

FY 2021 CDBG and HOME Annual Action Plan

City of Columbia

April 19, 2021

Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD) defines the City of Columbia as an entitlement community due to its population and demographics. As an entitlement community, the City of Columbia receives an annual allocation of Community Development Block Grant (CDBG) and HOME program funding. The City of Columbia is required to submit an Annual Action Plan identifying community needs and funding priorities, in order to receive annual funding. The City of Columbia also values the importance of strategic planning when implementing the use of public funds. This Annual Action Plan is for program year 2021 and will become effective retroactively to January 1, 2021. CDBG funding allocations were up at \$1,008,608 and slightly down for HOME at \$596,431 for HOME; however, this year's federal budget remains significantly increased from recent years prior to 2018. CDBG realized a 10% increase in funding in 2018 and a 43% increase to HOME. The City of Columbia also received approximately \$1.3 million additional CDBG funds in FY 2020 and will be expending these funds on project related to COVID-19 recovery efforts through FY 2023. Staff is also anticipating additional HOME funds to be awarded by April 10, 2021 to assist with housing needs arising from the COVID-19 Pandemic through September of 2025. The increased funding levels will result in additional staffing levels and program output over the next 3-5 years.

2. Summarize the objectives and outcomes identified in the Plan

The City of Columbia undertook a significant public input and planning process during the 18 months leading up to the submission of its 2020-2024 Consolidated Plan. Public input was obtained through the fair housing task force, community focus groups, large public engagement gatherings, neighborhood association meetings, citizen surveys and public hearings. The objectives and outcomes identified in the plan are a direct result of priority needs identified by the public. Citizens were asked to identify priority needs in five categories including affordable housing, economic and workforce development, neighborhood revitalization and stabilization and community facilities. The City also obtained significant public input in FY 2020 to address growing needs resulting from the COVID-19 Pandemic. Additional input included surveys, informational sessions and virtual public engagement.

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

2020-2024 Consolidated Plan Goals

1. Complete comprehensive rehabilitation to 54 owner-occupied housing units.
2. Provide direct homebuyer assistance to 100 eligible households.
3. Homebuyer education and counseling to 155 new homebuyers.
4. Complete construction of 15 new affordable owner-occupied homes.
5. Provide development financing for 16 affordable rental-housing units funded through the Missouri Housing Development Commission.
6. Complete accessibility improvements to 142 existing housing units.
7. Provide tenant based rental assistance to 100 households.
8. Provide vocational training to 63 participants.
9. Provide technical assistance to 15 business start-ups.
10. Provide 26 loans to existing small businesses for job retention.
11. Complete the construction of 3 sidewalk projects.
12. Complete the construction of one public storm water sewer project.
13. Complete the demolition and acquisition of 10 vacant and dilapidated buildings.
14. Provide exterior code enforcement on 325 homes within the Neighborhood Response Team (NRT) Area.
15. Fund the construction, renovation, expansion or acquisition of 3 public facilities and improvements.
16. Fund the construction, renovation, expansion or acquisition of 1 public facility serving homeless populations.

FY 2021 CDBG Funding Allocations for Annual Goals are as follows:

Entity	Activity	Funding Amount
City of Columbia	Home Rehabilitation Program	\$238,339
Services for Independent Living	Minor Home Repair and Accessibility	\$106,100
Woodhaven	Home Rehabilitation	\$90,000
City of Columbia	Housing Counseling	\$3,720
Job Point	Vocational Training	\$115,000
Central Missouri Community Action	Technical Assistance to Businesses	\$75,000
City of Columbia	Acquisition and Demolition	\$30,000
City of Columbia	Code Enforcement	\$35,000
Rainbow House	Construction, renovation & acquisition	\$53,900
Great Circle	Construction, renovation & acquisition	\$30,000
Shalom Christian Academy	Construction, renovation & acquisition	\$50,000
City of Columbia	Administration	\$100,000
City of Columbia	Planning	\$81,549
Total		\$1,008,608

Table 1 –

FY 2021 HOME Funding Allocations are follows:

Entity	Activity	Amount
City of Columbia	Homeownership Assistance	\$237,000
CHDO set-aside	Community Housing Dev. Org	\$90,000
City of Columbia	Home Rehabilitation Program	\$25,000
Show-Me Central Habitat for Humanity	New Home Construction	\$30,000
Freedom House	New Rental Construction	\$45,000
Columbia Housing Authority	Tenant Based Rental Assistance	\$110,000
City of Columbia	Administration	\$59,431
Total		\$596,431

3. Evaluation of past performance

The City's is maintaining programs it has historically operated and adjusted funding priorities to match annual priority needs identified by the public and the annual RFP process. Estimated costs are also associated with each production goal to ensure that goals are realistic and achievable. This plan focuses on the most critical community needs identified by the public. The FY 2020 CAPER identified the following programs as “under-performing” in relation to 5-year goals identified within the 2020-2024 Consolidated Plan:

- Acquisition & Demolition Program
- Owner-Occupied Rehabilitation Program
- New Rental Construction & Rehabilitation
- Homeless Facility Improvements

