2020-2024 Consolidated Plan
And FY 2020 Annual Action Plan for CDBG and HOME Funds

city of Columbia
Housing Programs Division
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Executive Summary

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

1. Introduction

The U.S. Department of Housing and Urban Development (HUD), Office of Community Planning and Development requires the City of Columbia as a recipient of federal entitlement funds to develop a Consolidated Plan every five years that describes the community’s priorities and goals for expenditure of funds on housing and community development. The Consolidated Plan outlines community needs as it relates to affordable housing and community development and includes a strategic plan for use of funds.

The City of Columbia utilized public engagement and data analysis to assist in strategically planning the use of limited public funding. This Consolidated Plan covers calendar years 2020 thru 2024. CDBG and HOME funds have increased in the recent past and are expected to be maintained at level funding. This plan takes into account the increasing affordable housing and community development needs, while also prioritizing the use of limited resources.

The Consolidated Plan is carried out through annual action plans which provide a summary of the actions, activities and federal and non-federal resources that will be used each year to address the priority needs and goals identified in the Consolidated Plan.

The entitlement grant programs received by the City of Columbia and are guided by these regulations are: Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME).

- CDBG funds are used to revitalize communities by providing decent housing, a suitable living environment and expanding economic opportunities for low to moderate income individuals, households and neighborhoods.
- HOME funds are used for a wide range of activities including acquiring, developing, and/or rehabilitating affordable housing for rent or homeownership or providing direct rental assistance to low-income people. It is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

The total anticipated funding award amounts for the 2020-2024 Consolidated Plan is as follows:

CDBG: $4,600,000
HOME: $2,900,000
Total: $7,500,000
The City plans to continue many of its programs with low or zero percent interest loans, therefore additional funding will be recycled back into programs through program income. The City anticipates receiving at least $175,000 in CDBG program income and $600,000 in HOME program income. Estimated annual CDBG and HOME funding, as well as program income anticipated will result in $8,275,000 in total resources for housing and community development activities from 2020-2024.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

Overview

The City of Columbia undertook a significant public engagement and data analysis process from summer of 2018 thru spring of 2019. Public input was obtained through a neighborhood congress, the Fair Housing Task Force and several additional public engagement forums throughout the community. All of the events utilized community volunteer and City staff expertise to solicit and record public input, which allowed for a low cost process completed in a manner that maximized community member buy-in. Citizens were asked to provide input on needs and proposed goals in five categories including Affordable Housing, Economic Development, Neighborhood Revitalization and Stabilization, Community Facilities and Administration.

All priority needs and goals identified in the plan will meet a CDBG national objective identified by HUD through providing decent affordable housing, creating suitable living environments and improving economic opportunity. This plan prioritizes the most critical needs and goals identified through public engagement and data analysis.

The following table outlines the priority needs identified, the strategy to meet those needs and performance goal data.
## CDBG and HOME FY 2020-2024 Goals

### Affordable Housing

<table>
<thead>
<tr>
<th>Priority Need</th>
<th>Strategy</th>
<th>Goal</th>
<th>Unit of Measure</th>
<th>Cost Per Unit</th>
<th>Total by Source</th>
<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preservation of existing homes</td>
<td>Rehab and Repair Program</td>
<td>54 homes</td>
<td>$27,500</td>
<td>$1,330,000</td>
<td>$155,000</td>
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<td></td>
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<tr>
<td>Increased homeownership opportunities</td>
<td>Direct Homebuyer Assistance</td>
<td>100 households assisted</td>
<td>$9,450</td>
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<td>$945,000</td>
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<tr>
<td>Housing counseling and education</td>
<td>Direct counseling and education</td>
<td>155 persons assisted</td>
<td>$120</td>
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<td>$18,600</td>
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<tr>
<td>New owner-occupied housing construction</td>
<td>CHDO &amp; HOA ND Construction</td>
<td>15 homes constructed</td>
<td>$50,000.00</td>
<td></td>
<td>$750,000</td>
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<tr>
<td>Production of rental housing units</td>
<td>LIHTC applicant projects</td>
<td>16 HOME funded units</td>
<td>$50,000.00</td>
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<td>$800,000</td>
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<tr>
<td>Accessibility improvements to existing homes</td>
<td>Modification of existing housing</td>
<td>142 homes improved</td>
<td>$2,500.00</td>
<td></td>
<td>$355,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rent Vouchers for homeless populations</td>
<td>Tenant-based rental assistance</td>
<td>100 households assisted</td>
<td>$6,000</td>
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### Vocational Training

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<th>Unit of Measure</th>
<th>Cost Per Unit</th>
<th>Total by Source</th>
<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Small Business Dev. &amp; Technical Assistance</td>
<td>Direct training of participants</td>
<td>63 persons assisted</td>
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<td>$472,500</td>
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<tr>
<td>Small Business Recovery Loan Program</td>
<td>Technical Assistance to Businesses</td>
<td>15 businesses assisted</td>
<td>$5,000</td>
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<td>$75,000</td>
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### Neighborhood Revitalization and Stabilization

<table>
<thead>
<tr>
<th>Needs</th>
<th>Strategy</th>
<th>Goal</th>
<th>Unit of Measure</th>
<th>Cost Per Unit</th>
<th>Total by Source</th>
<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improvement of sidewalks</td>
<td>Sidewalk construction</td>
<td>3 facilities constructed</td>
<td>$100,000</td>
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<td>$300,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Storm water improvements</td>
<td>Stormwater sewer construction</td>
<td>1 facility constructed</td>
<td>$100,000</td>
<td></td>
<td>$100,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Removal of vacant and dilapidated homes</td>
<td>Acquisition and Demolition Program</td>
<td>10 homes demolished</td>
<td>$40,000</td>
<td></td>
<td>$400,000</td>
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<td></td>
</tr>
<tr>
<td>Exterior code compliance</td>
<td>Code enforcement of target area(s)</td>
<td>325 homes</td>
<td>$149,500</td>
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### Community Facilities

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<th>Goal</th>
<th>Unit of Measure</th>
<th>Cost Per Unit</th>
<th>Total by Source</th>
<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public Facilities and Improvements 570.201c</td>
<td>Construction, renovation &amp; acquisition</td>
<td>3 facilities assisted</td>
<td>$100,000</td>
<td></td>
<td>$300,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Homeless facility improvements</td>
<td>Construction, renovation &amp; acquisition</td>
<td>1 facilities assisted</td>
<td>$250,000</td>
<td></td>
<td>$250,000</td>
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</table>

### Administration

<table>
<thead>
<tr>
<th>Priority Need</th>
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<th>CDBG</th>
<th>HOME</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Administration &amp; Planning</td>
<td>Grant management</td>
<td>$868,553</td>
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<tr>
<td>HOME Administration</td>
<td>Grant management</td>
<td></td>
<td>$360,000</td>
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<tr>
<td></td>
<td></td>
<td>Total</td>
<td>$5,019,153</td>
<td>$3,610,000</td>
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</tbody>
</table>
3. **Evaluation of past performance**

During the public engagement forums conducted in formulating the FY 2020-2024 Consolidated Plan, staff provided programmatic and budgetary data on what was funded in years 2015-2019. The City of Columbia was still within its 2015-2019 Consolidated Plan program years during the public engagement process, therefore annual budget data was provided rather than actual expenditures. This data still provided a good context for understanding previously funded projects and how the City has historically utilized CDBG and HOME funding. CDBG, HOME and local funds allocated for housing community development activities is as follows:

![Executive Summary Figure 2](image-url)

The previous chart shows a majority of funding being spent on affordable housing. The City of Columbia, Housing Programs Division has historically been the primary funder of affordable housing in our community, including housing for the homeless, rental housing and providing homeownership. The Housing Programs Division has been a service provider of a variety of programs for homeownership for many years. This is due to this being a traditional role of similar cities across the country, as well as roles already being played by existing organizations within our community. Decisions regarding how HUD funding is expended within our
community is also driven by examining other allocations of HUD funds that flow into the community for affordable housing. The City of Columbia allocated CDBG, HOME and local funding for affordable housing in the following manner from 2015-2019:

The expenditure of CDBG and HOME funding impacts many households in Columbia. A summary of the impact of funds expended from 2015 through 2018 is as follows:

- 143 elderly and disabled households received accessibility improvements to their homes.
- 51 households received housing rehabilitation, repairs and energy efficiency upgrades.
- 10 vacant and dilapidated properties were demolished and acquired for redevelopment.
- 164 households have become first-time homeowners.
- Over 650 individuals were provided homebuyer education.
- 45 households were provided credit counseling.
- 5 sidewalk projects were completed.
• 1 bus shelter and crosswalk improvement was completed.
• 17 affordable rental units were constructed or rehabilitated.
• 12 owner-occupied homes and implementation of the Columbia Community Land Trust.
• Renovations completed to Turning Point’s homeless day center facility.
• 35 bed spaces created through funding Welcome Home’s Facility for Homeless Veterans.
• Funds provided to 4 community facilities serving 178 low to moderate income individuals.
• 67 Scholarships for low-income at-risk youth for vocational training.
• 42 households received fair housing counseling and 257 housing professionals received additional education.

4. **Summary of citizen participation process and consultation process**

The City of Columbia’s citizen participation plan included a variety of public engagement forums, city board and commission meetings, as well as public hearings. Public engagement events included within the citizen participation plan are as follows:

• 11 Fair Housing Task Force Meetings
• 1 Fair Housing Event-**187 Registered Attendees**
• 1 Consolidated Plan Neighborhood Congress-**131 Attendees**
• 4 Consolidated Plan Public Forums (Affordable Housing, Economic Development and Neighborhood Infrastructure)
• Presentation to the REDI Board
• 1 City Council hearing approving the Citizen Participation Plan
• 3 Housing and Community Development Commission hearings
• 1 Survey of Columbia’s Housing and Community Development Needs-185 Responses

Each of the public engagement events included data and information on current needs within the City of Columbia, as well as previous efforts. This method allowed for data analysis and community engagement to work in both a complimentary and synchronous manner.
City staff also met with the following additional stakeholders as part of obtaining additional feedback for the formation of the Consolidated Plan.

- Faith Voices
- North Central Columbia Neighborhood Association
- Ridgeway Neighborhood Association
- West Ash Neighborhood Association
- Functional Zero Task Force Members
- Minority Men’s Network
- NAACP
- Business Loop CID
- Boone County Community Services Department
- City of Columbia Human Services Division
- Columbia Chamber of Commerce

A compilation of presentation and pre-meeting information packets is included within the appendices.
5. **Summary of public comments**

The Consolidated Plan Public Engagement process was a community driven process that involved the public in providing input, as well as facilitating community discussions and compiling input from fellow community members. A summary of all recorded comments from the public engagement meetings is included as an appendices of the final Consolidated Plan draft.

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

The City of Columbia accepted all comments provided during the public engagement process.

7. **Summary**

The City of Columbia’s proposed 2020-2024 Consolidated Plan identifies the housing and community development needs of low to moderate income communities in Columbia. The City of Columbia intends to prioritize available resources to meet the identified needs in order to revitalize neighborhoods and increase access to opportunity for vulnerable Columbia citizens.

The 2020-2024 Consolidated Plan provides a framework and path for furthering affordable housing and community development efforts including increasing homeownership opportunities, preserving existing housing, revitalizing neighborhoods through infill development, expanding affordable rental options, furthering efforts to reach a functional zero for homelessness, supporting job training, expanding small business technical assistance, improving infrastructure in low to moderate income neighborhoods and renovating or expanding community and neighborhood facilities.

The Consolidated Plan represents the City’s comprehensive strategy to address affordable housing and community development needs within the community. The following table identifies funding available for years 2020 through 2024:

<table>
<thead>
<tr>
<th>Source</th>
<th>2020</th>
<th>2021</th>
<th>2022</th>
<th>2023</th>
<th>2024</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CDBG</strong></td>
<td>$920,000</td>
<td>$920,000</td>
<td>$920,000</td>
<td>$920,000</td>
<td>$920,000</td>
<td>$4,600,000</td>
</tr>
<tr>
<td><strong>CDBG Program Income</strong></td>
<td>$35,000</td>
<td>$35,000</td>
<td>$35,000</td>
<td>$35,000</td>
<td>$35,000</td>
<td>$175,000</td>
</tr>
<tr>
<td><strong>HOME</strong></td>
<td>$580,000</td>
<td>$580,000</td>
<td>$580,000</td>
<td>$580,000</td>
<td>$580,000</td>
<td>$2,900,000</td>
</tr>
<tr>
<td><strong>HOME Program Income</strong></td>
<td>$120,000</td>
<td>$120,000</td>
<td>$120,000</td>
<td>$120,000</td>
<td>$120,000</td>
<td>$600,000</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>$1,655,000</td>
<td>$1,655,000</td>
<td>$1,655,000</td>
<td>$1,655,000</td>
<td>$1,655,000</td>
<td>$8,275,000</td>
</tr>
</tbody>
</table>
The Process

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

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

<table>
<thead>
<tr>
<th>Agency Role</th>
<th>Name</th>
<th>Department/Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Administrator</td>
<td>COLUMBIA</td>
<td>Community Development Department, Housing Programs Division</td>
</tr>
<tr>
<td>HOME Administrator</td>
<td>COLUMBIA</td>
<td>Community Development Department, Housing Programs Division</td>
</tr>
</tbody>
</table>

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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
Randy Cole
City of Columbia, Community Development Department, Housing Programs Division
500 E. Walnut, Suite 108
Columbia, MO 65205-6015
PR-10 Consultation - 91.100, 91.200(b), 91.215(I)

1. Introduction

The City of Columbia, Housing Programs Division under took a robust and comprehensive public engagement effort to ensure the 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.

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

The City of Columbia Community Development Department, Housing Programs Division is responsible for administering CDBG and HOME funds and formulating the Consolidated Plan. Housing Programs staff worked directly with the Columbia Public Housing Authority (CHA) and local CHDOs to align goals, priorities and strategies to meet local needs. Housing Programs staff met individually with the CHA CEO to discuss its continued renovation projects and upcoming LIHTC applications for 2020-2024 and how the City could best support its efforts. City staff and Columbia Housing Authority staff also discussed how to coordinate efforts to meet new Fair Housing regulations, and how the City could support CHA with additional vouchers to help meet growing needs and households experiencing housing instability.

Housing Programs Division staff also coordinates funding efforts with the Division of Human Services when there is potential alignment of goals. The Division of Human Services administers social services funding to local non-profit organizations, mental health providers and other service organizations. Periodically, a few of the same organizations are funded both with CDBG and/or HOME funds, as well as Division of Human Services funding. Housing Programs Division staff and Division of Human Services staff in particular also work to align efforts around funding organizations to provide housing and services to persons experiencing or at risk of experiencing homelessness.

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.
Housing Programs Division staff worked with local organizations that access Continuum of Care funding, the VA, Boone County Community Services Department, as well as the Functional Zero Task Force to conduct a public engagement event on Homelessness. Specific data was provided to the audience and approximately 20 individuals currently experiencing homelessness were in attendance. The results of the event have had a direct impact on our 5-year goals including funding a 24 hour facility and providing additional vouchers for persons at risk of homelessness.

Housing Programs Division staff also coordinates funding efforts with the Division of Human Services when there is potential alignment of goals. The Division of Human Services administers social services funding with local organizations that continually access Continuum of Care funding to address the needs of homeless persons. Housing Programs Division staff and Division of Human Services staff in particular also work to align efforts around funding organizations to provide housing and services to persons experiencing or at risk of experiencing homelessness.

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

The 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 jurisdictions 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.
### Table 2 – Agencies, groups, organizations who participated

<table>
<thead>
<tr>
<th>1</th>
<th>Agency/Group/Organization</th>
<th>HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI</th>
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<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
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<tr>
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<td>PHA</td>
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<tr>
<td></td>
<td>Services - Housing</td>
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</tr>
<tr>
<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td></td>
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<tr>
<td></td>
<td>Housing Need Assessment</td>
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<td>Public Housing Needs</td>
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<td></td>
<td>Homelessness Strategy</td>
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<td></td>
<td>Homeless Needs - Chronically homeless</td>
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<tr>
<td></td>
<td>Homeless Needs - Families with children</td>
<td></td>
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<td></td>
<td>Homelessness Needs - Veterans</td>
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<tr>
<td></td>
<td>Homelessness Needs - Unaccompanied youth</td>
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<td></td>
<td>Non-Homeless Special Needs</td>
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<tr>
<td></td>
<td>Market Analysis</td>
<td></td>
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<tr>
<td></td>
<td>Anti-poverty Strategy</td>
<td></td>
</tr>
<tr>
<td><strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>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.</td>
<td></td>
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<table>
<thead>
<tr>
<th>2</th>
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</thead>
<tbody>
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<td><strong>Agency/Group/Organization Type</strong></td>
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<tr>
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<td>Services- Elderly Persons</td>
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<tr>
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<td>Services-Persons with Disabilities</td>
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<td>Anti-poverty Strategy</td>
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<tr>
<td></td>
<td>Services-Persons with Disabilities</td>
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<tr>
<td></td>
<td>Services - Health</td>
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</tr>
<tr>
<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Market Analysis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Anti-poverty Strategy</td>
<td></td>
</tr>
<tr>
<td><strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong></td>
<td>Boone County Family Resources was directly consulted regarding future resource needs, as well as through the public engagement events to determine community wide goals.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>4</th>
<th><strong>Agency/Group/Organization</strong></th>
<th><strong>CENTRAL MISSOURI COMMUNITY ACTION</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Housing Need Assessment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Housing</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Children</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Elderly Persons</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Persons with Disabilities</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Health</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Services-Education</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Market Analysis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Anti-poverty Strategy</td>
<td></td>
</tr>
<tr>
<td><strong>What section of the Plan was addressed by Consultation?</strong></td>
<td>Housing Need Assessment</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homelessness Strategy</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homeless Needs - Chronically homeless</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homeless Needs - Families with children</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Homelessness Needs - Unaccompanied youth</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Non-Homeless Special Needs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Market Analysis</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Anti-poverty Strategy</td>
<td></td>
</tr>
<tr>
<td>Agency/Group/Organization</td>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------------------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Family Health Center of Boone County</td>
<td>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.</td>
<td></td>
</tr>
<tr>
<td>Centro Latino De Salud, Educacion y Cultura</td>
<td>The organization was consulted through in person conversation and public engagement events. The anticipated outcomes will be greater awareness and coordination between health outcomes for low income families and the importance of affordable housing. An additional outcome could potentially include additional health facility upgrades.</td>
<td></td>
</tr>
<tr>
<td>Job Point</td>
<td>The organization was consulted through in person conversation and public engagement events. The anticipated outcomes will be greater service coordination between low income immigrant households, as well as access to a valuable community facility for neighborhood meetings.</td>
<td></td>
</tr>
</tbody>
</table>
| What section of the Plan was addressed by Consultation? | Housing Need Assessment  
Non-Homeless Special Needs  
Economic Development  
Anti-poverty Strategy |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</td>
<td>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.</td>
</tr>
</tbody>
</table>

8 | 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. |

9 | 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 |
<p>| 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. |</p>
<table>
<thead>
<tr>
<th></th>
<th>Agency/Group/Organization</th>
<th>Columbia Public Schools</th>
</tr>
</thead>
</table>
|   | **Agency/Group/Organization Type** | Services-Children  
|   |                                  | Other government-Local                           |
| 10| **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 presenting to the Home School Communicators, as well as a member of the School Board and the CPS Superintendent. A presentation by a Home School Communicator was also provided to the Fair Housing Task Force. The anticipated outcome is greater awareness of housing programs, as well as the needs of families with children in school. |

<table>
<thead>
<tr>
<th>11</th>
<th>Agency/Group/Organization</th>
<th>Columbia Apartment Association</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Business and Civic Leaders</td>
</tr>
</tbody>
</table>
|   | **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. |

