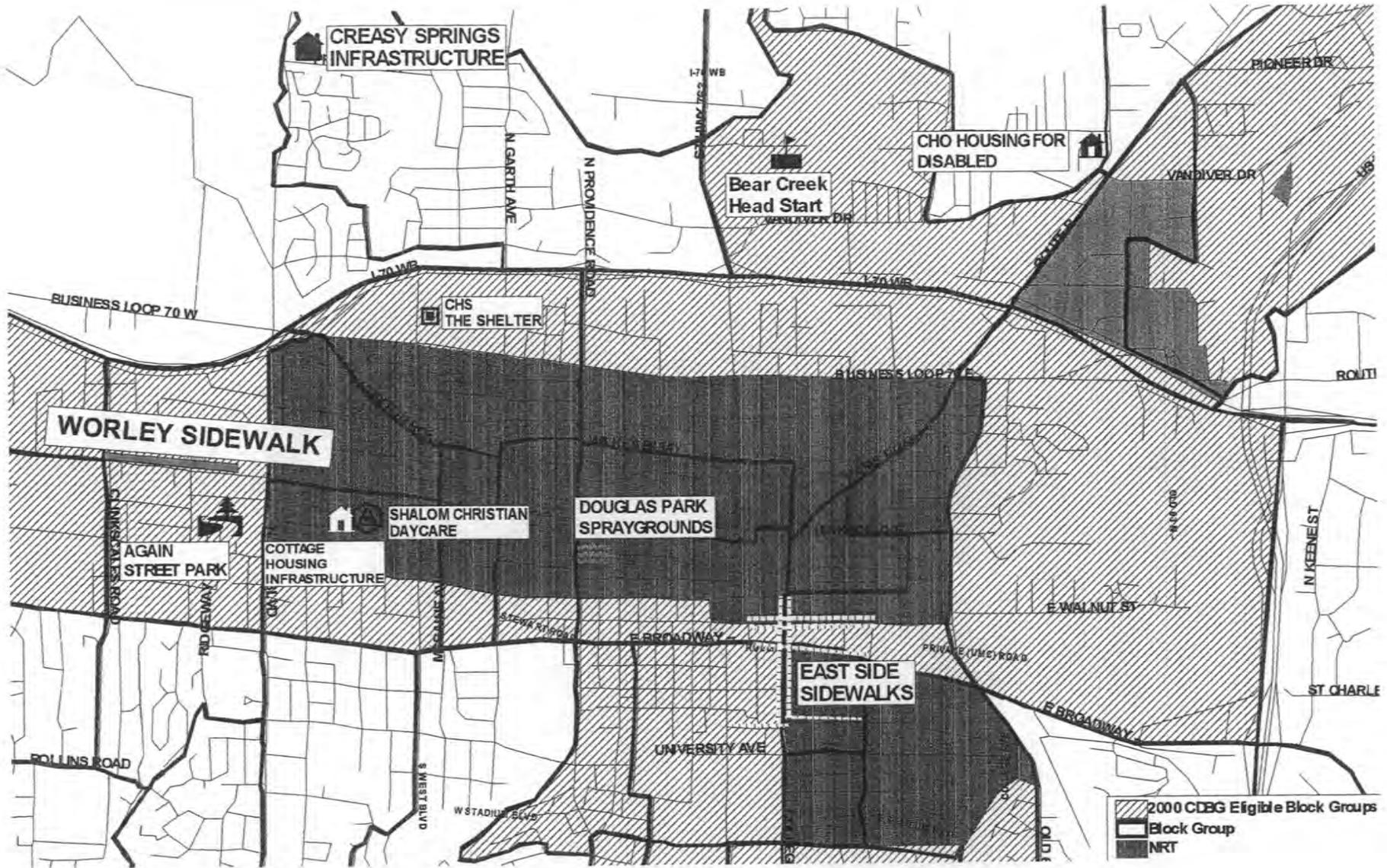
Existing Trail



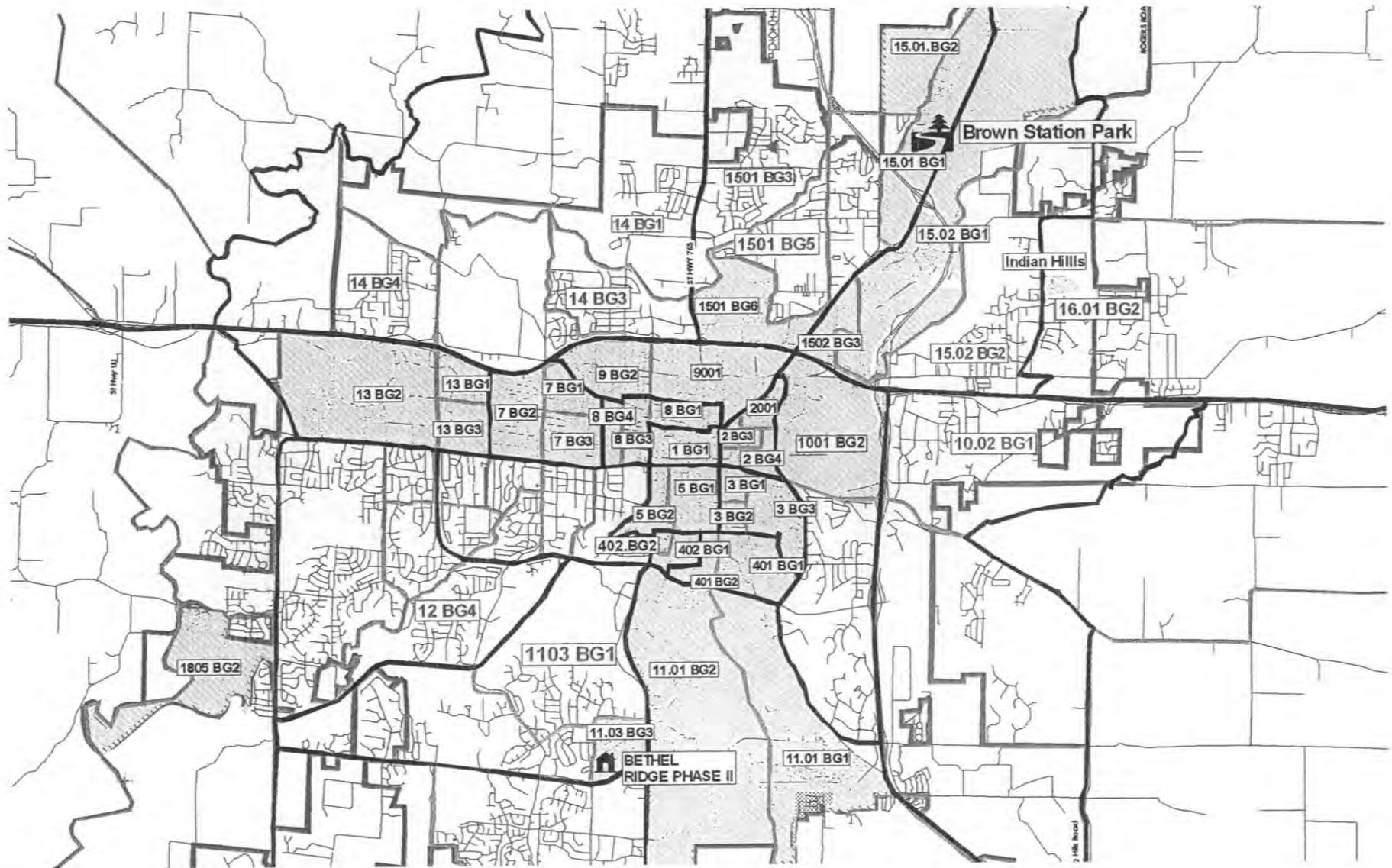
Existing Trail



**Brown Station Park
Existing Site Photos
Spring 2009**

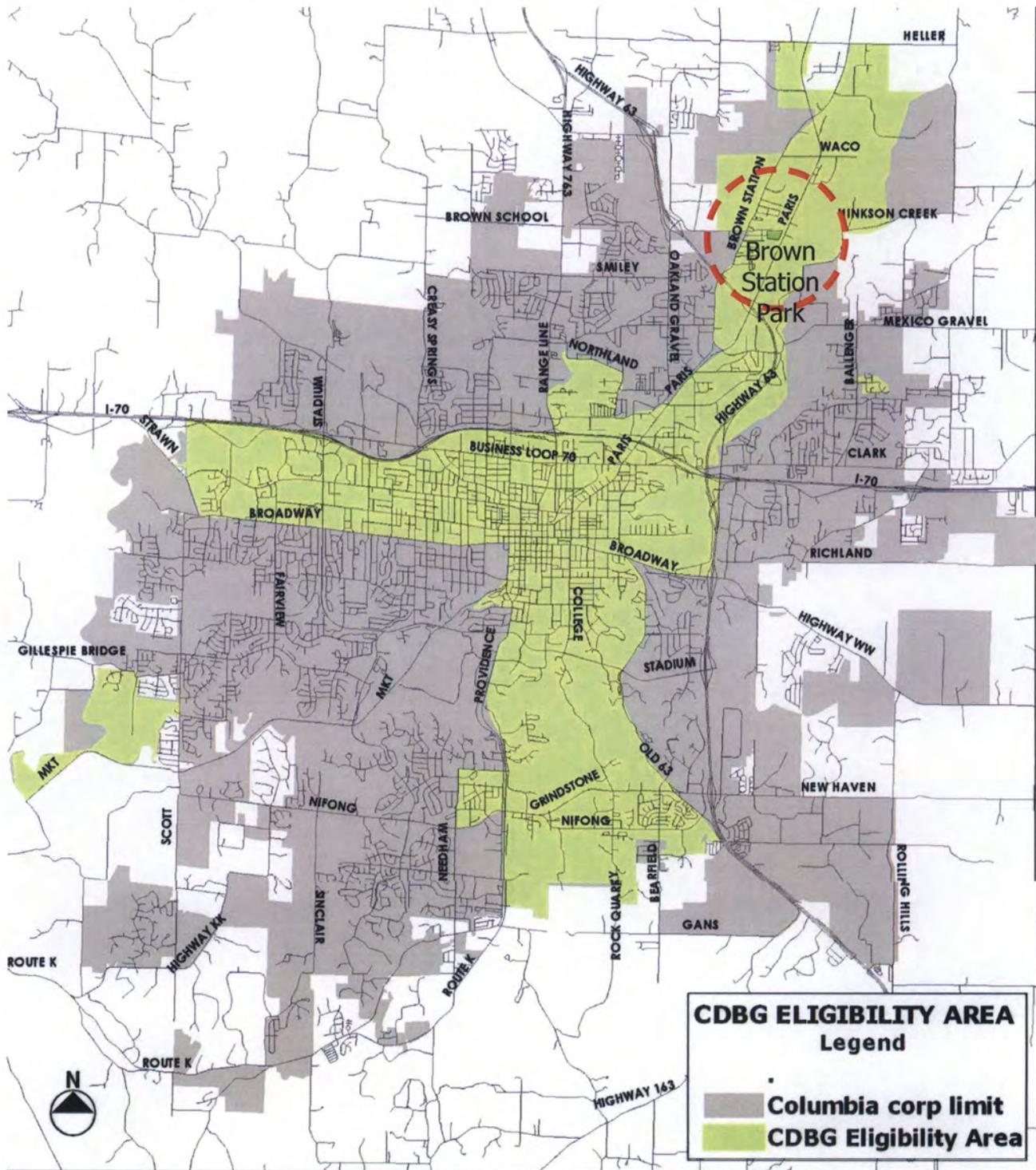


MAP 1: PROJECTS PROPOSED AND UNDERWAY IN 2010



**MAP 2: NEIGHBORHOOD ENHANCEMENT AREA (Grey)
with 2000 Census Block Groups**

LOCATION OF BROWN STATION PARK IN RELATION TO CDBG ELIGIBILITY AREA



Note: Neighborhood parks are designed to serve a use area of 1/2 mile radius, typically assumed as a comfortable walking distance for adjoining residents. This use zone is indicated above as an overlay to the City of Columbia Planning Departments CDBG Eligibility Map.



**PROPOSED IMPROVEMENTS TO BROWN STATION PARK
COLUMBIA PARKS AND RECREATION 5-19-10**

COMMUNITY DEVELOPMENT BLOCK GRANT/HOME APPLICATION FORM (HOUSING)

RECEIVED APR 30 2010 4:00 pm PLANNING DEPT.

Organization: Department of Planning and Development

\$300,000 HOME funds requested:
\$ HOME CHDO funds requested:
\$50,000 CDBG funds to be expended by Sept. 30, 2011
\$50,000 CDBG funds to be expended by Sept. 30, 2012
\$ CDBG funds to be expended by Sept. 30, 2013

Please provide a two-sentence summary of the project for which your organization is seeking funds.

Funds are requested to continue the City's Owner Occupied Housing Rehabilitation Program Citywide, to bring Homes up to Rehabilitation Standards, including construction, inspections, rehab administration, lead hazard evaluation and control, appraisals, home maintenance classes.

Contact Person: Vicki Turner

Address: 701 E. Broadway Columbia MO 65205
City State Zip

Phone: (573)874-7239 Fax: (573)874-7546 E-Mail: VMT@gocolumbiamo.com Federal Tax ID:43-6000810

Please indicate the category that best represents your organization:

X City Department Non-Profit Other (please specify)

What is the primary mission of your organization?

The Planning and Development Department of the City of Columbia provides city planning and community development services to community and other government agencies. It operates housing programs, administers the CDBG and HOME Programs, provides staff support for joint, city/county and state transportation planning activities, helps coordinate neighborhood programs, administers the subdivision and zoning ordinance (except for enforcement), and is responsible for long-range land use, transportation and capital improvement planning for the City.

How many clients does your organization serve annually?

What is the total annual budget for your organization this year? \$ 1,549,677

Please indicate the source of your revenue and the percentage of revenue derived from each source.

Government (%) Foundations (%) Donations (%) Fees (%)
Volunteers (%) Other (%) (please specify)

Annual value of in-kind contributions in dollars: \$

Annual number of volunteer hours:

Is your organization capable of repaying this funding assistance?

I have reviewed the CDBG/HOME information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal has been approved by the governing board (original signature must be submitted).

Signature (Board President or Principal)

Timothy Teddy
Typed/Printed Name

4/29/10
Date

PROJECT BUDGET FORM (Housing)

September 30, 2011 Deadline

ACTIVITIES	A. CDBG/HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) Program Income	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection	\$10,000 CDBG \$2,500 HOME			\$25,000 CDBG PI	\$37,500
Lead Hazard Evaluation	\$2,500 CDBG				\$2,500
New Construction					
Housing Rehabilitation	\$15,000 CDBG \$145,000 HOME			\$35,000 HOME PI	\$195,000
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other: Appraisals	2,500 HOME				\$2,500
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)	\$22,500 CDBG				\$22,500
TOTAL \$	\$50,000 CDBG \$150,000 HOME			\$60,000	\$260,000

PROJECT BUDGET FORM (Housing)

September 30, 2012 Deadline

ACTIVITIES	A. HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) _____	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection	\$20,000 CDBG \$2,500 HOME			\$25,000 CDBG PI	\$47,500
Lead Hazard Evaluation	\$5,000 CDBG				\$5,000
New Construction					
Housing Rehabilitation	\$30,000 CDBG \$145,000 HOME			\$35,000 HOME PI	\$210,000
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other : Appraisals	\$2,500 HOME				\$2,500
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)	\$45,000 CDBG				\$45,000
TOTAL \$	\$100,000 CDBG \$150,000 HOME			\$60,000	\$310,000

.CDBG STATISTICAL FORM
(Fill out to the best of your ability)

Name of Organization: Department of Planning and Development, Owner Occupied Housing Rehabilitation Program

	Current Year (estimated)	Last Year (actual)
Total Number Clients	___ 10 ___	___ 10 ___
Total Number City Clients	___ 10 ___	___ 10 ___
Percent City Clients	___ 100 ___	___ 100 ___
Percent Black Clients	___ 50 ___	___ 50 ___
Percent Asian/Pacific Islander Clients	___ 0 ___	___ 0 ___
Percent Hispanic Clients	___ 0 ___	___ 0 ___
Percent Caucasian Clients	___ 45 ___	___ 50 ___
Percent Alaskan Native Clients	___ 5 ___	___ 0 ___
Percent Disabled	___ 20 ___	___ 10 ___
Percent 0-17 Years of Age	___ 50 ___	___ 20 ___
Percent 62+ Years of Age	___ 40 ___	___ 10 ___
Percent Below 80% of Median Income	___ 100 ___	___ 100 ___
Percent Below 50% of Median Income	___ 40 ___	___ 40 ___
Percent Below 30% of Median Income	___ 0 ___	___ 20 ___
Percent Single-Headed Household Clients (Exclude one person households)	___ 30 ___	___ 0 ___
Percent Female-Headed Household Clients	___ 30 ___	___ 20 ___

Narratives

The narrative portion of the application should provide the Council, Community Development Commission (CDC), and City staff with a detailed description of the proposed project and a broad overview of your organization. The narrative should be divided into two major sections (Project Description & Organizational Description). **You may fill out this section on this form; use as much space as you need.**

Project Description

The Project Description section should briefly answer the following questions:

The Project

1. **Provide a description of the project and the importance of the project to the organization and City.**

The owner-occupied housing rehabilitation program promotes neighborhood stability by providing funds to help low-income property owners make necessary improvements to their homes. The Department of Planning and Development of the City of Columbia is requesting \$200,000 in CDBG funds for the support of rehabilitation administration, professional services and construction costs associated with the Owner Occupied Housing Rehabilitation Program. \$50,000 of this amount of being requested from funding leftover from previous years due help cover a shortfall that developed this year. These left over funds will be used immediately. \$150,000 in 2011 CDBG funding is requested for the program starting in 2011, including funding for the construction of at least one units not eligible for HOME rehabilitation funding. In addition, \$300,000 of HOME funding is requested to cover construction costs. A match of \$120,000 of HOME and CDBG Program Income is expected. The average rehabilitation cost per unit was \$31,476 in 2009; therefore, new construction funds provided will improve approximately 10 housing units; plus loan repayments will be used to address three additional housing units for a total of 13 units.

CDBG Housing Rehabilitation Program funding is used to run, not just the Owner Occupied Housing Rehabilitation Program, but also the Emergency Repair Program, Code Deficiency Abatement Program, and much of the administration and contract management of the Ramp program using funds provided to Services for Independent Living; and to provide technical assistance to the Boone County Council on Aging senior home repair program. Examples of rehabilitation services funded through this project include: appraisals of properties, housing inspection costs, and lead hazard evaluation. Rehabilitation funding will also cover the cost of training contractors for lead hazard control, lead hazard evaluations, investigative costs for HVAC systems, camera work for sewer lines, foundation design issues, general inspection services, temporary relocation of homeowners during the rehabilitation process and pre-construction consultations with homeowners. Without these funds, the City would need to lay off 1.5 staff members and discontinue all rehabilitation and home repair programs.

The housing rehabilitation program remains important to the City as it helps stabilize neighborhoods and families; thereby reducing the need for a variety of public services. The program also directly helps build property values through replacing and repairing major home components. The program helps improve property values and tax revenue for the City and generates repayment of loans provided to homeowners through the program.

The program, in 2008, began prioritizing energy efficiency in all of its Owner Occupied Housing Rehabilitation projects, through completing home energy performance reviews for all projects, and working with the Water and Light Department to find additional funding for energy improvements to homes. This includes the installation of heat pumps, extra insulation, and window and door replacements, among other findings of the review. The Planning Department has also used CDBG funding to make assessments of each homes air infiltration locations and volume. The result will be lower energy bills for all rehabilitation clients.

Approximately \$4,000 of funding will be provided through the program that will be needed to continue the City's "HomeWorks" classes in partnership with the University of Missouri Extension and the City's Water and Light Department. The City requires all homeowners participating in the Owner Occupied Housing Rehabilitation Program to attend the five hour HomeWorks class to help protect the City's investment and ensure the sustainability of improvements that are made to homes.