The FY 2021 Plan includes funding for the Acquisition & Demolition Program and City staff is in the process of potentially acquiring an additional property to demolish in FY 2021. The FY 2021 Plan also includes increased funding for the Owner-Occupied Rehabilitation Program and staff anticipates increased production in FY 2021. The FY 2021 does include funding for one rental production project being funded through the Missouri Housing Development Commission (MHDC). Original planning included funds for an additional rental project to be funded through the Columbia Housing Authority; however, the project did not receive a funding award through MHDC. City staff will continue to work to identify additional opportunities for FY 2022 funding to assist rental construction or rehabilitation projects. The City is still awaiting a viable proposal to fund a project involving homeless facility improvements and anticipates assisting planning efforts in FY 2021 with local general revenue funding.

4. Summary of Citizen Participation Process and consultation process

The City of Columbia conducted a citizen participation and consultation process in developing the FY 2021 plan that included public hearings, public surveys, virtual public engagement and informational

sessions. There were also 10 virtual public engagement sessions held throughout 2020 to gain additional input regarding needs arising from the COVID-19 Pandemic. The City of Columbia also received assistance with outreach from the Columbia's NAACP, Minority Men's Network, CMCA's Woman's Business Center, REDI's Diversity Supplier Program, local volunteers, Second Baptist Church, United Community Church, Friendship Baptist, Tabernacle of Grace, Shiloh Church and Log Providence Baptist Church to ensure minority populations were connected to programs and input processes.

The Housing and Community Development Commission (HCDC) held two public hearings in 2020 and 1 additional funding recommendations meeting to develop recommendations for the FY 2021 Plan. The HCDC also held two additional meetings in March of 2021 to update funding recommendations to align with the final CDBG and HOME award amounts.

5. Summary of public comments

There were public comments received from five persons at the Housing and Community Development Needs Public Hearing held on January 8, 2020. Public comments were received from Phil Steinhaus of the Columbia Housing Authority, Steve Smith of Job Point, Darin Preis of Central Missouri Community Action, Steve Calloway of Minority Men's Network and Susan Hart of the Columbia Chamber of Commerce. Each of the speakers shared information regarding the efforts of their corresponding organizations and discussed potential applications for funding. The Community Development Commission asked clarifying questions with each presenter. The City of Columbia conducted 3 public surveys throughout 2020. The surveys consisted of an annual update of community needs and 2 subsequent surveys throughout the year pertaining to needs arising from the COVID-19 Pandemic. Approximately 300 respondents participated in the surveys.

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

None.

7. Summary

The FY 2021 Annual Action Plan addresses priority needs identified in the 2020-2024 Consolidated Plan and does not amend any of the goals or objectives originally identified during formation of the Consolidated Plan.

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

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

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

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBIA	Community Development Department, Housing Programs Division
HOME Administrator	COLUMBIA	Community Development Department, Housing Programs Division

Table 2 – Responsible Agencies

Narrative (optional)

The City's Community Development Department (CDD), Housing Programs Division is the lead agency responsible for coordinating the development of the Consolidated Plan and Annual Action Plans. The CDD is also responsible for providing guidance and policy direction for the implementation of eligible programs that support overall strategies for affordable housing and community development activities.

Consolidated Plan Public Contact Information

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

1. Introduction

The City of Columbia, Housing Programs Division conducted a robust and comprehensive public engagement effort to ensure the 2020-2024 Consolidated Plan was informed by members of the public, local service providers, other departments, other local government entities and other local organizations. The consultation process consisted of oversight and guidance from the Housing and Community Development Commission, technical analysis from the Fair Housing Task Force, as well as several public engagement forums and public hearings. Housing Programs staff also met individually for additional consultation from neighborhood associations, members of the public, local organizations and other community stakeholders. Significant levels of stakeholder input was also taken in throughout FY 2020 to assist with response and recovery efforts to address the COVID-19 Pandemic. Two additional annual surveys and 10 virtual public engagement meetings were held throughout FY 2020. This additional stakeholder input assisted in informing the FY 2021 Annual Action Plan.

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

The Functional Zero Task Force, comprised of City of Columbia staff and multiple human services, healthcare, and housing providers, convenes every two weeks to case conference people experiencing homelessness into permanent housing, prioritizing those of highest risk first.

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing. The HPD also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and will be providing another \$130,000 in CDBG-CV Round 3 in FY 2021.

The City Municipal Court operates a community support docket to divert persons experiencing homelessness and veterans from the justice system by linking these persons with healthcare, human services, and housing.

In response to the COVID-19 pandemic, over \$150,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance.

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

The City of Columbia provides and purchases a variety of services to prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing.

Boone County has implemented the use of a brief mental health screener at jail intake, increasing our understanding of mental health needs at the individual and populations levels. The City of Columbia and Burrell Behavioral Health have partnered to create a Community Mental Health Liaison position dedicated to Boone County, to be housed in the Columbia Police Department.

In response to the COVID-19 pandemic, over \$150,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance. The HPD also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and will be providing another \$130,000 in CDBG-CV Round 3 in FY 2021.