<table>
<thead>
<tr>
<th>12</th>
<th>Agency/Group/Organization</th>
<th>Columbia Chamber of Commerce</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Business and Civic Leaders</td>
</tr>
</tbody>
</table>
|   | **What section of the Plan was addressed by Consultation?** | Economic Development  
<p>|   |                                  | Anti-poverty Strategy                            |
|   | <strong>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</strong> | 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. |</p>
<table>
<thead>
<tr>
<th>13</th>
<th><strong>Agency/Group/Organization</strong></th>
<th><strong>Business Loop CID</strong></th>
</tr>
</thead>
</table>
| | **Agency/Group/Organization Type** | Regional organization  
Other government-County |
| | **What section of the Plan was addressed by Consultation?** | Economic Development  
Anti-poverty Strategy |
| | **How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?** | The organization was consulted through individual meetings with the Executive Director, as well as through invitation and participation at public engagement forums. The anticipated outcome will likely be greater coordination with redevelopment efforts in the North Central Columbia Neighborhood and the Business Loop. |

<table>
<thead>
<tr>
<th>14</th>
<th><strong>Agency/Group/Organization</strong></th>
<th><strong>Central Bank of Boone County</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Financial institution</td>
</tr>
</tbody>
</table>
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
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 presented to the FHTF regarding Community Reinvestment Act requirements and compliance. The organization also assisted with aligning rehab program guidelines and underwriting criteria with industry standards. The anticipated outcome is additional collaboration between the public and private sector, as well as stronger protections for City investments. |

<table>
<thead>
<tr>
<th>15</th>
<th><strong>Agency/Group/Organization</strong></th>
<th><strong>Providence Bank</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Agency/Group/Organization Type</strong></td>
<td>Financial institution</td>
</tr>
</tbody>
</table>
| | **What section of the Plan was addressed by Consultation?** | Housing Need Assessment  
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 one on one with regards to planning for 2020-2024 affordable housing developments and the potential to leverage private equity among multiple local community banks to assist in the further development of affordable housing. |
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

<table>
<thead>
<tr>
<th>Name of Plan</th>
<th>Lead Organization</th>
<th>How do the goals of your Strategic Plan overlap with the goals of each plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Continuum of Care</td>
<td>Missouri Housing Development Commission</td>
<td>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.</td>
</tr>
<tr>
<td>Comprehensive Plan</td>
<td>Community Development Department</td>
<td>The Consolidated Plan will address several goals, objectives and actions items of the City’s Comprehensive Plan including the following:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Encourage universal design and practices for aging in place.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Promote construction of affordable housing.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>• Promote homeownership and affordable housing options, and encourage integrated residential densification via flexibility and dwelling unit options.</td>
</tr>
<tr>
<td>PHA Plan</td>
<td>Columbia Public Housing Authority</td>
<td>Providing funding to support CHA with tenant-based rental assistance. Aligning funding and redevelopment efforts with applications to MHDC.</td>
</tr>
</tbody>
</table>

Table 3 – Other local / regional / federal planning efforts

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

The City of Columbia coordinates efforts with the Boone County Community Services Department when efforts may overlap around common goals. The Housing Programs Division, the Boone County Community Services Department, the VA and the City-County Public Health Department worked collaboratively to plan a homelessness public engagement forum to help inform goals around addressing homelessness within the Consolidated Plan. The City has also worked collaboratively at times around specific annual request for proposal process goals and where sharing of information regarding local service providers is beneficial to operations.
PR-15 Citizen Participation

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

The Housing Programs Division conducted a robust public engagement process utilizing multiple avenues for public input, while also intertwining data as an educational tool and resource for the public to learn and provide input. The development of the Consolidated Plan included analysis and recommendations of the Fair Housing Task Force (FHTF), which included 11 public meetings with review of data, map analysis and information sharing from local experts. The FHTF also sponsored a public engagement event titled, “Fostering Equitable and Inclusive Neighborhoods,” that included facilitated discussions with 187 members of the public, and also conducted a Fair Housing Survey. The Housing Programs Division also held 4 additional public engagement forums/events around a variety of topics to be included within the plan and conducted a Housing and Community Development Needs survey.

City staff also provided informational presentations and an opportunity for feedback from the REDI Board, as well as to the Columbia Chamber of Commerce Governmental Affairs Committee. An informational and feedback meeting was also held with local CHDOs regarding project plans for the next 5 years.

The Housing and Community Development Commission held 3 public meetings as well where data and input was reviewed, and recommendations for 5 year goals were formulated. The City Council also held 1 public hearing for approval of the 2020-2024 Citizen Participation Plan and will hold 2 public hearings for consideration of the final 2020-2024 Consolidated Plan draft.
Citizen Participation Outreach
<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Mode of Outreach</th>
<th>Target of Outreach</th>
<th>Summary of response/attendance</th>
<th>Summary of comments received</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>11-public meetings. 1 Council hearing.</td>
<td>16 Member Task Force of a broad stakeholder group consisting of the private sector, central city residents, faith community, housing providers, other boards/commission and 2 Council Members.</td>
<td>The Fair Housing Task Force consisted of 16 members and presentations from 8 local experts and 2 national experts.</td>
<td>- A lack of safe, healthy and affordable housing &lt;br&gt; - A lack of safe, healthy and affordable housing distributed across all regions of Columbia. &lt;br&gt; - A lack of accessible affordable housing for persons with a disability and the elderly. &lt;br&gt; - Increasing costs of land, labor and materials to construct affordable housing. &lt;br&gt; - Neighborhood resistance to siting affordable housing. &lt;br&gt; - Lack of public transportation &lt;br&gt; - Lack of options to meet the growing need of homeless</td>
</tr>
<tr>
<td>2</td>
<td>Public Meeting</td>
<td>Minorities Non-English Speaking Persons with disabilities Residents of public housing Central City neighborhood members Real Estate professionals Local Banks Housing Providers Social Service Organizations</td>
<td>187 attendees representing a diverse cross-section of the community.</td>
<td>See attached appendix for “Fostering Equitable and Inclusive Neighborhoods Public Engagement Event.”</td>
</tr>
<tr>
<td>2</td>
<td>Public Hearing</td>
<td>Non-targeted/broad community</td>
<td>A public hearing was held by City Council to approve the citizen participant plan for the 2020-2024 Consolidated Plan.</td>
<td>Council approved the plan and later amended it to include an additional public forum around the topic of homelessness.</td>
</tr>
<tr>
<td>3</td>
<td>Public Meeting</td>
<td>Non-targeted/broad community</td>
<td>16 attendees</td>
<td>Comments requesting support for efforts from representatives of Job Point, Services for Independent Living and the Columbia Public Housing Authority.</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>--------------------------------</td>
<td>-----------------------------</td>
</tr>
<tr>
<td>4</td>
<td>Public Meeting</td>
<td>Minorsities Non-English Speaking Persons with disabilities Residents of public housing Central City neighborhood members Real Estate professionals Local Banks Housing Providers Social Service Organizations</td>
<td>131 Members of the public.</td>
<td>See attached appendix for “Neighborhood Congress Public Engagement Event Responses”</td>
</tr>
<tr>
<td>5</td>
<td>Public Meeting</td>
<td>Non-targeted/broad community Minorities Residents of Public and Assisted Housing</td>
<td>The affordable housing public engagement event had 40 attendees.</td>
<td>See attached appendix for “Affordable Housing Public Engagement Event.”</td>
</tr>
<tr>
<td>6</td>
<td>Public Meeting</td>
<td>Community Housing Development Organizations</td>
<td>3 attendees</td>
<td>Comments and feedback received from representatives of Job Point-COMO CHDO, Central Missouri Community Action and Show-Me Central Habitat for Humanity.</td>
</tr>
<tr>
<td>7</td>
<td>Public Meeting</td>
<td>Business Community</td>
<td>Approximately 30 people in attendance.</td>
<td>A presentation explaining the formation of the Consolidated Plan and preliminary input was provided. The REDI Board provided specific feedback and asked questions around affordable housing and economic development. Additional interest was expressed around workforce development and efforts on the business loop.</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Mode of Outreach</td>
<td>Target of Outreach</td>
<td>Summary of response/attendance</td>
<td>Summary of comments received</td>
</tr>
<tr>
<td>------------</td>
<td>------------------</td>
<td>------------------------------------------------------------------------------------</td>
<td>--------------------------------</td>
<td>------------------------------</td>
</tr>
<tr>
<td>8</td>
<td>Public Meeting</td>
<td>Minorities, Non-English Speaking, Persons with disabilities, Residents of public housing, Central City neighborhood members, Real Estate professionals, Local Banks, Housing Providers, Social Service Organizations, Homeless Populations</td>
<td>72 attendees.</td>
<td>See attached appendix for “Homelessness public Engagement Event.”</td>
</tr>
<tr>
<td>9</td>
<td>Public Meeting</td>
<td>Central City neighborhood members, Business community</td>
<td>32 attendees.</td>
<td>See attached appendix for “Neighborhood Infrastructure Engagement Event.”</td>
</tr>
<tr>
<td>10</td>
<td>Public Meeting</td>
<td>Non-targeted/broad community</td>
<td>13</td>
<td>Housing and Community Development Commission meeting to vote upon recommended CDBG and HOME funding goals for 2020-2024.</td>
</tr>
<tr>
<td>11</td>
<td>Public Meeting</td>
<td>Non-targeted/broad community</td>
<td>13</td>
<td>Housing and Community Development Commission meeting to discuss and vote upon Council Policy Funding Recommendations for CDBG and HOME funds.</td>
</tr>
</tbody>
</table>

Table 4 – Citizen Participation Outreach
Needs Assessment

NA-05 Overview

Needs Assessment Overview

City staff provided needs assessment data to Housing and Community Development Commission Members, Fair Housing Task Force members and public engagement meeting attendees to inform discussions and recommendations for affordable housing and community development efforts. The Needs Assessment Overview is primarily supported by American Community Survey data and 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) data provided by HUD, which are tabulations of ACS data. CHAS data typically lags ACS 5-year estimates by approximately two years. Priority needs for 2020-2024 were identified in areas of homeownership and rental housing, as well as homelessness, special needs and non-housing community development. This data analysis also intertwined with public engagement efforts will guide the allocation of funding and specific activities for 2020-2024.
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Columbia has a broad and diverse set of needs across affordable housing continuum. There are needs to address a variety of household and individuals impacted by homelessness, as well as households in need of safe and decent workforce rental housing. There are also specific populations and neighborhoods in need of access to homeownership and the ability to build generational wealth. The City of Columbia’s low to moderate income populations in need also represent a broad and diverse set of populations. The Housing Programs Division experiences services needs from a variety of demographics including persons with disabilities, the elderly, single-parents with children, minority populations and all other low to moderate income households. The diversity of needs and populations to be served presents and environment requiring a comprehensive affordable housing strategy to create economic mobility throughout the continuum of needs.

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Base Year: 2010 Census</th>
<th>Most Recent Year: 2017</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Population</td>
<td>108,500</td>
<td>118,620</td>
<td>9.3%</td>
</tr>
<tr>
<td>Households</td>
<td>42,143</td>
<td>47,000</td>
<td>11.5%</td>
</tr>
<tr>
<td>Median Income</td>
<td>$41,381.00</td>
<td>$47,236.00</td>
<td>14.1%</td>
</tr>
</tbody>
</table>

Table 5 - Housing Needs Assessment Demographics

Data Source: 2010 Census (Base Year), 2013-2017 ACS (Most Recent Year)

Number of Households Table

<table>
<thead>
<tr>
<th></th>
<th>0-30% HAMFI</th>
<th>&gt;30-50% HAMFI</th>
<th>&gt;50-80% HAMFI</th>
<th>&gt;80-100% HAMFI</th>
<th>&gt;100% HAMFI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Households</td>
<td>9,875</td>
<td>5,235</td>
<td>7,665</td>
<td>4,415</td>
<td>17,810</td>
</tr>
<tr>
<td>Small Family Households</td>
<td>1,915</td>
<td>1,335</td>
<td>2,330</td>
<td>1,505</td>
<td>9,565</td>
</tr>
<tr>
<td>Large Family Households</td>
<td>205</td>
<td>215</td>
<td>265</td>
<td>320</td>
<td>1,415</td>
</tr>
<tr>
<td>Household contains at least one person 62-74 years of age</td>
<td>675</td>
<td>415</td>
<td>965</td>
<td>620</td>
<td>3,040</td>
</tr>
<tr>
<td>Household contains at least one person age 75 or older</td>
<td>360</td>
<td>700</td>
<td>635</td>
<td>380</td>
<td>1,080</td>
</tr>
<tr>
<td>Households with one or more children 6 years old or younger</td>
<td>1,195</td>
<td>560</td>
<td>1,074</td>
<td>789</td>
<td>2,825</td>
</tr>
</tbody>
</table>

Table 6 - Total Households Table

Data Source: 2011-2015 CHAS
### Housing Needs Summary Tables

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

<table>
<thead>
<tr>
<th>Housing Need</th>
<th>Renter 0-30% AMI</th>
<th>Renter &gt;30-50% AMI</th>
<th>Renter &gt;50-80% AMI</th>
<th>Renter &gt;80-100% AMI</th>
<th>Total</th>
<th>Owner 0-30% AMI</th>
<th>Owner &gt;30-50% AMI</th>
<th>Owner &gt;50-80% AMI</th>
<th>Owner &gt;80-100% AMI</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Substandard Housing - Lacking complete plumbing or kitchen facilities</td>
<td>150</td>
<td>120</td>
<td>4</td>
<td>45</td>
<td>319</td>
<td>10</td>
<td>0</td>
<td>25</td>
<td>4</td>
<td>39</td>
</tr>
<tr>
<td>Severely Overcrowded - With &gt;1.51 people per room (and complete kitchen and plumbing)</td>
<td>50</td>
<td>29</td>
<td>15</td>
<td>0</td>
<td>94</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Overcrowded - With 1.01-1.5 people per room (and none of the above problems)</td>
<td>135</td>
<td>49</td>
<td>25</td>
<td>0</td>
<td>209</td>
<td>0</td>
<td>0</td>
<td>24</td>
<td>20</td>
<td>44</td>
</tr>
<tr>
<td>Housing cost burden greater than 50% of income (and none of the above problems)</td>
<td>5,800</td>
<td>1,310</td>
<td>175</td>
<td>0</td>
<td>7,285</td>
<td>750</td>
<td>175</td>
<td>190</td>
<td>0</td>
<td>1,115</td>
</tr>
<tr>
<td>Housing cost burden greater than 30% of income (and none of the above problems)</td>
<td>Renter</td>
<td>Owner</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>-----------------------------------------------</td>
<td>--------</td>
<td>-------</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
<td>&gt;50-80% AMI</td>
<td>&gt;80-100% AMI</td>
<td>Total</td>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
<td>&gt;50-80% AMI</td>
<td>&gt;80-100% AMI</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>835</td>
<td>1,820</td>
<td>1,460</td>
<td>155</td>
<td>4,270</td>
<td>140</td>
<td>385</td>
<td>745</td>
<td>530</td>
<td>1,800</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Zero/negative Income (and none of the above problems)</th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,220</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 7 – Housing Problems Table

Data Source: 2011-2015 CHAS

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

<table>
<thead>
<tr>
<th>NUMBER OF HOUSEHOLDS</th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Having 1 or more of four housing problems</td>
<td>6,135</td>
<td>1,510</td>
</tr>
<tr>
<td>Having none of four housing problems</td>
<td>1,370</td>
<td>2,620</td>
</tr>
<tr>
<td>Household has negative income, but none of the other housing problems</td>
<td>1,220</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 8 – Housing Problems 2

Data Source: 2011-2015 CHAS
### 3. Cost Burden > 30%

<table>
<thead>
<tr>
<th></th>
<th>Renter</th>
<th>Owner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
<td>&gt;50-80% AMI</td>
</tr>
<tr>
<td>Small Related</td>
<td>1,320</td>
<td>815</td>
<td>230</td>
</tr>
<tr>
<td>Large Related</td>
<td>144</td>
<td>145</td>
<td>40</td>
</tr>
<tr>
<td>Elderly</td>
<td>414</td>
<td>418</td>
<td>245</td>
</tr>
<tr>
<td>Other</td>
<td>5,040</td>
<td>1,910</td>
<td>1,130</td>
</tr>
<tr>
<td>Total need by income</td>
<td>6,918</td>
<td>3,288</td>
<td>1,645</td>
</tr>
</tbody>
</table>

**Table 9 – Cost Burden > 30%**

**Data Source:** 2011-2015 CHAS

### 4. Cost Burden > 50%

<table>
<thead>
<tr>
<th></th>
<th>Renter</th>
<th>Owner</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30% AMI</td>
<td>&gt;30-50% AMI</td>
<td>&gt;50-80% AMI</td>
</tr>
<tr>
<td>Small Related</td>
<td>995</td>
<td>300</td>
<td>0</td>
</tr>
<tr>
<td>Large Related</td>
<td>65</td>
<td>20</td>
<td>0</td>
</tr>
<tr>
<td>Elderly</td>
<td>250</td>
<td>199</td>
<td>95</td>
</tr>
<tr>
<td>Other</td>
<td>4,680</td>
<td>900</td>
<td>85</td>
</tr>
<tr>
<td>Total need by income</td>
<td>5,990</td>
<td>1,419</td>
<td>180</td>
</tr>
</tbody>
</table>

**Table 10 – Cost Burden > 50%**

**Data Source:** 2011-2015 CHAS
5. Crowding (More than one person per room)

<table>
<thead>
<tr>
<th></th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0-30%</td>
<td>&gt;30-50%</td>
</tr>
<tr>
<td>NUMBER OF HOUSEHOLDS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single family</td>
<td>169</td>
<td>78</td>
</tr>
<tr>
<td>households</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiple,</td>
<td>34</td>
<td>0</td>
</tr>
<tr>
<td>unrelated family</td>
<td></td>
<td></td>
</tr>
<tr>
<td>households</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other, non-family</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>households</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total need by</td>
<td>203</td>
<td>78</td>
</tr>
<tr>
<td>income</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 11 – Crowding Information – 1/2

Data Source: 2011-2015 CHAS

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

38.2% of Columbia’s housing units maintain 2 or fewer bedrooms and 66.4% of Columbia households consist of 2 or fewer persons. 33% of Columbia households consist of 1-person households, while 11.4% of Columbia’s housing units are 1 bedroom or no bedroom units, indicating a potential opportunity or need for additional 1 bedroom units within Columbia.

The Functional Zero Task Force (FZTF) in Columbia/Boone County has implemented HUD’s Coordinated Entry approach to end homelessness. The FZTF maintains a By-Name List of homeless individuals and household in Columbia/Boone County. By end of 2019, there were 288 persons classified as “Literally Homeless”, of which, 207 were classified as “single adults”. Of the 207 single adults, 53 were classified as “single veterans”. This data points to the need of emergency shelter and transitional housing with supportive services for 207 single person households experiencing homelessness, however it is smaller portion of the larger general population of single person households desiring affordable housing.

The Columbia Housing Authority (CHA) is the largest provider of affordable rental housing in Columbia. CHA experiences a high level of requests for assistance from single person households. CHA’s family sites are made up of 31% single person households, their Paquin, Oak and Patriot Place locations are 98% single person households and CHA’s voucher programs have 41% single person households as participants.
Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to 2017 American Community Survey 5-year estimates, the estimated number of persons in Columbia with a disability is 11,322 or 9.6% of the total noninstitutionalized population. As of the 2000 census, the total was 11,144 of non-institutionalized citizens reporting a disability or 14% of the total population. This data suggests that the number of Columbia citizens with a disability is not growing as quickly as the number of Columbia persons estimated to not have a disability.

What are the most common housing problems?

The primary challenge to creating and preserving affordable housing in Columbia and communities across the country is that household income is failing to keep up with rising housing costs. The increase is housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, land values, increased regulatory costs, labor costs, natural disasters and national trade policy.

A summary of housing needs data identified in 2017 ACS 5-year estimates and local sources is as follows:

Total Occupied Housing Units:.........................47,000 households
Cost Burdened Owners:........3,359 households
Cost Burdened Renters:.................................12,903 households
Average Median Sold Price 2018:....................$195,000
Median Rent:.............................................. $825 per month
Homelessness By Name List:............................288 persons
  • Chronic:..............110 persons (within the 288 total)
  • Unsheltered:....40-50 persons (within the 288 total)
  • Housed:..............148 persons (received housing due to efforts)

According to 2017 American Community Survey Data (ACS), there are approximately 47,000 occupied housing units within the City of Columbia, 4,272 vacant units and a total of 51,272 housing units.