The HOME Program allows the City to refinance an underlying mortgage in those cases where the terms and conditions of such loans are either predatory or not advantageous to ensure the self-sufficiency of the occupants of the home. In cases where an underlying mortgage is causing substantial problems for a client due to predatory or unreasonable terms and conditions, the city will consider refinancing some or all of these loans to bring household finances in line with standard underwriting guidelines established for the City's Homeownership Assistance Program.

2. What is the history of the proposed project?

Since its inception in 1975, the Owner Occupied Housing Rehabilitation Program Program has served 570 households. Since 2002, the program has the following completions:

2002:	12 homes were rehabilitated
2003:	11
2004:	14
2005:	10
2006:	13
2007:	11
2008:	13
2009:	10

The maps attached to this application indicate the locations of homes that have been addressed during these years and some that are being addressed in 2010. Funding for the program has changed somewhat since the program first began in 1975. In 1994, the program began using HOME program funds. At about the same time, the City required repayments on rehabilitation loans when payments would not pose a hardship for the homeowner. To some extent, the program sustains itself. During 2006, repayments from the City's Owner Occupied Housing Rehabilitation Program totaled \$233,717; in 2007 totaled \$104,590, in 2008 totaled \$60,365, and in 2009 totaled \$59,762. The decreasing level of loan repayments results in part from the reluctance of homeowners to buy new homes and a decline in home values resulting in no repayment of residual funding for homes sold.

In 2005, community development staff, with the help of University Extension and the City's Water and Light Department, began holding home maintenance seminars, being offered primarily at the public library. Attendance at the class is required for all households participating in the Owner Occupied

Housing Rehabilitation Program. The City allows forgiveness of \$500 of the loan amount to ensure attendance.

3. What are the goals and objectives of the proposed project?

The program furthers the goals and objectives of the 2010 – 2014 Consolidated Plan. Specifically:

- “Goal A”, using supply and demand side strategies provide incentives to allow the purchase, repair, or rehabilitation of at least 75 housing units per year affordable to those between 50 – 80% of the median income.
- “Goal F”, to “Revitalize the “Neighborhood Response Team Area” by increasing the rate of homeownership, assessed valuations, and eliminating health and safety concerns; including improvements to public infrastructure, housing conditions; reducing the numbers of code violations, and pursuing redevelopment strategies where appropriate.
- “Objective 23”, Rehabilitate 75 Owner Occupied homes to make decent affordable housing sustainable.

4. How will the project eliminate the need described in the “Need” section of the narrative?

The need will be eliminated through bringing houses up to standard, eliminating identified health and safety hazards, extending the useful life of home components, and making visible improvements to the exterior of the homes. The need will also be addressed through a program to educate recipients of assistance on home maintenance in every case; and financial management, where applicable. This will, in turn, contribute to extending the useful life of homes and the ability of a household to maintain improvements made.

Need

5. What are the priority needs for this project?

This year’s program will continue to implement the strategies for the program outlined in the Consolidated Plan document. In addition to prioritizing applications in the CDBG Eligibility Area, the program will also prioritize applications for elderly persons and persons with disabilities, including special needs populations; and will prioritize projects in the Neighborhood Response Team Area. Additionally, staff will rate the apparent relative need for physical improvements to homes and the income level of applicants. The adopted rating scale is as follows, with even scores going to applicants on a first-come first-serve basis:

Elderly -	20 points
Disabled -	20 points
Housing Condition -	20 points (0, 10, or 20 points)
Income -	20 points (0, 10, or 20 points)
CDBG Eligibility Area -	10 points
NRT Area -	10 points
State or Local Historic Designation	20 points

6. How urgent is this need and what measurable information is available to support the need for the project?

The need is urgent for the majority of the households receiving assistance. Since the program is primarily a loan program, households that have the funds to make the repairs generally do not apply for this program. Although data on substandard housing is not available Citywide, the program continues to maintain a current waiting list of 15 households, up from 8 a year ago, due partially to the fact that the City ran out of funds to commit in early 2010, but also the lack of financing available from other sources, due to the economic downturn.

There is a total of approximately 6,000 owner occupied housing units that are more than thirty years old in the City of Columbia that potentially could need major repairs. The NRT area and other central City neighborhoods are the neighborhoods that primarily benefit from the program (see attached map). The expanded NRT area, as of November 2008, had a total of 279 households in need of substantial rehabilitation and 728 houses with exterior code violations noted. In addition to exterior code violations, there are numerous houses with health and safety concerns, such as electrical, plumbing, and lead-based paint hazards, among other interior deficiencies. Many of the houses addressed through the program have foundation and roof problems that must be remedied to extend the life of the structures. In most cases, the deficiencies must be repaired within a year or two in order to eliminate costly additional problems, or in some cases, in order to save the house itself. The bottom line is that it costs less to rehabilitate a house than to build a comparable new house, and with increases in the cost of construction materials and interest rates, this disparity is increasing. As we had indicated earlier, our average rehabilitation cost is approximately between \$30,000 while the cost of constructing a comparable three-bedroom two-bathroom home was about \$120,000 last year. If one were to double our rehabilitation cost and replace all systems in a house, you would basically have a new house for less cost, assuming the cost to acquire the house in disrepair was \$60,000 or less. Since everyone in the Owner Occupied Rehabilitation already owns their house, rehabilitation is a much better alternative than is buying a new house, particularly for low income persons that cannot afford a \$120,000 house.

The program will eliminate more spotty issues of home deterioration and serve to maintain the stability of these neighborhoods by arresting possible causes of neighborhood deterioration, which sometimes, can be just a few houses on a block.

In accordance with the information collected for the 2010 – 2014 Consolidated Plan, priority households with unmet needs that include substandard housing conditions or that were cost burdened at the end of 2008 included: 798 households below 30% of the median income, 699 households below 50% of the median income, and 914 households below 80% of the median income. 713 of the total number indicated above are elderly households. We believe that with worsening situation in employment and stagnation of income, the financial position of lower income households is becoming more precarious. Many people are not selling their homes as rapidly as in the past, making the rehabilitation of existing homes a more attractive alternative to improve one's living environment.

7. What are the geographic boundaries of the clients that need this project?

The geographic boundaries are the entire City; however, as indicated above, the City will prioritize houses in the CDBG eligibility area and in the Neighborhood Response Team Area. The attached map shows as geographic concentration of projects in the central part of the City west of Providence.

8. Who are the direct low income beneficiaries of the project and what is the housing market for the proposed project?

The direct low income beneficiaries are owner-occupied households that have substandard housing conditions that cost more than \$1,000 to repair. Additional beneficiaries will include the general public that attends home maintenance education classes funded through this program. Currently, given the increase in interest rates and the cost of building materials, housing rehabilitation is becoming a more cost effective option to providing affordable housing than new construction.

Measurable Results

9. What are the measurable results of the project and how many persons and households will benefit?

An objective of the Consolidated Plan set a goal of rehabilitating 15 homes in 2010. Given the multiple goals and objectives of the program, reliable measurements of program impact could only be obtained by a survey of previous participants of the program. Measurable results of the impact of the program in the Neighborhood Response Team Area include assessed valuation, number code violations, and the homeownership rate. Data on assessed valuations in the NRT Area shows an increase in the average valuation of residential parcels of land between 2000 and 2008 of approximately \$11,000 per unit while the homeownership rate has increased from 30 to 38%, excluding public housing areas. The number of vacant dilapidated structure has been reduced from 30 to 10. The percentage of owner occupied homes with code violations has been reduced from 7 to 6%. Due to the presence of other programs in the NRT, these results cannot be solely attributed to the owner occupied rehabilitation program.

The measurable result of the home maintenance and financial education counseling activities will be the number of persons that do not have repeat applications to the City's housing rehabilitation or other public programs and the number of households that are maintaining homes in standard condition.

10. What is the source of information used to determine the measurable benefit?

The source of information includes an annual staff survey of the NRT Area, and NRT Team survey of the NRT Area, and information from the assessor's database.

Self-sufficiency

11. Describe how this project will assist in the self-sufficiency of the persons benefiting from the project and their quality of life.

The program will provide a source of financing to extend the period of time an owner can remain in the house, which in many places means they can continue to be a homeowner. Since there are few houses on the market that are affordable for purchase by low to moderate income persons, the rehabilitation program allows owners to retain and build equity in their home. By eliminating health and safety hazards, the program eliminates services, such as health care, that may be needed should a person remain in unsafe conditions. The Housing Rehabilitation program also contributes to neighborhood revitalization, allowing for an improvement in neighborhood conditions, property values, safety, and mental health. The City recognizes the importance of self-sufficiency and the ability of homeowners to maintain their homes without public support. Therefore, funding for home maintenance education classes is included as a part of this program. Home Maintenance classes will be required for all applicants while financial education will be encouraged for those that have extensive debt or high

expenses relative to their basic needs, such as food, shelter, transportation, insurance, and medical expenses.

An added component directly affecting the self-sufficiency of owners will be the ability of the City to help refinancing underlying debt to ensure that overall home payments will be affordable to homebuyers after rehabilitation.

12. How will the project facilitate homeownership?

The project allows homeowners to remain in their homes by extending the useful life of the home.

Impact

Please consider the following issues and describe how your proposed project will improve the quality of life in the neighborhood(s).

13. How will project enhance neighborhood amenities?

The project will directly improve the appearance of neighborhoods by improving the appearance of housing in the neighborhood.

14. Parking - No impact anticipated

15. Traffic flow - No impact anticipated

16. Pedestrian access - No impact anticipated

17. Property values – Should increase property values

18. Public safety - should improve public safety

19. Noise - No impact anticipated

20. Zoning and land use compatibility - No impact anticipated

21. Storm drainage - No impact anticipated

22. Soil erosion - No impact anticipated

23. Historic preservation issues – provides an additional source of financing to preserve homes

24. Other issues where a site has already been selected - NA

25. Has the neighborhood been consulted regarding this project?

The project is not site specific. Neighborhood stability is one of the outcomes of home rehabilitation projects.

Provide pictures of selected sites and their surroundings: N/A.

Timeline

Provide a timetable for completion of the project. List all commitments of funds and approvals that will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place. If all funding commitments are not in place, the City may not sign an agreement with your organization until such time as the agreements are in place. Note that the timeline must agree with budgeted funds requested on the budget form.

Number of months from HUD approval of funds until:

0 _____ Project/Program determined to be feasible (for CHDO Technical Assistance Projects only)

0 _____ All sources of funds committed

- 0 ___ Program or architectural design complete
- 0 ___ Property Acquisition Complete
- 1 ___ Start of Construction or Program Implementation
- 18 ___ Program/Construction Complete
- 20 ___ Occupancy and Performance Reporting Complete

Organizational Description

The Organizational Description section should contain the following elements:

Purpose

26. Provide a description of the mission of the organization, goals and objectives of the organization

The Planning and Development Department of the City of Columbia provides city planning and community development services to the community and other governmental agencies. It operates housing programs, administers the Community Development Block Grant and HOME programs, provides staff support for joint city, county and state transportation planning activities, helps coordinate neighborhood programs, administers the subdivision and zoning ordinance (except for enforcement), and is responsible for long-range land use, transportation and capital improvement planning for the city.

The department conducts special planning studies as directed by the City Council and processes requests for annexation. The community development goals and objectives of the organization are specified in the City's Consolidated Plan for 2010 - 2014.

27. Provide a summary of activities and programs of the organization

The Department of Planning and Community Development includes the Division of Community Development that, in addition to the Owner Occupied Housing Rehabilitation Program; operates an Emergency Repair Program, Code Deficiency Abatement Program, Homeownership Assistance Program, for existing housing, Homeownership Assistance Program for organizations involved in new housing construction and substantial rehabilitation, a rental housing rehabilitation programs in the NRT Area, provides financial assistance for the development of affordable rental housing, provides financial assistance for agencies operating housing programs for special needs and homeless population, administers all CDBG and HOME funding; including preparation of the Consolidated Plan, Annual Action Plan, and Consolidated Performance Evaluation Report; and staffs two committees; including the Community Development Commission and Loan and Grant Committee. In 2010, the Department added the significant administrative responsibilities for the RAMP Program using Services for Independent Living CDBG funding and began the administration of the Neighborhood Stabilization Act Program (NSP). NSP Program activities include the acquisition, rehabilitation, redevelopment of properties that are vacant and foreclosed in the central part of the Neighborhood Response Team Area.

28. Describe in detail the status of previous City funding received, any funding remaining, and the measurable results from previous City funding

At the time of this writing, the City had \$10,437 of unexpended 2009 CDBG funds and \$156,729 of 2010 funds (not yet available from HUD) budgeted. CDBG funds are adequate to keep the doors open for the program for a 15 month period ending August 1, 2011; including expenditures for rehabilitation administration, inspections, contractor training, home maintenance seminars, and other soft costs in the next 15 month period. Existing CDBG funds budgeted should also include construction costs for one

house. Additional funding is needed for these soft costs in 2011 to cover the following 12 month period ending July 1, 2112.

At this writing, the City has unspent 2009 HOME funds totaling \$117,220; of this, funds committed to construction projects total \$48,306. 2010 funds budgeted, but not yet received from HUD at this writing total \$210,000. In order to meet the goal of addressing 15 rehabilitation projects in each of the next two years, \$450,000 in additional HOME funds will be needed; however, given the realities of competing applications, the Department is requesting \$300,000 to address five less rehabs over the next two years, averaging 12.5 for each year.

Personnel

29. Describe the personnel that will be in charge of administering the project and operating the project when it has been completed. Every project must include, at a minimum:

- **The proposed program administrator and source of funding to pay for program administration to remain in compliance with HUD and City regulations;**
- **For construction projects, a designated person or firm that will design and inspect construction projects;**
- **Designated persons to provide financial management of the program.**

Personnel involved with monitoring and providing administrative support include; Vicki Turner, Housing Coordinator, who has the responsibility for program administration; Kathy Sides, will assist with program administration; Sam Abdullah, who will conduct housing inspections of the property, prepare work write-ups for housing to be repaired or rehabilitated, and conduct home energy performance reviews of each house; and Tom Lata, Community Development Coordinator, who will assist with monitoring and overseeing the operation of the project.

30. What is the prior experience of the organization's personnel with this type of project?

Include the following:

- **Credentials, including resumes and licenses necessary to accomplish the job.**
- **Number of years of experience with this type of project;**
- **List of representative projects completed in the past**

The staff of the Community Development Division that will have the primary responsibility for administering the project requested in this proposal include the following:

Vicki Turner: Graduated with an Associate in Business degree from Moberly Area Community College in 1970. Provided administrative support for the City's rental rehabilitation program, housing rehabilitation program, insulation and weatherization programs beginning in January 1985. Promoted to Housing Programs Coordinator in February 1990. Assisted in the design and implementation of the emergency repair program in 2000. Currently administers the City's housing programs (emergency repair program, code deficiency abatement program, housing rehabilitation program, rental rehabilitation program, and homeownership assistance program). Vicki is also a Certified HOME Program Specialist concerning HOME regulations, which was received during 2007.

Tom Lata: Has an M.S. in Urban and Regional Planning from the University of Iowa in 1980, specializing in housing planning; from 1982 – 1983 acted as the administrator and housing inspector for two small town CDBG funded housing rehabilitation programs in southeast Kansas; from 1984 through 1987 was a CDBG Field Representative for the State of Missouri Department of Economic

Development in SE Missouri and the bootheel, including monitoring a large number of housing programs; in 1988 was promoted to Housing Coordinator responsible for all State of Missouri CDBG housing programs and the State run Rental Rehabilitation Programs funded with through Section 17 funding and HOME funds; in 2001 became Community Development Coordinator for the City of Columbia in charge of all CDBG and HOME funded activities and the City's Consolidated Planning and performance reporting processes. Served on the Governor's Commission on Childhood Lead poisoning for six years and was licensed as a lead-based paint risk assessor license for a number of years while working at the State. Has been certified as a Housing Development Finance Professional by the National Development Council and is also holds a Certified HOME Program Specialist designation from HUD.

Sam Abdullah: Has worked in the building trades for 33 years and is a journeyman carpenter, electrician, mechanic, and a master plumber. Formerly was a licensed lead paint risk assessor. Has worked for the City for 13 years in the capacity of a building inspector and housing rehabilitation specialist. Sam completed his certification as a Home Energy Rater Specialist with the City in 2008.

Kathy Sides: Has 21 years' experience as an administrative assistant and has experience working with lower income persons seeking employment. Has several years of basic bookkeeping experience and has a degree from a four year college.

Most recent projects completed included: 305 St. Joseph, 3408 Nottingham, 320 Anderson, and 404 Alexander.

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

- **Credentials, including resumes and licenses necessary to accomplish the job;**
- **Number of years of experience with this type of project;**
- **List of representative projects completed or services offered in the past;**
- **Insurance that will be required of contractors.**

Professional Service providers that are called upon for most projects include:

Pharos Group, from St. Louis, who provide lead hazard evaluation services and also provides training to contractors and property owners in lead-safe work practices and lead abatement (see attached resumes). Pharos is licensed by the State Department of Health to conduct both activities. Pharos Group personnel have been conducting lead hazard evaluations since the mid-1990s. During the mid to late 1990's, they provided training for the State in a variety of environmental control professions and have been training City contractors since 2002. The contractor carries \$2 million dollars of liability insurance.

Bill McAllister, Pillar to Post Home Inspections (see attached resume) performs initial structural inspections on homes to be rehabilitated. He has over 20 years experience in project management and many years experience in industrial plumbing and electrical systems. He completed formal, comprehensive training provided by Pillar to Post Home Inspections; with review on an annual basis, and supplemental training by the American Society of Home Inspectors. The contractor is required to carry \$500,000 of liability insurance.

Moore and Shryock, Appraisers have a combined total of over 85 years appraisal experience, and our support staff has over 20 years experience, including two residential appraisers, Thomas Shryock and John Rouse, both of whom are Missouri State certified residential appraisers.

The City will continue to utilize project management software, called "One Roof", from Travis Systems Inc. The system is primarily a grants management software system that will facilitates communication among staff members, provides greater efficiencies in project management and tracking, and provides additional tools for field operations. The program includes integrated modules for application processing; contract management, including a specification writing program; financial tracking and budget control; and loan collection and loan portfolio management. The program can provide a variety of reports for management staff and for HUD, and has won a HUD Best Practice Award.