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

The City of Columbia is not a formula based grant recipient of Continuum of Care funding, or what HUD classifies as an “entitlement” jurisdiction, therefore local organizations apply through funds allocated to the “Balance of State.” The Missouri Housing Development Commission (MHDC) administers all Continuum of Care funds in Columbia. MHDC currently contracts directly with local organizations for implementing Continuum of Care funding. The City of Columbia works closely with all recipient organizations through the Basic Needs Coalition for

point in time counts of homeless populations. The City of Columbia also works closely with the Functional Zero Task Force for coordinated entry of homeless populations.

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

The Housing Programs Division worked with a broad and diverse cross-section of organizations, neighborhood groups and members of the public in the development of the Consolidated Plan. Types of organizations consulted include neighborhood associations, social service providers, housing providers, banking institutions, governmental organizations, faith-based organizations, housing developers, local Realtors, other City boards and Commissions, representatives of minority community members and other local content experts.

The City of Columbia also continues to strategically purchase social services to address homelessness, including: emergency shelter, mental health services, and housing case management. The City of Columbia has also coordinated with the faith community to develop and sustain the Turning Point homeless day center and the Room at the Inn winter emergency shelter, both of which are funded by the City of Columbia. Each of these types of organizations were consulted through one on one meetings, virtual public engagement, as well public hearings held by the Housing and Community Development Commission (HCDC).

Table 3 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI
	Agency/Group/Organization Type	Housing PHA Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Columbia Public Housing Authority was consultant directly to ensure its 5 year plans were also in alignment with the City of Columbia. Consultation included in person meetings with leadership, representation on the Fair Housing Task Force, as well as invitation and participation at Consolidated Plan public engagement events. The CHA CEO was also a lead presenter for the Consolidated Plan Affordable Housing Public Engagement event and presented public housing needs and planned projects for 2020-2024.
2	Agency/Group/Organization	Services for Independent Living
	Agency/Group/Organization Type	Housing Services- Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation included in person meetings with leadership, presentation to Housing and Community Development Commission, as well as invitation and participation at Consolidated Plan public engagement events.

3	Agency/Group/Organization	Boone County Family Resources
	Agency/Group/Organization Type	Housing Services-Persons with Disabilities Services - Health
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Boone County Family Resources was directly consulted regarding future resource needs, as well as through the public engagement events to determine community wide goals.
4	Agency/Group/Organization	CENTRAL MISSOURI COMMUNITY ACTION
	Agency/Group/Organization Type	Housing Need Assessment Services-Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Health Services-Education Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	CMCA was consulted directly, as well as through public engagement forums. CMCA's primary services are through Head Start and a variety of anti-poverty programs. The anticipated outcome will be increased coordination for reducing the impact of poverty on low income households, as well as increased coordination for CHDO funded affordable housing projects.
5	Agency/Group/Organization	Job Point
	Agency/Group/Organization Type	Housing Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Economic Development Anti-poverty Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Executive Director and board members, as well as through public engagement events. The anticipated outcomes will be greater service coordination between low income employment services activities and City programs, as well as coordination and planning of housing development activities.
6	Agency/Group/Organization	Boone County
	Agency/Group/Organization Type	Services-Children Other government-County
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Homeless Needs-Families with children Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through in person conversation with the Boone County Community Services Department Director for planning the Homelessness public engagement event. The anticipated outcomes will be greater service coordination between the City and the County in planning how to address homelessness.
7	Agency/Group/Organization	REDI
	Agency/Group/Organization Type	Regional organization Business and Civic Leaders

	What section of the Plan was addressed by Consultation?	Economic Development Market Analysis Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted through individual meetings with the President, as well as a presentation to the Board of Directors. The anticipated outcomes include greater collaboration between CDBG funded projects and REDI efforts, as well as a greater awareness to the importance of workforce housing and alignment economic development efforts.
8	Agency/Group/Organization	Columbia Public Schools
	Agency/Group/Organization Type	Services-Children Other government-Local
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted by including CPS Administration within the Emergency Support Function 14 Long Term Recovery Team coordinated by the Housing Programs Division.
9	Agency/Group/Organization	Columbia Apartment Association
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Non-Homeless Special Needs Market Analysis

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The organization was consulted directly by providing a position on the Fair Housing Task Force, as well as direct outreach to public engagement forums. One area of improve coordination is anticipated to be with housing services to households with disabilities.
10	Agency/Group/Organization	Columbia Chamber of Commerce
	Agency/Group/Organization Type	Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The group was consulted directly through conversations with the board chairperson, as well as through the Chamber Governmental Affairs position serving on the Housing and Community Development Commission. City staff also presented information and obtained feedback from the Chamber Governmental Affairs Committee. The anticipated outcome is additional coordination and collaboration between the City and the private sector.