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

CHAS data on Table 3 displays persons at or below 80% AMI are impacted by being housing cost burden greater than 30% and that the impact grows for each lower income category. Households at 30% or below AMI are significantly impacted by housing cost burden and are
much more likely to experience a housing cost burden greater than 50% of income. CHAS data in table 3 and 4 also show that renters are more adversely impacted by being housing cost burdened. Tables 2 and 5 also show that renters and lower income renters in particular are much more likely to experience housing quality and size problems including lacking adequate kitchen facilities, complete plumbing or issues around overcrowding. Policy makers and deciders should be mindful of ensuring new housing should be of desired quality and durability, while also ensuring the housing is adequately sized for families to maintain a healthy living environment. The data in tables 1 through 5 indicate the need for the rehabilitation of existing housing stock, as well as the production of new affordable units.

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

Single Adults are the largest group of homeless people in our county. Homelessness among single adults is a result of the lack of affordable, available housing. Even a temporary financial or life crisis, such as losing a job, the end of a relationship, death of a partner, or health emergency, can result in a loss of housing and homelessness. The experience of homelessness for single adults is most often brief and non-recurring. Despite common stereotypes, most homeless single adults do not suffer from chronic mental illness, substance abuse, or other disabling conditions and most are homeless for a relatively short time before reconnecting to housing.

Families experiencing homelessness are similar to other families that are also poor, but who have a home to live in. Both may struggle with incomes that are far less than they need to pay for housing. Most are impacted by a lost job or work hours, conflict with family members they are staying with, an unanticipated bill or violence within the home – that leads families to seek help. Homelessness can have a significantly negative impact on children – their education, health, sense of safety, and overall development.

Veterans are also impacted by the lack of affordable housing and economic hardship that other citizens experience, however this is in addition to the challenges brought on by multiple and extended deployments. Research indicates that those who served in the late Vietnam and post-Vietnam eras are at the greatest risk of becoming homeless but that veterans from more recent wars and conflicts are also affected. Veterans returning from deployments in Afghanistan and Iraq often face invisible wounds of war, including traumatic brain injury and post-traumatic stress disorder, both of which correlate with homelessness.
Since 2009, the number of veterans experiencing homelessness has dropped by 45 percent. This success is due to efforts from VA and federal partners to increase programs and services—which specific interventions for permanent, affordable housing.

People experiencing chronic homelessness typically have complex and long-term health conditions, such as mental illness, substance use disorders, physical disabilities, or other medical conditions. Once they become homeless, it is difficult for them to get back into housing and they can experience long or repeated episodes.

Youth homelessness is often rooted in family conflict. Other contributing factors include economic circumstances like poverty and housing insecurity, racial disparities, and mental health and substance use disorders. Young people who have had involvement with the child welfare and juvenile justice systems are also more likely to become homeless.

Many homeless youth and young adults have experienced significant trauma before and after becoming homeless and are particularly vulnerable, including victims of sexual trafficking and exploitation. Youth who identify as lesbian, gay, bisexual, transgender, and questioning (LGBTQ); pregnant and parenting youth; youth with special needs or disabilities, and youth of color, particularly African-American and Native American youth are also more likely to become homeless.

The Functional Zero Task Force By-Name List identifies the following homeless individuals from 2019 data:

- Literally Homeless: 288
  - Single adults: 207
  - Families: 27
  - Single veterans: 53
  - Veteran families: 2
  - Chronic: 110
  - Unsheltered: 40-50 (on average)

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

The following housing characteristics are often linked with housing instability and increased risk of homelessness:

- Temporary financial or life crisis
- Loss of employment
- End of a relationship
• Death of a partner
• Health emergency
• Traumatic brain injury and post-traumatic stress disorder
• Racial disparities
• Mental health and substance use disorders
• Other medical conditions
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

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

Introduction

Cities are required to identify disproportionate housing needs of racial or ethnic groups within their communities and make decisions to reduce the impact of these disproportionate housing needs. 2017 ACS 5-year estimates shows that 77.4% of Columbia’s population is identified as “White alone” as their race. 10.4% are identified by race as “Black or African American alone”. Figure 4 shows Columbia’s estimated 118,620 population distribution by race.

HUD defines a disproportionate housing needs as existing when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least 10 percentage points higher than the percentage of persons within the category as a whole. Housing needs are defined as: 1) lacks complete kitchen facilities; 2) lacks completed plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened. The City conducted
additional analysis to identify additional disproportionate affordable housing needs. The tables for the HUD required analysis is as follows:

**0%-30% of Area Median Income**

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>7,875</td>
<td>675</td>
<td>1,325</td>
</tr>
<tr>
<td>White</td>
<td>5,415</td>
<td>425</td>
<td>865</td>
</tr>
<tr>
<td>Black / African American</td>
<td>1,220</td>
<td>110</td>
<td>80</td>
</tr>
<tr>
<td>Asian</td>
<td>580</td>
<td>0</td>
<td>330</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>24</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>295</td>
<td>35</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>3,885</td>
<td>1,355</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>3,195</td>
<td>890</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>270</td>
<td>245</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>140</td>
<td>90</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>8</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>135</td>
<td>55</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%
50%-80% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>2,670</td>
<td>5,000</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>2,210</td>
<td>4,025</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>260</td>
<td>490</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>115</td>
<td>250</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>39</td>
<td>160</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 14 - Disproportionally Greater Need 50 - 80% AMI

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

<table>
<thead>
<tr>
<th>Housing Problems</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>760</td>
<td>3,655</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>550</td>
<td>3,205</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>115</td>
<td>175</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>50</td>
<td>190</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>55</td>
<td>25</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 15 - Disproportionally Greater Need 80 - 100% AMI

*The four housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

Discussion
Each racial and ethnic category is disproportionately impacted by housing problems within the 0-30% AMI category. When utilizing the HUD Criteria, City staff found that each non-white household group experienced disproportionately greater housing needs than white households in all of the income categories. In particular, 87% of Black/African American households at 0-30% AMI experienced one or more housing problems, while only making up 14% of the 0-30% AMI category. 100% of American Indian, Alaska Native and Pacific Islander households within the 30-50%AMI category experience 1 or more housing problems, however this category maintained only 18 total households. There are 1,865 Black/African American households experiencing 1 or more housing problems within incomes between 0-100 percent AMI. Marketing of programs and City resources should be prioritize for Black/African American households in need of home rehabilitation and access to high quality affordable owner and rental housing. There has been a growing interest in smaller or tiny homes as a strategy to addressing the affordable housing crisis, which could be one additional viable tool to furthering affordable housing. Policy leaders should also ensure adequate sizing of affordable housing options to reduce the impact of overcrowding.
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

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

Introduction

0%-30% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>6,895</td>
<td>1,655</td>
<td>1,325</td>
</tr>
<tr>
<td>White</td>
<td>4,845</td>
<td>1,000</td>
<td>865</td>
</tr>
<tr>
<td>Black / African American</td>
<td>970</td>
<td>360</td>
<td>80</td>
</tr>
<tr>
<td>Asian</td>
<td>515</td>
<td>70</td>
<td>330</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>8</td>
<td>25</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>255</td>
<td>75</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%
### 30%-50% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>1,685</td>
<td>3,555</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>1,415</td>
<td>2,675</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>75</td>
<td>440</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>60</td>
<td>170</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>8</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>10</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>95</td>
<td>95</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 17 – Severe Housing Problems 30 - 50% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*

### 50%-80% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>465</td>
<td>7,200</td>
<td>0</td>
</tr>
<tr>
<td>White</td>
<td>375</td>
<td>5,855</td>
<td>0</td>
</tr>
<tr>
<td>Black / African American</td>
<td>4</td>
<td>750</td>
<td>0</td>
</tr>
<tr>
<td>Asian</td>
<td>80</td>
<td>285</td>
<td>0</td>
</tr>
<tr>
<td>American Indian, Alaska Native</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Pacific Islander</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Hispanic</td>
<td>0</td>
<td>190</td>
<td>0</td>
</tr>
</tbody>
</table>

Table 18 – Severe Housing Problems 50 - 80% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%*
80%-100% of Area Median Income

<table>
<thead>
<tr>
<th>Severe Housing Problems*</th>
<th>Has one or more of four housing problems</th>
<th>Has none of the four housing problems</th>
<th>Household has no/negative income, but none of the other housing problems</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jurisdiction as a whole</td>
<td>70</td>
<td>4,340</td>
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</tr>
<tr>
<td>White</td>
<td>65</td>
<td>3,690</td>
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<tr>
<td>Black / African American</td>
<td>4</td>
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<td>Asian</td>
<td>0</td>
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<td>American Indian, Alaska Native</td>
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<tr>
<td>Hispanic</td>
<td>0</td>
<td>80</td>
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</tr>
</tbody>
</table>

Table 19 – Severe Housing Problems 80 - 100% AMI

*The four severe housing problems are:
1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

Discussion

HUD’s “severe housing problems” classification differs from the “housing problems” by level of overcrowding and level of housing cost burden. The “severe housing problems” classification identifies overcrowding of 1.5 persons per room, rather than 1 person per room. The “severe housing problems” classification also identifies households cost burden over 50% rather than only over 30%.

The “severe housing problems” analysis results differs somewhat from the “housing problems” analysis within the 0-30% AMI category as it pertains to white households. A large number of white households below 30% AMI are impacted by having 1 or more of the four severe housing problems, however the data analysis shows that white households are not disproportionately impacted within the 0-30% AMI category. Black/African American Households between 0-30% AMI are disproportionately impacted by one or more of the four severe housing problems. This demonstrates that many extremely low income Black/African American households are impacted by significant overcrowding and housing cost burden levels over 50%. Policy makers and leaders should prioritize Black/African American households for affordable housing services.
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

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

Introduction:

Housing Cost Burden

<table>
<thead>
<tr>
<th>Housing Cost Burden</th>
<th>&lt;=30%</th>
<th>30-50%</th>
<th>&gt;50%</th>
<th>No / negative income (not computed)</th>
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<td>Black / African American</td>
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<td>830</td>
<td>1,050</td>
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<td>580</td>
<td>330</td>
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<td>American Indian, Alaska</td>
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<td>Native</td>
<td>Pacific Islander</td>
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<td>Hispanic</td>
<td>725</td>
<td>255</td>
<td>255</td>
<td>0</td>
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</tbody>
</table>

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Black /African American households experience a disproportionately greater need under the HUD defined analysis of disproportionate by level of housing cost burden. 48.5% of Black African American households are housing cost burdened greater than 30%, while 26.6% of Black/African American households are housing cost burdened greater than 50%. 33.4% of white households are housing cost burdened greater than 30% and 18.8% are housing cost burdened greater than 50%.
NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

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

Black /African American households experience a disproportionately greater need under the HUD defined analysis of disproportionate by level of housing cost burden. 48.5% of Black African American households are housing cost burdened greater than 30%, while 26.6% of Black/African American households are housing cost burdened greater than 50%.

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

Black/African American households need high quality and appropriately sized affordable housing near employment and with access to transportation. The Fair Housing Task Force reviewed several GIS maps including access to employment centers, as well as where affordable housing and minority populations are located within Columbia. FHTF Members identified the following as it relates to “Access to Employment and Transportation.”

The FHTF also looked at proximity to employment and transportation as part of analyzing access to opportunity. Access to employment and transportation is often viewed as important in the siting of affordable housing. Several FHTF members expressed this value during the deliberations of the October FHTF meeting. Quotes of recorded feedback from the October can be seen as follows:

**Task Force Member Analysis**

- *Hours of work are limited on weather-no bus shelters. SE not served at all. Get to work sweaty. Try to match bus routes to employment areas? Could large employers do shuttle service from “gathering points” at shift change? The bus system is confusing. People don’t use it because it does not match needs. Need it still there.*
- *Lots of people trying to live affordably in high expense housing areas.*
- *Makes life harder when spending too much on housing.*
- *Distribution of the routes need to reflect the needs of the riders. Frequency of routes. Hours of operation and days available.*
- *Access, jobs, transportation. ADA access must be by busy routes. Limits your choices to work, live play, eat.*
- *Biggest employer (University). Specialized Commercial (Fed Ex, ABC) (IBM, Square D, 3M).*
- *Strong interconnected bus system promotes fair housing, jobs, service, healthcare and education.*
- *Good jobs don’t have bus routes to them.*
- *Routes are limited.*
- *Transportation*
Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The FHTF examined the following maps and provided individual analysis of the concentration of specific racial or ethnic groups.

**Economic and racial segregation/integration**

The FHTF reviewed data and maps as it relates to disparities between whites and minority populations and examined racial segregation within Columbia. The City of Columbia still has barriers to fair housing as it relates to segregation and integration, as well changes or migration of specific populations that creates an environment. Fostering more integration and fair housing choice for all populations requires an understanding of the impact of historical policies, as well as current market conditions and forces. The central city area has been traditionally thought to maintain a higher number of African American households, however data shows that concentrations are beginning to be higher in other geographic areas within Columbia.

**Task Force Member Analysis**

- **Four areas only with large African American Population. Most of city not dense.**
- **Low poverty, low African American. (“High, High”)**
- **Not homogenous.**
- **Segregation, schools, grocery stores, transportation**
- **African Americans moving from center to “suburbs”**
- **Why the movement?**
- **North side divide leaps out again.**
- **Less issues at the edge.**
- **Challenge is the need of housing stock combined with ownership.**
- **If we address issues in central city it will impact the city as a whole.**

The data reviewed by FHTF Members can be seen on the regional maps as it relates to African American populations by Census Block. A breakdown of this data by region is as follows:
The Central City African Americans by Census Block Map shows an indication of higher populations to the west of town and a significantly higher concentration near Stadium and I-70, as well on and around Elleta Blvd, which maintains the Columbia Housing Authority’s Elleta Blvd Units.
The east region of this map shows a significantly higher concentration of African American populations within the McKee Street area, as well as near the intersection of Ballenger Lane and Rice Road.
The north region of Columbia shows a very high concentration of African Americans near the Elleta Blvd area, as well as to the north near Bodie Drive and Native Dancer. Each of the 4 regional maps displaced concentrations of African American populations by Census Block. These maps indicate a low concentration in southwest Columbia and a somewhat higher concentration for the central city area.

Looking at migration data of African American populations from 1990 to 2010 shows a decreasing number of African American persons in the central city area and increasing numbers on the periphery, particularly to the north and northeast. This pattern can be observed on the following map.
In summary, the African Americans by Census Block maps display unique challenges faced by segregated living patterns in Columbia that are also in transition. These unique challenges should be considered in examining strategies to invest and preserve central city neighborhoods, while also fostering more inclusive choices of housing city wide.
## NA-35 Public Housing – 91.205(b)

### Introduction

### Totals in Use

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Certificate</th>
<th>Mod-Rehab</th>
<th>Public Housing</th>
<th>Vouchers</th>
<th>Total</th>
<th>Project-based</th>
<th>Tenant-based</th>
<th>Special Purpose Voucher</th>
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<td># of units vouchers in use</td>
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<td>1,037</td>
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<td>970</td>
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</table>

*Table 21 - Public Housing by Program Type*

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

**Data Source:** PIC (PIH Information Center)

### Characteristics of Residents

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Certificate</th>
<th>Mod-Rehab</th>
<th>Public Housing</th>
<th>Vouchers</th>
<th>Total</th>
<th>Project-based</th>
<th>Tenant-based</th>
<th>Special Purpose Voucher</th>
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<td>Disabled</td>
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<tr>
<td>Average Annual Income</td>
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<td>9,229</td>
<td>10,449</td>
<td>39,475</td>
<td>10,595</td>
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<td>Average length of stay</td>
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<td>4</td>
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<tr>
<td>Average Household size</td>
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<td>2</td>
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<td>2</td>
<td>1</td>
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<td># Homeless at admission</td>
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Consolidated Plan

COLUMBIA

OMB Control No: 2506-0117 (exp. 06/30/2018)
### Program Type

<table>
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<tr>
<th>Program Type</th>
<th>Certificate</th>
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<th>Public Housing</th>
<th>Vouchers Total</th>
<th>Project - based</th>
<th>Tenant - based</th>
<th>Special Purpose Voucher</th>
<th>Veterans Affairs Supportive Housing</th>
<th>Family Unification Program</th>
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</thead>
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<td># of Elderly Program Participants (&gt;62)</td>
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<td># of Disabled Families</td>
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<td>286</td>
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<td># of Families requesting accessibility features</td>
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<td># of DV victims</td>
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**Table 22 – Characteristics of Public Housing Residents by Program Type**

**Data Source:** PIC (PIH Information Center)

### Race of Residents

<table>
<thead>
<tr>
<th>Race</th>
<th>Certificate</th>
<th>Mod-Rehab</th>
<th>Public Housing</th>
<th>Vouchers Total</th>
<th>Project - based</th>
<th>Tenant - based</th>
<th>Special Purpose Voucher</th>
<th>Veterans Affairs Supportive Housing</th>
<th>Family Unification Program</th>
<th>Disabled *</th>
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<tr>
<td>White</td>
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Consolidated Plan COLUMBIA 53

OMB Control No: 2506-0117 (exp. 06/30/2018)
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<th>Race</th>
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</tr>
</tbody>
</table>

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

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

<table>
<thead>
<tr>
<th>Ethnicity</th>
<th>Certificate</th>
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<th>Public Housing</th>
<th>Vouchers Total</th>
<th>Project-based</th>
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<th>Special Purpose Voucher</th>
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<td>Hispanic</td>
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<tr>
<td>Not Hispanic</td>
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<td>673</td>
<td>1,031</td>
<td>1</td>
<td>964</td>
<td>55</td>
</tr>
</tbody>
</table>

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

Data Source: PIC (PIH Information Center)
Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

The CHA has 223 families on its affordable housing waiting list. This includes 589 individuals. 123 of these individuals have a disability. There are 44 elderly individuals that might also benefit from an accessible unit. There are 121 families on the waiting list that have at least one person with disabilities in the household. There are 44 families on the waiting list with at least one elderly person in the family. (A family can consist of only one person.) Of the 223 families, 388 (87%) are at or below 30% MFI, 47 (10.5% at or below 50%), 10 (2.2%) at or below 80%, and 1 above 80% MFI.

The Columbia Housing Authority has 917 units of public housing stock which include 597 units converted under the HUD Rental Assistance Demonstration (RAD) program and renovated with low-income housing tax credits. Currently these properties provide housing to 383 persons with disabilities.

The waiting list for the Section 8 Housing Choice Voucher Program includes 931 families. Of these families, 231 persons have a disability and 86 contain an elderly person. Of the families, 798 (85.7%) are at or below 30% MFI, 105 (11.2% at or below 50%), 26 (2.3%) at or below 80%, and 2 above 80% MFI. Finding accessible housing in the private market can be quite challenging as the rental market in Columbia tends to cater to students attending the University of Missouri and other local colleges, therefore precluding the development of new accessible housing targeting persons with disabilities and the elderly. This results in low-income families having to access older rental housing stock that is not ADA compliant.

The paragraphs above describe the needs for accessible housing. Persons with disabilities have a wide variety of other needs in order to remain living independently. These needs include: a stable source of income, access to appropriate medical services, personal care attendants, access to nutritional foods, affordable medications, medication management, accessible transportation, access to the internet, access to cell phone services, and access to socialization activities.

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

Since these families are housed, the most immediate needs are employment and/or disability benefits (financial stability), meeting nutritional needs (food security), access to medical care, access to affordable child care, and access to reliable transportation. Many residents also struggle with paying utility bills, so energy efficient housing is also a need.
How do these needs compare to the housing needs of the population at large

The needs of CHA residents and voucher holders directly correlate with the economic position of the population at large. The higher level of family income translates to a reduction of these needs. Lower income families and individuals experience the same needs as those families with incomes that are extremely low (>30% MFI), very low (>50% MFI), and low (>80% MFI). The Columbia Public Housing Authority often experiences a high demand for 1 bedroom and 2 bedroom units that exceeds the availability in Columbia.
NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The following populations experience homelessness in Columbia

- Single Adults
- Children and Families
- Veterans
- Chronic
- Youth

Single Adults
Single Adults are the largest group of homeless people in our county. Homelessness among single adults is a result of the lack of affordable, available housing. A temporary financial or life crisis, such as losing a job, the end of a relationship, death of a partner, or health emergency, can result in a loss of housing and homelessness. The experience of homelessness for this population is most often brief and non-recurring.