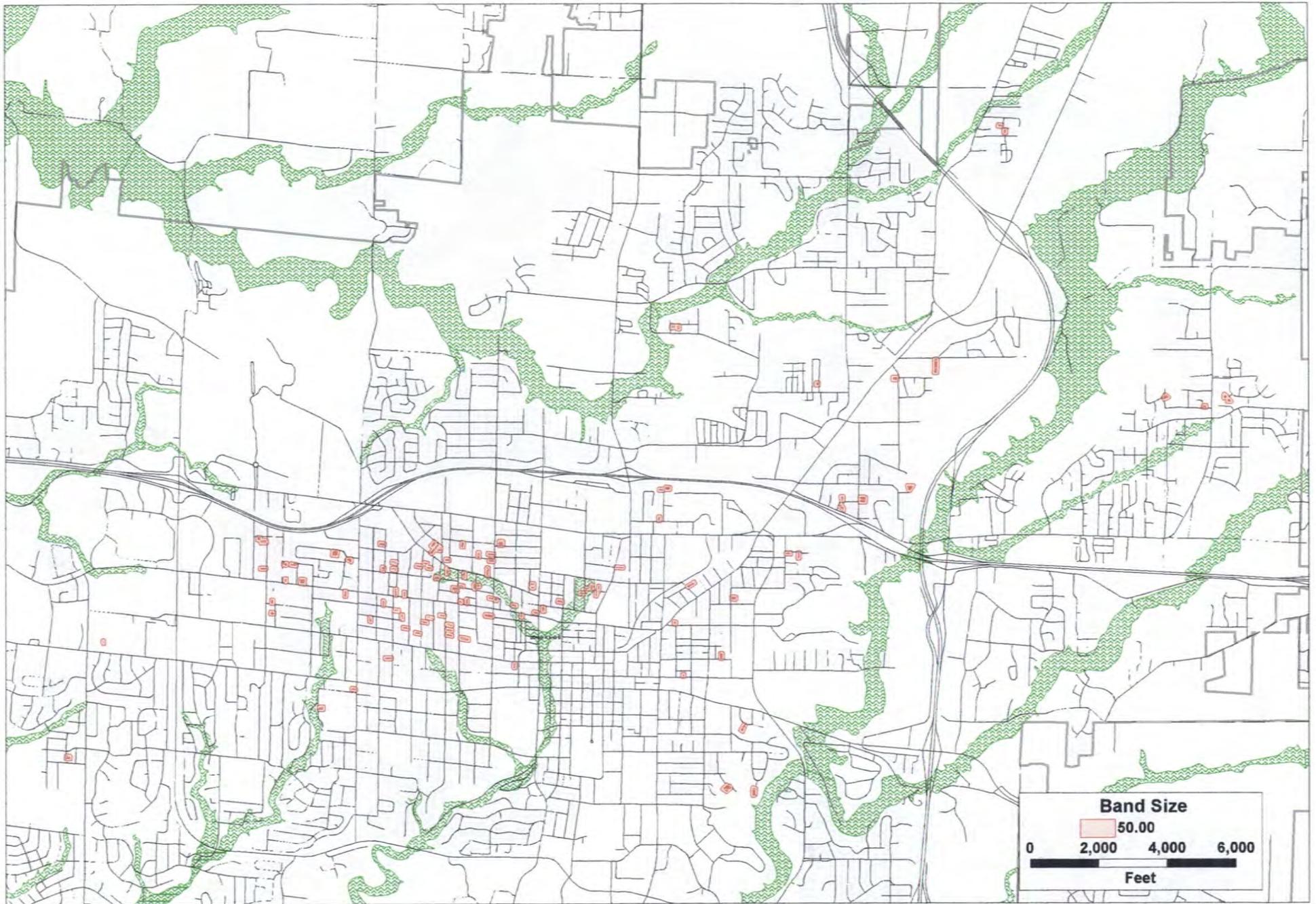
The City plans to continue to use:

University Outreach and Extension to provide home maintenance seminars on a quarterly basis. University Extension has been providing home maintenance and financial education since the early 1990's through their 'HomeWorks' Program. The City has the advantage of being able to use Michael Goldschmidt, a licensed architect as the trainer;

David Mars: Energy Management Specialist with the Water and Light Department, with more than 20 years experience in energy education and assessments, is the other trainer as is generally recognized by the City and community at large as a lead educator in this field and can be regularly seen on the City Channel giving advice to the general public.

Concerning construction contractors, the City keeps a list of qualified contractors for homeowners to select. The list is an open list and owners can select from the list or find their own qualified contractor. All contractors are required to have Workers Compensation, \$300,000 - \$500,000 of liability insurance, must have a City business license, hold HUD required licenses and certifications for lead hazard control activities, and must also be licensed by the City for the specific activities undertaken. The City has significantly expanded its list of construction contractors in the last year.

32. Does the organization have control of the site(s) for the project? If not, you may be prepared to obtain site control before an agreement with the City will be possible. N/A



Location of Owner Occupied Rehabs, last 109 completed, since 2002

CITY OF COLUMBIA

OWNER-OCCUPIED HOUSING REHABILITATION PROGRAM

This program promotes neighborhood stability by making low interest loans to low-and moderate-income property owners to make necessary improvements to their homes, including bringing properties up to City property maintenance codes.

Who can apply for this program?

To submit an application, you must: (1) own and live in the home that is to be rehabilitated, (2) reside within the city limits of Columbia, and (3) meet the Department of Housing and Urban Development (HUD) income limits.

Note: Although the program is available city-wide, preference is given to applicants whose homes are in the Community Development Block Grant (CDBG) eligibility area (see map on reverse).

Current income limits are:

<u>Family Size</u>	<u>Lower Income</u>
1 person	\$35,300
2 persons	\$40,300
3 persons	\$45,350
4 persons	\$50,400
5 persons	\$54,450
6 persons	\$58,450
7 persons	\$62,500
8 persons	\$66,550

Where do I apply?

Contact the City Planning Department at 874-7239 and have them send you an application or stop by the office on the second floor of the Daniel Boone Building at Seventh and Broadway, Columbia.

How does the program work?

Once you have completed your application and returned it to the Planning Department, your name will be added to the program's waiting list. Due to the program's popularity, it is possible that you may have to wait several months before the processing of your application begins.

Once city staff reach your name on the waiting list, they will meet with you at your home, complete an inspection and make a determination about the work your home needs. Bids are solicited from at least three general contractors, and after bids are received your application is taken to the City Loan and Grant Committee for approval.

How long does the process take?

City rehab staff work with up to six applicants at one time, and the entire process for each round (from initial inspection to approval) takes approximately six to twelve weeks, depending on how smoothly everything goes.

Can I do the work myself?

No, you must contract with a general contractor to complete the work on your home.

What are the terms of the loan and how much can I borrow?

Maximum funding amount is \$35,000 (\$25,000 for rehab activities and \$10,000 for addressing lead-based paint hazards). Whenever possible, loans for the *Owner-Occupied Rehab Program* are amortized at 1% interest. City staff works with you to establish an affordable monthly payment. However, the City can defer payments for up to five years in hardship situations.

What kind of improvements can I do with this program?

Loan funds are used for necessary improvements, and could include one or more of the following:

- replacement of a roof
- furnace repair or replacement
- addressing lead-based paint hazards identified by the risk assessor
- electrical and plumbing repairs

- remodeling costs to make your home handicap-accessible
- energy improvements: attic insulation, door and window replacement
- installation of floor coverings
- installation of kitchen and bathroom cabinets
- other items deemed necessary to bring property into conformance with City property maintenance codes.

There are certain things that we cannot do.

Funds cannot be used for:

- adding additional rooms onto your home
- refinishing your basement or garage into livable space
- exterior improvements such as fencing and landscaping
- replacement of items determined to be in good condition by rehab staff (i.e., carpet, windows, etc.)
- purchase and installation of appliances, such as refrigerators, stoves, or window air conditioning units, etc.

Where do I get more information?

Contact the Department of Planning & Development at 701 East Broadway, Columbia, Missouri, 65201.

Telephone: (573) 874-7239, TTY: (573) 874-6364

Fax: (573) 874-7546

Visit us on our website at: www.GoColumbiaMo.com

Our e-mail address is: planning@GoColumbiaMo.com



Equal Housing Opportunity

The City of Columbia does not discriminate on the basis of race, color, religion, sex, national origin, ancestry, familial status, handicap, age, or sexual orientation.

**COMMUNITY DEVELOPMENT BLOCK GRANT/HOME
APPLICATION FORM (HOUSING)**

Organization: City of Columbia Office of Neighborhood Services

\$ _____ HOME funds requested:
\$ _____ HOME CHDO funds requested:
\$30,000 CDBG funds to be expended by Sept. 30, 2011
\$ _____ CDBG funds to be expended by Sept. 30, 2012
\$ _____ CDBG funds to be expended by Sept. 30, 2013

RECEIVED
MAY 03 2010 11:15 am
PLANNING DEPT

Please provide a two-sentence summary of the project for which your organization is seeking funds.

The Neighborhood Response Team (NRT) conducts curbside inspections of residential property, followed by direct contacts of homeowners offering assistance where code deficiencies are observed. Funding of \$30,000 will provide 50% (the other 50% will be City General Fund) of the cost for a Building Inspector to concentrate code enforcement services on the NRT Area.

Contact Person: Bill Cantin

Address: P.O. Box 6015 Columbia, MO 65205

Phone: 817-5050 **Fax:** 442-0022 **E-Mail:** bpcantin@gocolumbiamo.com **Federal Tax ID:**

Please indicate the category that best represents your organization:

City Department **Non-Profit** **Other (please specify)** _____

The mission of the Office of Neighborhood Services is to improve the quality of life for Columbia's residents through fairly and swiftly enforcing city codes related to residential life and build a sense of community by offering valuable volunteer opportunities, providing resources for neighborhood leaders to solve issues independently and managing donations to support our community.

How many clients does your organization serve annually? N/A

What is the total annual budget for your organization this year? \$732,067

Please indicate the source of your revenue and the percentage of revenue derived from each source.

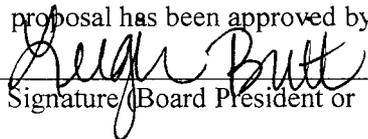
Government (100%) **Foundations (_____ %)** **Donations (_____ %)** **Fees (_____ %)**
 Volunteers (_____) **Other (_____ %) (please specify)**

Annual value of in-kind contributions in dollars: N/A

Annual number of volunteer hours: N/A

Is your organization capable of repaying this funding assistance? N/A

I have reviewed the CDBG/HOME information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal has been approved by the governing board (original signature must be submitted).


Signature (Board President or Principal)

LEIGH BRITT
Typed/Printed Name

4/28/10
Date

PROJECT BUDGET FORM (Housing)

September 30, 2011 Deadline

ACTIVITIES	A. CDBG Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) _____	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection	\$30,000				\$30,000
Lead Hazard Evaluation					
New Construction					
Housing Rehabilitation					
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)					
TOTAL \$	\$30,000				\$30,000

Community Development Block Grant Application Form (Housing)

Project Description

History

Provide a description of the project and the importance of the project to the organization and City. The Neighborhood Response Team (NRT) conducts curbside inspections of residential property, followed by direct contacts of homeowners offering assistance where code deficiencies are observed. Beginning in January 2010, the City's newly formed Office of Neighborhood Services (ONS) has the responsibility of conducting the annual walking assessments of the NRT area (map attached). The creation of ONS clearly illustrates the importance of the NRT as its main charge is to enhance the enforcement of the City's Property Maintenance Code (PMC) as well as citizen access to assistance programs and volunteer resources.

What is the history of the proposed project? The NRT began annual curbside inspections of residential housing in the central city beginning in August 2000. Since its inception, the official area has been expanded 4 times to encompass over 3,500 properties. The ninth round of surveys is currently underway, having begun March 24, 2010. ONS is focusing on re-inspections of properties cited during the original inspection with the intent of shortening the time a property is non-compliant.

What are the goals and objectives of the proposed project? The intent of the NRT is to improve the physical conditions of the City's older neighborhoods. Through addressing these physical issues, the NRT hopes to bring about a reduction in crime and an increase in the quality of life for the residents of the area.

How will the project eliminate the need described in the "Need" section of the narrative? The project will seek to eliminate the need for this project by bringing financial assistance and physical improvements to as many of the homes in the central city as possible. The reality of the situation is, however, that due to the number and age (a typical home being an average of 30-50 years old) of the housing stock located in the NRT area, there is no projected end to the need for this project.

Need

What are the priority needs for this project? Funding of \$30,000 will provide 50% (the other 50% will be City General Fund) of the cost for a Building Inspector to concentrate code enforcement services on the NRT Area.

How urgent is this need and what measurable information is available to support the need for the project? The need for this project is fairly urgent; code deficiency issues continue to be

a problem in the targeted central city area. The number of properties with code violations in 2009 was 516, roughly 15% of the housing stock.

What are the geographic boundaries of the clients that need this project? Please see attached maps.

Who are the direct low income beneficiaries of the project and what is the housing market for the proposed project? The residents who specifically benefit are those whose homes are repaired through multiple city assistance programs such as code deficiency abatement, owner occupied rehabilitation, emergency repairs etc. The NRT enables city staff to make direct contacts of the owners of housing with visible code deficiencies.

The housing market for this program is the number of homes within the NRT area that have code deficiency issues—this is approximately 15% of the housing, or approximately 500 homes.

Measurable Results

What are the measurable results of this project and how many persons and households will benefit? The measurable results of this project are primarily the total number of homes that are brought into code compliance through the NRT surveys. There are approximately 3,500 homes within the expanded NRT area, with approximately 7,000 residents.

What is the source of information used to determine the measurable benefit? The source of information is ONS, which uses project codes on the employee's timesheet to track the number of hours spent on NRT activities. In addition, ONS also tracks the number of property owners contacted, the number of rental compliance inspections made, etc.

Self-Sufficiency

Describe how this project will assist in the self-sufficiency of the persons benefiting from the project and their quality of life? The self-sufficiency of the persons owning and renting homes in the NRT area will be greatly improved. By bringing about physical improvements to their living environment, residents will be immediately impacted by material improvements (for example, reduced utility costs through the improvements to poor windows, roofing, etc.). As the physical environment of the central city area continues to improve, the city hopes that the crime rate in the area will reduce, and the number of owner-occupied homes will increase—both of these factors will be of tremendous benefit to the quality of life of the residents.

How will the project facilitate home ownership? The NRT will facilitate home ownership through two main avenues: 1) Physical improvements to existing owner-occupied homes will enable residents to stay in their homes where otherwise they may be forced out because of the inability to pay for necessary improvements; and 2) As the physical environment continues to improve and the crime rate hopefully decreases, more people will become interested in buying homes and living in the area.

Impact

How will the project enhance neighborhood amenities? The NRT will bring about physical improvements to the living environment through curbside inspections of residential property, followed by direct contacts of homeowners offering assistance where code deficiencies were observed. As the physical environment of the central city area continues to improve, the city hopes that the crime rate in the area will reduce, and the number of owner-occupied homes will increase—both of these factors will be of tremendous benefit to the quality of life of the residents.

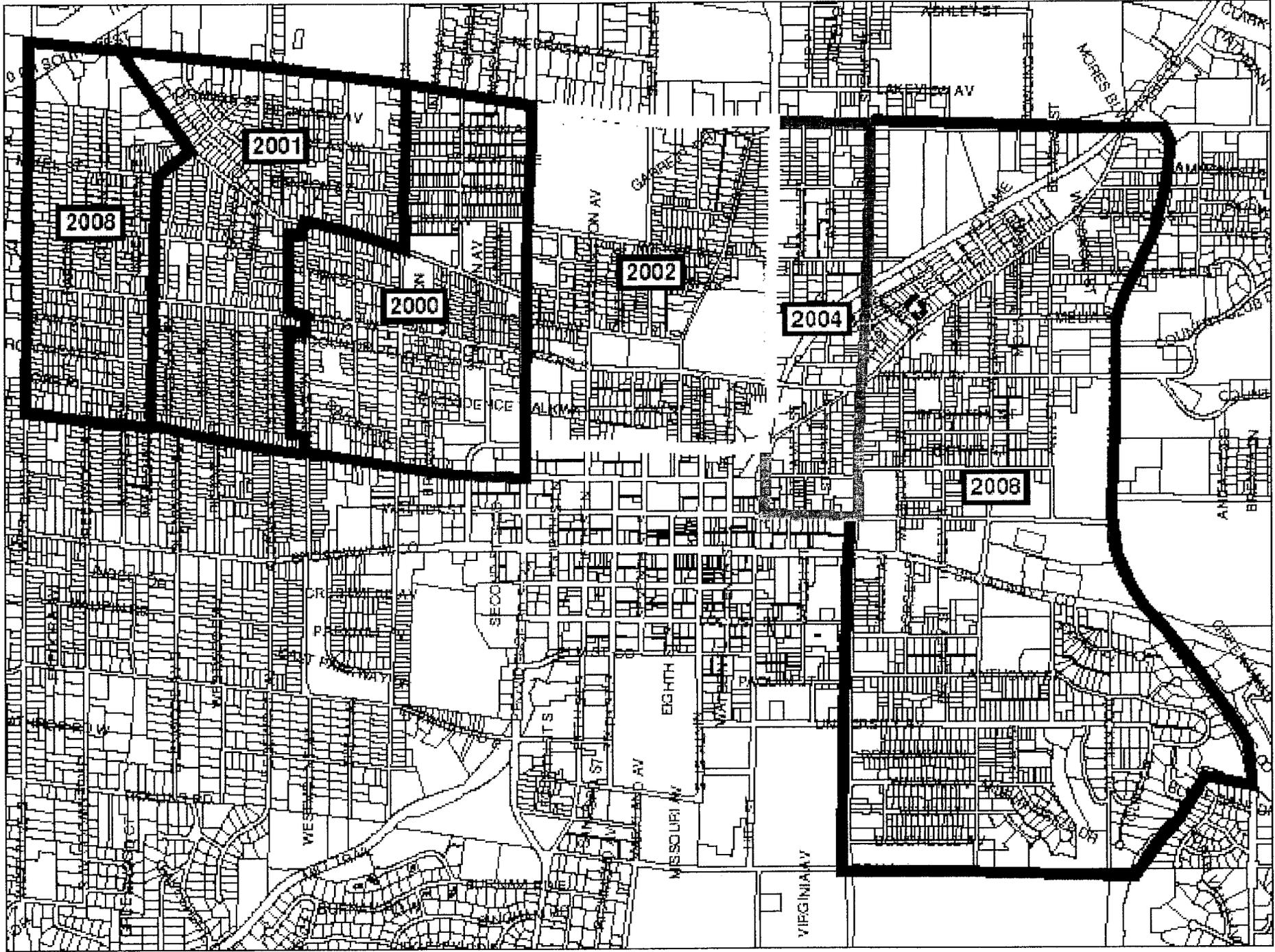
Has the neighborhood been consulted regarding this project? Yes—the City’s Neighborhood Response Coordinator communicates regularly with the neighborhood associations located within the NRT area, and keeps them up to date on the progress of the program.

Timeline

Provide a timetable for completion of the project. The NRT will conduct annual surveys of the entire NRT area beginning in March 2011. Funds will be expended over the course of the fiscal year.

Organizational Description

The Office of Neighborhood Services (ONS) was created as part of the City’s 2010 fiscal year budget to bring staff and resources together in one place to better address code enforcement issues, strengthen neighborhoods and team those efforts with volunteers. The mission of ONS is to improve the quality of life for Columbia’s residents through fairly and swiftly enforcing city codes related to residential life and build a sense of community by offering valuable volunteer opportunities, providing resources for neighborhood leaders to solve issues independently and managing donations to support our community. The majority of staff in ONS are existing employees that have come from other departments. Making up the ONS staff are three building inspectors, an environmental health inspector, the city’s neighborhood response coordinator, and a program assistant in Volunteer Services. The position of manager of neighborhood services was previously the city’s volunteer coordinator. The office also has one full time administrative assistant. In addition, the office has the service of one full time police officer who is an employee of the Columbia Police Department and a half time prosecutor. The half time prosecutor is the only new position in the Office.



COMMUNITY DEVELOPMENT BLOCK GRANT/HOME APPLICATION FORM (HOUSING)

RECEIVED APR 30 2010 4:00 PM PLANNING DEPT.

Organization: Department of Planning and Development

\$ HOME funds requested:
\$ HOME CHDO funds requested:
\$10,000 CDBG funds to be expended by Sept. 30, 2011
\$30,000 CDBG funds to be expended by Sept. 30, 2012
\$ CDBG funds to be expended by Sept, 30, 2013

Please provide a two-sentence summary of the project for which your organization is seeking funds.

The Emergency Repair Program provides funds to complete repairs to owner occupied homes that would, without assistance, endanger the health and safety of the occupants of the home, or threaten the existence of the structure as a viable housing unit.

Contact Person: Vicki Turner

Address: 701 E. Broadway Columbia MO 65205
City State Zip

Phone: (573)874-7239 Fax: (573)874-7546 E-Mail: VMT@gocolumbiamo.com Federal Tax ID:43-6000810

Please indicate the category that best represents your organization:

X City Department Non-Profit Other (please specify)

What is the primary mission of your organization?

The Planning and Development Department of the City of Columbia provides city planning and community development services to community and other government agencies. It operates housing programs, administers the CDBG and HOME Programs, provides staff support for joint, city/county and state transportation planning activities, helps coordinate neighborhood programs, administers the subdivision and zoning ordinance (except for enforcement), and is responsible for long-range land use, transportation and capital improvement planning for the City.

How many clients does your organization serve annually?

What is the total annual budget for your organization this year? \$1,549,677

Please indicate the source of your revenue and the percentage of revenue derived from each source.

Government (100 %) Foundations (Donations (%) Fees (%)
Volunteers () Other (%) (please specify)

Annual value of in-kind contributions in dollars: \$

Annual number of volunteer hours:

Is your organization capable of repaying this funding assistance?

I have reviewed the CDBG/HOME information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal has been approved by the governing board (original signature must be submitted).