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

The City of Columbia did not exclude any specific group from being consulted, however efforts were made to ensure consultation of individuals and groups most closely aligned with implementing goals within the plan, as well as low to moderate income groups most directly impacted by goals within the plan.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Missouri Housing Development Commission	MHDC oversees Continuum of Care funding granted to local organizations. The City of Columbia works with each of the grantees through the Basic Needs Coalition and Functional Zero Task Force to coordinate services for homeless populations.
Comprehensive Plan	Community Development Department	The Consolidated Plan will address several goals, objectives and actions items of the City's Comprehensive Plan including the following: <ul style="list-style-type: none"> • Encourage universal design and practices for aging in place. • Promote construction of affordable housing. • Promote homeownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.
PHA Plan	Columbia Public Housing Authority	Providing funding to support CHA with tenant-based rental assistance. Aligning funding and redevelopment efforts with applications to MHDC.

Table 4 – Other local / regional / federal planning efforts

AP-12 Participation – 91.105, 91.200(c)

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

The City of Columbia Housing Programs Division conducted public hearings, surveys, large public event and virtual public engagement throughout FY 2020 to help inform the formation of the FY 2021 CDBG and HOME Annual Action Plan. The public hearings consisted of a housing and community development needs hearing in January of 2020 to begin the process of identifying priorities for forming the annual action plan. The City of Columbia also worked with the Columbia Board of Realtors, Columbia Housing Authority representatives, local developers and other local partners to hold the Affordable Housing Summit in February of 2020. Over 300 Columbia citizens ranging from developers, builders, banking institutions, neighborhood representatives, members of City Council, federal officials, planning and zoning commissioners, affordable housing advocates, city staff and the public, attended the Affordable Housing Summit. This event provided information on housing types and design characteristics to help facilitate additional affordable housing supply options, and raised additional awareness of the need for more affordable housing. Due to the COVID-19 Pandemic, City staff also organized approximately 8 virtual public engagement meetings throughout 2020 to help gain additional insight to local affordable housing and community development needs resulting from the Pandemic. The virtual public engagement and surveys as it related to the COVID-19 Pandemic facilitated Housing and Community Development Commissioner support for providing additional resources and support for local non-profits needing resources to support their operational and facility costs.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
1	Public Meeting	Non-targeted/broad community	6 Attendees representing the Columbia Housing Authority, Job Point, Men's Minority Network, Central Missouri Community Action, Columbia Chamber of Commerce and NAACP	<p>Phil Steinhaus CEO of the Columbia Housing Authority (CHA): Steinhaus shares that the CHA Providence Walkway Project was not funded with MHDC funding and CHA hopes to apply again. He shares that community support often provides leverage for the additional funds for the renovations.</p> <p>Steve Smith, President and Chief Executive Officer of Job Point: Smith expresses appreciation for support over years for funding and purchasing their facility and the cost savings with purchasing their facility.</p> <p>Steve Calloway with Men's Minority Network: Calloway shares that he is learning more about Affordable Housing efforts in our community and has been more involved through working on groups with Cole such as the upcoming Affordable Housing Summit. Calloway touches on the importance of community facilities for children, and affordable housing.</p> <p>Darin Preis, Executive Director of Central Missouri Community Action (CMCA): Preis discusses some of the topics that Calloway brought up and shares that for students, performance can often be tied to housing.</p> <p>Susan Hart: Hart shares that she is on the CMCA board but comes to this meeting as a citizen for safe affordable housing. Hart shares that the need for workforce or middle housing is a discussion that needs to be remembered.</p>

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
2	Virtual Public Engagement	Non-targeted/broad community	40 attendees from a broad cross section of the community including neighborhood leaders, civic organizations and the public.	General feedback concerning the impacts of the COVID-19 Pandemic. Priority needs included rent assistance, food security, and childcare and small business assistance.
3	Surveys	Non-targeted/broad community	104 survey responses were received from the Annual Housing and Community Development Needs Survey. 226 survey responses from the first COVID Response survey and 300 surveys responses received from the 2 nd COVID response survey.	Vocational training, homeownership, supporting homeless populations and support for all types of affordable housing scored high in the annual survey, while rent assistance, food security, childcare and small business assistance were identified as priorities in the 2 nd COVID survey.
4	Public Meeting	Non-targeted/broad community	Presentation of proposals for FY 2021 CDBG and HOME funding	Presentation of proposed projects and activities from the Columbia Housing Authority, Coyote Hill, Freedom House, Great Circle, Habitat for Humanity, Job Point, Rainbow House, Services for Independent Living, Shalom Christian Academy, Woodhaven.

Table 5 – Citizen Participation Outreach

Expected Resources

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

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,008,608	\$35,000	\$0	1,043,608	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$596,431	\$120,000	\$0	\$716,431	0	

Table 6 - Expected Resources – Priority Table

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

The City's federal funds will leverage a significant amount of additional private, state and local resources. The City estimates that its new construction and infill redevelopment efforts will leverage approximately \$2,000,000 in development financing and over \$1,000,000 in additional homebuyer financing. Local City development policies also fully subsidize permit fees for affordable housing, which will leverage up to an addition \$22,500 in FY 2021 to help cover the affordability gap. The City's Homeownership Assistance Program is also anticipated to leverage close to \$15,000,000 in private financing for first-time homebuyers. City HOME funds allocated within the FY 2021 Annual Action Plan for Freedom House's demolition and new construction will leverage approximately \$3 million from the Federal Home Loan Bank and Low Income Housing Tax Credits (LIHTC) through the Missouri Housing Development Commission (MHDC).