Children and Families
Families experiencing homelessness are similar to other families that are also poor, but who have a home to live in. Both may struggle with incomes that are far less than they need to pay for housing. Homelessness is often as a result of a lost job or work hours, conflict with family members they are staying with, an unanticipated bill or violence within the home – that leads families to seek help. Homelessness can have a tremendous impact on children – their education, health, sense of safety, and overall development.
Veterans

Like civilians, veterans must navigate the lack of affordable housing and economic hardship that everyone faces but this is in addition to the challenges brought on by multiple and extended deployments. Research indicates that those who served in the late Vietnam and post-Vietnam eras are at the greatest risk of becoming homeless but that veterans from more recent wars and conflicts are also affected. Veterans returning from deployments in Afghanistan and Iraq often face invisible wounds of war, including traumatic brain injury and post-traumatic stress disorder, both of which correlate with homelessness. Since 2009, the number of veterans experiencing homelessness has dropped by 45 percent. This success is due to efforts from VA and federal partners to increase programs and services – which specific interventions for permanent, affordable housing.

Chronic

People experiencing chronic homelessness typically have complex and long-term health conditions, such as mental illness, substance use disorders, physical disabilities, or other medical conditions. Once they become homeless, it is difficult for them to get back into housing and they can experience long or repeated episodes.

Youth

Youth homelessness is often rooted in family conflict. Other contributing factors include economic circumstances like poverty and housing insecurity, racial disparities, and mental health and substance use disorders. Young people who have had involvement with the child welfare and juvenile justice systems are also more likely to become homeless. Many homeless youth and young adults have experienced significant trauma before and after becoming homeless and are particularly vulnerable, including victims of sexual trafficking and exploitation. Youth who identify as lesbian, gay, bisexual, transgender, and questioning (LGBTQ); pregnant and parenting youth; youth with special needs or disabilities, and youth of color, particularly African-American and Native American youth are also more likely to become homeless.
By end of 2019, there were 288 persons classified as “Literally Homeless”, of which, 207 were classified as “single adults”. Of the 207 single adults, 53 were classified as “single veterans”. This data points to the need of emergency shelter and transitional housing with supportive services for 207 single person households experiencing homelessness, however it is smaller portion of the larger general population of single person households desiring affordable housing. Homeless point in time count for sheltered and unsheltered individuals is as seen below:
The City of Columbia Housing Programs Division, Human Services Division, Boone County Community Services Department and the VA held a Homelessness Public Engagement event at Wilkes Blvd United Methodist Church where the Turning Point program for homeless persons needing day center needs. There were 72 attendees and extra transportation arrangements were made by Housing Programs Division staff to ensure homeless individuals were able to attend the meeting.

The Homelessness Public Engagement meeting has resulted in the inclusion of funding goals for additional rent vouchers and a 24 hour resource facility within the CDBG and HOME budgets for 2020-2024. The meeting also resulted in an additional planning group formed by the Faith Voices Housing Justice team to explore the development of a 24 hour resource center for vulnerable populations and homeless persons. Housing Programs Division staff provided a road map for assessing the feasibility and implementation of a 24 hour resource center for homeless persons and plans to continue to provide staffing support to the newly formed steering committee. A copy of the work plan is included in the appendices.
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Describe the characteristics of special needs populations in your community:

According to 2017 American Community Survey 5-year estimates, the estimated number of persons in Columbia with a disability is 11,322 or 9.6% of the total noninstitutionalized population. As of the 2000 census, the total was 11,144 of non-institutionalized citizens reporting a disability or 14% of the total population. This data suggests that the number of Columbia citizens with a disability is not growing as quickly as the number of Columbia persons estimated to not have a disability.

The data shows that a majority of persons with a disability, or 77.4%, are over the age of 65. Affordable and accessible housing options for people with disabilities include Hanover Gardens and Estates, North Hampton Apartments, Paquin Tower, Oak Tower, Freedom House, Bethel Ridge, Gentry Estates, 4632 Apple Tree Lane and Sinclair Estates. Developments such Southampton Villas, Katy Place and Bedford Walk provide additional opportunities, but are out of the price range and not affordable to many households.

Institutionalized populations include correctional institutions, nursing homes and many more institutions that house persons with a disability. The following map shows the distribution of “institutionalized” populations with a disability according to 2010 census data.

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

RAIN-Central Missouri serves persons with HIV/AIDS and their families with housing and supportive services in central Missouri. RAIN serves approximately 130 persons annually within the City of Columbia that are impacted by HIV/AIDS. RAIN maintains the following priority needs for persons with HIV/AIDS

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

RAIN also sold its Stone Street housing units funded through local HOME funding. The City plans to work with RAIN to explore the potential for any additional replacement units through the 2020-2024 Consolidated Plan.
**NA-50 Non-Housing Community Development Needs – 91.215 (f)**

**Describe the jurisdiction’s need for Public Facilities:**

The Housing Programs Division held a Neighborhood Congress that consisted of 131 attendees from a broad and diverse number of stakeholder groups. City staff provided a brief presentation regarding past expenditures, needs according to data and eligible uses of funds on 4 topics consisting of affordable housing, neighborhood infrastructure and revitalization and economic development. Public facility needs were discussed within the neighborhood infrastructure and revitalization portion of the meeting.

Responses regarding public facilities needs were similar to previous years in that the needs of local non-profit facility renovations were a common theme, as well as improvements to infrastructure in low income neighborhoods including sidewalks, sewer and bus shelters. A 24-hour center for homeless populations was a common theme identified for public facilities, as well as sanitary and storm water sewer improvements in central city neighborhoods.

**How were these needs determined?**

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public facilities in our community. City staff then compiled public input obtained at the Neighborhood Congress event, as well as at the Neighborhood Infrastructure and facilities public forum. This input was then conveyed to the Housing and Community Development Commission where staff and Commission members identified common themes of priority needs.

**Describe the jurisdiction’s need for Public Improvements:**

Responses regarding public facilities needs were similar to previous years in that improvements to infrastructure in low income neighborhoods including sidewalks, sewer and bus shelters are a high need. Sanitary and storm water sewer improvements in central city neighborhoods were a common theme that were heard at public engagement forums, as well as through conversations and attendance at central city neighborhood association meetings.

**How were these needs determined?**

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public facilities in our community. City staff then compiled public input obtained at the Neighborhood Congress event, as well as at the Neighborhood Infrastructure and facilities public forum. This input was then conveyed to the Housing and Community Development Commission where staff and Commission members identified common themes of priority needs.
Describe the jurisdiction’s need for Public Services:

The City of Columbia has a high level of need for Public Services, however the City also allocates annual general revenue to the Human Services Division to procure social services from local providers addressing the causes and conditions of poverty in Columbia. The Housing Programs Division works closely with the Human Services Division to coordinate public service activities. Housing Programs Division staff found that the best role for public service activities funded by CDBG should pertain to “Economic and Workforce Development.”

Public input received at the Neighborhood Congress event, as well as through a presentation to the REDI board lead the Housing and Community Development Commission, along with staff to prioritize the need for vocational training and technical assistance to small businesses.

How were these needs determined?

These needs were determined by educating public forum attendees on past uses of funds, eligible uses of funds and needs data around public services as they pertain to economic and workforce development. City staff then compiled public input obtained at the Neighborhood Congress event, as well as at the REDI Board presentation and feedback session. This input was then conveyed to the Housing and Community Development Commission where staff and Commission members identified common themes of priority needs.
Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The primary challenge to creating and preserving affordable housing in Columbia and communities across the country is that household income is failing to keep up with rising housing costs. The increase is housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, demographic changes within the market, land values, increased regulatory costs, labor costs, natural disasters and federal, state and local policy.

A summary of housing needs data identified in 2017 ACS 5-year estimates and local sources is as follows:

Total Occupied Housing Units: 47,000 households
Cost Burdened Owners: 3,359 households
Cost Burdened Renters: 12,903 households
Average Median Sold Price 2018: $195,000
Median Rent: $825 per month
Homelessness By Name List (2019 data): 288 persons
  • Chronic: 110 persons
  • Unsheltered: 40-50 persons

According to 2017 American Community Survey Data (ACS), there are approximately 47,000 occupied housing units within the City of Columbia, 4,272 vacant units and a total of 51,272 housing units. The City of Columbia has 53.3% renter occupied households and 46.7% of the households are owner-occupied. 51% of existing units in Columbia are 1-unit detached homes, while 15.4% of housing structures in Columbia contain 10 or more units. 38% of residential structures in Columbia were built prior to 1980. 38.2% of Columbia’s housing units maintain 2 or fewer bedrooms and 66.4% of Columbia households consist of 2 or fewer persons. 33% of Columbia households consist of 1-person households, while 11.4% of Columbia’s housing units are 1 bedroom or no bedroom units.

Interest rates have remained at historical lows, however they have risen slightly over the past few years. The number of detached single family residential building permits issued has decreased from 469 in 2016 to 245 in 2018, while the estimated value of homes for which permits were issued increased from $237,878 in 2016 to $249,506 in 2018. Local builders have indicated that significant increases in the cost of materials, labor, and regulatory requirements have driven new construction prices up 15-20% over the last 24 months.
The 2018 Residential Real Estate Market in Boone County was hot in the first half of the year in all areas of the market. The second half of the year was cold. The overall market for home sales was stable. Per the Columbia Board of Realtors (CBOR), sales in Columbia were up 3% and sales were up in Boone County 2.3%. According to the CBOR, the average sale price in Columbia was up 4% to $233,623.

The average sale price in Boone County was up 6% to $226,530. According to CBOR, the median sale price in Columbia was up 3% to $208,000. The median sale price in Boone County was up 4% to $195,000. A portion of the price increases for 2018 are a result of home sales below $150k decreasing compared to 2017, and sales above $150k increasing, demonstrating an escalation in sales for the mid to upper-level prices ranges that has been lacking the previous two years.

When looking at the market by area, the monthly supply of homes ranges from a low of 1.23 months to a high of 4.65 months. This shows there is no geographic area of the market that is substantially behind. All price points below $400,000 have a monthly supply of 5 months or less. The monthly supply of homes over $400,000 is 8 months.

There are two areas of the market experiencing a high level of volatility. The residential rental market has seen a large number of new living units hit the market in 2018 and there are more anticipated for 2019. Some local real estate professionals have indicated some projects have high levels of vacancy ranging from 20-40%. This may create potential for downward pressure on rents in larger units (3+ bedrooms). Local real estate professionals have indicated that smaller units (1-2 bedrooms) have a high level of demand and seem to be doing quite well as long as they are well located and well maintained.
MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

All residential properties by number of units

<table>
<thead>
<tr>
<th>Property Type</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-unit detached structure</td>
<td>26,135</td>
<td>54%</td>
</tr>
<tr>
<td>1-unit, attached structure</td>
<td>3,095</td>
<td>6%</td>
</tr>
<tr>
<td>2-4 units</td>
<td>6,640</td>
<td>14%</td>
</tr>
<tr>
<td>5-19 units</td>
<td>8,355</td>
<td>17%</td>
</tr>
<tr>
<td>20 or more units</td>
<td>3,455</td>
<td>7%</td>
</tr>
<tr>
<td>Mobile Home, boat, RV, van, etc</td>
<td>1,005</td>
<td>2%</td>
</tr>
<tr>
<td>Total</td>
<td>48,685</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 25 – Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

<table>
<thead>
<tr>
<th></th>
<th>Owners</th>
<th></th>
<th>Renters</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>No bedroom</td>
<td>15</td>
<td>0%</td>
<td>965</td>
<td>4%</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>260</td>
<td>1%</td>
<td>3,815</td>
<td>16%</td>
</tr>
<tr>
<td>2 bedrooms</td>
<td>2,080</td>
<td>10%</td>
<td>9,340</td>
<td>40%</td>
</tr>
<tr>
<td>3 or more bedrooms</td>
<td>19,115</td>
<td>89%</td>
<td>9,435</td>
<td>40%</td>
</tr>
<tr>
<td>Total</td>
<td>21,470</td>
<td>100%</td>
<td>23,555</td>
<td>100%</td>
</tr>
</tbody>
</table>

Table 26 – Unit Size by Tenure

Data Source: 2011-2015 ACS

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

The City of Columbia uses a variety of federal, state and local funding sources to assist homeless populations, low income renters and households seeking homeownership. Local organization such as the Voluntary Action Center, the Columbia Public Housing Authority, Phoenix Programs, Welcome Home and True North provide housing assistance to vulnerable households at risk of homelessness and struggling households in need of rental assistance. The City experiences about $11,294,800 in federal resources to support rental housing through the Columbia Housing Authority’s Public Housing Units, Housing Choice Voucher Programs, Continuum of Care Funding and Ross Grants. Additional federal funds flow into our community to address homelessness through the Voluntary Action Center and Phoenix Programs. A list of funding to address homelessness in 2018 is as follows:
Emergency Solutions Grant (ESG)............................... $ 300,000
Emergency Food and Shelter Program (EFSP)......... $ 56,822
MoHIP........................................................................ $ 33,000
MHTF........................................................................... $ 152,000
City of Columbia- Social Services Funding.......... $ 190,500
At Home................................................................. $ 103,643

$ 835,965

For funding allocated to address homelessness, the Functional Zero Task Force’s collaborative work housed 148 individuals in 2019. These individuals were typically very low income, or less than 30% AMI. The Columbia Housing Authority also primarily served very low income households, however also serves a few households over 30% AMI and has voucher and public housing unit capacity to impact over of 2,200 households annually. Due to the significant level of federal funds being allocated towards homelessness and rental housing, the City of Columbia Housing Programs Division not only funds efforts to end homelessness and the production of new rental units, but it also allocates funds in a manner to preserve and make available additional homeownership opportunities.

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

There are no anticipated loss of units due to expiration of Section 8 contracts, as the Columbia Public Housing Authority operates effective programs to maximize the impact of their funding. The anticipated loss of affordable housing is anticipated to be experience through market forces of supply, demand and the cost of producing new units.

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

Local housing providers and the City Housing Programs Division work in a collaborative manner to maximize meeting the needs of populations within our community, however the market is continually falling behind in meeting the affordable housing needs of the population.

Describe the need for specific types of housing:

There are two areas of the market experiencing a high level of volatility. The residential rental market has seen a large number of new living units hit the market in 2018 and there are more anticipated for 2019. Some local real estate professionals have indicated some projects have high levels of vacancy ranging from 20-40%. This may create potential for downward pressure on rents in larger units (3+ bedrooms). Local real estate professionals have indicated that smaller units (1-2 bedrooms) have a high level of demand and seem to be doing quite well as long as they are well located and well maintained. The Columbia Public Housing Authority also
continually sees a high demand for smaller and affordable 1 to 2 bedroom units. This indicates a need for additional 1 and 2 bedroom rental units within Columbia.

Homeownership rates are also very low within certain geographic areas, in particular, central city census tracts 9, 7 and 21. This indicates the need to continue providing additional homeownership opportunities within these areas to assist in neighborhood revitalization and preservation efforts.
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

Cost of Housing

<table>
<thead>
<tr>
<th></th>
<th>Base Year: 2009</th>
<th>Most Recent Year: 2015</th>
<th>% Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>Median Home Value</td>
<td>161,300</td>
<td>176,900</td>
<td>10%</td>
</tr>
<tr>
<td>Median Contract Rent</td>
<td>575</td>
<td>642</td>
<td>12%</td>
</tr>
</tbody>
</table>

Table 27 - Cost of Housing

Data Source: 2005-2009 ACS (Base Year), 2011-2015 ACS (Most Recent Year)

<table>
<thead>
<tr>
<th>Rent Paid</th>
<th>Number</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $500</td>
<td>6,485</td>
<td>27.5%</td>
</tr>
<tr>
<td>$500-999</td>
<td>13,285</td>
<td>56.4%</td>
</tr>
<tr>
<td>$1,000-1,499</td>
<td>2,210</td>
<td>9.4%</td>
</tr>
<tr>
<td>$1,500-1,999</td>
<td>1,015</td>
<td>4.3%</td>
</tr>
<tr>
<td>$2,000 or more</td>
<td>545</td>
<td>2.3%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>23,540</strong></td>
<td><strong>99.9%</strong></td>
</tr>
</tbody>
</table>

Table 28 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

<table>
<thead>
<tr>
<th>% Units affordable to Households earning</th>
<th>Renter</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>30% HAMFI</td>
<td>1,585</td>
<td>No Data</td>
</tr>
<tr>
<td>50% HAMFI</td>
<td>7,750</td>
<td>1,325</td>
</tr>
<tr>
<td>80% HAMFI</td>
<td>16,370</td>
<td>4,455</td>
</tr>
<tr>
<td>100% HAMFI</td>
<td>No Data</td>
<td>7,215</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>25,705</strong></td>
<td><strong>12,995</strong></td>
</tr>
</tbody>
</table>

Table 29 - Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

<table>
<thead>
<tr>
<th>Monthly Rent ($)</th>
<th>Efficiency (no bedroom)</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>4 Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair Market Rent</td>
<td></td>
<td>543</td>
<td>616</td>
<td>759</td>
<td>1,043</td>
</tr>
<tr>
<td>High HOME Rent</td>
<td></td>
<td>543</td>
<td>616</td>
<td>759</td>
<td>1,043</td>
</tr>
<tr>
<td>Low HOME Rent</td>
<td></td>
<td>543</td>
<td>616</td>
<td>759</td>
<td>993</td>
</tr>
</tbody>
</table>

Table 30 – Monthly Rent

Consolidated Plan COLUMBIA 69

OMB Control No: 2506-0117 (exp. 06/30/2018)
Is there sufficient housing for households at all income levels?

There are currently insufficient affordable housing units for households at 0-30% AMI, 30-50% AMI, 50-80% AMI and 80-100% AMI. CHAS data indicates 15,465 households between 0-100% AMI that are housing cost burdened greater than 30% and 92% of these households are at or below 80% AMI. Staff anticipates additional pressure to be expected on households at 100-120% AMI over the next 5-10 years due to the rising costs of producing new starter homes in Columbia, similar to challenges in other like communities.

2011-2015 CHAS data indicates 22,785 households at or below 80% AMI, 14,280 of those households are housing cost burdened greater than 30% and 8,720 are cost burdened greater than 50%. The highest level of housing cost burden is at the 0-30% AMI range with 7,835 household cost burdened greater than 30%. All of this data indicates in sufficient affordable housing at all levels between 0-100% AMI, and the greatest needs being within the 0-30% AMI range.

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

Affordable housing is anticipated to be more difficult to find given the slow rise in wages and the increasing costs to produce new affordable housing. As the cost to produce new affordable housing increases, staff anticipates an accelerating increase in rent and mortgage costs for low to moderate populations and populations within the 100-120% AMI categories.