[Signature]
Signature (Board President or Principal)

Timothy Teddy
Typed/Printed Name

4/29/10
Date

PROJECT BUDGET FORM (Housing)
September 30, 2011 Deadline

ACTIVITIES	A. CDBG Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) Program Income	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection		\$500 CDBG Rehab			\$500
Lead Hazard Evaluation					
New Construction					
Housing Rehabilitation					
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)	\$10,000				\$10,000
Demolition and On-site Improvements					
Housing Infra-structure (CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other: Appraisals					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)		\$500 CDBG Rehab			\$500
TOTAL \$	\$10,000	\$1,000			\$11,000

PROJECT BUDGET FORM (Housing)
September 30, 2012 Deadline

ACTIVITIES	A. HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) _____	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection		\$1,500 Rehab Admin			\$1,500
Lead Hazard Evaluation					
New Construction					
Housing Rehabilitation					
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)	\$30,000				\$30,000
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other : Appraisals					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)		\$1,500 Rehab Rehab Admin			\$1,500
TOTAL \$	\$30,000	\$3,000			\$33,000

(Fill out to the best of your ability)

Name of Organization: Department of Planning and Development, Owner Occupied Housing Rehabilitation Program

	Current Year (estimated)	Last Year (actual)
Total Number Clients	<u>10</u>	<u>10</u>
Total Number City Clients	<u>10</u>	<u>10</u>
Percent City Clients	<u>100</u>	<u>100</u>
Percent Black Clients	<u>50</u>	<u>70</u>
Percent Asian/Pacific Islander Clients	<u>0</u>	<u>0</u>
Percent Hispanic Clients	<u>10</u>	<u>0</u>
Percent Caucasian Clients	<u>50</u>	<u>20</u>
Percent Alaskan Native Clients	<u>0</u>	<u>0</u>
Percent Disabled	<u>30</u>	<u>40</u>
Percent 0-17 Years of Age	<u>50</u>	<u>50</u>
Percent 62+ Years of Age	<u>40</u>	<u>30</u>
Percent Below 80% of Median Income	<u>100</u>	<u>100</u>
Percent Below 50% of Median Income	<u>80</u>	<u>90</u>
Percent Below 30% of Median Income	<u>20</u>	<u>20</u>
Percent Single-Headed Household Clients (Exclude one person households)	<u>30</u>	<u>30</u>
Percent Female-Headed Household Clients	<u>50</u>	<u>40</u>

Narratives

The narrative portion of the application should provide the Council, Community Development Commission (CDC), and City staff with a detailed description of the proposed project and a broad overview of your organization. The narrative should be divided into two major sections (Project Description & Organizational Description). **You may fill out this section on this form; use as much space as you need.**

Project Description

The Project Description section should briefly answer the following questions:

The Project

- 1. Provide a description of the project and the importance of the project to the organization and City.**

\$40,000 of CDBG funding is requested to provide funding for lower income owner occupants that have a serious and imminent threat to a home or to their health and safety. Up to a maximum of \$5,000 in CDBG funding is provided, with \$500 provided in the form of a grant. The grant can be increased to \$2,000 in cases where lead-based paint hazards must be addressed as part of the project. Owners must have incomes below 60% of the median income to qualify and it is generally apparent that they cannot qualify for a bank loan with available monthly income. In addition, owners cannot have assets that can be made available for the project in excess of \$15,000/person for households below 30% of the median income, \$10,000/person for households between 30% and 50% of the median income, and \$5,000/person for households between 50% and 60% of the median.

Affordable housing is much more costly to build than it is to save. We believe that simply replacing a roof or foundation may save a house to provide affordable housing for an owner occupant in the near future, and in many cases, allows a household to identify additional resources to bring a house up to standard. There are a number of instances where a house was repaired with emergency repair funds, allowing the homeowner to complete the application process for the housing rehabilitation program. This resulted in a more permanent fix to the house at a later date. The program allows a household to remain in a house, thereby avoiding costly public services. A description of the program is contained in the enclosed brochure applicable to the 2010 program.

- 2. What is the history of the proposed project?**

This program began in 2001 with a \$25,000 allocation. The Department quickly became aware of the high demand for the program and increased the amount of funds allocated from \$25,000 to \$49,000. Funding for 2002 was also found to be inadequate and funding was increased to \$55,000 in 2002; and to \$75,000 for 2003 through 2005. After a review by staff of income levels of applicants and the urgency of emergencies in 2005, staff determined that, rather than increasing CDBG funding, the qualifying income level would be reduced to 60% of the median income from 80% of the median income; which is currently in effect. Expenditures and numbers of units assisted since 2005 are as follows:

Year	Expenditures	Houses Addressed
2005	\$29,448	12
2006	\$53,093	25
2007	\$27,720	11
2008	\$36,452	14
2009	\$30,070	10

Additional funding will be necessary to continue the program through May, 2012.

3. What are the goals and objectives of the proposed project?

The program furthers the goals and objectives of the 2010 – 2014 Consolidated Plan. Specifically, for the current plan, the goal is to eliminate housing problems posing an imminent threat to the health and safety of the household or to the life of the house itself. The project furthers Goal A of the Consolidated Plan document that addresses the repair of owner occupied housing units, and Objective 5, “complete minor home repairs to make 130 owner occupied housing units accessible.”

4. How will the project eliminate the need described in the “Need” section of the narrative?

The need will be eliminated through directly making home repairs that will stabilize housing for future short term use or until future rehabilitation activities can occur; and can eliminate an immediate health and safety hazard to the occupants of the house.

Need

5. What are the priority needs for this project?

The priority need includes the elimination of immediate health and safety hazards, preservation of affordable housing stock, and homeless prevention. Owner occupied households below 50% of the median income are considered a priority need in the Consolidated Plan document.

6. How urgent is this need and what measurable information is available to support the need for the project?

The need is urgent for all of the households receiving assistance. Urgency is one of the criteria by which households qualify for assistance, and includes the inability to pay for housing repairs that threaten the health and safety of homeowners or the future use of the dwelling. Measurable information includes the number of persons that receive assistance, which included households listed in number 2 above. The best measure would be the number of homeless persons that were forced to leave their homes based upon housing conditions; however, there is no good information source for this.

7. What are the geographic boundaries of the clients that need this project?

The geographic boundaries include the city limits of Columbia.

8. Who are the direct low income beneficiaries of the project and what is the housing market for the proposed project?

The direct low income beneficiaries will be owner occupied households below 60% of the median income with major health and safety or structural housing problems; and who do not have the resources to make necessary repairs.

Measurable Results

9. What are the measurable results of the project and how many persons and households will benefit?

Measurable results include the number of persons receiving assistance as indicated in item number 2 above. It is hoped between home maintenance education efforts that the need for the program will be reduced in the future.

10. What is the source of information used to determine the measurable benefit?

Projects completed in the Consolidated Annual Performance Evaluation Report.

Self-sufficiency

11. Describe how this project will assist in the self-sufficiency of the persons benefiting from the project and their quality of life.

The program will help an owner occupant retain occupancy in a structure and avoid falling out of homeownership status, or being homeless, in cases where the occupant could not afford a rental payment. The emphasis of this program is on ensuring that homeowners do not become less self-sufficient as a renter or homeless person, rather than improving their self sufficiency.

12. How will the project facilitate homeownership?

The program facilitates homeownership by allowing homeowners to remain in their homes.

Impact

Please consider the following issues and describe how your proposed project will improve the quality of life in the neighborhood(s).

13. How will project enhance neighborhood amenities? – No Impact Anticipated

14. Parking - No impact anticipated

15. Traffic flow - No impact anticipated

16. Pedestrian access - No impact anticipated

17. Property values – Should increase property values

18. Public safety - should improve public safety

19. Noise - No impact anticipated

20. Zoning and land use compatibility - No impact anticipated

21. Storm drainage - No impact anticipated

22. Soil erosion - No impact anticipated

23. Historic preservation issues – No impact anticipated

24. Other issues where a site has already been selected - NA

25. Has the neighborhood been consulted regarding this project? No impact on the neighborhood anticipated.

Provide pictures of selected sites and their surroundings: N/A.

Timeline

Provide a timetable for completion of the project. List all commitments of funds and approvals that will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place. If all funding commitments are not in place, the City may not sign an agreement with your organization until such time as the agreements are in place. Note that the timeline must agreement with budgeted funds requested on the budget form.

Number of months from HUD approval of funds until:

0 ___ Project/Program determined to be feasible (for CHDO Technical Assistance Projects only)

0 ___ All sources of funds committed

0 ___ Program or architectural design complete

0 ___ Property Acquisition Complete

1 ___ Start of Construction or Program Implementation

18 ___ Program/Construction Complete

20 ___ Occupancy and Performance Reporting Complete

Organizational Description

The Organizational Description section should contain the following elements:

Purpose

26. Provide a description of the mission of the organization, goals and objectives of the organization

The Planning and Development Department of the City of Columbia provides city planning and community development services to the community and other governmental agencies. It operates housing programs, administers the Community Development Block Grant and HOME programs, provides staff support for joint city, county and state transportation planning activities, helps coordinate neighborhood programs, administers the subdivision and zoning ordinance (except for enforcement), and is responsible for long-range land use, transportation and capital improvement planning for the city. The department conducts special planning studies as directed by the City Council and processes requests for annexation. The community development goals and objectives of the organization are specified in the City's Consolidated Plan for 2010 - 2014.

27. Provide a summary of activities and programs of the organization

The Department of Planning and Community Development includes the Division of Community Development that, in addition to the Owner Occupied Housing Rehabilitation Program; operates an Emergency Repair Program, Code Deficiency Abatement Program, Homeownership Assistance Program, for existing housing, Homeownership Assistance Program for organizations involved in new housing construction and substantial rehabilitation, a rental housing rehabilitation programs in the NRT Area, provides financial assistance for the development of affordable rental housing, provides financial assistance for agencies operating housing programs for special needs and homeless population,

CITY OF COLUMBIA

EMERGENCY HOME REPAIR PROGRAM

Program Goal

The Emergency Repair program provides financial assistance to eligible homeowners for necessary emergency repairs to their homes.

Who can apply for this program?

Homeowners are eligible to apply for the repair program if:

- ◆ The household meets HUD income limits (see below)
- ◆ The property is located within the city limits of Columbia
- ◆ The owner owns and lives in the home to be repaired
- ◆ The owner demonstrates a need for assistance

Income Limits

The current income limits are as follows:

Family Size	Maximum Income
1 person	\$26,460
2 persons	\$30,240
3 persons	\$34,020
4 persons	\$37,800
5 persons	\$40,800
6 persons	\$43,860
7 persons	\$46,860
8 persons	\$49,920

Where do I apply?

Contact the City Planning Department at 874-7239 and have them send you an application or stop by their office on the second floor of the Daniel Boone Building at Seventh and Broadway.

What kind of improvements can I do with this program?

Funds are to be used for emergency actions necessary to safeguard against "imminent danger to human life, health or safety. If additional repairs to the home are required, upon request, you can be referred to the owner occupied housing rehabilitation program.

How does the program work?

Assistance will be provided to qualified homeowners on a "first come, first served" basis. Once you have completed and returned your application, Planning Department staff will meet with you at your home, complete an inspection and make a determination on the work your home needs and if the work qualifies as an "emergency".

Homeowners will be required to obtain bid proposals from at least three contractors for the required repairs (City staff will assist you in this process upon request). Contractors must have a City of Columbia business license and must meet all local and state requirements, including, but not limited to, having a City business license, adequate liability insurance, workers' compensation insurance, etc.

Loan amount will be based on the low bid amount. Once bids are received, your application is submitted to the Planning Department director for review and approval.

How long does the process take?

Your application should be processed within two to three weeks.

How much can I borrow?

Assistance up to \$500 will be provided as a grant. Assistance over the grant amount will be provided as a low interest loan. Currently, the interest rate is 1%. Loans over \$1,000 will be secured by deed of trust.

The maximum loan amount is \$4,500. Whenever possible, loans will be amortized, with an affordable monthly payment; however, the City can defer payments for up to five years in situations where it can be documented that a monthly payment would be a financial hardship for the homeowner.

Maximum assistance is \$5,000. If cost for repairs exceeds this amount, the owner is responsible for securing additional funds prior to signing a contract.

Can I do the work myself?

No, you must enter into an agreement with a qualified contractor to complete the work on your home.

Where can I get more information?

Contact the Planning & Development Department at 701 E. Broadway, Columbia MO

Telephone (573) 874-7239
TTY (573) 874-6364
Fax (573) 874-7546

Our e-mail address is:
planning@gocolumbiamo.com

COMMUNITY DEVELOPMENT BLOCK GRANT/HOME APPLICATION FORM (HOUSING)

Organization: Boone County Council on Aging

\$ HOME funds requested:
\$ HOME CHDO funds requested:
\$ 25,000 CDBG funds to be expended by Sept. 30, 2011
\$ CDBG funds to be expended by Sept. 30, 2012
\$ CDBG funds to be expended by Sept. 30, 2013

Please provide a two-sentence summary of the project for which your organization is seeking funds.

The funds will be used to provide home repair to low income seniors in the City of Columbia, with a focus on the First Ward.

Contact Person: Jessica Macy

Address: 1123 Wilkes Blvd, Suite #100 Columbia, MO 65201
City State Zip

Phone: 443.1111 Fax: 874.1821 E-Mail bcca01@centurytel.net Federal Tax ID:43-1111167

Please indicate the category that best represents your organization:

City Department Non-Profit Other (please specify)

What is the primary mission of your organization? To empower people 55 and older by making connections and enriching their lives.

How many clients does your organization serve annually? 1,761

What is the total annual budget for your organization this year? \$295,074

Please indicate the source of your revenue and the percentage of revenue derived from each source.

Government (41 %) Foundations (19%) Donations (40%) Fees (%)
Volunteers () Other (%) (please specify)

Annual value of in-kind contributions in dollars: \$20,000

Annual number of volunteer hours: 75,055

Is your organization capable of repaying this funding assistance? No

I have reviewed the CDBG/HOME information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal has been approved by the governing board (original signature must be submitted).

Gregory H. Jones
Signature (Board President or Principal)

Greg Jones
Typed/Printed Name

4-5-10
Date

CDBG ELIGIBILITY CHECKLIST

APPLICANT: Boone County Council on Aging

Section I: All Required items Submitted

- X_____ 10 copies of application submitted by May 3, 2010
- X_____ Narrative Submitted with all items addressed
- X_____ Application Form Submitted
- X_____ Application Form signed, original signature unless resolution original
- X_____ Resolution from the Board Authorizing Application
- X_____ Project Budget Form
- X_____ Statistical Form
- X_____ Most Recent Annual Budget
- X_____ Audited Financial Statements (App. Over \$25,000)
- X_____ List of Board of Directors, including names, addresses, and affiliation
- X_____ Certificate of Good Standing
- N/A___ 501(c) 3 status (community facility)

Section II: HUD and City Eligibility Criteria

- X_____ Project will meet a CDBG National Objective - LMH
- X_____ CDBG Funds will be expended on eligible activities
- X_____ Matching funds on sources and uses statement appear in Board Resolution
- X_____ Original signatures appear on all necessary documents. President of Board signed resolution
- N/A___ Letters of commitment are provided for matching funds
- X_____ Conflict of Interest if not Apparent
- N/A___ Preliminary Cost Estimate Submitted by qualified engineer/architect, if applicable
- High Consistent with the Consolidated Plan; High or Medium Need

Remarks Concerning Deficiencies: None

PROJECT BUDGET FORM (Housing)

September 30, 2011 Deadline

ACTIVITIES	A. <i>CDBG</i> HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) _____	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection	2,000				2,000
Lead Hazard Evaluation					
New Construction					
Housing Rehabilitation	20,000		4,300		24,300
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)	3,000				3,000
TOTAL \$	25,000		4,700		29,700

Narratives

The narrative portion of the application should provide the Council, Community Development Commission (CDC), and City staff with a detailed description of the proposed project and a broad overview of your organization. The narrative should be divided into two major sections (Project Description & Organizational Description). **You may fill out this section on this form; use as much space as you need.**

Project Description

The Project Description section should briefly answer the following questions:

The Project

1. Project Description & Importance

The Boone County Council on Aging began in 1973 as an organization designed to fill gaps in senior services by meeting needs that were not being met by existing community organizations. Since its inception, the agency has assisted with minor home repair and maintenance, in addition to its other volunteer-based services. All of these activities are directly related to the agency's *mission of keeping seniors safely and independently in their own home*, for as long as possible.

The home repair & maintenance program is available to seniors 55 years and older who own their home and live within Columbia City limits with an income at or below 150% of poverty. The process begins with a staff member going to the senior's home to do an initial needs assessment. This includes writing up a scope of work, estimating the cost of the repairs, determining all needs, and filling out the home repair application. Once the senior qualifies, we determine if the job can be completed by volunteers or if a contractor needs to be hired. All jobs costing over \$1,000 are bid out to at least three contractors. The bids are awarded to the lowest bidder according to a policy passed by the BCCA board of directors in October 2008. If the job is less than \$1,000 and does not require specific permits, volunteers are recruited to complete the work.

Our home repair & maintenance program utilizes volunteer labor whenever possible. We are continuing to work with MU service learning and Job Point's Columbia Builds Youth. Using funds to support the volunteer labor allows for agency collaboration and for two different groups of students to make Columbia a better place. This year we plan to expand this idea to include team leaders from RSVP (Retired Senior Volunteer Program) who are retired with a background as contractors or in construction. RSVP leaders will also lead groups of students and volunteers to do home repairs.

When a job requires professional labor that cannot be secured by a volunteer, CDBG funds are used to hire a contractor. Generally, when using a contractor, BCCA's budget limit for repairs is \$5,000.00 per job per year. Repair requests that BCCA are unable to address are referred to an appropriate local program.

The home repair program is important for our agency and vital for the city, as it serves an ongoing unmet need. During the past grant year we have served 22 seniors, yet maintain a waiting list due to the success of our program but also due to a shortage of funds. All of these seniors are living on fixed incomes and have little, if any, money to spend on home repairs.

Many of our clients receive notices from the City's Code Enforcement Department and have no way to take care of the problems on their property. These problems can range from yard debris, over-grown yards, dilapidated gutters, or broken windows to sheds on the verge of collapse infested with rodents, cracking foundations, and peeling lead paint. This grant allows us to address neighborhood problems one house at a time, one broken window at a time and so on.

2. History of Project

Previously BCCA received \$25,000 in CDBG funding in 2001-03, \$40,000 in 2003-05, \$40,000 in 2006-08, and \$35,000 in 2008-09. The 2008 money was completely spent by November 2009. We were granted \$10,000 in August of 2009 of "leftover" money for 2009-2010. Our 2010-11 application was made for \$25,000.

CDBG funding has expanded BCCA's capability to provide more complex home repairs to low income seniors, helping vulnerable seniors remain safely in their own home for as long as possible. This expansion was needed because of the number of requests the agency received for more complicated senior home repairs, which often required substantial resources and were often not appropriate for volunteer placements. BCCA has used CDBG funds to repair roofs, upgrade electrical systems and fix plumbing systems. BCCA has fixed bathroom floors that were falling in, added grab bars, and replaced entry doors as well as many exterior projects like rebuilding porches, demolishing sheds and window replacement. Over the course of the Nov. 2008 to Nov. 2009 (2008-09 grant period), BCCA had 29 projects using CDBG funding for 22 elderly home owners. Some homes received repairs on more than one occasion. The average cost per house was just over \$1,200. Since then we have worked on 6 homes\6 homeowners as of March 2010.

3. Goals & Objective

BCCA clients typically have limited resources and fragile support networks. They are often unable to cover unexpected home repair expenses and are also extremely reluctant to apply for home repair loans. As a result, they often live in unsafe conditions. Our goal is to provide home repair grants to seniors in need, which will in turn 1) limit the number of violations reported by the Neighborhood Response Team, 2) increase seniors' feelings of safety and security in their homes, and 3) lower their utility bills.

4. Eliminate Need

The goal of the home repair program is to ensure the safety of the senior and to allow them to remain in their homes, as opposed to nursing homes or institutions. The home repair projects in the program transform unsafe conditions into safe conditions. This opens the door for us to begin providing other service to low income seniors.

Needs

5. Priority Needs

To be eligible for BCCA's home repair program, the senior's living environment must be considered both unsafe and an emergency. To participate in the program, clients must fill out an application. We prioritize the needs with current applications. We will often have applications for things like a repair of railings\porches or lead stabilization before a project. An applicant who needs a furnace fixed or broken pipes before those projects. Our goal is to take applications on a first come first serve basis, as this is the fair way. However, there are critical needs that can

cause an application to be moved up on the list. We also take into account the seniors income and health, which can also lead to greater need.