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

The City will be donating 1.3 acres of land located on N. 8th Street and near the Business Loop for development of 10 affordable owner-occupied homes. 8 of the 10 lots for this development have been donated to local non-profit development organizations to redevelop affordable owner occupied housing. This City has planned to donate the remaining two lots to continue completion of the project. The City anticipates donating additional land at 6 Fourth Avenue, 903 Garth Avenue and 603 N. 4th Street for the development of affordable housing upon clearing each title.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Home Rehab & Energy Efficiency Program	2020	2024	Affordable Housing	Citywide	Preservation of existing homes	CDBG: \$238,339 CDBG PI: \$35,000 HOME: \$25,000	Homeowner rehabilitated: 7 Household Housing Units
2	Homeownership Assistance	2020	2024	Affordable Housing	Citywide	Increased homeownership opportunities	HOME: \$137,000 HOME PI: \$120,000	Direct Financial Assistance to Homebuyers: 28 Households Assisted
3	Housing Counseling and Education	2020	2024	Affordable Housing Fair housing counseling	Citywide	Housing Counseling and Education	CDBG: \$3,720	Public service activities for Low/Moderate Income Housing Benefit: 38 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	New Home Construction	2020	2024	Affordable Housing	Citywide	Preservation of existing homes Increased homeownership opportunities New Owner-Occupied Housing Construction	HOME: \$220,000	Homeowner Housing Added: 5 Household Housing Unit
5	Rental Unit Construction or Rehabilitation	2020	2024	Affordable Housing	Citywide	Production of Rental Housing Units Accessibility Improvements to Existing Homes	HOME: \$45,000	Rental units rehabilitated: 1
6	Ramp and Home Accessibility Modifications	2020	2024	Affordable Housing	Citywide	Accessibility Improvements to Existing Homes	CDBG: \$106,100	Homeowner Housing Rehabilitated: 38 Household Housing Unit
7	Rental Vouchers for Homeless Populations	2020	2024	Affordable Housing Public Housing	Citywide	Rental Vouchers for Vulnerable Populations	HOME: \$110,000	Tenant-based rental assistance: 18 Households Assisted
8	Vocational Training	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	Citywide	Vocational Training	CDBG: \$115,000	Public service activities other than Low/Moderate Income Housing Benefit: 15 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
9	Small Business Development & Technical Assistance	2020	2024	Non-Housing Community Development	Citywide	Small Business Development & Technical Assistance	CDBG: \$75,000	Businesses assisted: 18 Businesses Assisted
10	Acquisition & Demolition Program	2020	2024	Affordable Housing Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Acquisition and Disposition of Vacant Properties	CDBG: \$30,000	Buildings Demolished: 1 Buildings Other: 1
11	Code Enforcement	2020	2024	Non-Housing Community Development	NEIGHBORHOOD RESPONSE TEAM AREA	Preservation of existing homes Exterior Code Compliance Enforcement	CDBG: \$35,000	Housing Code Enforcement/Foreclosed Property Care: 65 Household Housing Unit
12	Public Facilities and Improvements	2020	2024	Non-Homeless Special Needs Non-Housing Community Development	CDBG Eligible Area Citywide	Public Facilities and Improvements	CDBG: \$130,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted
13	Administration	2020	2024	Admin	Citywide		CDBG: \$100,00	Administration of CDBG funds
14	Planning	2020	2024	Planning	Citywide		CDBG: \$81,549	Planning

Table 7 – Goals Summary

Projects

AP-35 Projects – 91.220(d)

Introduction

Projects

1	Goal Name	Home Rehab & Energy Efficiency Program
	Goal Description	Rehabilitation and repair of existing housing including HVAC, foundation, roof, energy efficiency, radon, lead abatement and other upgrades.
2	Goal Name	Homeownership Assistance
	Goal Description	Direct homebuyer assistance to first-time homebuyers
3	Goal Name	Housing Counseling and Education
	Goal Description	Fair housing counseling to participants within the City's Homeownership Assistance Program, as well as Columbia Community Land Trust participants.
4	Goal Name	New Home Construction
	Goal Description	CDHO home construction and 2 HOA ND new construction of affordable housing.
5	Goal Name	Rental Unit Construction or Rehabilitation
	Goal Description	Construction or comprehensive rehabilitation of rental units. LIHTC applicant projects will receive priority.
6	Goal Name	Ramp and Home Accessibility Modifications
	Goal Description	Installation of ramps and in home modifications to improve accessibility for elderly and disabled households.
7	Goal Name	Rental Vouchers for Homeless Populations
	Goal Description	Vouchers for vulnerable households and households at risk of homelessness.
8	Goal Name	Vocational Training
	Goal Description	Direct vocational training to low income populations with priority given to low income minority populations.