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

HOME rents and Fair Market Rent rates have increases in a similar fashion to average median rent rates, however the rates are somewhat lower. The City of Columbia does fund the production of HOME units and often these units are offered at a further subsidized rate. This data will impact the City of Columbia’s strategy to preserve affordable housing by planning continued support of the Columbia Housing Authority’s efforts to rehabilitate and preserve public housing units. The City also plans to use these numbers as a benchmark to offer subsidies to households for homeownership at a level that may be equal to or less than the average fair market rent rate by household size.
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

Definitions

Condition of Units

<table>
<thead>
<tr>
<th>Condition of Units</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>With one selected Condition</td>
<td>3,390</td>
<td>16%</td>
</tr>
<tr>
<td>With two selected Conditions</td>
<td>40</td>
<td>0%</td>
</tr>
<tr>
<td>With three selected Conditions</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>With four selected Conditions</td>
<td>0</td>
<td>0%</td>
</tr>
<tr>
<td>No selected Conditions</td>
<td>18,035</td>
<td>84%</td>
</tr>
</tbody>
</table>

Total: 21,465 (100%) 23,555 (99%)

Data Source: 2011-2015 ACS

Year Unit Built

<table>
<thead>
<tr>
<th>Year Unit Built</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>2000 or later</td>
<td>7,000</td>
<td>33%</td>
</tr>
<tr>
<td>1980-1999</td>
<td>6,855</td>
<td>32%</td>
</tr>
<tr>
<td>1950-1979</td>
<td>6,025</td>
<td>28%</td>
</tr>
<tr>
<td>Before 1950</td>
<td>1,605</td>
<td>7%</td>
</tr>
</tbody>
</table>

Total: 21,485 (100%) 23,565 (100%)

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

<table>
<thead>
<tr>
<th>Risk of Lead-Based Paint Hazard</th>
<th>Owner-Occupied</th>
<th>Renter-Occupied</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>%</td>
</tr>
<tr>
<td>Total Number of Units Built Before 1980</td>
<td>7,630</td>
<td>36%</td>
</tr>
<tr>
<td>Housing Units build before 1980 with children present</td>
<td>4,805</td>
<td>22%</td>
</tr>
</tbody>
</table>

Table 31 - Condition of Units
Table 32 – Year Unit Built
Table 33 – Risk of Lead-Based Paint

Data Source: 2011-2015 ACS (Total Units) 2011-2015 CHAS (Units with Children present)
MA-25 Public and Assisted Housing – 91.210(b)

Introduction:

Totals Number of Units

<table>
<thead>
<tr>
<th>Program Type</th>
<th>Certificate</th>
<th>Mod-Rehab</th>
<th>Public Housing</th>
<th>Total</th>
<th>Project-based</th>
<th>Tenant-based</th>
<th>Vouchers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
</tr>
<tr>
<td></td>
<td>0</td>
<td>0</td>
<td>719</td>
<td>1,132</td>
<td>21</td>
<td>1,111</td>
<td>431</td>
</tr>
</tbody>
</table>

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

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The supply of public housing developments in Columbia has been stagnant since the 1970’s. The Columbia Housing Authority currently owns and manages 917 units of public housing, of which 597 units have been converted under the HUD Rental Assistance Demonstration (RAD) and renovated with low-income housing tax credits.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:
The Columbia Housing Authority originally had 917 units of public housing. As of August, 2019, 597 units of public housing have been converted under the HUD Rental Assistance Demonstration (RAD) and renovated with low-income housing tax credits. The remaining 120 public housing units are over 50 years old and are slated to be torn down and replaced with new construction utilizing the RAD conversion process and low-income housing tax credits funding.
Public Housing Condition

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

The Columbia Housing Authority is the first housing authority in Missouri to be approved for the HUD Rental Assistance Demonstration Program (RAD). In 2012 the Columbia Housing Authority launched its Affordable Housing Initiative to renovate all 917 units of its aging public housing stock. As of August 2019, 597 units of public housing have been converted under the HUD Rental Assistance Demonstration (RAD) and renovated with low-income housing tax credits. The remaining 120 public housing units are over 50 years old and are slated to be torn down and replaced with new construction utilizing the RAD conversion process and low-income housing tax credits funding.

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

The Columbia Housing Authority has a strong focus on promoting Family Self-Sufficiency. The CHA employs two full-time Family Self-Sufficiency Coordinators, 2.5 FTE Resident Service Coordinators, and offers a wide variety of supportive services through the CHA’s Department of Human Services. Programs include: Opportunity Gardens in partnership with the Columbia Center for Urban Agriculture; the Moving Ahead After-School and Summer program; the Annie Fisher Food Pantry, free transportation to medical appointment for the elderly and persons with disabilities; computer labs available to residents; exercise equipment, buddy system, a partnership with the Parks and Recreation Adaptive Recreation program at Paquin Tower, Money Smart Classes, youth mentoring in partnership with Big Brothers/Big Sisters, mental health services through the Moving Ahead program, and Trauma Informed Art Therapy for students in the Moving Ahead Program. Other community partnerships include partnerships with Head Start and Early Head Start, Columbia Public Schools Adult Education Programs, Meals on Wheels, health clinics with MU students, and the University of Missouri’s Family Impact Center. The CHA has formed a 501(c)3 nonprofit called CHA Low-Income Services, Inc. that has three main goals:

1. Helping youth succeed in school and in life;
2. Supporting families working toward self-sufficiency; and
3. Assisting seniors and persons with disabilities to live independently.

In addition to family support services, the CHA employs four Safety Officers (2 full-time and 2 part-time) who respond to resident concerns, health issues, and criminal activity on CHA properties. The CHA Safety Department has been a key resource in ensuring that CHA properties are safe, healthy, and free of crime.
MA-30 Homeless Facilities and Services – 91.210(c)
Facilities and Housing Targeted to Homeless Households
Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons.

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

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

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

- **Turning Point Ministries**: Provides drop-in center supportive services for chronically homeless person. The facility provides a space to collect mail, do laundry, get other basic needs met and receive referrals for additional services.
- **Room at the Inn**: Room at the Inn is an outreach of the Columbia Interfaith Resource Center (CIRC). Room At the Inn provides emergency winter shelter to those who are chronically or newly homeless during the peak months of December through early March depending on the weather. The shelter is housed in different church buildings.
- **Welcome Home**: Operates emergency housing for veterans and provides supportive services.
• **Columbia Housing Authority**: Currently offers VASH vouchers to assist local veterans with housing. CHA and Welcome Home also operate the new Homeless Veterans Campus to provide housing and supportive services to local homeless veterans. The Harry S. Truman Veterans Hospital also provides supportive services to VASH voucher recipients.

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

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

• **Salvation Army**: Mass shelter is provided at the Salvation Army Harbor House Emergency Shelter for individuals experiencing homelessness.

• **Voluntary Action Center (VAC)**: VAC uses funding for emergency motel assistance as well as rent/mortgage assistance for homeless prevention.
MA-35 Special Needs Facilities and Services – 91.210(d)

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

There is a high level of need for supportive housing for persons with disabilities, the elderly other special needs populations. Currently, the primary permanent supportive housing include, CHA’s Shelter Plus Care vouchers and HUD VASH (Veterans Affairs Supported Housing). There is additional permanent supportive housing needs in Columbia for persons re-entering society through the criminal justice system.

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

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

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

The City of Columbia plans to provide funding to Services for Independent Living to assist individuals live independently through providing accessibility modifications to their homes. Work will consist of ramp installation and other structure modifications to improve accessibility within the home. The City will also be providing funds to Woodhaven for home rehabilitation and upgrades for persons provided supportive housing through Woodhaven. Woodhaven serves individuals with development disabilities.
MA-40 Barriers to Affordable Housing – 91.210(e)

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

The City of Columbia experienced a significant expansion in the number of student housing units constructed in downtown Columbia. 2,400 new beds targeting students were added in the fall of 2013 and another 900+ were constructed in the fall of 2014. These units have put upward pressure on the median rent within the downtown area and surrounding neighborhoods. As previously stated, there are two areas of the market experiencing a high level of volatility. The residential rental market has seen a large number of new living units hit the market in 2018 and there are more anticipated for 2019. Some local real estate professionals have indicated some projects have high levels of vacancy ranging from 20-40%. This may create potential for downward pressure on rents in larger units (3+ bedrooms). Local real estate professionals have indicated that smaller units (1-2 bedrooms) have a high level of demand and seem to be doing quite well as long as they are well located and well maintained.

The FHTF reviewed data and maps as it relates to disparities between whites and minority populations and examined racial segregation within Columbia. The City of Columbia still has barriers to fair housing as it relates to segregation and integration, as well changes or migration of specific populations that creates an environment. The central city area has been traditionally thought of to maintain a higher number of African American households, however data shows that concentrations are beginning to be higher in other geographic areas within Columbia. These challenges stem from the impacts of previous federal, state and local housing policies, and many low income minorities are still experiencing a negative impact from these policies. The City needs to continue to examine policies to foster more housing opportunities in higher income geographic areas, as well as to invest in areas in need of revitalization.
MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Economic Development Market Analysis

Business Activity

<table>
<thead>
<tr>
<th>Business by Sector</th>
<th>Number of Workers</th>
<th>Number of Jobs</th>
<th>Share of Workers %</th>
<th>Share of Jobs %</th>
<th>Jobs less workers %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Mining, Oil &amp; Gas Extraction</td>
<td>150</td>
<td>47</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Arts, Entertainment, Accommodations</td>
<td>6,034</td>
<td>10,190</td>
<td>17</td>
<td>18</td>
<td>1</td>
</tr>
<tr>
<td>Construction</td>
<td>1,404</td>
<td>1,916</td>
<td>4</td>
<td>3</td>
<td>-1</td>
</tr>
<tr>
<td>Education and Health Care Services</td>
<td>6,972</td>
<td>12,457</td>
<td>19</td>
<td>22</td>
<td>2</td>
</tr>
<tr>
<td>Finance, Insurance, and Real Estate</td>
<td>2,647</td>
<td>4,730</td>
<td>7</td>
<td>8</td>
<td>1</td>
</tr>
<tr>
<td>Information</td>
<td>805</td>
<td>1,297</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,657</td>
<td>2,087</td>
<td>5</td>
<td>4</td>
<td>-1</td>
</tr>
<tr>
<td>Other Services</td>
<td>1,270</td>
<td>1,913</td>
<td>4</td>
<td>3</td>
<td>0</td>
</tr>
<tr>
<td>Professional, Scientific, Management Services</td>
<td>4,141</td>
<td>7,343</td>
<td>12</td>
<td>13</td>
<td>1</td>
</tr>
<tr>
<td>Public Administration</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>5,665</td>
<td>9,553</td>
<td>16</td>
<td>17</td>
<td>1</td>
</tr>
<tr>
<td>Transportation and Warehousing</td>
<td>920</td>
<td>797</td>
<td>3</td>
<td>1</td>
<td>-1</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1,498</td>
<td>1,806</td>
<td>4</td>
<td>3</td>
<td>-1</td>
</tr>
<tr>
<td>Total</td>
<td>33,163</td>
<td>54,136</td>
<td>--</td>
<td>--</td>
<td>--</td>
</tr>
</tbody>
</table>

Table 35 - Business Activity

Data Source: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)
**Labor Force**

| Total Population in the Civilian Labor Force | 65,375 |
| Civilian Employed Population 16 years and over | 62,235 |
| Unemployment Rate | 4.77 |
| Unemployment Rate for Ages 16-24 | 14.53 |
| Unemployment Rate for Ages 25-65 | 3.00 |

**Table 36 - Labor Force**

**Data Source:** 2011-2015 ACS

<table>
<thead>
<tr>
<th>Occupations by Sector</th>
<th>Number of People</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management, business and financial</td>
<td>18,645</td>
</tr>
<tr>
<td>Farming, fisheries and forestry occupations</td>
<td>2,875</td>
</tr>
<tr>
<td>Service</td>
<td>6,400</td>
</tr>
<tr>
<td>Sales and office</td>
<td>15,315</td>
</tr>
<tr>
<td>Construction, extraction, maintenance and repair</td>
<td>2,418</td>
</tr>
<tr>
<td>Production, transportation and material moving</td>
<td>1,735</td>
</tr>
</tbody>
</table>

**Table 37 - Occupations by Sector**

**Data Source:** 2011-2015 ACS

**Travel Time**

<table>
<thead>
<tr>
<th>Travel Time</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30 Minutes</td>
<td>49,970</td>
<td>87%</td>
</tr>
<tr>
<td>30-59 Minutes</td>
<td>6,360</td>
<td>11%</td>
</tr>
<tr>
<td>60 or More Minutes</td>
<td>1,300</td>
<td>2%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>57,630</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Table 38 - Travel Time**

**Data Source:** 2011-2015 ACS

**Education:**

**Educational Attainment by Employment Status (Population 16 and Older)**

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>In Labor Force</th>
<th>Not in Labor Force</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Civilian Employed</td>
<td>Unemployed</td>
</tr>
<tr>
<td>Less than high school graduate</td>
<td>1,645</td>
<td>115</td>
</tr>
</tbody>
</table>

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OMB Control No: 2506-0117 (exp. 06/30/2018)
## Educational Attainment

### In Labor Force

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Civilian Employed</th>
<th>Unemployed</th>
<th>Not in Labor Force</th>
</tr>
</thead>
<tbody>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>4,815</td>
<td>570</td>
<td>1,835</td>
</tr>
<tr>
<td>Some college or Associate's degree</td>
<td>9,395</td>
<td>430</td>
<td>2,220</td>
</tr>
<tr>
<td>Bachelor's degree or higher</td>
<td>25,485</td>
<td>460</td>
<td>4,180</td>
</tr>
</tbody>
</table>

**Table 39 - Educational Attainment by Employment Status**

*Data Source: 2011-2015 ACS*

## Educational Attainment by Age

<table>
<thead>
<tr>
<th>Age</th>
<th>18–24 yrs</th>
<th>25–34 yrs</th>
<th>35–44 yrs</th>
<th>45–65 yrs</th>
<th>65+ yrs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 9th grade</td>
<td>64</td>
<td>255</td>
<td>215</td>
<td>475</td>
<td>600</td>
</tr>
<tr>
<td>9th to 12th grade, no diploma</td>
<td>740</td>
<td>520</td>
<td>330</td>
<td>935</td>
<td>535</td>
</tr>
<tr>
<td>High school graduate, GED, or alternative</td>
<td>3,625</td>
<td>2,250</td>
<td>1,445</td>
<td>3,545</td>
<td>2,275</td>
</tr>
<tr>
<td>Some college, no degree</td>
<td>20,115</td>
<td>3,740</td>
<td>1,835</td>
<td>3,415</td>
<td>2,010</td>
</tr>
<tr>
<td>Associate's degree</td>
<td>1,075</td>
<td>1,065</td>
<td>705</td>
<td>1,285</td>
<td>380</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>4,935</td>
<td>7,045</td>
<td>4,065</td>
<td>5,795</td>
<td>1,780</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>645</td>
<td>4,360</td>
<td>3,410</td>
<td>5,535</td>
<td>2,680</td>
</tr>
</tbody>
</table>

**Table 40 - Educational Attainment by Age**

*Data Source: 2011-2015 ACS*

## Educational Attainment – Median Earnings in the Past 12 Months

<table>
<thead>
<tr>
<th>Educational Attainment</th>
<th>Median Earnings in the Past 12 Months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than high school graduate</td>
<td>34,256</td>
</tr>
<tr>
<td>High school graduate (includes equivalency)</td>
<td>47,952</td>
</tr>
<tr>
<td>Some college or Associate's degree</td>
<td>100,499</td>
</tr>
<tr>
<td>Bachelor's degree</td>
<td>125,811</td>
</tr>
<tr>
<td>Graduate or professional degree</td>
<td>197,461</td>
</tr>
</tbody>
</table>

**Table 41 – Median Earnings in the Past 12 Months**

*Data Source: 2011-2015 ACS*

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

Based upon the Business Activity table above, the major employment sectors within the City of Columbia are:

Consolidated Plan

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Describe the workforce and infrastructure needs of the business community:

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

REDI’s 2018-2020 Strategic Plan identifies an objective of increasing the total number of new businesses and employment in targeted industry sectors. These sectors include bioscience, advanced manufacturing, IT/data centers, and regional back office.

The City of Columbia has significant infrastructure needs as it relates to road maintenance, sewer infrastructure, the airport, as well as the repair or construction of a new bridge west of Columbia on I-70 and near Rocheport.

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

Two major public sector investments that will be made during the planning period include the construction of a new terminal at Columbia Regional Airport, and the NextGen Precision Health Institute at the University of Missouri.

Groundbreaking has occurred for the more than $200 million NextGen Precision Health institute, an approximately 265,000 square foot facility that is expected to accelerate medical breakthroughs for patients in Missouri and beyond, increase collaboration among UM scientists and industry partners, attract research funding, generate jobs, and train a new generation of health care scientists and practitioners who will help Missouri address the health care needs of the future. The expected completion date for the facility is October, 2021.

Columbia Regional Airport (COU) will begin construction of a new airport terminal in summer of 2020. The current terminal is 16,000 sq. ft. and cannot meet the needs of the nearly 250,000 passengers that utilize COU each year. The new terminal will be approximately 60,000 sq. ft.
and will provide multiple gates, boarding bridges, concourse and other amenities for passengers. COU currently provides 22 daily inbound/outbound flights to Chicago, Dallas/Ft. Worth and Denver. The expected completion date for the new terminal is spring of 2022.

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

The largest gaps in labor supply and demand in the central Missouri region, as identified by the Missouri Economic Research and Information Center (MERIC) are in the areas of healthcare and related skills, business and sales, and science and technology. Occupations are typically classified as NOW, NEXT, and LATER depending upon the training required. NOW occupations usually require less than 1 month (short-term) to no more than 12 months (moderate-term) of on-the-job training. NEXT occupations usually require more than 1 year (long-term) on-the-job training and can additionally need specific work experience, and generally requires an associate’s degree or a substantial vocational education. LATER occupations usually require a bachelor’s degree and may need specific work experience or an advanced degree.

As an example of current healthcare and related skills category job openings in Central Missouri, NOW occupations include personal care aides, NEXT occupation openings would be for licensed practical nurses and nursing assistants, while the LATER occupations openings are for registered nurses, physicians, and physical therapists.

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

Moberly Area Community College (MACC) continues to grow and develop the Mechatronics program. The Mechatronics program at MACC was developed to train individuals in the mechanical, electrical and computer skills they for employment in the manufacturing industry. This program was developed by MACC, Regional Economic Development Incorporated (REDI), and local manufacturing companies that expressed a need for higher skilled manufacturing employment applicants. The Mechatronics program teaches the troubleshooting skills needed to maintain automated systems in manufacturing. MACC began the program in 2014, and students can earn Certificates and also an A.A.S. degree. Graduates of the program are all getting hired by area employers at very attractive wage rates. MACC is also working towards developing a Mechatronics Center of Excellence, which will both grow the Mechatronics laboratory space and provide additional equipment.

The Business Loop Community improvement district is also partnering with REDI to implement a technical assistance grant to help identify and support local small-scale manufacturing along
the Business Loop Corridor. Small-scale manufacturing is locally-based and focused on the production of tangible, artisan goods, such as bakeries and textiles. These small manufacturing industries usually have between one and thirty employees and are focused on both retail sales and wholesale distribution. Two initiatives currently underway are the development of a commercial kitchen space, and a Maker Space. The commercial kitchen space will allow individuals to begin developing and marketing their own food items, and create income opportunities for themselves, and job opportunities for area residents. The Maker Space will provide individuals access to shared production equipment so that they can create and develop marketable products, and support the small-scale manufacturing efforts of the community.

REDI had also previously facilitated Columbia and Boone County’s participation in obtaining Certified Work Ready Community status in December 2016, which encourages individuals to take an assessment and earn the National Career Readiness Certificate (NCRC). The local Job Center office continues to offer the NCRC testing, and some local employers such as Aurora Organic Dairy now require employment applicants to take the NCRC prior to interviewing.

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

Yes.

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

The City of Columbia and a local community bank recently provided financing for Job Point to purchase its training facility for low-income minority youth. This facility will provide job training and direct services to low income minority youth. The purchase of the facility has reduced Job Point’s overall operating costs and allowed for additional capacity to meet the growing need for vocational training in our community.

REDI now houses the Women’s Business Center in its workspace, which will help connect small female owned business start-ups link with technical assistance, financing and other support. The City of Columbia has also budgeted funds to fund the costs associated with the technical assistance to business start-ups through 2020 CDBG funds.
MA-50 Needs and Market Analysis Discussion

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

There are areas of town where households with multiple housing problems are concentrated. City staff utilized the HUD AFH mapping tool to allow the Fair Housing Task Force the opportunity to examine concentration of households with housing problems. Housing problems are defined as: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room or cost burdened greater than 30%.

City staff utilized the mapping tool to define concentration as census tracts with over 50% of the households experiencing one or more housing problems. A map of the results is as follows:
African American Population and Density of Households with One or More Housing Problems

Map Description: 1 dot equals 1 African American Person. Dots overlay households experiencing one or more housing problems in Jurisdiction. Housing problems are defined by HUD as: incomplete kitchen facilities, incomplete plumbing facilities, more than 1 person per room or cost burdened greater than 30%.
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

The FHTF reviewed data and maps as it relates to disparities between whites and minority populations and examined racial segregation within Columbia. The City of Columbia still has barriers to fair housing as it relates to segregation and integration, as well changes or migration of specific populations that creates an environment. Fostering more integration and fair housing choice for all populations requires an understanding of the impact of historical policies, as well as current market conditions and forces. The central city area has been traditionally thought of to maintain a higher number of African American households, however data shows that concentrations are beginning to be higher in other geographic areas within Columbia.