6. Urgent need

The need is extremely urgent. The 85 and older demographic is growing very rapidly in Boone County with *an increase of 44.5% in the last decade.* As these seniors reach more advanced ages, they require more support in order to remain safely in their home, since their own support networks are usually very frail and their financial resources very limited. BCCA has seen an increased need in all of our client programs, including our home repair program. We will have served 22 distinct seniors with this program in 2008-9 and an additional 6 since November 2009. Many homes receive more than one repair due to the ages of the homes. We have only been limited by the amount of the grant as to who we can help. The money always runs out before the need. As the elderly population continues to grow so does the need for our home repair program.

In addition, BCCA continues to collaborate with the City of Columbia's Planning Department, Division of Health and Senior Services, Central Missouri Area Agency on Aging, Health Department and other social service agencies who refer clients to our agency. During this grant period we have had a constant stream of referrals and have never had a lack of jobs pending.

7. Geographic Boundaries

Seniors must live within Columbia city limits in order to receive assistance from the CDBG grant funds home repair program. BCCA volunteers, however, may provide minor repairs throughout Boone County.

8. Low-Income Beneficiaries

Applicants for BCCA's home repair program provide verification of income for all members of their household. 100% of the seniors who participated in this program this past year, were "very low income or 50% median" with an income at or below 100% poverty. 72 % of clients fell into the lowest category at "30% median" or 180% below the poverty level. We prioritize our response to their requests based upon the income, health, and safety of the senior client.

9-10. Measurable Results

The measurable results of this project are the seniors who are able to remain safely in the homes that they have owned and loved for years. With \$25,000 in CDBG funding, we would expect to provide services to approximately 35 low-income senior homes. Most of these low-income seniors live in areas of the city targeted for improvement. Thus, this funding will assist in the city's effort to improve the appearance, viability, and safety of these community homes, which may also increase property values.

It is difficult to place a value on the continuing presence of a senior in the neighborhood, but we believe that our seniors are well loved by their community and have contributed throughout their lives to the overall quality of their neighborhoods. However, *our case tracking software* allows us to gauge the length of time a senior live in their home. We also conduct an annual surveys to determine if the senior feels safer and more secure in their homes after the repairs. This project allows us to give back to seniors by helping them remain independent and maintain their continuing presence in the community.

Last year, we began an outcome based target for this program. This data is for the 2009 calendar year.

Activity	Output(s)	Outcome(s)	Indicator(s)	Method of Measurement
Providing home repairs and maintenance for low-income older adults / seniors	20 homes of low income seniors will receive repair services 10,080 # of units (15 minutes of repair and maintenance per person) for 83 unduplicated seniors per year that includes: Snow Shoveling, Leaf Raking, Lawn Mowing, Weatherization	Increasing seniors' ability to remain safe & independent in their homes	80% of seniors report an increased feeling of home safety 50% report decreased utility bills 85% of clients reported by city's Neighborhood Response Team have their needs met	Needs assessments conducted at onset of services and annually to determine existing needs and needs met through BCCA services Length of time for seniors living independently in their home
Provided home repairs and maintenance for low-income older adults / seniors	19 homes of low income seniors received repair services 11,464 # of units (15 minutes of repair and maintenance per person) for 91 unduplicated seniors per year that includes: Snow Shoveling, Leaf Raking, Lawn Mowing, Weatherization	Increased seniors' ability to remain safe & independent in their homes	73% (19 out of 26) of seniors reported an increased feeling of home safety 61% (16 out of 26) reported decreased utility bills 80% of clients reported by city's Neighborhood Response Team have their needs met	Needs assessments conducted at onset of services and annually to determine existing needs and needs met through BCCA services Length of time for seniors living independently in their home

11-12. Self-sufficiency

As seniors age, they are often faced with changing and challenging physical circumstances that make it difficult for them to remain in their own homes. The 2008 Missouri Senior Report statistics tell us that more seniors are choosing to remain in their homes. However, it does not address whether or not those homes are safe. Over 60% of the homes we repair have been occupied by the owners for an average of over 20 years. They have invested in their communities

and want to remain in the local community as opposed to selling out to a property management company for more unkempt college housing. This project allows us to complete more complicated repairs than we could accomplish using our own very-limited resources while encouraging owners to remain in and retain their homes. And 80% of BCCA clients report our services allow them to live more independently and maintain home ownership.

Impact

13-25. Impact

Many of our low-income seniors live within areas of the city targeted for improvement. BCCA has made 29 home repairs and has served 22 seniors in this area, improving the appearance, viability, and safety of those community homes. Those repairs also impact property values significantly. It falls back to the broken window theory that once a home has a few broken windows or over-grown lawn, then a few more homes join the trend. Trash begins to accumulate, flower beds become weed patches, gutters sag with the weight of leaves, porches droop and fences fall down. It is a signal that no one cares about the neighborhood -- it is okay to break things, to litter, to vandalize. Those who engage in such behaviors feel safe doing so. In short if left to fester, it will breed greater damage and neglect. By fixing one home at a time, it encourages the neighbors to begin repairs and upkeep, which in the end have an impact on lowering crime rates and increasing property values.

Timeline

This funding will extend the present CDBG funding for our home repair program, which was granted for use in 2011 to 2012. It will allow the home repair program to continue through 2012. All funds will be expended with that grant period.

Organizational Description

26. Purpose of organization and annual goals and objective

BCCA was founded in 1973 as an all-volunteer group of citizens who wanted to address unmet needs of Boone County's older citizens. The Mission of Boone County Council on Aging is to empower people 55 and older by making connections and enriching lives.

It is our goals:

1. To ensure that BCCA has the stable & diversified resources to consistently performs its mission.
2. To develop professional and efficient service delivery systems necessary to support and grow existing programs that address unmet community needs.
 - Provide information so that all Boone County senior citizens and their families are aware of community resources and help seniors' access available community services.
 - Serve as a source of continuing support for those low-income seniors who lack natural support mechanisms
 - Help seniors remain safely in their own homes, using volunteers to meet unmet needs when no other community resources are available.
3. To promote professional and efficient service delivery while ensuring competitiveness in recruiting and retaining qualified employees.
4. To help board members grow and develop as stewards of the organization.

27. Summary of activities and programs

BCCA serves all persons age 55 and older in Boone County with two programs: RSVP & Senior Connect.

RSVP – This is the premier program supporting senior volunteering, sponsored by the local community and the Corporation for National and Community Service. RSVP offers “one-stop shopping” for volunteers age 55 and older who want to find challenging, rewarding and significant community service projects. RSVP staff recruit, interview and match volunteers with public or non-profit organizations that serve community needs. In 2009, 465 RSVP volunteers contributed 65,574 documented hours of service to 51 volunteer stations in Boone County. Volunteers performed in a wide variety of roles, including: mentoring and tutoring, delivering meals to homebound seniors, staffing blood drives, knitting and quilting blankets for those in need, sorting food at the food bank, providing patient support at area hospitals, and serving as hospitality ambassadors.

Senior Connect – It is within BCCA’s Senior Connect program that the Home Repair project is located. The goal of the Senior Connect program is to help older adults remain safely and independently in their homes, and the program provides a continuum of care that range from low-intensity support (e.g. information and referral) to moderate support (volunteer services) or intensive support (care management and advocacy). Services are flexible and are tailored to meet individual needs.

In 2009, the Senior Connect program served 1,296 persons throughout Boone County. 78 low-income older adults received intensive staff support (e.g. care management). 636 low-income seniors received additional support services including more than 122 with regular volunteers. These volunteers served as friendly visitors, yard maintenance helpers, food pantry deliverers, and transportation aides. 22 seniors were served through the agency’s CDBG-funded home repair program in calendar year 2009. The remainders of the persons served were provided comprehensive information and referral from BCCA staff. Much of the service was provided by 1,030 BCCA community volunteers, who provided 9,481.25 hours of service to help vulnerable seniors remain safely in their homes --- more than 150% increase over 2008.

28. Previous City funding, funds remaining and measurable results from previous city funding:

BCCA received \$10,000 in CDBG funding in 2009. These funds were critical to sustain our program; due to the turnover of staff, no application was made for 2009. We are very grateful at the receipt of these funds! We have also submitted a funding application for \$25,000 for 2010-11 year and where allocated \$20,000. We also receive City funding on a bi-annual basis from the Office of Community Services.

Personnel

29. Personnel in charge of administering and operating:

Our Senior Connect staff will process all referrals, conduct home visits, determine client eligibility, send out bids, complete contracts and be the contact person for any questions or concerns. Our Executive Director will also continue to provide administrative oversight for the Home Repair project. We have added a volunteer group of five people with professional

experience to help with inspections, scope of work write ups and to serve as the job foremen on projects. Their work experience provides our staff with expertise and knowledge that we would otherwise not have. We have the ability to hire a home repair inspector to our team on a job-by-job basis, when staff is not able to complete the inspection. The inspector's job responsibilities will include writing home repair descriptions, providing oversight of the individual projects, working with the contractors, and providing final inspections.

30. Prior Experience

BCCA has had a CDBG grant since 2000 and we are more than capable of the management and oversight of the grant. We also have a volunteer group of 5 people with past professional experience that we can call on for advice, bid review, scope of work, etc.

Samples of our jobs in the last year are:

- Sewer repairs
- Plumbing repair on broken pipes due to cold weather
- Construction of a new front porch\back porch and installation of new rails
- Installation of gutters and gutter guards
- Fixing broken windows
- Roof Repairs
- Installation of handicapped accessible toilet and grab bars & new faucets in kitchen
- Replacement of rotted flooring
- Replacement of doors and locks
- Replacement of bathroom vanity for handicap accessible with new faucet
- Installation of a new water heater
- Fixed, replaced and serviced furnaces
- Mold removal and drywall replacement

We are asking the City of Columbia to continue funding BCCA's Senior Home Repair program for another year. BCCA has been a good steward of city funds in the past and is worthy of being funded in the future.

31. Contractors

BCCA uses qualified contractors that have signed up to work with the City's home repair programs.

32. Control of the Sites

The Home Repair Program is available to seniors 55 and older who own their own homes. Each household eligible for home repair grants BCCA control over the project site by signing an initial application and home repair contract. After the repair has been completed, our inspector signs that all work is up to code and completed. Finally, our contractor and client certify that all work has been completed in accordance with our home repair contract.

PROJECT BUDGET FORM (General)

Deadline of September 30, 2011

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition	n/a				
Architectural	n/a				
Project Inspection	n/a				
Other Professional Specify _____	n/a				
Construction(Attach Detailed Estimate)	n/a				
Project Personnel	n/a				
Office and Utilities	n/a				
Supplies	n/a				
Contractual Services	n/a				
Rental and Other Financial Operating Assistance	n/a				
Other Conduct Clinic	\$6000.00	-	\$4800.00	-	\$10,800.00
Other _____	N/A				
TOTAL \$	\$6000.00		\$4800.00		\$10,800.00

City Council for approval. You should answer all of the questions indicated below in order to receive maximum consideration from the Commission. The narrative should be divided into two major sections (Project Description & Organizational Description). **You may fill out the questions on this form; use as much space as you need.**

Project Description

The Project Description section should contain the following elements:

Project Description

1. What is the history of the proposed project?

The Mid-Missouri Access to Justice Program (MMA2J) is the result of an effort by the 13th Judicial Circuit Court, at the request of Lou DeFeo with the Samaritan Project in Jefferson City, to develop and implement a program of assistance to low-income individuals in civil court matters. The court invited a group of individuals, chaired by Mr. DeFeo, to meet, design the project, obtain funding, and provide services. A basic time-line for the project is set out in the table below.

Date	Activity
April 2008	Committee invited by the court began meeting; meetings have been held monthly since this time
October 2008	IOLTA (Interest On Lawyers Trust Accounts) funding applied for – project awarded \$15,000
January 2009	Project Director hired
February 2009	Domestic Relations Resolution Fund (DRRF) funding applied for – Project awarded \$12,500; additional DRRF funds in the amount of \$25,000 were provided through the Missouri Bar Family Law Committee. The DRRF funding can only be used for assistance in family law cases.
April 2009	MMA2J enters into agreement with 13th Circuit to provide legal assistance to low-income individuals in family law cases.
May 2009	Recruitment event held for Boone County Bar Association
	MMA2J incorporated as a Missouri nonprofit corporation; a board of directors was established and officers were elected
June 2009	Obtained federal taxpayer ID number
	Obtained sales tax exemption from state of Missouri
	Received 501(c)(3) status approval from the Internal Revenue Service
August 2009	Opened office in space donated by Central Missouri Community Action
September 2009	Began monthly pro se dissolution of marriage clinics in Boone County
February 2010	Began monthly pro se dissolution of marriage clinics in Callaway County
	Board of Directors established additional priorities of providing education and assistance in the areas of landlord/tenant law, debtor/creditor law and assistance to the elderly (DNR forms/Health care power of attorney)

2. What are the goals and objectives of the proposed project?

The goal of this project is to develop and implement a program of education for low-income individuals on the subject of landlord and tenants' rights and responsibilities and creditor/debtor rights and responsibilities, similar to the pro se dissolution of marriage clinics currently being conducted by MMA2J. MMA2J would like to see the project grow to include providing assistance to low-income individuals involved in rent and possession/unlawful detainer court proceedings.

3. Provide a description of the project and the importance of the project to the City.

MMA2J proposes to conduct classes to educate low-income individuals in the rights and responsibilities of landlords and tenants and creditor/debtor issues. Classes will be held at times and locations mutually agreeable to the City and MMA2J. The Project will provide the residence of the City a much needed service that currently is not offered to them.

4. How will the project eliminate the need described in the "Need" section of the narrative?

The project will provide information to low-income individuals on the rights and responsibilities of landlords and tenants and creditor/debtor issues. This information should assist these individuals in representing themselves in landlord/tenant cases, and in avoiding litigation.

5. Why does existing City funding not address this need?

This program will provide education to those individuals on the rights and responsibilities of landlords and tenants, the law applying to the landlord/tenant relationship in Missouri, and court procedures. To the knowledge of MMA2J, there currently are no programs providing this general information. The same is also true of creditor/debtor issues and responsibilities. To the extent that the program may be expanded in the future to provide legal assistance in the area of landlord/tenant law and creditor/debtor law, it would provide assistance only to those individuals meeting income guidelines who cannot be served by Mid-Missouri Legal Services.

Need

6. Why is this project a priority for the City?

The Associate Circuit Judges in the 13th Circuit who handle landlord/tenant cases have observed that low-income individuals are often at a disadvantage in landlord/tenant cases because they do not understand the rights and responsibilities of landlords and tenants, the law applying to the landlord/tenant relationship, or the court process.

7. How urgent is this need and what measurable information is available to support this need?

During 2009, 1,189 rent and possession cases were filed in Boone County, and 156

unlawful detainer cases, for an estimated 1,345 total persons to be benefited, not counting additional members of the household.

In the current economy, more and more people are becoming renters, and renters are being forced to accept poor living conditions due to an inability to afford decent housing. It is essential that low-income individuals understand their rights and responsibilities as tenants so that they do not inadvertently place themselves in a position of losing their home, that they understand the rights and responsibilities of landlords so they are not unnecessarily forced to live in substandard conditions, and that they understand the court process and how to defend their rights in court. In many cases these same individual have severe debt issues that have not been addressed.

8. How does this project directly benefit low income persons?

The proposed educational services will be provided directly to low-income individuals.

9. What are the geographic boundaries of the clients that need this project?

Project services will be open to residents of the City of Columbia and Boone County, Missouri.

Measurable Result

10. What are the measurable results of the project and how many persons will benefit?

The success of the project will be measured by the number of persons attending the educational sessions, and by a questionnaire the participants are asked to fill out at the end of each session which will ask various questions about how helpful the information provided was.

11. What sources of information were used to determine the measurable results?

Court records were used to determine the number of landlord/tenant cases filed annually. Anecdotal information from judges hearing these cases was used to determine the need for education of litigants and potential litigants in this area.

Self-Sufficiency

12. Describe how this project will assist in the self-sufficiency of persons benefiting from the project.

This project will provide low-income individuals with tools to understand rental agreements and their rights and obligations as tenants, and to more effectively represent themselves in court when sued by a landlord. When the program expands in the future, low income litigants may be able to obtain various levels of representation from volunteer attorneys with MMA2J.

Impact

Please consider the following issues and describe how your proposed project will impact adjacent neighborhood(s):

13. How does this project enhance existing neighborhood amenities? NA

14. How does the project improve public safety?

This project can improve public safety by educating individuals about their rights and responsibilities as tenants, and about the rights and responsibilities of landlords, so disputes can be settled in non-violent ways, by agreement or by fair and efficient use of the court system.

15. Parking NA

16. Traffic flow NA

17. Pedestrian access NA

18. Property values NA

19. Noise NA

20. Zoning and land use compatibility NA

21. Storm drainage NA

22. Soil erosion NA

23. Use of the project NA

24. Historic preservation issues NA

25. Others, if site already selected NA

26. Has the neighborhood been consulted regarding this project? NA

27. Provide pictures of any selected sites and their surroundings NA

Timeline

Provide a timetable for completion of the project. Determine what commitments and approvals will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place. Note that the timetable for completion of the project should be consistent with the Project Budget forms for each year.

Number of months until:

NA Citizen Meetings Complete

- NA All Sources of Funding Committed
- NA Engineering Design Complete
- NA Acquisition of Land and Easements Complete
- NA Construction Activities Completed

As soon as funding is made available, MMA2J will begin training volunteer attorneys to provide informational presentations to individuals and groups interested in learning the rights and responsibilities of landlords and tenants and creditor/debtor issues. MMA2J anticipates developing a panel of volunteer attorneys over time who will provide legal assistance to low-income individuals in landlord/tenant court cases.

The project will be ongoing. The MMA2J board is assembling an advisory board to develop and implement an ongoing program of fundraising for the future stability of the organization.

Organizational Description

The Organizational Description section should contain the following elements:

Purpose

1. Does the organization have control of the site for the project? If not, you will be limited to \$25,000 in funding or may be asked to have control of the site before an agreement with the City can be approved.

We do not have site

2. Provide a description of the purpose of the organization and annual goals and objectives of the organization, including a summary of activities and programs of the organization. If the applicant is a business, provide a copy of a business plan.

The purpose of the organization is to provide low income individuals access to legal assistance and education. We have already established and conducted a pro se dissolution clinic, we are in the process of conducting a health care power of attorney and advance directive class and we hope to establish landlord/tenants clinics which would include fair housing issues, creditor/debtor clinics and eventually clinics in areas that we feel the community has a need. The organization would also like to establish a pool of volunteer attorneys who can assist individuals with specific cases.

3. Describe in detail the status of previous City funding received, any funding remaining, and the measurable results from previous City funding.

This is the first time Mid Missouri Access for Justice Project is applying for City funding.

Personnel

37. Describe the personnel that will be in charge of administering the project and operating the project when it has been completed. Including:
- The person that will be in charge of administering CDBG funding and complying with Federal regulations;
 - The person in charge of financial management of Federal funding;
 - The person in charge of construction activities for community facility projects;
 - Staff that will in charge of providing services or operating and maintaining a community facility.

The Mid Missouri Access to Justice Project Coordinator, Negar Jackson, will be in charge of administering CDBG funding and complying with Federal regulations. Ms. Jackson will also manage the Federal funds with the supervision of the organization's Board of Directors.

38. What is the prior experience of the organizational personnel with this type of project? Include the following:
- Credentials, including resumes and licenses necessary to accomplish the job.
 - Number of years of experience with this type of project;
 - List of representative projects completed or services offered in the past

Negar Jackson is a member of the Boone County Bar and the Missouri Bar. Ms. Jackson has been the coordinator of the Mid Missouri Access to Justice Project since its' inception. She has established and organized other legal clinics, publicized the Project and administered the organization financial organization

39. Who are the service providers or contractors, if selected, and what are their qualifications? Include the following:
- Credentials, including resumes and licenses necessary to accomplish the job.
 - Number of years of experience with this type of project;
 - List of representative projects completed or services offered in the past
 - Insurance that will be required of contractors.