9	Goal Name	Small Business Development & Technical Assistance
	Goal Description	Support for small Business Start-ups through the Women's Business Center. Assistance will include strategic planning, financial planning and general technical assistance to small business start-ups meeting CDBG income guidelines.
10	Goal Name	Acquisition & Demolition Program
	Goal Description	Acquisition and demolition of vacant and abandoned properties. Activity will include acquisition costs, environmental review, disposition costs, demolition, site clearance and preparation for redevelopment.
11	Goal Name	Code Enforcement
	Goal Description	Exterior code enforcement within the Neighborhood Response Team Area.
12	Goal Name	Public Facilities and Improvements
	Goal Description	Improvement of public facilities in accordance with 24 CFR 570.201c.

Table 8 - Project Information

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

These allocation priorities were identified through the Housing Programs Division annual RFP process; housing and community development needs survey, public engagement forum feedback and Commissioner rating of each application. Improved shelter and public facility space for homeless populations has been identified as an underserved need, however planning and feasibility analysis of a viable site and plan has been a barrier to addressing this underserved need. City staff anticipates identifying other resources to assist with non-profit planning and capacity needs to formulate a viable plan.

AP-38 Project Summary

Project Summary Information

- 38 elderly and disabled households received accessibility improvements to their homes.
- 7 households received housing rehabilitation, repairs and energy efficiency upgrades.
- 1 vacant and dilapidated properties were demolished and acquired for redevelopment.
- 28 households have become first-time homeowners.
- 38 individuals are estimated to be provided homebuyer education and housing counseling.
- 1 affordable rental units will be newly constructed, while leveraging additional LIHTC resources for 12 additional units.
- 5 owner-occupied homes will be constructed.
- 3 facility renovations at Rainbow House, Great Circle and Shalom Christian Academy.
- 14 Scholarships for low-income at-risk youth for vocational training.
- 18 households at risk of homelessness will receive vouchers.
- 18 businesses will receive technical assistance.
- 65 deficient homes will receive code enforcement.

AP-50 Geographic Distribution – 91.220(f)

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

Geographic Distribution

Target Area	Percentage of Funds
CDBG Eligible Area	8.7%
Neighborhood Response Team	7%
City-wide	84.3%

Table 9 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Code enforcement activities and acquisition demolition program activities will take place within the Neighborhood Response Team Area. This is an area in need of additional code enforcement activities, as well as removal of vacant and dilapidated home for in-fill redevelopment. The CDBG eligible area will received a direct investment for improvements at Shalom Christian Academy, Freedom House, Habitat for Humanity’s Boone Prairie Development and 2 additional homes at the Cullimore Cottages. The remainder of funds is targeted City-wide, however a significant level of investment will overlap within both the NRT Area and the CDBG eligible area.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

One Year Goals for the Number of Households to be Supported	
Homeless	18
Non-Homeless	41
Special-Needs	38
Total	97

Table 10 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	18 (CHA)
The Production of New Units	6 (CHDO, HOAND, Freedom House)
Rehab of Existing Units	35 (City Rehab, SIL)
Acquisition of Existing Units	28 (City HOA)
Total	87

Table 11 - One Year Goals for Affordable Housing by Support Type

AP-60 Public Housing – 91.220(h)

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

The City of Columbia will be providing \$110,000 in funds for the Columbia Housing Authority's (CHA) Tenant-Based Rental Assistance Program. These funds will help CHA transition housing insecure households from being at risk of homelessness to the Housing Choice Voucher Program or other CHA Housing Programs. The Housing and Community Development Commission initially recommended providing funds to CHA's Kinney Point project, however this project did not receive a funding award through MHDC, and therefore funds were allocated to other priorities and projects ready to proceed.

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

The Resident Advisory Board (RAB) that is composed of assisted housing residents from all CHA affordable housing properties as well as participants in the CHA's Section 8 Housing Choice Voucher Program.

All meetings of the CHA Board of Commissioners are open to the public and all assisted housing residents are encouraged to attend the meetings. Meeting notices are posted at all CHA affordable housing sites as well as to the CHA's web site. Anyone can request to receive an email notification when CHA agenda packets are posted to the CHA web site. Full agenda packets are also available for review at the CHA's Administration Building at 201 Switzler Street and at the J.W. "Blind" Boone Community Center at 301 North Providence Road.

The CHA sponsors the free Money Smart program that is available to all CHA assisted housing residents. Money Smart is a ten week program that covers all aspects of home ownership and home budgeting. Graduation from the Money Smart program qualifies participants for the City of Columbia's first time homeownership down payment assistance program.

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

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

CHA is not designated as troubled.

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

Introduction

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

The City of Columbia will be allocating \$110,000 in HOME funds for the CHA to provide tenant based rental assistance vouchers to households at risk of homelessness. Housing Programs Division and Human Services Division staff will also be supporting local planning efforts in examining the feasibility of forming a 24-hour resource center for homeless persons.

Human Services Division staff will continue to coordinate homeless services through local social service organizations serving homeless populations, as well as the Basic Needs Coalition. The Basic Needs Coalition conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations in Columbia.