Task Force Member Analysis

- Four areas only with large African American Population. Most of city not dense.
- Low poverty, low African American. (“High, High”)
- Not homogenous.
- Segregation, schools, grocery stores, transportation
- African Americans moving from center to “suburbs”
- Why the movement?
- North side divide leaps out again.
- Less issues at the edge.
- Challenge is the need of housing stock combined with ownership.
- If we address issues in central city it will impact the city as a whole.

The data reviewed by FHTF Members can be seen on the regional maps as it relates to African American populations by Census Block. A breakdown of this data by region is as follows:
The Central City African Americans by Census Block Map shows an indication of higher populations to the west of downtown and a significantly higher concentration near Stadium and I-70, as well on and around Elleta Blvd, which maintains the Columbia Housing Authority’s Elleta Blvd Units.
The east region of this map shows a significantly higher concentration of African American populations within the McKee Street area, as well as near the intersection of Ballenger Lane and Rice Road.
The north region of Columbia shows a very high concentration of African Americans near the Elleta Blvd area, as well as to the north near Bodie Drive and Native Dancer. Each of the 4 regional maps displaced concentrations of African American populations by Census Block. These maps indicate a low concentration in southwest Columbia and a somewhat higher concentration for the central city area.

Looking at migration data of African American populations from 1990 to 2010 shows a decreasing number of African American persons in the central city area and increasing numbers on the periphery, particularly to the north and northeast. This pattern can be observed on the following map.

In summary, the African Americans by Census Block maps display unique challenges faced by segregated living patterns in Columbia that are also in transition. These unique challenges should be considered in examining strategies to invest and preserve central city neighborhoods, while also fostering more inclusive choices of housing city wide.
In summary, the African Americans by Census Block maps display unique challenges faced by segregated living patterns in Columbia that are also in transition. These unique challenges should be considered in examining strategies to invest and preserve central city neighborhoods, while also fostering more inclusive choices of housing city wide.
What are the characteristics of the market in these areas/neighborhoods?

The housing market in these areas is heavily weighted towards renters, as most census tracts in these areas consist of 35% or less homeowners, while homeowner households account for 46.7% City wide. The markets in these areas are also fairly cold in that the appraised value of redeveloped single family residential detached property is typically less than the total cost of development. Much of these neighborhoods also lack adequate infrastructure such as storm water infrastructure and sanitary sewer, which acts as an additional barrier to creating more density and additional affordable housing.

Are there any community assets in these areas/neighborhoods?

There are significant community assets in these areas as it relates to City owned land. The City of Columbia, Columbia Community Land Trust and other local profit and non-profit developers have started revitalizing 3 specific areas: Lynn Street, Third Avenue and N. 8th Street. HUD’s “HOME and Neighborhoods: A Guide to Comprehensive Revitalization Techniques,” states that most successful neighborhood revitalization efforts focus on a ¼ mile radius. Each of the 3 developments mentioned above are ¼ to ½ mile radius apart and lie within census tracts 9, 7 and 21. Continued revitalization efforts that radiate outward from these 3 developments may eventually have complimentary effects on these central city areas. Low-income minorities located within these census tracts are also at risk of displacement during revitalization efforts, therefore the City’s partnership with the Columbia Community Land Trust is critical to maintaining long-term affordability for the citizens and demographics that have historically lived within this area.

The largest community assets in these areas are the engaged citizenry that have assisted the City in revitalization efforts. Continued partnership with Ridgeway Neighborhood Association, North Central Columbia Neighborhood Association and the West Ash Neighborhood Association is critical to the future success of projects undertaken from 2020-2024 and beyond.

Are there other strategic opportunities in any of these areas?

Other strategic opportunities exist with potential partnership in efforts to revitalize the business loop. The City plans to work with residents involved in City funded revitalization efforts and the Business Loop CID to identify goal alignment.
Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for the City of Columbia's affordable housing and community development investments of Community Development Block Grant (CDBG), HOME Investment Partnerships funding, local funding and other federal sources during the 2020-2024 planning period. The City of Columbia's priority needs were identified through a robust public engagement process. Production Goals and were developed directly from priority needs identified through the public input process. Priority needs were identified in four categories, including affordable housing, economic and workforce development, neighborhood revitalization and community facilities. All needs and goals were identified in a manner where needs data, eligible uses and public input worked in a synchronous fashion. The City will use its available CDBG and HOME resources to fund activities that will achieve the goals identified in the plan and address the priority needs identified by the community.
### SP-10 Geographic Priorities – 91.215 (a)(1)

#### Geographic Area

Table 42 - Geographic Priority Areas

<table>
<thead>
<tr>
<th></th>
<th>Area Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td><strong>Area Name:</strong></td>
<td>CDBG Eligible Area</td>
</tr>
<tr>
<td></td>
<td><strong>Area Type:</strong></td>
<td>Local Target area</td>
</tr>
<tr>
<td></td>
<td><strong>Other Target Area Description:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>HUD Approval Date:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>% of Low/ Mod:</strong></td>
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</tr>
<tr>
<td></td>
<td><strong>Revital Type:</strong></td>
<td>Other</td>
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<tr>
<td></td>
<td><strong>Other Revital Description:</strong></td>
<td>Infrastructure</td>
</tr>
<tr>
<td></td>
<td><strong>Identify the neighborhood boundaries for this target area:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Include specific housing and commercial characteristics of this target area:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Identify the needs in this target area:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>What are the opportunities for improvement in this target area?</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Are there barriers to improvement in this target area?</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Area Name:</th>
<th>Citywide</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Area Type:</strong></td>
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<tr>
<td></td>
<td><strong>Other Target Area Description:</strong></td>
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</tr>
<tr>
<td></td>
<td><strong>HUD Approval Date:</strong></td>
<td></td>
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<td></td>
<td><strong>% of Low/ Mod:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Revital Type:</strong></td>
<td>Other</td>
</tr>
<tr>
<td></td>
<td><strong>Other Revital Description:</strong></td>
<td>Fair Housing Counseling</td>
</tr>
<tr>
<td></td>
<td><strong>Identify the neighborhood boundaries for this target area:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Include specific housing and commercial characteristics of this target area:</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>How did your consultation and citizen participation process help you to identify this neighborhood as a target area?</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Identify the needs in this target area:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>What are the opportunities for improvement in this target area?</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Are there barriers to improvement in this target area?</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Area Name:
NEIGHBORHOOD RESPONSE TEAM AREA

### Area Type:
Local Target area

### Other Target Area Description:

### HUD Approval Date:

### % of Low/ Mod:

### Revital Type:
Comprehensive

### Other Revital Description:

#### Identify the neighborhood boundaries for this target area.

#### Include specific housing and commercial characteristics of this target area.

#### How did your consultation and citizen participation process help you to identify this neighborhood as a target area?

#### Identify the needs in this target area.

#### What are the opportunities for improvement in this target area?

#### Are there barriers to improvement in this target area?

### General Allocation Priorities

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

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

The City also intends to examine the feasibility of determining a Neighborhood Revitalization Strategy Area within the central city area (census tracts 7, 9 and 21). The creation of this area would be for the specific purpose of Neighborhood Preservation and to obtain regulatory relief.
to further enhance home rehabilitation efforts within this area. The City also intends to explore the feasibility of submitting a Section 108 CDBG Loan Application to support additional home rehabilitation within this area.

A significant level of local data has shown the outward migration of African American populations within this area due to market forces. The Fair Housing Task Force also identified this trend during its mapping and data analysis. Census tract 7 has experienced a 22% decline in population from 2013-2017, however the City as whole has experienced population from of 5.5% during that same timeframe. The City's Consolidated Plan public engagement forums also included common themes of the need for rehabilitation of older properties and preservation of central city neighborhoods. City staff received direction from the St. Louis Field Office to note this intention within the 2020-2024 Consolidated Plan, but to work directly with their office for examining the feasibility of this action and to determine the next steps after submission of the plan. Upon approval of the 2020-2024 Consolidated Plan and this action, City staff will work directly with the Field Office to begin the process of applying for the creation of a Neighborhood Revitalization Strategy Area.
## SP-25 Priority Needs - 91.215(a)(2)

### Priority Needs

#### Table 43 – Priority Needs Summary

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Priority Level</th>
<th>Population</th>
<th>Geographic Areas Affected</th>
<th>Associated Goals</th>
<th>Description</th>
<th>Basis for Relative Priority</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Increased homeownership opportunities</td>
<td>High</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
| Population          | Low  
|                    | Moderate  
|                    | Large Families  
|                    | Families with Children  
|                    | Elderly  
|                    | Public Housing Residents  
|                    | Elderly  
|                    | Victims of Domestic Violence  
| Geographic Areas Affected |  
| Associated Goals   | Homeownership Assistance  
|                    | New Home Construction  
| Description        | The need for more homeownership opportunities for generational wealth building and neighborhood stabilization.  
| Basis for Relative Priority | Fair Housing Task Force analysis, survey data and public engagement forum feedback.  

**3 Priority Need**  
**Name** Housing Counseling and Education  
**Priority Level** High  
**Population** Low  
| Moderate  
| Large Families  
| Families with Children  
| Elderly  
| Public Housing Residents  
| Elderly  
| Victims of Domestic Violence  
| Geographic Areas Affected |  
| Associated Goals   | Housing Counseling and Education  
| Description        | Housing Counseling and Education for participants in the Homeownership Assistance Program and Columbia Community Land Trust.  
| Basis for Relative Priority | New HUD Fair Housing Final Rule and feedback from surveys and public engagement forums regarding the need for homeownership.  

Consolidated Plan  
COLUMBIA  
OMB Control No: 2506-0117 (exp. 06/30/2018)
<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>New Owner-Occupied Housing Construction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Low, Moderate, Large Families, Families with Children, Elderly, Public Housing Residents</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td></td>
</tr>
<tr>
<td>Associated Goals</td>
<td>New Home Construction</td>
</tr>
<tr>
<td>Description</td>
<td>Construction of new, energy efficient, affordable and owner-occupied housing.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Fair Housing Task Force analysis, analysis of other HUD funds coming into Columbia, survey data and feedback from public engagement forums.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Production of Rental Housing Units</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td></td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Rental Unit Construction or Rehabilitation</td>
</tr>
<tr>
<td>------------------</td>
<td>--------------------------------------------</td>
</tr>
<tr>
<td>Description</td>
<td>New construction or comprehensive rehabilitation of rental occupied units.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Fair Housing Task Force analysis, survey data and feedback from public engagement forums.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Accessibility Improvements to Existing Homes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low</td>
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<tr>
<td></td>
<td>Low</td>
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<tr>
<td></td>
<td>Moderate</td>
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<td></td>
<td>Large Families</td>
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<td>Families with Children</td>
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<td>Elderly</td>
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<td></td>
<td>Frail Elderly</td>
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<td></td>
<td>Persons with Mental Disabilities</td>
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<td></td>
<td>Persons with Physical Disabilities</td>
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<tr>
<td></td>
<td>Persons with Developmental Disabilities</td>
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<tr>
<td>Geographic Areas Affected</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Associated Goals</th>
<th>Rental Unit Construction or Rehabilitation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Description</td>
<td>Ramp installations and home modifications to improve accessibility for low income seniors and disabled persons.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Fair Housing Task Force analysis, survey feedback and public engagement forums.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Rental Vouchers for Vulnerable Populations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low</td>
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<tr>
<td></td>
<td>Low</td>
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<tr>
<td></td>
<td>Moderate</td>
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<td>Large Families</td>
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<td>Families with Children</td>
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<td>Elderly</td>
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<td></td>
<td>Public Housing Residents</td>
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<td></td>
<td>Chronic Homelessness</td>
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<td></td>
<td>Individuals</td>
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<td></td>
<td>Families with Children</td>
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<td></td>
<td>Mentally Ill</td>
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<td></td>
<td>Chronic Substance Abuse</td>
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<tr>
<td></td>
<td>veterans</td>
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<tr>
<td></td>
<td>Persons with HIV/AIDS</td>
</tr>
<tr>
<td></td>
<td>Victims of Domestic Violence</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Geographic Areas Affected</th>
<th>Rental Vouchers for Homeless Populations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Associated Goals</td>
<td>Rent vouchers for very low-income households at-risk of homelessness and populations identified through coordinated entry.</td>
</tr>
<tr>
<td>Description</td>
<td>Homeless needs data provided by the Functional Zero Task Force, Fair Housing Task Force analysis, survey data and public engagement forum feedback.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>8 Priority Need Name</td>
</tr>
<tr>
<td></td>
<td>Vocational Training</td>
</tr>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low</td>
</tr>
<tr>
<td></td>
<td>Low</td>
</tr>
<tr>
<td></td>
<td>Large Families</td>
</tr>
<tr>
<td></td>
<td>Families with Children</td>
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<tr>
<td></td>
<td>Individuals</td>
</tr>
<tr>
<td></td>
<td>Families with Children</td>
</tr>
<tr>
<td></td>
<td>Persons with Alcohol or Other Addictions</td>
</tr>
<tr>
<td></td>
<td>Other</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td></td>
</tr>
<tr>
<td>Priority Need Name</td>
<td>Small Business Development &amp; Technical Assistance</td>
</tr>
<tr>
<td>-------------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Moderate, Large Families, Families with Children, Public Housing Residents</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td></td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Small Business Development &amp; Technical Assistance</td>
</tr>
<tr>
<td>Description</td>
<td>Small business development and technical assistance for low-income business start-ups.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>REDI Board presentation and feedback, survey data and public engagement forum feedback.</td>
</tr>
</tbody>
</table>

10 | Priority Need Name | Improvement of Sidewalks |
<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Priority Level</td>
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</tr>
<tr>
<td>Population</td>
<td>Extremely Low</td>
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<td>----------------------------------------</td>
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<td></td>
<td>Low</td>
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<td>Moderate</td>
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<tr>
<td></td>
<td>Large Families</td>
<td></td>
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<tr>
<td></td>
<td>Families with Children</td>
<td></td>
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<tr>
<td></td>
<td>Elderly</td>
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<tr>
<td></td>
<td>Public Housing Residents</td>
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<td></td>
<td>Elderly</td>
<td></td>
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<tr>
<td></td>
<td>Persons with Physical Disabilities</td>
<td></td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>CDBG Eligible Area</td>
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</tr>
<tr>
<td>Associated Goals</td>
<td>Improvement of Sidewalks</td>
<td></td>
</tr>
<tr>
<td>Description</td>
<td>New construction or full rehabilitation of sidewalks to meet current codes and standards.</td>
<td></td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Sidewalk Master Plan, Fair Housing Task Force analysis, survey data and public engagement forum feedback.</td>
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</table>

**Priority Need Name**: Storm Water Facility Improvements

**Priority Level**: High

<table>
<thead>
<tr>
<th>Population</th>
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<tbody>
<tr>
<td></td>
<td>Low</td>
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<tr>
<td></td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Large Families</td>
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<td></td>
<td>Families with Children</td>
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<td></td>
<td>Elderly</td>
</tr>
<tr>
<td></td>
<td>Public Housing Residents</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>CDBG Eligible Area</td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Storm water sewer Construction</td>
</tr>
<tr>
<td>Description</td>
<td>Construction or comprehensive rehabilitation of public storm water improvements.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Fair Housing Task Force analysis, survey data and public engagement forum feedback.</td>
</tr>
<tr>
<td>Priority Need Name</td>
<td>Acquisition and Disposition of Vacant Properties</td>
</tr>
<tr>
<td>--------------------</td>
<td>--------------------------------------------------</td>
</tr>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low, Low, Moderate, Large Families, Families with Children, Elderly</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Acquisition &amp; Demolition Program</td>
</tr>
<tr>
<td>Description</td>
<td>Acquisition and demolition of vacant and dilapidated properties. Need includes acquisition costs, disposition costs, land clearance, site assemblage and sewer tap costs.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Fair Housing Task Force analysis, survey data and public engagement forum feedback.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Exterior Code Compliance Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
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</tr>
<tr>
<td>Population</td>
<td>Extremely Low, Low, Moderate</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Code Enforcement</td>
</tr>
<tr>
<td>Description</td>
<td>Code enforcement within the Neighborhood Response Team Area.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Priority Need Name</th>
<th>Public Facilities and Improvements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Priority Level</td>
<td>High</td>
</tr>
<tr>
<td>----------------</td>
<td>------</td>
</tr>
<tr>
<td>Population</td>
<td>Extremely Low</td>
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<td>Low</td>
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<td>Moderate</td>
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<td>Large Families</td>
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<td>Families with Children</td>
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<td>Elderly</td>
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<td></td>
<td>Public Housing Residents</td>
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<td>Chronic Homelessness</td>
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<td>Individuals</td>
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<td></td>
<td>Families with Children</td>
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<td></td>
<td>Mentally Ill</td>
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<td></td>
<td>Chronic Substance Abuse</td>
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<td></td>
<td>veterans</td>
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<tr>
<td></td>
<td>Persons with HIV/AIDS</td>
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<tr>
<td></td>
<td>Victims of Domestic Violence</td>
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<tr>
<td></td>
<td>Unaccompanied Youth</td>
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<td>Elderly</td>
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<td>Frail Elderly</td>
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<td>Persons with Mental Disabilities</td>
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<td>Persons with Physical Disabilities</td>
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<tr>
<td></td>
<td>Persons with Developmental Disabilities</td>
</tr>
<tr>
<td></td>
<td>Persons with Alcohol or Other Addictions</td>
</tr>
<tr>
<td></td>
<td>Persons with HIV/AIDS and their Families</td>
</tr>
<tr>
<td></td>
<td>Victims of Domestic Violence</td>
</tr>
<tr>
<td>Geographic Areas Affected</td>
<td>CDBG Eligible Area</td>
</tr>
<tr>
<td>Associated Goals</td>
<td>Public Facilities and Improvements</td>
</tr>
<tr>
<td>Description</td>
<td>The need for acquisition, expansion and renovation of public facilities consistent with 570.201c.</td>
</tr>
<tr>
<td>Basis for Relative Priority</td>
<td>Survey data, public engagement forum feedback and direct consultation with local service providers.</td>
</tr>
<tr>
<td>Priority Need Name</td>
<td>Homeless Facilities and Improvements</td>
</tr>
<tr>
<td>Priority Level</td>
<td>Low</td>
</tr>
</tbody>
</table>
| **Population** | Extremely Low  
Low  
Chronic Homelessness  
Individuals  
Families with Children  
Mentally Ill  
Chronic Substance Abuse  
veterans  
Persons with HIV/AIDS  
Victims of Domestic Violence  
Unaccompanied Youth  
Persons with Mental Disabilities  
Persons with Physical Disabilities  
Persons with Alcohol or Other Addictions |
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Geographic Areas Affected</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Associated Goals</strong></td>
<td>Homeless Facility Improvements</td>
</tr>
<tr>
<td><strong>Description</strong></td>
<td>There is a local need for a 24 hour resource center for homeless individuals and families to assist in obtaining additional supportive services and potential overnight shelter.</td>
</tr>
<tr>
<td><strong>Basis for Relative Priority</strong></td>
<td>Fair Housing Task Force analysis, survey data and public engagement forum feedback.</td>
</tr>
</tbody>
</table>

**Narrative (Optional)**

Priority needs were identified by staff reviewing an in-depth data analysis of the Fair Housing Task Force, conducting a Housing and Community Development Needs Survey, conducting a Neighborhood Congress event, as well as multiple public engagement forums. City staff then brought recommendations for priority needs to the Housing and Community Development Commission that reviewed and amended staff recommendations, which then resulted in the final document.
### SP-30 Influence of Market Conditions – 91.215 (b)

#### Influence of Market Conditions

<table>
<thead>
<tr>
<th>Affordable Housing Type</th>
<th>Market Characteristics that will influence the use of funds available for housing type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant Based Rental Assistance (TBRA)</td>
<td>There has been recent interest in expanding the number of rental assistance vouchers for populations at risk of homelessness. The Consolidated Plan focus groups also identified the preservation of existing housing, construction of new affordable housing units and increased homeownership assistance as the City's high priorities, however addressing homelessness was also identified as important.</td>
</tr>
<tr>
<td>TBRA for Non-Homeless Special Needs</td>
<td>The Consolidated Plan focus group feedback results directed TBRA needs towards efforts to address homelessness. The Columbia Housing Authority also provides rental assistance through vouchers or public housing to approximately 2,200 households annually.</td>
</tr>
<tr>
<td>New Unit Production</td>
<td>CHAS data provided in the HUD template demonstrates the need for new affordable rental housing units for very low income, due to the high level of cost burdened households at 0-30% AMI and also the high number of households with 1 or more of the 4 housing problems. The data also supports the need for both rehabilitation and infill development of new affordable owner occupied units for households making 50-80% AMI, due to aging housing stock and the number of vacant lots within the central city area.</td>
</tr>
<tr>
<td>Rehabilitation</td>
<td>38% of Columbia's housing stock was built before 1980 and there are a significant portion of households experiencing 1 or more of the 4 housing problems as shown in previous sections of the plan. Rehabilitation efforts will be targeted towards owner occupied units, as well as rental units being rehabilitated in conjunction with LIHTC funding by the Columbia Housing Authority.</td>
</tr>
<tr>
<td>Acquisition, including preservation</td>
<td>There is a significant level of aging housing stock within the central city area. The City will continue identifying vacant and dilapidated properties for redevelopment, while also identifying units that may be viable for rehabilitation and preservation.</td>
</tr>
</tbody>
</table>

*Table 44 – Influence of Market Conditions*
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

Community Development Block Grant (CDBG) and HOME grant funding have experienced increases in recent past. CDBG funds have increased by 10% since the last Consolidated Plan cycle and HOME funds have increased by over 50% since 2014. The City is also anticipating increased program income of both CDBG and HOME funds, as this has been the trend in recent past. All City goals for 2020-2024 were provided a specific estimated dollar amount to ensure goals are achievable.