Volunteer Attorneys will be providing the services.

If you wish to make a further statement about community support for the project (volunteers, in-kind services, donations, contributions), do so here:

Attachments

Please attach the following to the end your agency's application:

- **Preliminary cost estimate** for Community Facility and other building projects. The estimate must be provided by an architect, engineer, or other qualified source.

CDBG STATISTICAL FORM
(Fill out to the best of your ability)

Name of Organization: Mid Missouri Access to Justice Project

	Current Year (estimated)	Last Year (actual)
Total Number Clients	160	_____
Total Number City Clients	100	_____
Percent City Clients	63%	_____
Percent Black Clients	5%	_____
Percent Asian/Pacific Islander Clients	less than 1%	_____
Percent Hispanic Clients	3%	_____
Percent Caucasian Clients	90%	_____
Percent Alaskan Native Clients	0%	_____
Percent of Clients with Disabilities	3%	_____
Percent 0-17 Years of Age	0%	_____
Percent 62+ Years of Age	2%	_____
Percent Below 80% of Median Income	100%	_____
Percent Below 50% of Median Income	100%	_____
Percent Below 30% of Median Income	100%	_____
Percent Single-Headed Household Clients (Exclude one person households)	90%	_____
Percent Female-Headed Household Clients	85%	_____

COMMUNITY DEVELOPMENT BLOCK GRANT/HOME
APPLICATION FORM (HOUSING)

Organization: Community Housing Options

\$ _____ HOME funds requested:
\$ _____ HOME CHDO funds requested:
\$ _____ CDBG funds to be expended by Sept. 30, 2011
\$ _____ CDBG funds to be expended by Sept. 30, 2012
\$ _____ CDBG funds to be expended by Sept. 30, 2013
CHO IS REQUESTING \$25,000 IN LEFTOVER CDBG FUNDING

RECEIVED
MAY 03 2010 9:00 am
PLANNING DEPT.

Please provide a two-sentence summary of the project for which your organization is seeking funds.

Community Housing Options is proposing to develop a 10-unit independent living project for persons with physical disabilities. It is requesting CDBG for a planning activities.

Contact Person: Homer Page, President

Address: 503 N. Brookline Drive Columbia, MO 65203

City State Zip
Phone: 573-446-0441 Fax: None E-Mail: disabilitymedia@centurytel.net Federal Tax ID: 450590584

Please indicate the category that best represents your organization:

City Department Non-Profit Other (please specify) _____

What is the primary mission of your organization? To assist persons with disabilities, seniors, and other low-income persons to obtain accessible, affordable housing.

How many clients does your organization serve annually? This is CHO's initial project.

What is the total annual budget for your organization this year? \$ 59,500

Please indicate the source of your revenue and the percentage of revenue derived from each source.

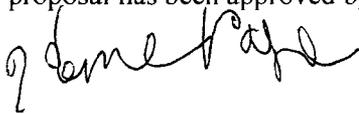
Government (80) Foundations (_____) Donations (2 %) Fees (_____ %)
 Volunteers (2) Other (16 %) Contribution-Columbia Board of Realtors

Annual value of in-kind contributions in dollars: 1,000

Annual number of volunteer hours: 200

Is your organization capable of repaying this funding assistance? It can repay the CDBG funds at initial closing on project.

I have reviewed the CDBG/HOME information packet, instructions, and eligibility guidelines, and believe that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal has been approved by the governing board (original signature must be submitted).



Signature (Board President or Principal)

Homer Page, President
Typed/Printed Name

4/23/2010
Date

PROJECT BUDGET FORM (Housing)
September 30, 2011 Deadline

ACTIVITIES	A. CDBG Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Relocation					
Architectural Design		\$10,000	\$1,000		\$11,000
Housing Inspection					
Lead Hazard Evaluation					
New Construction					
Housing Rehabilitation					
Other Professional (Attach Explanation)	\$25,000 (Leftover funds)				\$25,000
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)				\$8,500 (waterline)	\$8,500
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other: Title & Recording/ Insurance/Cost Cert.					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)					
TOTAL \$	\$25,000	\$10,000	\$1,000	\$8,500	\$44,500

LEFTOVER CDBG FUNDING FOR PLANNING ACTIVITIES

Community Housing Options (CHO) is seeking CDBG funds for planning activities. In October 2008, CHO applied for a \$20,000 pre-development loan. The city approved \$9,984 as a "project specific technical assistance loan" to enable the organization to create a development team, determine project feasibility, obtain financing, provide preliminary architectural work, pay consulting fees and conduct necessary environmental studies. Provision of the funding was contingent upon an agreement from the city to lease or sell property at Oakland Gravel Road and Vandiver Drive to CHO and obtaining necessary zoning approvals. An Agreement for Lease of Real Property from the City of Columbia has been executed and necessary zoning approvals obtained. The city has approved CHO as a Community Housing Development Organization (CHDO). These funds have been spent.

In December 2009, CHO applied for HOME/CHDO funds in an amount of \$10,000 as a pre-development loan for pre-construction costs. In February 2010, the City Council approved \$5,000 for this purpose.

The additional CDBG funding will be used for planning activities associated with this project and will be repaid to the City of Columbia from construction proceeds at initial closing on the Section 811 capital advance. The loan will provide for planning activities directly associated with the architectural design and engineering work required for the project to reach initial closing and for construction to start. Once CHO receives a Section 811 Capital Advance, it will commence planning activities associated with the preparation of a firm commitment application to the U. S. Department of Housing and Urban Development (HUD). HUD expects the firm commitment application to be submitted within 180 days of the date CHO is notified that it has received a Section 811 Capital Advance. The application for Section 811 funding from HUD was submitted in December 2009. CHO expects to be notified regarding its approval in June 2010.

PROJECT BUDGET FORM (Housing)
September 30, 2012 Deadline

ACTIVITIES	A. HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) <u>Section 811</u>	E. TOTAL
Acquisition					
Relocation					
Architectural Design	\$40,000				\$40,000
Housing Inspection					
Lead Hazard Evaluation					
New Construction	\$136,000			\$150,000	\$286,000
Housing Rehabilitation					
Other Professional (Attach Explanation)	\$10,000 (Legal)				\$10,000
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements				\$50,000	\$50,000
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other: Title & Recording/ Insurance/Cost Cert.	24,000				24,000
Developer Fee (HOME Projects Only)				128,320	\$128,320
Program Administration (CDBG and TBRA Only)					
TOTAL \$	210,000			\$328,320	\$538,320

PROJECT BUDGET FORM (Housing)
September 30, 2013 Deadline

ACTIVITIES	A. HOME Funding Requested	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY) Section 811	E. TOTAL
Acquisition					
Relocation					
Architectural Design					
Housing Inspection					
Lead Hazard Evaluation					
New Construction				\$1,065,680	\$1,065,680
Housing Rehabilitation					
Other Professional (Attach Explanation)					
Minor Home Repair (CDBG only)					
Demolition and On-site Improvements					
Housing Infra- structure(CDBG only)					
Homeownership Assistance					
Rental Assistance, including Tenant-Based Rental Assistance (TBRA)					
Other: Title & Recording/ Insurance/Cost Cert.					
Developer Fee (HOME Projects Only)					
Program Administration (CDBG and TBRA Only)					
TOTAL \$				\$1,065,680	\$1,065,680

PROJECT DESCRIPTION

THE PROJECT

Community Housing Options (CHO) is proposing to develop a ten unit independent living project for persons with physical disabilities. This project would be the initial effort by CHO to develop affordable rental housing for persons with disabilities in Columbia/Boone County. For CHO, this project will establish that it has the ability and capacity to successfully develop affordable housing alternatives for the disability population.

The primary objective of the proposed project is to provide an attractive, accessible, and affordable residential alternative for persons with physical disabilities in Columbia/Boone County. Developing a ten-unit rental housing project affordable to very low-income persons with disabilities will be a small beginning in the efforts of CHO and the City of Columbia to meet the need for accessible housing alternatives in the city.

NEED

The City of Columbia FY2010-2014 Consolidated Plan contains considerable data about low-income rental housing need. Included within the findings of this report are:

- According to American Communities Survey information, rental units represented 51.5 percent of all housing units in 2007, down from 52.8 percent in 2000, and 56.2 percent in 1990. The rental vacancy rate is estimated at 7.8%.
- The median gross rent increased from \$382 in 1990 to \$525 in 2000, and according to American Communities Survey, to \$675 in 2007. This is an increase of 29% since 2000, compared to an increase in the Consumer Price Index of 24%.
- A total of 2,367 subsidized housing units currently exist in Columbia to serve low-income households. This represents 5.8 percent of all existing housing units.
- The Columbia Housing Authority (CHA) administers public housing in Columbia. Currently, the CHA owns 719 units of low-income housing, including some targeted to the elderly and persons with disabilities. The six public housing sites include...Paquin Towers, containing 200 units for disabled persons.
- Paquin Towers contains 141 efficiency, 57 one-bedroom, and 2 two-bedroom units.
- Freedom House has twenty-five units for disabled persons and consists of 9 one-bedroom, 10 two-bedroom, and 6 three bedroom units.
- Waterbrook Place has 8 units for disabled persons and consist of 6 one-bedroom and 2 two-bedroom units.
- The population of Columbia is projected to increase by 14,407 people by 2015, an average increase of 1.9% per year. A total of 5,336 new dwelling units are projected to be needed to accommodate the increase in projected new households.
- In 2007, it is estimated that 53% of all rental households will pay more than 30% of their income for rent.
- By 2014, 39% of renters are expected to continue to have incomes below \$20,000 per year. Given existing trends, a large portion of these households will be in

need of rental assistance or other types of programs, as median rent may exceed \$700/month.

- The lack of affordable accessible housing is a major need for persons with disabilities. There appears to be a large demand for additional units of fully accessible newly constructed affordable housing.
- Housing proposed to be constructed for persons with physical disabilities in the next five years includes 10 units proposed by Community Housing Options on the corner of Vandiver and Oakland Gravel Road.

The need for the proposed housing was very adequately described in the City of Columbia's Consolidated Annual Performance and Evaluation Report for 2007 (CAPER). According to the City's CAPER, "there is a severe shortage of existing rental and owner occupied affordable and accessible housing available to lower income elderly and disabled persons." Further, the CAPER states "the goals for special needs housing, including frail elderly and disabled persons, in particular, are not being met at this time."

Special Needs housing is identified as a High Priority in the City's CAPER. It includes an estimate of 1,126 units of Unmet Need with a 5-year goal of providing 500 units. During the 2005-2007 period, 128 units were provided to meet this goal.

Among the changes the City is proposing to assist it meet its goals for special needs housing is to "develop the capacity of housing development organizations in addressing affordable housing development issues." Further, the City intends to use the results of its visioning process to help set goals and objectives for the Consolidated Plan for the next five-year cycle.

In the City's working draft of its 2009 CAPER were several objectives directly related to CHO's proposed project. These included:

- **Provide financial assistance to community-based housing development organizations** to construct new low cost housing targeted toward lower income cost burdened households, including: interim financing, infrastructure construction, and homeownership assistance.
- Provide financial assistance for the provision of approximately 200 units of newly constructed housing that is accessible to frail elderly, **physically disabled**, developmentally disabled, those with substance abuse, and other special needs populations.
- Expand permanent housing assistance units by 415 units by 2009. **Affordable housing construction with supportive services is a need here** as well as rental assistance for populations that cannot find affordable rental units; making decent housing available to the homeless population.
- **Provide funding to meet the needs of at least 220 disabled persons.**

The City's Affordable Housing Policy Committee, appointed by the Mayor, recommended that the City set a goal of making available 1,000 housing units for persons with special needs. This goal is in response to a recognition, as stated in the CAPER, that

“the City is behind in providing accessibility improvements for persons with physical disabilities” and is “behind in housing lower income elderly and disabled persons.” Further, the City’s Affordable Housing Policy Committee recommended to the City Council that it, among other things, “establish the capacity to provide additional programs for affordable housing through a new not-for-profit affordable housing development organization.” Finally, the CAPER references the City’s recently completed Visioning process “that included recommendations for a housing trust fund and non-for-profit housing development organization.” In the its 2008 CAPER, among the actions taken by the City to foster and maintain affordable housing is “helping develop a new CHDO and is in the process of negotiating a long term land lease on surplus property owned by the City to develop affordable housing for physically disabled persons.”

The proposed ten unit affordable and accessible housing development will provide a few units to meet an established need. These units are being provided by a local non-for-profit housing development organization that was organized in response to the recommendations of the City’s Visioning process and the recommendations of the Mayor’s Affordable Housing Policy Committee for this purpose. The ten units will be affordable to very low-income persons with disabilities. Rents levels are set by HUD to be sufficient to cover operating expenses. HUD provides the owner with operating subsidies called Project Rental Assistance so that a person’s rent is based on their ability to pay.

HISTORY

This project grew out of the interest of the board of directors of CHO to implement its primary mission—to assist persons with disabilities, seniors, and other low-income persons to obtain accessible, affordable housing. As described in more detail elsewhere within the application, CHO came into being after the Affordable Housing Policy Committee and the Columbia citizens involved in the Visioning Process identified a need for a new private, non-profit organization whose primary mission is developing affordable rental housing. Certainly, the City of Columbia has many non-profits providing services for lower income persons; however, developing affordable, rental housing is not the primary mission of any of these groups.

CHO was incorporated in March 2008. A workable program for the proposed project was developed within a few weeks of CHO’s incorporation and reflected in an application for HOME and CDBG funding that CHO submitted to the City of Columbia at the end of April. Much of the time since has been devoted to identifying a site. Working cooperatively with the City, CHO has identified a piece of city-owned property at the intersection of Vandiver Drive and Oakland Gravel Road as a site for the proposed project.

The proposed affordable, accessible housing will be the initial undertaking of CHO. It is intended to provide very low-income rental housing for persons with physical disabilities and to further establish the capacity of CHO as a developer of affordable, accessible

housing. It will meet an established need within the City of Columbia for more affordable, accessible housing.

In the fall of 2008, CHO applied for an allocation of \$20,000 in HOME/CHDO funds and received an allocation of \$9,984 of Columbia's FY 2009 HOME funds. The Columbia Board of Realtors provided an additional \$5,000 in pre-development funding. In January of 2009, the city issued an RFP regarding the availability of the Vandiver Drive/Oakland Gravel Road property. CHO was the only organization to submit a proposal. At its Feb. 23, 2009 meeting, the city council directed city staff to negotiate a development agreement and lease option with CHO. In June 2009, CHO entered into an Agreement for Lease of Real Property with the City of Columbia. In 2009, CHO applied for CDBG funding for a water line extension and HOME/CHDO pre-development funding. Although some funding was approved by the city under each of these applications, it has not yet been made available to CHO. In 2009, CHO also applied for over \$1.3 million in HUD funding for the project. It has not yet been notified regarding any action taken by HUD on the application.

SELF-SUFFICIENCY

The provision of ten accessible units will facilitate the self-sufficiency of its residents to living independently. CHO will include a community room within the proposed development.

IMPACT

In response to an RFP, CHO proposed that the City of Columbia enter into an option to lease property at Vandiver Drive and Oakland Gravel Road as a site for the proposed project. The site is 2.2 acres in size and is adequate to accommodate the proposed housing and a future realignment at the Oakland Gravel Road and Vandiver intersection. The City approved CHO as the developer of the property. CHO has entered into an Agreement for Lease of Real Property with the City and Columbia and has obtained the zoning approvals it needs to develop the property.

Among the many advantages of the Oakland Gravel Road property is its location adjacent to the Central Missouri Food Bank and the Resource Center with offices for Vocational Rehabilitation. There is also a bus stop with benches on the property. Pictures of the property and surrounding uses are enclosed.

TIMELINE

February 2008: Organizational meeting of CHO board held. CHO board authorizes submission of Articles of Incorporation to the Missouri Office of the Secretary of State. CHO board decides to pursue housing for persons with physical disabilities as its initial project.

March 2008: Meet with Bill Watkins, Columbia City Manager, to discuss mission of CHO and potential for developing affordable housing on surplus City-owned property.

Mr. Watkins provides CHO a map with general information about eight parcels for consideration as a site for the proposed housing. Initial meetings held with potential contributors with objective of raising \$1,000 for organizational expenses.

April/May 2008: Application for HOME/CDBG funds submitted to the City of Columbia on May 2, 2008. CHO enters into agreement with DSC Advisory Services, LLC for housing consulting services regarding the proposed project.

May to July 2008: Eight City Owned parcels evaluated as potential sites for the proposed project.

August 2008: CHO notifies City Manager of its interest in property at the intersection of Vandiver Drive and Oakland Gravel Road.

October 2008: CHO submits an application to the City of Columbia for \$20,000 in HOME/CHDO funds.

November 2008: CHO enters into an agreement with Wallace Architects, LLC to provide preliminary plans for the proposed project.

February 2009: CHO submits its proposal to the City of Columbia regarding the development of affordable, accessible housing at Vandiver Drive and Oakland Gravel Road. The Columbia City Council directs city staff to negotiate a development agreement and lease option with CHO.

March 2009: CHO submits an application to the City of Columbia requesting approval of Planned Unit Development zoning. Columbia Board of Realtors donates an appraisal of the property to CHO. Appraisal reflects a land value of \$215,000. CHO meets with the surrounding neighborhood to present its PUD rezoning application.

April/May 2009: The City of Columbia provides CHO with a title report for the property. City of Columbia approves Planned Unit Development zoning to permit the proposed use.

June 2009: CHO enters into an Agreement for Lease of Real Property with the City of Columbia.

September 2009: The City of Columbia approves funding in an amount of \$8,500 for improvements to a water line at the project site.

December 2009: CHO submits an application to the U. S. Department of Housing and Urban Development for a \$1,349,446 Capital Advance and Project Rental Assistance for the project. CHO submits a HOME/CHDO application to the City of Columbia requesting \$10,000 in pre-development funding.

February 2010: The City Council approves \$5,000 in pre-development funding for the CHO project.

March 2010: CHO issues a Request for Proposals to select a civil engineering firm for the project.

Summer 2010: HUD notifies CHO that its application for a Section 811 Capital Advance is approved. CHO submits its land appraisal to HUD; forms a single-purpose owner corporation for the project; and provides sufficient capitalization to the owner corporation for it to meet its obligations in connection with the project.

Summer 2011: CHO submits its Firm Commitment application to HUD.

Summer 2012: Initial closing takes place on the Section 811 Capital Advance and construction commences. Long-term lease commences.

Spring 2013: Construction is complete and initial occupancy of the units begins.

Summer 2013: Initial occupancy and Performance Reporting completed.



Oakland Gravel Road Site with surrounding residential area and bus stop benches

ORGANIZATIONAL DESCRIPTION

PURPOSE

Community Housing Options (CHO) is a private nonprofit corporation incorporated in March 2008. The purpose of the organization is to develop affordable accessible housing for persons with disabilities, persons who are elderly, and other low-income persons. Its larger mission is to facilitate maximum independent living options for its clients through assisting them to find appropriate housing in the most integrated setting. This will involve both the development of new housing and the matching of clients with already existing housing.

GOALS AND OBJECTIVES

Goal one, To develop and promote the development of a diverse stock of affordable accessible housing for persons with disabilities, persons who are elderly, and other low-income persons which is distributed throughout the City of Columbia.

Objectives

- A. To develop and manage a ten unit rental facility for occupancy in 2013
- B. To create an inventory of affordable accessible housing to share with clients in 2009
- C. To promote the development of affordable accessible housing that can be purchased by low to moderate income persons with disabilities

Goal two, To develop an information and referral service which assist persons with disabilities, persons who are elderly, and other low-income persons to locate and evaluate housing that can meet their individual and family needs

Objectives

- A. To employ a housing counselor and advocate who can advise clients regarding the availability of affordable accessible housing, social and transportation services, and financial matters related to housing
- B. To advise private developers and other private nonprofit organizations regarding the development and construction of affordable accessible housing
- C. To promote the greater understanding throughout the community of the needs and value of the creation of a diverse and integrated stock of affordable accessible housing

Goal three, To promote greater capacity throughout the community to develop affordable accessible housing

Objectives

- A. To promote a community wide effort to create a housing trust fund.
- B. To collaborate with other housing organizations to locate on-going funding for affordable housing
- C. To collaborate with local governments and other housing organizations to create a community network directed toward the development of affordable accessible housing

PAST FUNDING HISTORY

In the fall of 2008, CHO applied for \$20,000 in HOME/CHDO funds and received an allocation of \$9,984 of Columbia's FY 2009 HOME funds. These funds have been spent. In 2009, CHO applied for CDBG funds for a water line extension and HOME/CHDO pre-development funds. Although the city approved funding of \$8,500 for the waterline and \$5,000 in pre-development funds, these funds have not yet been available to CHO.