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

The City of Columbia coordinates, supports, and participates in the Columbia Homeless Outreach Team, which provides street outreach to unsheltered individuals. The street outreach team is comprised of staff from the Columbia Police department, the Harry S. Truman VA Hospital, and behavioral healthcare providers Phoenix Programs (funded by the City of Columbia) and New Horizons. The City of Columbia coordinates the annual point in time count of persons experiencing homelessness and is a key partner in our community's bi-annual Project Homeless Connect events.

Through the coordinated entry process, our community tracks the exact number, name, and risk levels of all sheltered and unsheltered persons experiencing homelessness. Multiple coordinated entry access points have been established in the community. In some cases, serving as an access point is a requirement of City of Columbia social services contracts with community-based providers. The VI-SPDAT is used to determine individual risk and needs.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Columbia continues to strategically purchase social services to address homelessness, including: emergency shelter, mental health services, and housing case

management. The City of Columbia has also coordinated with the faith community to develop and sustain the Turning Point homeless day center and the Room at the Inn winter emergency shelter, both of which are funded by the City of Columbia. In addition, the City of Columbia coordinates a network of warming/cooling centers throughout the community. The City also operates an overnight warming center program in cases of extreme cold weather. The overnight warming center is located in a City facility and is staffed by Columbia Police Department officers and homeless street outreach providers contracted by the City.

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

The City of Columbia provides and purchases a variety of services to prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing.

Boone County has implemented the use of a brief mental health screener at jail intake, increasing our understanding of mental health needs at the individual and populations levels. The City of Columbia and Burrell Behavioral Health have collaborated to create a Community Mental Health Liaison position dedicated to Boone County, to be housed in the Columbia Police Department.

In response to the COVID-19 pandemic, over \$150,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance. The HPD also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and will be providing another \$130,000 in CDBG-CV Round 3 in FY 2021.

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

employment, education, or youth needs.

The Functional Zero Task Force, comprised of City of Columbia staff and multiple human services, healthcare, and housing providers, convenes every two weeks to case conference people experiencing homelessness into permanent housing, prioritizing those of highest risk first.

The City of Columbia provides and purchases a variety of services to shorten, end, and prevent homelessness, including affordable healthcare and social services such as housing case management, employment services, financial literacy education, out of school programming, and basic needs services. The City of Columbia also coordinates with the Columbia Housing Authority (CHA) to provide additional tenant based rental assistance through the HOME program. CHA will utilize these additional vouchers to help provide more assistance to households with housing insecurity or lack of housing. The HPD also allocated \$270,000 in CDBG-CV funds for emergency rent assistance to households economically impacted by the COVID-19 Pandemic in 2020 and will be providing another \$130,000 in CDBG-CV Round 3 in FY 2021.

The City Municipal Court operates a community support docket to divert persons experiencing homelessness and veterans from the justice system by linking these persons with healthcare, human services, and housing.

In response to the COVID-19 pandemic, over \$150,000 in local pandemic relief funds were allocated for homeless prevention and rapid re-housing assistance.

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

Introduction:

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

The Fair Housing Task Force (FHTF) completed its work with HPD staff in 2019 in assisting the City complete its Analysis of Impediments to Fair Housing Choice. Findings of the FHTF included recommending the City adopt a formal definition of affordable housing and households served, implement a housing trust fund, identify ways to support non-profit and for-profit developers in the siting of affordable housing, further collaboration with the Columbia Board of Realtors, the Chamber of Commerce, Columbia Public Schools and the County of Boone, and the procurement of a firm to assist in identifying additional policies and incentives to foster the development of more affordable housing. City staff has continued with implementing findings and actions of the Fair Housing Task Force Analysis of Impediments to Fair Housing Choice (AI) in FY 2020.

City staff also coordinated organizing the Housing Summit in February of 2020. This event featured an evening event and work session with local developers, builders, community leaders and affordable housing providers on barriers to affordable housing. The event was attended by over 300 persons. Much of the feedback and input from the event has helped continue interest and discussion on specific actions to reduce barriers to affordable housing. Staff anticipates potential project proposals that may reflect design features similar to concepts discussed at the Housing Summit.

From January 1, 2020 through May 2020, HPD staff also worked with a student Capstone Project group from the University of Missouri-Columbia to review affordable housing efforts in Columbia in comparison to 15 other mid-sized college towns with similarities to Columbia. The students did an inventory of affordable housing policies, programs and support entities to foster the development of additional affordable housing. The report found that the City of Columbia was in the upper quartile of affordable housing efforts in comparison to other similarly sized communities. Specific areas where Columbia was a leader included its permit fee waiver ordinance, the Columbia Community Land Trust and its tenant-based rental assistance program. HPD staff will be assisting planning staff with including input and information obtained through the HPD efforts to help inform the update to the City's comprehensive plan. Staff anticipates utilizing the Comprehensive Plan update to incorporate additional policies to remove or lessen barriers to affordable housing.