Anticipated Resources

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Expected Amount Available Reminder of ConPlan</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services</td>
<td>1,165,568</td>
<td>0</td>
</tr>
</tbody>
</table>

- Annual Allocation: $974,849
- Program Income: $35,000
- Prior Year Resources: $190,719
- Total: $1,165,568

Reminder of ConPlan $0
<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Expected Amount Available Reminder of ConPlan</th>
<th>Narrative Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME</td>
<td>public - federal</td>
<td>Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA</td>
<td>$606,691</td>
<td>$120,000</td>
<td>$0</td>
</tr>
</tbody>
</table>

**Table 45 - Anticipated Resources**

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

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 an addition $90,000 to help cover the affordability gap. The City's Homeownership Assistance Program is also expected to leverage close to $15,000,000 in private financing for first-time homebuyers. Columbia Housing Authority staff also estimate that $1,000,000 in HOME funds over 5 years will leverage up to $29 million in total funds for redevelopment efforts funding with Low Income Housing Tax Credits (LIHTC).
From 2015-2019, the City also allocated an additional $1 million in local funds for the development of affordable housing. There is currently $70,000 set aside in remaining local funds set aside for the N. 8th Street Cullimore Cottages redevelopment project, as well as a request of $50,000 going before the Water and Light Advisory Board for the installation of solar panels on the homes.

**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. This development, Cullimore Cottages, will be the City and the Columbia Community Land Trust's primary project over the next 2 years. The City anticipates donating additional land at 903 Garth Avenue and 603 N. 4th Street for the development of affordable housing upon clearing each title.
**SP-40 Institutional Delivery Structure – 91.215(k)**

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

<table>
<thead>
<tr>
<th>Responsible Entity</th>
<th>Responsible Entity Type</th>
<th>Role</th>
<th>Geographic Area Served</th>
</tr>
</thead>
<tbody>
<tr>
<td>CITY OF COLUMBIA</td>
<td>Government</td>
<td>Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services</td>
<td>Jurisdiction</td>
</tr>
<tr>
<td>HOUSING AUTHORITY OF THE CITY OF COLUMBIA, MISSOURI</td>
<td>PHA</td>
<td>Homelessness Public Housing Rental public services</td>
<td>Jurisdiction</td>
</tr>
<tr>
<td>JOB POINT</td>
<td>Non-profit organizations</td>
<td>Economic Development Ownership public services</td>
<td>Jurisdiction</td>
</tr>
<tr>
<td>CENTRAL MISSOURI COMMUNITY ACTION</td>
<td>CHDO</td>
<td>Economic Development Ownership public services</td>
<td>Region</td>
</tr>
<tr>
<td>SHOW-ME CENTRAL HABITAT FOR HUMANITY</td>
<td></td>
<td>Economic Development Non-homeless special needs Ownership</td>
<td></td>
</tr>
<tr>
<td>SERVICES FOR INDEPENDENT LIVING</td>
<td>Non-profit organizations</td>
<td>Non-homeless special needs Ownership Rental</td>
<td>Region</td>
</tr>
</tbody>
</table>

Table 46 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System

The Housing Programs Division is located within the Community Development Department, which allows for the greatest collaboration with housing and community development PR actioners and partners. The Housing Programs Divisions most strategic partners consist of local lending institutions, Realtors, private and non-profit housing developers and the Columbia Public Housing Authority. The Community Development Department provides the Housing Programs Division the most strategic position for executing its activities as well as interfacing with its stakeholders and collaborative partners. The Housing Programs Division gets strategic benefits for receiving assistance from planners, building code inspectors, code enforcement inspectors and the neighborhood communications coordinator. These internal groups provide an invaluable benefit to the Housing Programs Division ability to be effective and further affordable housing and community development efforts in Columbia. Each of the Housing Programs Division's on-going non-profit partners play a critical function to moving forward annual projects and also receive the added benefit of the Housing Programs Division being located within the Community Development Department.

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

<table>
<thead>
<tr>
<th>Homelessness Prevention Services</th>
<th>Available in the Community</th>
<th>Targeted to Homeless</th>
<th>Targeted to People with HIV</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Homelessness Prevention Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counseling/Advocacy</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Legal Assistance</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Mortgage Assistance</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Assistance</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Utilities Assistance</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td><strong>Street Outreach Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Law Enforcement</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Mobile Clinics</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Other Street Outreach Services</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td><strong>Supportive Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alcohol &amp; Drug Abuse</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Child Care</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Education</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Employment and Employment Training</td>
<td></td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>Healthcare</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>
Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The delivery of listed services meets the needs of the homeless persons and additional populations mentioned above through the network of agencies in Columbia. There are several organizations that serve homeless persons specified above and there is close coordination between agencies. The Functional Zero Task Force consists of several local service provider organizations that serve homeless populations with housing or supportive services. The FZTF meets regularly and maintains a by-name list of homeless individuals in Columbia and Boone County. The by-name list allows these agency to coordinate services and work towards a functional zero of homeless populations.

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

The strengths of Columbia's currently delivery system is its collaborative partner’s participation in coordinated entry and efforts to minimize gaps in services. The main gaps in service to homeless services in Columbia exist due to the increasing needs and a lack of resources to adequately meet the need.

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

City staff will continually work with partners to examine ways to reduce costs and increase level of services. A lack of funding is currently the largest gap to overcome, therefore the current strategies involve continually working to communicate the growing needs of the community to policy leaders and key community stakeholders.
## SP-45 Goals Summary – 91.215(a)(4)

### Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Rehab &amp; Energy Efficiency Program</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Preservation of existing homes</td>
<td>CDBG: $1,330,000,000 HOME: $155,000</td>
<td>Rental units rehabilitated: 60 Household Housing Unit</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Increased homeownership opportunities</td>
<td>HOME: $945,000</td>
<td>Direct Financial Assistance to Homebuyers: 100 Households Assisted</td>
</tr>
<tr>
<td>3</td>
<td>Housing Counseling and Education</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Housing Counseling and Education</td>
<td>CDBG: $18,600</td>
<td>Public service activities for Low/Moderate Income Housing Benefit: 155 Households Assisted</td>
</tr>
<tr>
<td>4</td>
<td>New Home Construction</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Preservation of existing homes Increased homeownership opportunities New Owner-Occupied Housing Construction</td>
<td>HOME: $750,000</td>
<td>Homeowner Housing Added: 13 Household Housing Unit</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
<td>---------------------------------------------------------------------------</td>
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<td>---------------------------------</td>
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<td>--------------------------------------------------------------------------------</td>
<td>--------------</td>
<td>----------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>5</td>
<td>Rental Unit Construction or Rehabilitation</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Production of Rental Housing Units Accessibility Improvements to Existing Homes</td>
<td>HOME: $800,000</td>
<td>Rental units constructed: 10 Household Housing Unit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Rental units rehabilitated: 10 Household Housing Unit</td>
</tr>
<tr>
<td>6</td>
<td>Ramp and Home Accessibility Modifications</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Accessibility Improvements to Existing Homes</td>
<td>CDBG: $355,000</td>
<td>Rental units rehabilitated: 10 Household Housing Unit</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Homeowner Housing Rehabilitated: 122 Household Housing Unit</td>
</tr>
<tr>
<td>7</td>
<td>Rental Vouchers for Homeless Populations</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing Public Housing</td>
<td>Citywide</td>
<td>Rental Vouchers for Vulnerable Populations</td>
<td>HOME: $600,000</td>
<td>Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted</td>
</tr>
<tr>
<td>8</td>
<td>Vocational Training</td>
<td>2020</td>
<td>2024</td>
<td>Non-Homeless Special Needs Non-Housing Community Development</td>
<td>Citywide</td>
<td>Vocational Training</td>
<td>CDBG: $472,500</td>
<td>Public service activities other than Low/Moderate Income Housing Benefit: 63 Persons Assisted</td>
</tr>
<tr>
<td>9</td>
<td>Small Business Development &amp; Technical Assistance</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>Citywide</td>
<td>Small Business Development &amp; Technical Assistance</td>
<td>CDBG: $75,000</td>
<td>Businesses assisted: 15 Businesses Assisted</td>
</tr>
<tr>
<td>10</td>
<td>Small Business Recovery Loan Program</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>Citywide</td>
<td>Loans to businesses</td>
<td>CDBG: $400,000</td>
<td>Businesses Assisted: 26 Businesses Assisted</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------------------------</td>
<td>------------</td>
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<td>-----------------------------------------------</td>
<td>-----------------------</td>
<td>------------------------------------------------------</td>
<td>----------------------------------</td>
<td>----------------------------------------------------------------</td>
</tr>
<tr>
<td>11</td>
<td>Improvement of Sidewalks</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>Citywide</td>
<td>Improvement of Sidewalks</td>
<td>CDBG: $300,000</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10500 Persons Assisted</td>
</tr>
<tr>
<td>12</td>
<td>Stormwater Sewer Construction</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>CDBG Eligible Area</td>
<td>Storm Water Facility Improvements</td>
<td>CDBG: $100,000</td>
<td>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 60 Households Assisted</td>
</tr>
<tr>
<td>13</td>
<td>Acquisition &amp; Demolition Program</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing Non-Housing Community Development</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
<td>Acquisition and Disposition of Vacant Properties</td>
<td>CDBG: $400,000</td>
<td>Buildings Demolished: 15 Buildings Other: 15 Other</td>
</tr>
<tr>
<td>14</td>
<td>Code Enforcement</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
<td>Preservation of existing homes Exterior Code Compliance Enforcement</td>
<td>CDBG: $149,500</td>
<td>Housing Code Enforcement/Foreclosed Property Care: 325 Household Housing Unit</td>
</tr>
<tr>
<td>15</td>
<td>Public Facilities and Improvements</td>
<td>2020</td>
<td>2024</td>
<td>Non-Homeless Special Needs Non-Housing Community Development</td>
<td>CDBG Eligible Area Citywide</td>
<td>Public Facilities and Improvements</td>
<td>CDBG: $300,000</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
<td>-----------------------------------------------</td>
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<td>------------------------------------------------------</td>
</tr>
<tr>
<td>16</td>
<td>Homeless Facility Improvements</td>
<td>2020</td>
<td>2024</td>
<td>Homeless</td>
<td>Citywide</td>
<td>Homeless Facilities and Improvements</td>
<td>CDBG: $250,000</td>
<td>Homeless Person Overnight Shelter: 50 Persons Assisted</td>
</tr>
</tbody>
</table>

**Table 48 – Goals Summary**

**Goal Descriptions**

<table>
<thead>
<tr>
<th></th>
<th><strong>Goal Name</strong></th>
<th><strong>Goal Description</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Rehab &amp; Energy Efficiency Program</td>
<td>Rehabilitation and repair of existing housing including HVAC, foundation, roof, energy efficiency, radon, lead abatement and other upgrades.</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>Direct homebuyer assistance to first-time homebuyers</td>
</tr>
<tr>
<td>3</td>
<td>Housing Counseling and Education</td>
<td>Fair housing counseling to participants within the City's Homeownership Assistance Program, as well as Columbia Community Land Trust participants.</td>
</tr>
<tr>
<td>4</td>
<td>New Home Construction</td>
<td>CDHO home construction and HOA ND new construction of affordable housing.</td>
</tr>
<tr>
<td>5</td>
<td>Rental Unit Construction or Rehabilitation</td>
<td>Construction or comprehensive rehabilitation of rental units. LIHTC applicant projects will receive priority.</td>
</tr>
<tr>
<td>6</td>
<td>Goal Name</td>
<td>Ramp and Home Accessibility Modifications</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>Installation of ramps and in home modifications to improve accessibility for elderly and disabled households.</td>
</tr>
</tbody>
</table>

| 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 | Small Business Recovery Loan Program |
|    | Goal Description | Provide loans to small businesses experiencing adverse impact from COVID-19 |

| 11 | Goal Name | Improvement of Sidewalks |
|    | Goal Description | New sidewalk construction within the CDBG eligible area. |

<p>| 12 | Goal Name | Storm water Sewer Construction |
|    | Goal Description | Construction of storm water and sanitary sewers for low to moderate income projects. Projects are intended to be for public sewer facilities that will support the development or preservation of affordable housing in low to moderate income census tracts and improve conditions for the surrounding neighborhood. |</p>
<table>
<thead>
<tr>
<th>Goal Name</th>
<th>Goal Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acquisition &amp; Demolition Program</td>
<td>Acquisition and demolition of vacant and abandoned properties. Activity will include acquisition costs, environmental review, disposition costs, demolition, site clearance and preparation for redevelopment.</td>
</tr>
<tr>
<td>Code Enforcement</td>
<td>Exterior code enforcement within the Neighborhood Response Team Area.</td>
</tr>
<tr>
<td>Public Facilities and Improvements</td>
<td>Improvement of public facilities in accordance with 24 CFR 570.201c.</td>
</tr>
<tr>
<td>Homeless Facility Improvements</td>
<td>24 hour resource center for homeless populations including supportive services, mail, showers, laundry and referral to other local services, and potential overnight shelter.</td>
</tr>
</tbody>
</table>

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

**2020-2024**
- Extremely Low-Income (0-30%AMI): 227
- Low-Income (30-50% AMI): 175
- Moderate Income (50-80% AMI): 140
SP-50 Public Housing Accessibility and Involvement – 91.215(c)

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

Whenever possible, the CHA has worked to increase the number of accessible units during its renovation of our aging public housing units based on building limitations. The CHA is currently in compliance with the required number of ADA units on its affordable housing properties. CHA recently increased 2 accessible units in its Oak Tower renovations project with City HOME funds.

Activities to Increase Resident Involvements

The CHA has funding available to support Resident Associations at all of its affordable housing sites. The Independent Living Coordinators (Resident Service Coordinators) at the CHA’s two high-rise building, Paquin Tower and Oak Towers, provide a wide variety of resident activities designed to encourage resident participation and to prevent isolation of persons with disabilities and the elderly living at these sites.

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

No

Plan to remove the ‘troubled’ designation

The Columbia Housing Authority has been ranked as a High Performer every year since 2010.
SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The primary challenge to creating and preserving affordable housing in Columbia and communities across the country is that household income is failing to keep up with rising housing costs. The increase in housing costs is driven by supply and demand, which is impacted by interest rates, price of materials, land values, increased regulatory costs, labor costs, natural disasters and federal, state and local policy. According to 2017 American Community Survey Data (ACS), there are approximately 47,000 occupied housing units within the City of Columbia, 4,272 vacant units and a total of 51,272 housing units. The City of Columbia has 53.3% renter occupied households and 46.7% of the households are owner-occupied. 2017 ACS data indicates there are 16,262 housing cost burdened households in Columbia. 12,903 housing cost burdened households are renter households and 3,359 housing cost burdened households are owner. The Functional Zero Task Force's By-name list also indicates 288 homeless individuals within Columbia/Boone County.

The City's primary strategies to address barriers to affordable housing include as follows:

- Providing tenant based rental vouchers to households at risk of homelessness in order to more quickly meet rising rates of homelessness.
- Reserving funds and supporting with planning assistance for a 24 hour homeless resource center to increase the community's capacity to meet growing needs of homeless populations.
- Supporting the Columbia Housing Authority and other LIHTC applicants with HOME funds to leverage additional funding to support the development of rental housing.
- Supporting local non-profit developers and private developers to develop permanently affordable and owner occupied housing, in order to build increase the community's number of permanently affordable homes and stabilize neighborhoods.
- Providing zero interest loans to low income homeowners, in order to preserve neighborhoods and low-income household’s ability to maintain homeownership.
- Acquiring vacant and dilapidated properties to meet immediate neighborhood safety needs, while also assembling and clearing properties to support neighborhood revitalization efforts.
SP-60 Homelessness Strategy – 91.215(d)

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

The Human Services Division works coordinates efforts with 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. The Functional Zero Task Force also meets regularly to coordinate on-going services and efforts to address homelessness in our community as well.

Addressing the emergency and transitional housing needs of homeless persons

The City of Columbia funded a significant portion of Welcome Home's emergency shelter for homeless Veterans. The Columbia Housing Authority's neighboring facility also works in tandem supporting Veterans as they move into their transitional housing facility. Housing Programs Division staff plans to support a new steering committee forming around analyzing the feasibility of starting a 24-hour homeless resource center that may also provide overnight shelter. City staff has provided a 9 month planning process document and plans to assist with technical assistance as staff time allows. A draft of the planning document is included in the appendices.

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 Functional Zero Task Force maintains a by-name list of homeless individuals in Columbia/Boone County. The FZTF consists of local housing and service providers that serve different homeless populations. This team coordinates activities and is working towards achieving a functional zero level of homeless persons in Columbia. In 2019, the FZTF identified 288 homeless individuals and reported the successful housing of 148. The City intends to maintain collaboration with the FZTF in order to continue learning how the City can support this successful effort.
Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs.

The City of Columbia's Human Services Division works effectively to assist agencies in helping homeless persons make the transition to permanent housing and independent living. The Human Services Division seeks to assure that adequate levels of needed and effective social services are made available to low-income residents of the City. This is accomplished through a combination of coordinating, providing, and purchasing social services. For those social services which are deemed to be necessary but cannot be provided directly by the City, the City seeks to assure the availability of these services by entering into purchase of service contracts with community-based social service providers. The Human Services Commission (HSC) and the Division of Human Services (DHS) are charged by the Columbia City Council to make annual recommendations for the allocation of City general revenue funding for the purchase of social services. The Human Services Division administers approximately $900,000 in local general revenue to assist social service providers serving these populations and coordinates other funds and activities that assist. It also coordinates efforts to serve this population with the Boone County Community Services Department and works with the Housing Programs Division to align goals.
SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

The City will continue to reduce the number of units containing lead-based paint hazards, primarily through its housing rehabilitation programs; and through the demolition of dilapidated un-safe structures that contain lead paint. The City requires all houses to be lead-safe on completion of rehabilitation activities. The City will continue to utilize a licensed risk assessor to provide lead hazard evaluation for projects requiring an assessment. The city will hold an EPA Certified Renovation and Remodeling class once per year and requires all contractors permanently abating lead services to hold a State lead abatement license. The City is consistently bringing houses in lead safe condition through its Owner Occupied Housing Rehabilitation Program and educating contractors and applicants concerning lead hazards.