SITE FOR PROJECT

In January 2009, Columbia issued an RFP regarding the availability of property at Vandiver Drive and Oakland Gravel Road. CHO was the only organization to submit a proposal. At its February meeting, the city council directed staff to negotiate a development agreement and lease option with CHO. In June 2009, CHO entered into an Agreement for Lease of Real Property with the City of Columbia.

QUALIFICATIONS OF PERSONNEL ASSOCIATED WITH THIS APPLICATION

The incorporating members of the CHO Board of Directors were Aimee Wehmeier, Homer Page, and Tom Nordberg. Each of the Board members has extensive experience working with housing programs for persons with disabilities or persons who are elderly. Ms. Wehmeier and Mr. Page are persons with disabilities and have many years of experience serving the needs of persons with disabilities. Ms. Wehmeier is the Executive Director of Services for Independent Living, (SIL). Mr. Page is the Chairperson of the Columbia Disabilities Commission and Executive Director of Disability Media Inc. Mr. Nordberg is a former minister of the Columbia United Church of Christ and a member of the board of Life Link, a private nonprofit providing quality housing options for adults and the physically disabled for more than 30 years.

Other board members of CHO are Randy Johnson, Roy Dudark, Mindy Duncan Carol VanGorp and Jerry Morris. Randy Johnson was formerly a manager of corporate real estate for a major corporation. Roy Dudark was Director of Planning and Development

for the City of Columbia from 2000 to 2004. Mindy Duncan was the Executive Director of RAIN, Inc. RAIN, Inc. developed the first Section 811 development for persons with disabilities in Columbia. Jerry Morris is disabled and lived in Paquin Towers from 1973 to 1981; Paquin Towers is a residential development in Columbia for seniors and persons with disabilities that is operated by the Columbia Housing Authority. Since 1980, Mr. Morris has been a board member of Freedom House, 25-units of accessible housing for persons with disabilities. From 1994 to 2005, Mr. Morris worked at Services for Independent Living teaching independent living skills to consumers. He also served on advisory boards for the design of both Paquin Towers and Freedom House. Carol Van Gorp is the Chief Executive Officer of the Columbia Board of Realtors.

CHO has a contract with DSC Advisory Services, LLC to develop the application for the Department of Housing and Urban Development (HUD) 811 funding which will provide the bulk of financial resources for the construction of the ten-unit project described in this application. The person associated with DSC, LLC who will prepare the HUD application is Jack Clark. Mr. Clark is experienced in preparing applications for HUD funds and was a consultant to a non-profit in Manassas, Virginia that recently completed construction of an 811 project.

CHO has also entered into an agreement with Wallace Architects, LLC to complete preliminary plans for the proposed project.

PUBLIC AND NEIGHBORHOOD INPUT

CHO has met with representatives of numerous local organizations to solicit public and/or neighborhood input regarding the proposed housing for persons with physical disabilities. These local organizations include Central Missouri Community Action, Services for Independent Living, the Basic Needs Coalition, the Columbia Board of Realtors, and Premier Bank. Individuals with whom CHO has met to discuss the proposed housing include H. William Watkins, Columbia City Manager, Tom Lata, and every member of the City Council.

Two meetings were held with neighborhood representatives to discuss the proposed project and the pending rezoning application. The most recent meeting was on March 30, 2009.

**COMMUNITY DEVELOPMENT BLOCK GRANT APPLICATION FORM
(COMMUNITY FACILITIES, PUBLIC SERVICES, AND ECONOMIC DEVELOPMENT)**

Organization:

CDBG funds expended by Sept. 30, 2010 \$ 10,000

Sept. 30, 2011 \$ 11,250

Sept. 30, 2012 \$ 7,500

Category of funding sought:

- Community Facilities
 Economic Development
 Public Services

RECEIVED *id: 55an*

MAY 03 2010

PLANNING DEPT

Please provide a two-sentence summary of the project for which your organization is seeking funds.

To expand the locally administered microloan program that will continue to enable micro entrepreneurs to start or expand their
Businesses, thus benefiting their families, neighborhoods and communities.

Contact Person: Donna DeLong Hamilton

Address:

910 E Broadway, Ste 201

Columbia

MO

65201

City

State

Zip

Phone: 573-875-8117

Fax: 573-443-2319

E-mail: ddelong@socket.net

Federal Tax ID: 43-1295518

Please indicate the category that best represents your organization:

- City Department Non-Profit Neighborhood Association Other (please specify)

What is the primary mission of your organization?

To facilitate economic development in central Missouri.

How many clients does your organization serve annually? 140

What is the total annual budget for your organization this year? \$214,000

Please indicate the source of your revenue and the percentage of revenue derived from each source.

- Government (____ %) Foundations (____ %) Donations (____ %) Fees (100 %)
 Volunteers (____ %) Other (____ %) (please specify) _____

Annual value of in-kind contributions in dollars: \$29,695

Annual number of volunteer hours: 844

Is your organization capable of repaying this funding assistance? SBA requires that match funds be non-loan grants.

Specify method by which you will prove that project beneficiaries will be low to moderate income:

Proof of income will be required by organization

- Attached are the survey results for proposed beneficiaries
 Proposed beneficiaries will be surveyed after funding
 Project and clients can be assumed to be lower income – homeless, abused children, elderly, battered spouses, severely disabled, illiterate adults, persons living with AIDS, and migrant farm workers
 Census (project beneficiaries limited to CDBG Eligibility area)

I have reviewed the CDBG information packet, instructions, and eligibility guidelines, and certify that our project is an eligible activity and will benefit low to moderate income persons in accordance with HUD income guidelines. I further certify that the information included in this proposal is accurate to the best of my knowledge, and that this proposal is approved by the governing board.


Signature (Board President)

Mark Farnen

Typed/Printed Name

4/29/10

Date

PROJECT BUDGET FORM (General)

Deadline of September 30, 2011

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Architectural					
Project Inspection					
Other Professional Specify _____					
Construction(Attach Detailed Estimate)					
Project Personnel			\$26,200		\$26,000
Office and Utilities			\$3,495		\$3,495
Supplies					
Contractual Services					
Rental and Other Financial Operating Assistance					
Other Loan Loss Reserve Funds	\$21,250			\$10,000	\$31,250
Other SBA Loan Funds				\$208,000	\$208,000
TOTAL \$	\$21,250		\$29,695	\$218,000	\$268,745

PROJECT BUDGET FORM (General)

Deadline of September 30, 2012

ACTIVITIES	A. Amount Requested from CDBG	B. Amount of Cash Applicant can Provide	C. Amount of In- kind Services Applicant can provide(in \$)	D. OTHER (SPECIFY)	E. TOTAL
Acquisition					
Architectural					
Project Inspection					
Other Professional Specify _____					
Construction(Attach Detailed Estimate)					
Project Personnel			\$26,250		\$26,250
Office and Utilities			\$3,495		\$3,495
Supplies					
Contractual Services					
Rental and Other Financial Operating Assistance					
Other _Loan Loss Reserve Funds	\$7,500			\$10,000	\$17,500
Other SBA Loan Funds				\$116,000	\$116,000
TOTAL \$	\$7,500		\$29,695	\$126,000	\$163,245

CDBG STATISTICAL FORM
(Fill out to the best of your ability)

Name of Organization: _____Enterprise Development Corporation_____

	Current Year (estimated)	Last Year (actual)
Total Number Clients	___5___	___5___
Total Number City Clients	___4___	___4___
Percent City Clients	___80%___	___80%___
Percent Black Clients	___20%___	___20%___
Percent Asian/Pacific Islander Clients	___0%___	___0%___
Percent Hispanic Clients	___0%___	___0%___
Percent Caucasian Clients	___80%___	___80%___
Percent Alaskan Native Clients	___0%___	___0%___
Percent of Clients with Disabilities	___0%___	___0%___
Percent 0-17 Years of Age	___0%___	___0%___
Percent 62+ Years of Age	___0%___	___0%___
Percent Below 80% of Median Income	___80%___	___60%___
Percent Below 50% of Median Income	___20%___	___0%___
Percent Below 30% of Median Income	___0%___	___40%___
Percent Single-Headed Household Clients (Exclude one person households)	___20%___	___20%___
Percent Female-Headed Household Clients	___40%___	___60%___

ENTERPRISE DEVELOPMENT CORPORATION

A. 1. BOARD MEMBERS

MARK FARNEN BUSINESS
103 E BRANDON
COLUMBIA, MO 65201
573-443-4321
PRESIDENT

ROBERT BAILEY COMMUNITY ORGANIZATION
UNIVERSITY OF MISSOURI
216 HULSTON HALL
COLUMBIA, MO 65211
573-882-6891
SECRETARY

DAVID THAYER COMMUNITY ORGANIZATION
CENTRAL MO HDC
8 S BLUE JAY WAY
COLUMBIA, MO 65201
573-445-4292

RUSSELL RUNGE ECONOMIC DEVELOPMENT
ECONOMIC DEVELOPMENT
300 NORTH COAL STREET
MEXICO, MO 65265
573-581-2100

DICK DAVIS BUSINESS
BORDER ENTERPRISES, INC.
2635 FAIRWAY DRIVE
FULTON, MO 65251
573-592-7997

TRACY WALKUP COMMUNITY ORGANIZATION
OATS
1621 WEST ASHLEY
BOONVILLE, MO 65233
660-882-9278

TIM BRUBAKER LENDER
COUNTY BANK
110 JOHNSON ST
MOBERLY, MO 65270
660-263-7100

PEGGY RODGERS LENDER
PROGRESSIVE BANK
1022 N HWY 47
WARRENTON, MO 63383
636-456-6176

STERLING OLIVER
FIRST NATIONAL BANK
203 E LIBERTY
MEXICO, MO 65265
573-581-6566

LENDER

TERRY HIGGINS
CENTRAL TRUST BANK
238 MADISON
JEFFERSON CITY, MO 65101
573-634-1234

LENDER

PROJECT DESCRIPTION

Project Description

1. What is the history of the proposed project?

A microenterprise is a sole proprietorship, partnership, or family business that has fewer than five employees. It is small enough to benefit from loans under \$25,000 and is generally too small to access loans from the traditional commercial banking sector. Though often overlooked, these small businesses account for 53% of all jobs in the U.S. While larger industries are experiencing a net job loss, microbusinesses have experienced a net increase of 2,624,000 jobs from 1989-1991 (Association for Enterprise Opportunity, "About Microenterprise"). Nationwide studies show that funding microenterprises have resulted in jobs creation, increased median household income, increased household assets, and enhanced skills of the entrepreneur.

In 2004, in response to the growing number of inquiries that the Regional Economic Development Inc., Enterprise Development Corporation (EDC), and local lenders receive each year from people looking for small loans to start up or grow an existing business, EDC created a locally administered microloan program. This pilot microloan program provided funding and technical assistance to 4 micro entrepreneurs in Columbia. The funding for this pilot year was provided by REDI, Columbia Community Development Corporation and Premier Bank, and totaled \$42,000. The pilot program proved to be very successful, with a 90% repayment rate, and the SBA microloan program began in earnest in August 2005.

Since the program inception, EDC has partnered with Michael Schrader, a local business consultant, the University Center for Innovation and Entrepreneurship and SCORE to provide assistance to microloan applicants in preparing the necessary loan documentation. In addition to the pre-loan assistance, Mr. Schrader also markets the program and provides follow up consultations with the microloan recipients.

EDC has a volunteer loan committee comprised of a number of experienced local business professionals and local lenders. Members of the loan committee are Todd Hoiem, Vice-President of US Bank, Chris Steuber, Assistant Vice-President of First National Bank, Kenny Green, owner of Monarch Jewelry, Dave Griggs, owner of Flooring America, and Ned Beach, Vice-President of Fuqua Homes. Using established eligibility guidelines, the loan committee evaluates each application and determines the viability of making a loan to that applicant.

EDC, as of the date of this application, has secured \$30,600 of match fund commitments from the Boonville IDA (\$10,000), the Columbia Community Development Corporation (CCDC) (\$14,000) and the City of Columbia's CDBG grant funds (\$6,600). These match fund commitments have qualified EDC microloan program to receive additional funding from SBA of \$204,000 - \$143,300 of which has already been drawn. These loan funds have been used to fund microloans in the City of Columbia, in Boonville, in Boone County and non-eligible CDBG microloans located within city limits. The additional \$28,750 of CDBG grant funds (\$10,000 2009 reallocated funds, \$11,250 2011 grants funds and \$7,500 2012 grant funds), if awarded, would be used as match funds to leverage additional \$191,000 of loan funds from SBA, to benefit low- to moderate-income City of Columbia residents.

Enterprise Development has made 15 SBA funded microloans since the program's inception and demand for the program has substantially increased in the past couple of years. The microloan program has proven to be successful and demand is increasing as the national economy recovers, but lending standards remain tight. This grant would ensure that more SBA loans funds would be available to the microentrepreneurs in the City of Columbia through the Enterprise Development Corporation's microloan program.

2. What are the goals and objectives of the proposed project?

Year 1 (July 2010-June 2011)

Goal 1 - To secure total match fund commitments of \$31,250 for the application to the Small Business Administration Microloan Program.

Objectives:

- A. To receive a match fund commitment from the Fulton Area Economic Development for \$10,000.
- B. To receive \$11,250 of CDBG grant funds from City of Columbia, to be used as match funds. These funds will be specifically targeted toward low- to moderate- income applicants located within the City of Columbia
- C. To receive \$10,000 of 2009 reallocated CDBG grant funds from the City of Columbia, to be used as match funds. These funds will be specifically targeted toward low- to moderate-income applicants located within the City of Columbia
- D. Receive \$208,000 in additional loan funds from SBA

Goal 2 – Continue marketing the microloan program to the targeted population

Objectives:

- A. Continue working with local lenders and informing them of the microloan program and its eligibility criteria for referral purposes.
- B. Continue working with other economic development agencies and chamber of commerce, in Columbia and surrounding areas to inform them of the microloan program and the eligibility criteria for referral purposes.
- C. Hold informational meetings in neighborhood locations regarding the microloan program and how it can benefit micro entrepreneurs
- D. Speak regularly at the University Center for Innovation and Entrepreneurship business classes.

Goal 3– Fund at least 5 microloan applications as a SBA Microlender, 4 of which will be low- to moderate-income City of Columbia residents.

Objectives:

- A. Interview and provide technical assistance to 25 microloan applicants.
- B. Present 15 applications, complete business plan and projections, to the loan committee

Year 2 (July 2011 – June 2012)

Goal 1 - To secure total match fund commitments of \$17,500 for the application to the Small Business Administration Microloan Program.

Objectives:

- A. To receive \$7,500 of CDBG grant funds from City of Columbia, to be used as match funds. These funds will be specifically targeted toward low- to moderate-income applicants located within the City of Columbia
- B. To receive a match fund commitment from the Columbia Community Development Corporation of \$10,000
- B. Receive \$116,000 in additional loan funds from SBA

Goal 2 – Continue marketing the microloan program to the targeted population

Objectives:

- E. Continue working with local lenders and informing them of the microloan program and its eligibility criteria for referral purposes.
- F. Continue working with other economic development agencies and chamber of commerce, in Columbia and surrounding areas to inform them of the microloan program and the eligibility criteria for referral purposes.
- G. Hold informational meetings in neighborhood locations regarding the microloan program and how it can benefit micro entrepreneurs
- H. Speak regularly at the University Center for Innovation and Entrepreneurship business classes.

Goal 3 – Fund at least 6 microloan applications as a SBA Microlender, 3 of which will be low- to moderate-income City of Columbia residents..

Objectives:

- A. Interview and provide technical assistance to 25 microloan applicants.
- B. Present 15 applications, complete business plan and projections, to the loan committee.

3. Provide a description of the project and the importance of the project to the organization?

Description of the project: The expansion of a locally administered microloan program that provides credit and technical assistance to women, minorities, and low income individuals who live in Columbia or the participating surrounding communities and will enable microentrepreneurs to start or expand their businesses.

The microloan program provides short term loans (1-5 years, in amounts ranging from \$5,000 to \$25,000), to microenterprises that cannot obtain financing from conventional sources. Microloan funds may be used for working capital, inventory, and the purchase of machinery and equipment.

Technical assistance is provided by Michael Schrader, a respected local business coach and consultant with expertise in all phases of business start-up and operations. Schrader also provide several follow up consultations with the small business owner and assistance with such topics as record keeping and business operation. Schrader has been working with the program since May of 2006 and has been very successful working with

the applicants and the borrowers to overcome pitfalls and hurdles in the operations of their businesses.

Continued funding for the microloan program will be raised from grants from local and area economic development agencies, city municipalities, and community organizations. The match funds raised last year leveraged \$204,000 of Small Business Administration microloan funds. To date, EDC has drawn \$143,300 of the \$204,000 SBA loan funds, and currently has \$72,000 of loan funds available to lend.

The additional CDBG grant funds alone, if awarded, would allow Enterprise Development Corporation to apply for an additional \$191,000 in loan funds from SBA, to use from 2011-2013. If EDC raises the entire amount of match funds projected, the total loan funds from SBA would be \$325,000.

The sequence for processing and reviewing applicants is as follows:

- A. Enterprise Development Corporation will receive potential applicants for an initial interview, often from the referral of local banks or economic development agencies.
- B. Michael Schrader will screen the applicant and help them generate the documentation necessary for the loan committee to review.
- C. Once the applicant has the necessary documentation, the loan committee will review the application.
- D. If approved, the loan will be funded.
- E. Technical assistance, after the loan has been approved, will also be provided by Michael Schrader and Donna Hamilton.

This project is important to Enterprise Development Corporation because our primary purpose is economic development in Columbia and central Missouri. EDC has seen a shift in the quality of microloan applicants to those individuals that have more personal resources, more education and are more creditworthy than at any time in our operation of this program. These applicants, a couple of years ago, would have been able to qualify for a bank loans, but now are unable to receive financing from traditional lending institutions. This growing demand by potential microloan borrowers, coupled with a still sluggish economic environment and a continued high unemployment rate, supports the need for the program.

A fully funded, locally administered microloan program could enable more microentrepreneurs to build or expand their businesses, which in turn will benefit their families, their neighborhoods and their community through increased household income, reduced dependence on public support, increased public tax revenues and a stronger local economic base.

4. How will the project eliminate the need described in the "need" section of the narrative?

Microloans, by definition, are small loans for the purpose of working capital or purchase of equipment for businesses that cannot qualify for a bank loan. This does not mean that the loan request is undeserving or that it is not a good business concept, but that a more appropriate source of lending is needed. Microloan programs differ from conventional lending in several ways. The character of the applicant is often more

important than collateral that is available to secure the loan. Microloan programs also view a sound business concept with more weight than a historical business cash flow. While the microloan applicant must show creditworthiness, explainable circumstances are taken into consideration.

In addition, microentrepreneurs often require help and advice prior to making an application for a loan, and additional technical assistance after the loan has been funded to ensure a successful business. EDC is uniquely positioned to offer this support through the relationship with Michael Schrader and their partnership with the University Center for Innovation and Entrepreneurship and SCORE.

A microloan program, that targets women, minorities and people of low income, could provide these traditionally underserved populations access to tools and resources to improve their business skills, as well as loans to fund their microenterprises.

Need

5. Why is this community need a high priority?

According to SBA microloan program statistics, as well as other nationwide studies, the majority of microloan recipients are women and minorities, but participants also include a significant percentage of low-income persons (Aspen Institute, Microenterprise "Microenterprise Development in the United States", Fall 2000). These applicants typify the populations that have historically had difficulty accessing credit and technical assistance through traditional institutions. Microentrepreneurs utilize alternative credit from family loans, credit cards, or income from a day job to fund their businesses (Accion International, "The Microlending Market in the U.S.", 2000). In short, although theirs may be viable businesses or business concepts, most microentrepreneurs cannot get a conventional loan to start up or expand their business. Microloan programs that target these populations can offer business training, technical assistance and credit to increase the chance of success of these microentrepreneurs.