AP-85 Other Actions – 91.220(k)

Introduction:

Actions planned to address obstacles to meeting underserved needs

City Housing Programs Division staff will continue to meet with local community members working to implement a 24 hour homeless facility with supportive services. The FY 2021 Annual Action Plan also includes \$110,000 in tenant based rental assistance through the Columbia Housing Authority to help meet underserved populations and those that are housing insecure.

Actions planned to foster and maintain affordable housing

The FY 2021 Annual Action Plan includes continued funding support for the construction of new affordable rental and homeownership housing opportunities, as well as continued support for the Home Rehabilitation Program.

Actions planned to reduce lead-based paint hazards

The City plans to continue its compliance with lead-based paint hazard reduction mandates. The City continues to use Pharos Group for lead hazard evaluation activities, although administrative staff is also trained in lead paint procedures. Rehabilitation procedures are designed to comply with HUD regulations for the reduction of lead-based paint hazards. These procedures apply to all housing built before January 1, 1978 which is assisted with CDBG or HOME funds, including homebuyer assistance and the owner-occupied housing rehabilitation program.

For homeownership programs, property is inspected by a licensed lead-based paint inspector employed by the City for evidence of deteriorated paint conditions; if deteriorated paint is found, a lead hazard evaluation is completed. All lead hazard evaluations are performed by a State-licensed Risk Assessor and include testing of painted surfaces that are deteriorated or will be disturbed during repair work and taking appropriate dust wipe samples. Hazard control procedures include abatement and interim controls, as is deemed appropriate for the situation, followed by work that is completed using safe work practices and required clean-up techniques. Procedures also include relocation of households with small children and relocation of other households when interior hazard control activities occur and living outside containment areas is not possible. The City is working with subrecipients conducting home repair programs to ensure compliance with lead paint requirements.

Actions planned to reduce the number of poverty-level families

The City of Columbia plans to continue to support Job Point's vocational training programs to assist in reducing the number of poverty level families in Columbia. The goal of the training is to obtain employment or increased employment in areas of high demand, resulting in higher household incomes. The City of Columbia will also continue operating its Homeownership Assistance Program in 2021 to assist in serving as a mechanism for lower income working households to gain access to the benefits of homeownership, which includes building household equity and wealth.

Actions planned to develop institutional structure

The Housing Programs staff is currently located at a storefront location on 500 E. Walnut. This location allows for greater visibility and accessibility of the City's HUD funded programs, as well as greater collaboration between dedicated staff members and local community partners.

The Columbia City Council approved upgrading a Housing Specialist to the Senior Housing Specialist in FY 2020. This newly upgraded position will assist the City in meeting its Fair Housing regulatory requirements and has transitioned to assisting the Housing Programs Manager with additional grant management duties. Housing Programs Division staff also anticipates hiring additional temporary staff in FY 2021 to assist with implementing CDBG-CV funding and other potential funding sources allocated for recovery.

Previous staffing upgrades and changes supported by City Council have assisted in bringing greater awareness to the programs and leveraging additional collaboration with community partners. FY 2020 was the highest expenditure and production year on record for the Housing Programs Division. Approximately \$2.7 million in federal funds were expended in FY 2020, and a typical year consists of around \$1.5 million. The previous institutional changes and upgrading of staff helped create the capacity to take on this additional workload.

Program Specific Requirements

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

Introduction:

Projects planned with CDBG and HOME funds for FY 2021 are identified in the Projects Table. The City of Columbia expends program income before HUD funds on each quarterly draw request.

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

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

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

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

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

- A. That homeownership assistance funds will only be used for down payment and closing costs toward purchase of a home within the city limits of Columbia, or for lead hazard reduction procedures as required.
- B. That the property to be purchased shall be an existing single family home or a condominium, the value of which does not exceed 95% of the median purchase price for the area, as described in paragraph (a)(2)(iii) of 24 CFR 92.254. Property shall not be located in the 100-year floodplain.
- C. That ownership shall be in a fee simple title or equivalent form of ownership approved by HUD.
- D. That the buyer qualifies as a “low income family” and meets the current HUD income limits.
- E. That the property to be purchased shall continue to be owned by borrower and shall continuously be the principal residence of buyer for the following ten (10) years from closing subject

to the following:

- a. In the event owner sells or transfers the property or it is transferred by death of owner during the ten (10) year period of affordability, the amount of forgiveness of the loan shall be prorated and owner shall repay that portion to City that remains of the ten (10) year period.
- b. In the event owner abandons or leases the property or ceases to occupy it as his or her principal residence during the ten (10) year period of affordability, there shall be no prorated credit and the entire amount of the loan shall be due and payable in full.

F. Closing must occur on or before _____, 2021 (60 calendar days from date of this agreement). After that date, this loan commitment is no longer in force and the funds shall be released from this Agreement. Applicant would need to reapply and requalify if he/she chooses to proceed beyond this termination date.

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

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

For units acquired with HOME funds with resale provisions, the City requires specific resale formula provisions that also include market analysis and appraisal at each resale. These provisions are required to be legally secured to the property by deed.

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

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