The applicants that EDC microloan program is seeing more frequently are the established small businesses that have survived the recession thus far, but need some additional financial help to continue operating until the economy fully recovers. Banks are referring these applicants (sometimes their own clients) to us, because they are unable to assist them, given the current regulatory environment. These businesses often have utilized all of their personal resources keeping their businesses afloat and do not have the down payment or the collateral necessary to qualify for a traditional bank loan. The EDC microloan program, with its flexible lending standards, is able to look beyond these limitations, to evaluate the business and its owners on their own merits. These small businesses, besides providing a means of income for the proprietor and their family, often employ a number of other people. If the EDC microloan program is able to assist these businesses in being successful, not only is the employment and income of one household secured, but the same would be true for each of their employees' families as well.

6. How urgent is this need?

Since receiving SBA funding, EDC has received over 200 inquiries regarding microloan funding (approximately 40 a year) and has approved 15 SBA-funded loans. In

the first three months of 2010, the program has received 10 inquiries about the program, approved one microloan and expects to close 2 more loans by the end of July, 2010. .

An example of a business that our microloan program was able to assist in financing is Nanny's Neighborhood Childcare Center. Diane Patrick, the owner, was expanding her existing home daycare to a free-standing building in the Central neighborhood. She had secured a loan for the building, using the equity in her house as the down payment, and had received grants to help pay for most of the equipment needed for the daycare. However, she was unable to procure financing for the working capital needed to make the transition, and had no additional resources from which to draw. While hers was an unusual situation, Ms. Patrick was an exceptional applicant and our microloan program was able to provide her with a loan to meet her working capital needs. Her center provides daycare and evening care for low income families in the Central neighborhood in Columbia, has a current enrollment of 84 children and employs 20+ people.

Another example of a business that our microloan program financed is Broadway Brewery. Unable to secure traditional financing, Walker Claridge, together with two other partners, pooled their resources to bring their vision of a local microbrewery into reality. EDC provided Walker with a microloan, and together with privately raised investments, Walker and his partners were able to fund the renovation of the space, that took nearly a year to complete, the purchase of all of the equipment and furniture and fixtures, as well as the necessary working capital for starting the brewery and restaurant. Their vision also included locally grown, organic foods for their menu and hand brewed beers. They have succeeded in creating a beautiful, comfortable space with good food and great beer. They have been open since October 2009, and employ 48 people.

7. What measurable information is available to support the need for the project?

Enterprise Development Corporation is one of only 4 SBA microlenders in the state of Missouri. The other 3 microlenders are located in St Joseph, St. Louis and Jefferson City.

Since the program's inception, EDC has received over 150 inquiries and approved 15 microloans, totaling \$278,000, with approximately \$154,000 funding businesses located within the City of Columbia.

However, there remains a large number of microentrepreneurs in Columbia and the surrounding area that continue to seek funding. Enterprise Development Corporation (EDC) receives approximately 40 inquiries a year from people looking for small loans to start up or grow an existing business. Most are referrals from local lenders that the banks are unable to assist.

EDC anticipates that the microloan program will reach sustainability by 2013. At that point, enough of our portfolio will be maturing to allow EDC to reuse those corresponding Loan Loss Reserve funds to apply for additional SBA loan funds. Our goal is to create a locally administered microloan program with a replenishing pool of loan funds that will continue to strengthen the community.

8. How does the project directly benefit lower income persons?

According to nationwide studies, participants in microloan programs include a significant percentage of low-income persons (Aspen Institute, Microenterprise "Microenterprise Development in the United States", Fall 2000). The Association for Enterprise Opportunity reported that low income microentrepreneurs, who had participated in a microloan program, increased their household income 72% in five years and the percentage of respondents living above the poverty line increased 53% in the same time period (Association for Enterprise Opportunity, "Microenterprise Development in the U.S.: Economic Independence through Self-Employment", 1999).

Since the inception of the program, 10 of the 15 microloans issued by EDC have been to low-income entrepreneurs. The funding of these microloans has resulted in increased personal income of the applicants an average of 17%.

Microloan programs provide credit, business skills training, and technical assistance to microentrepreneurs. The quality and quantity of training and technical assistance provided to an entrepreneur can often be the biggest factor in whether the entrepreneurs' business succeeds or fails (Association for Enterprise Opportunity, "Key Elements of Microenterprise Development"). With the assistance of Michael Schrader, and their partnership with Missouri Center for Innovation and Entrepreneurship and SCORE, Enterprise Development Corporation has provided our micro loan recipients with assistance in writing business plans, conducting market research, implementing marketing plans, problem solving with customer service and financial planning for businesses.

9. Are the majority of the proposed clientele City residents?

This microloan program would be open to all applicants that reside in Columbia and its neighboring communities. Based on our previous experience, the majority of the microloan applicants have come from Columbia, as it has the largest population base and the fastest growing economy. To date, 13 of the 15 microloans issued, or 86%, have been located in Columbia, although only 9 of the 15 microloans issued, or 60%, met all of the requirements for the CDBG funding. . If a microloan applicant meets the qualifications (e.g. a resident of Columbia and low income), the CDBG funds would be utilized as the loan loss reserve for the loan. If the microloan applicant does not meet the eligibility requirements for CDBG funding other sources of match funds will be utilized to fulfill the loan loss reserve requirements.

10. What are the geographic boundaries of the clients that need this project?

The microenterprises in EDC's loan portfolio are either service based businesses (day care, hair salons, catering) or retail (gift shops, restaurants, bakeries). Given the nature of these businesses, the microentrepreneurs typically live in the same community that their business serves. Currently, the EDC microloan program serves the communities of Boonville and Fulton, in addition to Columbia.

Measurable Results

11. What are the measurable results of the project and how many persons and households will benefit?

The measurable results for this program will be a greater number of successful small businesses owned by minorities, women and low income entrepreneurs. The program will also result in more locally owned businesses serving the communities where they are located. More locally owned businesses will result in a stronger local economic base for our community.

Since the programs inception, EDC has funded 15 microloans to individual businesses for either starting new businesses or expanding existing businesses. In EDC's current portfolio, 10 of the 15 microloans were to persons of low-income; 9 of the 15 were to women owned businesses; and 4 of the 15 were to minorities. These 15 microloans have resulted in the creation or retention of 79 jobs.

DEMOGRAPHICS OF MICROLOAN APPLICANTS

Microloan Applicant	Black	White	Hispanic	Handicapped	Male	Female	Low Income
ML#1		X				X	X
ML#2			X		X		
ML#3	X					X	X
ML#4		X			X	X	
ML#5	X					X	X
ML#6		X			X		
ML#7		X			X		
ML#8		X			X		X
ML#9	X					X	X
ML#10		X				X	X
ML#11		X			X		X
ML#12		X				X	X
ML#13		X				X	X
ML#14		X				X	X
ML#15		X			X		

If the CDBG grant funds are awarded, it would ensure that additional SBA loan funds would be available to fund at least 4 microloans within the City of Columbia to low- to moderate-income persons in 2011-2012. Obviously, the microloans also benefit the recipients' families, as it may assist the entrepreneur to overcome unemployment, or provide a more stable income source. Each microloan also has the potential of creating a number of jobs within the community, which would in turn benefit those individuals and their families.

12. What is the source of information used to determine the measurable benefit?

The source of the information to determine the measurable benefit will be the number and amount of microloans funded to small businesses in Columbia. From the loan application, we will collect the demographic information of the microentrepreneur

and their family, as well as the household income at the time of the application. After the microloan is funded, financial statements and/or tax returns of those businesses will be collected on an annual basis. The financial statements will report the salary of the microentrepreneur as well as the profitability of the business. With this information, it will be possible to determine if the microloan has resulted in an increased household income of the microentrepreneur.

13. For public services, why is this service unique, and will this service duplicate similar services funded by the City?

Currently, this is the only locally based or locally administered microloan program in Columbia. There will be no duplication of services provided by the city.

Self-sufficiency

14. Describe how this project will assist in the self-sufficiency of the persons benefiting from the project.

According to nationwide studies, participants in microloan programs include a significant percentage of low-income persons and welfare recipients (Aspen Institute, Microenterprise "Microenterprise Development in the United States", Fall 2000). The Association for Enterprise Opportunity in a nationwide study reported that over a five year period, the poor microentrepreneurs increased their household income 72% and the percentage of respondents living above the poverty line increased 53% in the same time period (Association for Enterprise Opportunity, "Microenterprise Development in the U.S.: Economic Independence through Self-Employment", 1999).

Since EDC began administering the SBA microloan program, they have approved 15 loans to micro entrepreneurs. These microloans have resulted in the creation or retention of 79 jobs and have increased personal income of the applicants an average of 17%,

15. How will the facility or service improve the overall quality of life of the targeted beneficiaries?

A successful microloan program can improve the lives of their entrepreneurs by increasing their income and provide access to tools and resources to improve their business skills, as well as loans to fund their microenterprises. Obviously, the microloans also benefit the recipients' families, as it may assist the entrepreneur to overcome unemployment, or provide a more stable income source.

EDC, with its staff and technical assistance consultant, Michael Schrader, are committed to working with both applicants and recipients in providing assistance in business planning, financial management and marketing.

16. How will the Community Facility be operated and maintained? Provide a budget that will include an operating and expense statement for the facility, clearly identifying the sources of revenue.

As this application is for a community service, this question is not applicable.

Impact

17. How does the community facility enhance existing neighborhood amenities?

As this application is for a community service, this question is not applicable.

18. How will the proposed community facility enhance existing neighborhood amenities?

As this application is for a community service, this question is not applicable.

19. At what times will the facility be open to the public?

As this application is for a community service, this question is not applicable.

Address other possible issues including:

20. Parking

As this application is for a community service, this question is not applicable.

21. Traffic flow

As this application is for a community service, this question is not applicable.

22. Pedestrian access

As this application is for a community service, this question is not applicable.

23. Property values

As this application is for a community service, this question is not applicable.

24. Public safety

As this application is for a community service, this question is not applicable.

25. Noise

As this application is for a community service, this question is not applicable.

26. Zoning and compatible land use

As this application is for a community service, this question is not applicable.

27. Storm drainage

As this application is for a community service, this question is not applicable.

28. Soil erosion

As this application is for a community service, this question is not applicable.

29. Use of the project

As this application is for a community service, this question is not applicable.

30. Historic preservation issues

As this application is for a community service, this question is not applicable.

31. Other aspects particular to the site(s), if already selected.

As this application is for a community service, this question is not applicable.

32. Has the neighborhood been consulted regarding this project?

As this application is for a community service, this question is not applicable.

Timeline

33. Provide a timetable for completion of the project. Determine what commitments and approvals will be needed for the completion of the project and describe when any of these outstanding approvals and commitments will be in place.

- Current Status: \$3,250 of 2009 CDBG funds left
- EDC used the \$30,600 of match funds (\$10,000 Boonville IDA, \$14,000 CCDC and \$6,600 of CDBG 2009 funds) received in 2009 to leverage \$204,000 of SBA loan funds. EDC has already drawn \$142,800 of those loan funds and currently has \$71,400 in its bank account to lend (\$21,000 committed to fully fund existing microloan).
- June 2010 – EDC will receive \$10,000 of 2010 CDBG funds, for a total of \$13,250 CDBG funds and will request 15% match funds for three microloans currently in queue (one already partially funded), totaling \$7,755. Balance left of 2010 CDBG funds \$5,495.
- **July 2010** – EDC will fund 2 more microloans, each \$25,000, which are projected to be eligible for CDBG grant funding. EDC will request the 15% match funds for the 2 eligible microloans, or \$7,500, resulting in a **-\$2,005 balance in the 2010 CDBG grant funds** and \$400 of SBA loan funds.
- July 2010 – EDC secures \$10,000 in match funds from Fulton Area Economic Development.
- August 2010 – EDC draws remaining SBA loan balance of \$61,200. Estimated balance to lend is \$61,600.
- September 2010 – EDC funds 1 microloan in Boonville, estimate \$25,000.
- September 2010 - EDC will use the \$10,000 of 2010 CDBG grant funds and the \$10,000 of match funds received from Fulton Area Economic Development to leverage \$133,000 of SBA loan funds.
- September 2010 – Completed stated goal of funding 5 microloans in FY 2010.

Based on this timeline, EDC will have fully utilized the 2010 CDBG grant fund allocation by July 2010, leaving at least 12 months before the 2011 CDBG grant funds would become available, if awarded. In light of this funding gap, EDC requests an additional \$10,000 of reallocated 2009 CDBG grant funds. This will provide EDC sufficient fund to make up the shortfall in match funds projected in July 2010, and to provide sufficient match funds for at least four more eligible microloans, until 2011 grant funds can be received.

34. Does the organization have control of the site for the project?

As this application is for a community service, this question is not applicable.

Organizational Description

35. Provide a description of the purpose of the organization and annual goals and objectives of the organization and annual goals and objectives of the organization, including a summary of activities and programs of the organization.

Enterprise Development Corporation is a non-profit economic development organization that was originally organized to administer the Small Business Administration 504 loan program in central Missouri. This program provides fixed rate, long term financing to small businesses for the purchase of real estate and capital assets.

EDC administered the City of Columbia's Homeownership Assistance Program from 1994-2007. The program provided a grant to first time home buyers for down payment assistance. During EDC's administration, the Homeownership Assistance Program has approved over 440 applications for a total of \$927,000 in grant funds and leveraged \$22,800,000 in mortgages. EDC returned administrative duties for this program to the City of Columbia in 2007.

EDC also administers a low income housing program for Columbia Community Development Corporation (CCDC). This program builds new houses or remodels existing houses in the lowest income neighborhoods in Columbia. With the assistance of the City of Columbia, the CCDC sells these houses at a discount to low to moderate income families. This program utilizes the students of the Building Trades Program, offering them a hands-on classroom and a lower price to the eventual home owner. To date, the program has built twenty-one new houses, remodeled four houses and has one new house under construction.

In 2004, EDC extended their services to include a locally administered microloan program, and became a SBA microlender in August 2005. Since the program's inception, EDC has approved 15 microloans totaling \$278,000 and helped to create 79 new jobs in Columbia. Our current SBA funded portfolio is over \$183,000 and has a currency rate of 80%. Of the locally funded loan portfolio, 75% of the loans have paid in full, and the one loan that did default represented only 10% of the portfolio, in dollar terms..

The CDBG grant funds will allow this program to continue offering funding to microentrepreneurs in Columbia, MO. The CDBG grant, in addition to other match funds, will leverage \$325,000 of additional SBA loan funds for the EDC microloan program.

36. Describe in detail the status of previous City funding received, any funding remaining, and the measurable results from previous City funding.

2005 - EDC was awarded \$12,000 of CDBG - used \$6,050 to fund two microloans, balance returned to City in 2009

2006- EDC was awarded \$13,500 of CDBG funding in 2006, used \$2,190 to fund one microloan, \$10,000 of balance rolled over for use in 2009. Subsequently used \$6,750 of rolled over balance, leaving \$3,250 currently available.

2009 – EDC was awarded \$10,000 for use in FY 2010 (funding anticipated to be received in June 2010). EDC currently has three microloans in queue for funding, contingent upon collecting the necessary cost documentation. The amount of match funds for these three pending applications would be \$7,755 – which would fully utilize the 2006 funds and use \$4,505 of the 2010 grant funds.

In spite of receiving nearly 60 inquiries and 10 applications for microloan funding, EDC was able to approve only one microloan in FY 2006 – only a 10% approval rate. The primary factors for decline were applicants with very poor personal credit, or were ineligible due to being delinquent on taxes or child support, or having a felony conviction or a recent bankruptcy.

Similar reasons for decline were also experienced in the applications received in FY 2007, although EDC did approve 3 microloans, one of which met the eligibility criteria to utilize the CDBG grant funds.

In FY 2008, EDC saw a sharp decline in the number of inquiries and approved only 2 applications - one of which was eligible for CDBG funding - bringing the total of CDBG eligible microloans to three.

In FY 2009, EDC experienced a sharp increase in the number of inquiries, and the quality of the microloan applicants. EDC has approved six microloans in the year, with four being eligible for CDBG funding.

In FY 2010, EDC has approved two microloans thus far. The level of inquiries and applications continue to be high, and EDC currently has at least two strong applications pending.

Personnel

37. Describe the personnel that will be in charge of administering the project and operating the project when it has been completed.

Enterprise Development Corporation has administered the Small Business Administration 504 loan program in seven counties in central Missouri since 1983. EDC currently has a \$20,000,000 portfolio and has facilitated the funding of \$200,000,000 in small business projects, resulting in the creation of 3,500 jobs in central Missouri. The staff of EDC has 30+ combined years of experience originating and servicing small business loans. Michael Crist, the Executive Director, organized Enterprise Development and has 20+ years experience with small business finance, including venture capital and international financing. Donna DeLong Hamilton, Associate Director, joined EDC in 1994, has a degree in business and finance and has several years experience with evaluating and assisting small businesses seeking financing. Ms. Hamilton is the primary administrator of the microloan program and works directly with the microloan applicant.

38. *What is the prior experience of the organizational personnel with this type of project?*

Enterprise Development Corporation has been managing their microloan program since 2004. The organization has established guidelines for eligibility for the applicants and procedures for the program and has successfully managed and operated the program since that date, issuing and servicing 15 microloans.

EDC also administered the City of Columbia's Homeownership Assistance Program from 1994 to 2007. This program required the screening and qualification of applicants on multiple criteria, including income determination. As part of the administration of that program, EDC provided quarterly reporting on CDBG related activity to the City.

The staff of EDC has considerable experience assisting small businesses seeking financing and administering programs that require evaluation and qualification of multiple criteria, as well as the reporting required in conjunction with such programs.

39. *Who are the service providers or contractors, if selected and what are their qualifications? Include the following: Credentials, Number of years experience, List of representative projects and Insurance required.*

Enterprise Development Corporation has partnered with Michael Schrader, owner of the Hedgehog Consulting Group LLC, to provide technical assistance to the microloan applicants.

Mr. Schrader has committed to spending 15+ hours per month working with lenders, applicants, and borrowers. Michael has been offering his business expertise to clients since 1997. He also owns two businesses besides the consulting firm and is an Assistant Adjunct Professor in Management with the University of Missouri in Columbia, MO.

Mr. Schrader has been providing consulting and coaching to entrepreneurs throughout Missouri, Kansas, and Arkansas for 13 years. From 1997 to 1998, Mr. Schrader was the Marketing Manager for the Mid-America Trade Adjustment Assistance Center, a business turn-around consulting firm that specialized in supporting small businesses negatively affected by imported products. His rapport with clients and ability to market the program allowed him to set national sales records while in this position. He was then promoted to Projects Manager, where he managed multiple projects designed to improve these firms' competitiveness.

From 1999 to 2005, Michael was the Associate Director of the University of Missouri Small Business Development Center (SBDC). Beside administrative and management duties, Mr. Schrader also worked directly with well over 1,000 entrepreneurs and nascent entrepreneurs throughout the state of Missouri. His responsibilities included, but were not limited to, helping entrepreneurs get financing from lenders. Since many of these lenders used the SBA for guarantees, he became very knowledgeable about the SBA's programs. Mr. Schrader's expertise in business plan and financial projection development, marketing, and management helped secure over \$250 million in economic impact for his clients, many of whom were microentrepreneurs.

Schrader started his own consulting firm in 2006 to provide coaching to entrepreneurs throughout Central Missouri. Schrader developed and uses a proprietary

set of tools that allow organizations to become more strategically customer focused. The process is very popular with his clients because of the results they bring. Mr. Schrader's also created the RAA philosophy of management. RAA stands responsibility, autonomy, and accountability. This philosophy gives clients a framework to manage their day to day operations.

Mike also is an owner in two high-tech start up companies that use advanced data-visualization techniques to communicate data dense information in a quick, easy to understand format.

It is important to note that all of the time provided by Mr. Schrader is paid for by funds allocated by the SBA and other governmental organizations and comes at no cost to the microentrepreneur.

There are no insurance requirements for Mr. Schrader's services.