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

The above actions are directly related to reducing lead hazards in housing units. The city will reduce lead hazards in homes, which will reduce the risk of lead poisoning by occupants. The rehabilitation program and demolition program will be the two key programs that will stabilize and remove lead based paint hazards within low income neighborhoods and homes.

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

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

The City's rehabilitation program was monitored in 2018. The results of the monitoring that beneficial lead mitigation activities were happening, however staff identified and incorporated and additional notice procedure prior to beginning a project involving lead hazard mitigation.
SP-70 Anti-Poverty Strategy – 91.215(j)

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

In addition to the Federal Sources of funding within Columbia including Continuum of Care funds, the Columbia Public Housing Authority, Community Services Block Grant Funding, the following sources of funding are being used to address poverty level families in the community:

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

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

The Housing Programs Division will continue to coordinate poverty reducing goals, programs and policies with the Human Services Division, the Boone County Community Services Department, United Way and the Functional Zero Task Force to help coordinate other local efforts with the City’s affordable housing plan and programs.
SP-80 Monitoring – 91.230

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

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

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

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

Expected Resources

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

Introduction

Community Development Block Grant (CDBG) and HOME grant funding have experienced increases in recent past. CDBG funds have increased by 10% since the last Consolidated Plan cycle and HOME funds have increased by over 50% since 2014. The City is also anticipating increased program income of both...
CDBG and HOME funds, as this has been the trend in recent past. All City goals for 2020-2024 were provided a specific estimated dollar amount to ensure goals are achievable.

**Anticipated Resources**

<table>
<thead>
<tr>
<th>Program</th>
<th>Source of Funds</th>
<th>Uses of Funds</th>
<th>Expected Amount Available Year 1</th>
<th>Expected Amount Available Remainder of ConPlan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Annual Allocation: $</td>
<td>Program Income: $</td>
</tr>
<tr>
<td>CDBG</td>
<td>public - federal</td>
<td>Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services</td>
<td>974,849</td>
<td>35,000</td>
</tr>
<tr>
<td>HOME</td>
<td>public - federal</td>
<td>Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA</td>
<td>606,691</td>
<td>120,000</td>
</tr>
</tbody>
</table>

Table 49 - 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 an addition $90,000 to help cover the affordability gap. The City's Homeownership Assistance Program is also expected to leverage close to $15,000,000 in private financing for first-time homebuyers. Columbia Housing Authority staff also estimate that $1,000,000 in HOME funds over 5 years will leverage up to $29 million in total funds for redevelopment efforts funding with Low Income Housing Tax Credits (LIHTC).

From 2015-2019, the City also allocated an additional $1 million in local funds for the development of affordable housing. There is currently $70,000 set as-side in remaining local funds set aside for the N. 8th Street Cullimore Cottages redevelopment project, as well as a request of $50,000 going before the Water and Light Advisory Board for the installation of solar panels on the homes.

**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. This development, Cullimore Cottages, will be the City and the Columbia Community Land Trust's primary project over the next 2 years. The City anticipates donating additional land at 903 Garth Avenue and 603 N. 4th Street for the development of affordable housing upon clearing each title.
Amendment #1 to Annual Goals and Objectives

FY 2020 CDBG PROGRAM

Community Development Block Grant Resources

<table>
<thead>
<tr>
<th></th>
<th>Original</th>
<th>Amendment #1</th>
</tr>
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<tbody>
<tr>
<td>Entitlement Amount Estimate</td>
<td>$924,000</td>
<td>$974,849</td>
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<tr>
<td>Carryover pre-2020 Rehab</td>
<td>190,719</td>
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<tr>
<td>Total Resources</td>
<td>$924,000</td>
<td>1,165,568</td>
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</table>

Proposed Uses of CDBG Funds

Affordable Housing

<table>
<thead>
<tr>
<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home Rehab &amp; Energy Efficiency Program</td>
<td>$213,280</td>
<td>$125,695</td>
</tr>
<tr>
<td>SIL Minor Home Repair and Accessibility Program</td>
<td>95,000</td>
<td>95,000</td>
</tr>
<tr>
<td>Woodhaven</td>
<td>110,000</td>
<td>110,000</td>
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<tr>
<td>Fair Housing Counseling</td>
<td>3,720</td>
<td>3,720</td>
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</table>

Economic and Workforce Development

<table>
<thead>
<tr>
<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Point Vocational Training</td>
<td>95,000</td>
<td>95,000</td>
</tr>
<tr>
<td>CMCA Small Business Technical Assistance</td>
<td>20,000</td>
<td>20,000</td>
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<tr>
<td>Small Business Recovery Loan Programs</td>
<td>0</td>
<td>400,000</td>
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Neighborhood Revitalization and Stabilization

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<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
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<tr>
<td>Columbia Housing Authority Storm water Construction</td>
<td>80,000</td>
<td>0</td>
</tr>
<tr>
<td>Code Enforcement</td>
<td>30,000</td>
<td>30,000</td>
</tr>
<tr>
<td>Acquisition and Demolition</td>
<td>35,000</td>
<td>35,000</td>
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</table>

Community Facilities

<table>
<thead>
<tr>
<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Great Circle</td>
<td>76,000</td>
<td>76,000</td>
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Administration and Planning

<table>
<thead>
<tr>
<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
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<tbody>
<tr>
<td>Administration</td>
<td>100,000</td>
<td>109,153</td>
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<tr>
<td>Planning</td>
<td>66,000</td>
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TOTAL CDBG

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<th></th>
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<tbody>
<tr>
<td></td>
<td>$924,000</td>
<td>1,165,568</td>
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</table>

FY 2020 HOME PROGRAM

HOME Resources

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<thead>
<tr>
<th>Program</th>
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<th>Amend. #1</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOME Entitlement</td>
<td>$580,000</td>
<td>606,691</td>
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Proposed Uses of HOME Funds

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<thead>
<tr>
<th>Program</th>
<th>Original</th>
<th>Amend. #1</th>
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<tbody>
<tr>
<td>Homeownership Assistance</td>
<td>145,000</td>
<td>151,022</td>
</tr>
<tr>
<td>CHA Providence Walkway</td>
<td>200,000</td>
<td>0</td>
</tr>
<tr>
<td>CHA Tenant Based Rental Assistance</td>
<td>82,000</td>
<td>300,000</td>
</tr>
<tr>
<td>Community Housing Development Organizations (CHDO)</td>
<td>95,000</td>
<td>95,000</td>
</tr>
<tr>
<td>Administration</td>
<td>58,000</td>
<td>60,669</td>
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</table>

TOTAL HOME

<table>
<thead>
<tr>
<th></th>
<th>Original</th>
<th>Amend. #1</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$580,000</td>
<td>606,691</td>
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</table>
### Annual Goals and Objectives

#### AP-20 Annual Goals and Objectives

## Goals Summary Information

<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Rehab &amp; Energy Efficiency Program</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Preservation of existing homes</td>
<td>CDBG: $125,695 CDBG PI: $35,000</td>
<td>Homeowner rehabilitated: 10 Household Housing Units</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Increased homeownership opportunities</td>
<td>HOME: $151,022 HOME PI: $120,000</td>
<td>Direct Financial Assistance to Homebuyers: 28 Households Assisted</td>
</tr>
<tr>
<td>3</td>
<td>Housing Counseling and Education</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Housing Counseling and Education</td>
<td>CDBG: $3,720</td>
<td>Public service activities for Low/Moderate Income Housing Benefit: 31 Households Assisted</td>
</tr>
<tr>
<td>4</td>
<td>New Home Construction</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing</td>
<td>Citywide</td>
<td>Preservation of existing homes</td>
<td>HOME: $95,000</td>
<td>Homeowner Housing Added: 2 Household Housing Unit</td>
</tr>
<tr>
<td>Sort Order</td>
<td>Goal Name</td>
<td>Start Year</td>
<td>End Year</td>
<td>Category</td>
<td>Geographic Area</td>
<td>Needs Addressed</td>
<td>Funding</td>
<td>Goal Outcome Indicator</td>
</tr>
<tr>
<td>------------</td>
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<td>--------------------------------------------------------------------------------</td>
<td>----------------------------</td>
<td>-------------------------------------------------------------</td>
</tr>
</tbody>
</table>
| 5          | Rental Unit Construction or Rehabilitation                                 | 2020       | 2024     | Affordable Housing              | Citywide          | Production of Rental Housing Units
Accessibility Improvements to Existing Homes                                    | HOME: $0     | Rental units rehabilitated: 0  |
<p>| 6          | Ramp and Home Accessibility Modifications                                 | 2020       | 2024     | Affordable Housing              | Citywide          | Accessibility Improvements to Existing Homes                                  | CDBG: $95,000               | 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: $300,000              | Tenant-based rental assistance / Rapid Rehousing: 80 Households Assisted |
| 8          | Vocational Training                                                       | 2020       | 2024     | Non-Homeless Special Needs Non-Housing Community Development | Citywide          | Vocational Training                                                            | CDBG: $95,000               | Public service activities other than Low/Moderate Income Housing Benefit: 12 Persons Assisted |
| 9          | Small Business Development &amp; Technical Assistance                         | 2020       | 2024     | Non-Housing Community Development | Citywide          | Small Business Development &amp; Technical Assistance                             | CDBG: $20,000               | Businesses assisted: 4 Businesses Assisted                  |
| 10         | Improvement of Sidewalks                                                  | 2020       | 2024     | Non-Housing Community Development | Citywide          | Improvement of Sidewalks                                                      | CDBG: $0                    | Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 0 Persons Assisted |</p>
<table>
<thead>
<tr>
<th>Sort Order</th>
<th>Goal Name</th>
<th>Start Year</th>
<th>End Year</th>
<th>Category</th>
<th>Geographic Area</th>
<th>Needs Addressed</th>
<th>Funding</th>
<th>Goal Outcome Indicator</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>Storm water Sewer Construction</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>CDBG Eligible Area</td>
<td>Storm Water Facility Improvements</td>
<td>CDBG: $0</td>
<td>Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 50 Households Assisted</td>
</tr>
<tr>
<td>12</td>
<td>Acquisition &amp; Demolition Program</td>
<td>2020</td>
<td>2024</td>
<td>Affordable Housing Community Development</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
<td>Acquisition and Disposition of Vacant Properties</td>
<td>CDBG: $35,000</td>
<td>Buildings Demolished: 1 Buildings Other: 1</td>
</tr>
<tr>
<td>13</td>
<td>Code Enforcement</td>
<td>2020</td>
<td>2024</td>
<td>Non-Housing Community Development</td>
<td>NEIGHBORHOOD RESPONSE TEAM AREA</td>
<td>Preservation of existing homes Exterior Code Compliance Enforcement</td>
<td>CDBG: $30,000</td>
<td>Housing Code Enforcement/Foreclosed Property Care: 65 Household Housing Unit</td>
</tr>
<tr>
<td>14</td>
<td>Public Facilities and Improvements</td>
<td>2020</td>
<td>2024</td>
<td>Non-Homeless Special Needs Community Development</td>
<td>CDBG Eligible Area Citywide</td>
<td>Public Facilities and Improvements</td>
<td>CDBG: $76,000</td>
<td>Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 48 Persons Assisted</td>
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<tr>
<td>15</td>
<td>Homeless Facility Improvements</td>
<td>2020</td>
<td>2024</td>
<td>Homeless Citywide</td>
<td>Homeless Facilities and Improvements</td>
<td>CDBG: $0</td>
<td>Homeless Person Overnight Shelter: 0 Persons Assisted</td>
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<tr>
<td>16</td>
<td>Administration</td>
<td>2020</td>
<td>2024</td>
<td>Admin Citywide</td>
<td></td>
<td>CDBG: $109,153</td>
<td>Administration of CDBG funds</td>
<td></td>
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<tr>
<td>17</td>
<td>Planning</td>
<td>2020</td>
<td>2024</td>
<td>Planning Citywide</td>
<td></td>
<td>CDBG: $66,000</td>
<td>Planning</td>
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</tbody>
</table>
Table 50 – Goals Summary

Goal Descriptions
# Projects

## AP-35 Projects – 91.220(d)

### Introduction

---

### Projects

<table>
<thead>
<tr>
<th></th>
<th>Goal Name</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Home Rehab &amp; Energy Efficiency Program</td>
<td>Rehabilitation and repair of existing housing including HVAC, foundation, roof, energy efficiency, radon, lead abatement and other upgrades.</td>
</tr>
<tr>
<td>2</td>
<td>Homeownership Assistance</td>
<td>Direct homebuyer assistance to first-time homebuyers</td>
</tr>
<tr>
<td>3</td>
<td>Housing Counseling and Education</td>
<td>Fair housing counseling to participants within the City's Homeownership Assistance Program, as well as Columbia Community Land Trust participants.</td>
</tr>
<tr>
<td>4</td>
<td>New Home Construction</td>
<td>CDHO home construction and HOA ND new construction of affordable housing.</td>
</tr>
<tr>
<td>5</td>
<td>Rental Unit Construction or Rehabilitation</td>
<td>Construction or comprehensive rehabilitation of rental units. LIHTC applicant projects will receive priority.</td>
</tr>
<tr>
<td>6</td>
<td>Ramp and Home Accessibility Modifications</td>
<td>Installation of ramps and in home modifications to improve accessibility for elderly and disabled households.</td>
</tr>
<tr>
<td>7</td>
<td>Rental Vouchers for Homeless Populations</td>
<td>Vouchers for vulnerable households and households at risk of homelessness.</td>
</tr>
<tr>
<td>8</td>
<td>Vocational Training</td>
<td>Direct vocational training to low income populations with priority given to low income minority populations.</td>
</tr>
<tr>
<td>9</td>
<td>Goal Name</td>
<td>Small Business Development &amp; Technical Assistance</td>
</tr>
<tr>
<td>---</td>
<td>---</td>
<td>---</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>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.</td>
</tr>
<tr>
<td>10</td>
<td>Goal Name</td>
<td>Storm water Sewer Construction</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>Construction of storm water and sanitary sewers for low to moderate income projects. Projects are intended to be for public sewer facilities that will support the development or preservation of affordable housing in low to moderate income census tracts and improve conditions for the surrounding neighborhood.</td>
</tr>
<tr>
<td>11</td>
<td>Goal Name</td>
<td>Acquisition &amp; Demolition Program</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>Acquisition and demolition of vacant and abandoned properties. Activity will include acquisition costs, environmental review, disposition costs, demolition, site clearance and preparation for redevelopment.</td>
</tr>
<tr>
<td>12</td>
<td>Goal Name</td>
<td>Code Enforcement</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>Exterior code enforcement within the Neighborhood Response Team Area.</td>
</tr>
<tr>
<td>13</td>
<td>Goal Name</td>
<td>Public Facilities and Improvements</td>
</tr>
<tr>
<td></td>
<td>Goal Description</td>
<td>Improvement of public facilities in accordance with 24 CFR 570.201c.</td>
</tr>
</tbody>
</table>

Table 51 - 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.
AP-38 Project Summary

Project Summary Information

- 38 elderly and disabled households received accessibility improvements to their homes.
- 10 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.
- Over 100 individuals will be provided homebuyer education.
- 31 households will be provided housing counseling.
- 4 affordable rental units will be rehabilitated.
- 2 owner-occupied homes will be constructed.
- Safety and security renovations to Great Circles facility serving 48 children.
- 12 Scholarships for low-income at-risk youth for vocational training.
- 13 households at risk of homelessness will receive vouchers.
- 4 business will receive technical assistance.
- CHA’s Providence Walkway will have public storm water and sanitary sewer improvements.
- 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**

<table>
<thead>
<tr>
<th>Target Area</th>
<th>Percentage of Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td>CDBG Eligible Area</td>
<td>8.7%</td>
</tr>
<tr>
<td>Neighborhood Response Team</td>
<td>7%</td>
</tr>
<tr>
<td>City-wide</td>
<td>84.3%</td>
</tr>
</tbody>
</table>

Table 52 - 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 the storm water and sanitary sewer upgrades near the Columbia Housing Authority’s Providence Walkway development. 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**

<table>
<thead>
<tr>
<th><strong>One Year Goals for the Number of Households to be Supported</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeless</td>
</tr>
<tr>
<td>Non-Homeless</td>
</tr>
<tr>
<td>Special-Needs</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Table 53 - One Year Goals for Affordable Housing by Support Requirement

<table>
<thead>
<tr>
<th><strong>One Year Goals for the Number of Households Supported Through</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental Assistance</td>
</tr>
<tr>
<td>The Production of New Units</td>
</tr>
<tr>
<td>Rehab of Existing Units</td>
</tr>
<tr>
<td>Acquisition of Existing Units</td>
</tr>
<tr>
<td><strong>Total</strong></td>
</tr>
</tbody>
</table>

Table 54 - One Year Goals for Affordable Housing by Support Type
AP-60 Public Housing – 91.220(h)

Introduction

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

The City of Columbia will be allocating $80,000 in CDBG funds to assist with storm water and sanitary sewer costs at the Columbia Public Housing Authority’s (CHA) Providence Walkway development. The City will also be providing an additional $200,000 to assist in the rehabilitation of the housing units undergoing a RAD conversion.

**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 as 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)

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

The City of Columbia will be allocating $82,000 in HOME funds for the CHA to provide tenant based rental assistance vouchers to households at risk of homelessness. Housing Programs Division staff will also be supporting the Fair Voices Housing Justice Team and a potential Steering Committee 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.

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

The City's strategic plan goals contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. The City's Division of Human Services also administers close to $900,000 in local general revenue to assist social service providers serving these populations.
AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

The City of Columbia raised awareness of barriers to affordable housing through the Affordable Housing Symposium event that was held on December 3-4th, 2015. The event featured speakers from Missoula, MT and Boulder, CO, as well as local experts. The event was attended by 132 persons representing Realtors, Lenders, Developers, Builders, City staff, Elected Officials, the University of Missouri-Columbia, Columbia Chamber of Commerce, social service providers, neighborhood organizations, the general public, and other community leaders. The main goal of the event was to educate the public and leaders on affordable housing needs and identify key actions the City should take to address affordable housing. The top five affordable housing actions identified by attendees were:

1. Create a housing trust fund.
2. Intentional affordable housing City Council Policy (incentives for builders/developers.)
3. Creating incentives and removing disincentives.
4. Create a Director of Affordable Housing at the City of Columbia.
5. Formal City Council acknowledgement that affordable housing is a community priority and a basic human right.

The City has made progress on goals 1-3 and goal number 5 thus far. Housing Programs Division staff plan to hold a similarly styled event in the spring of 2020 in partnership with the Columbia Board of Realtors and other local partners. City staff intends to procure a speaker with experience developing local policies to further affordable housing, which ties directly to directives within the Fair Housing Task Force Resolution.

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

The City plans to procure a speaker and hold an event in the spring of 2020 to assist in examining public policies that further 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.
Appendix

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City of Columbia
FY 2020-2024 Consolidated Plan
Citizen Participation Plan

1. PURPOSE

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

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

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

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

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

The City of Columbia’s CDBG and HOME program/fiscal year begins January 1 and ends December 31st. In order to receive entitlement grant funding, the U.S. Department of Housing and Urban Development (HUD) requires jurisdictions to submit a Consolidated Plan every five years. This plan is a comprehensive strategic plan for community planning and development activities. The annual Action Plan serves as the City’s application for these HUD grant programs. Federal law also requires citizens have opportunities to review and comment on the local jurisdiction’s plans to allocate these funds.
The purpose of programs covered by this CPP is to improve the Columbia community by providing: decent housing, a suitable living environment, and economic opportunities for low and moderate income households.

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

2. **HUD PROGRAMS**

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

   A. **Community Development Block Grant Program (CDBG):** Title I of the Housing and Community Development Act of 1974 (PL 93-383) created the CDBG program. It was re-authorized in 1990 as part of the Cranston-Gonzalez National Affordable Housing Act. The primary objective of the CDBG program is to develop viable urban communities by providing decent housing and a suitable living environment and by expanding economic development opportunities for persons of low and moderate income. The City develops locally defined programs and funding priorities for CDBG, but activities must address one or more of the national objectives of the CDBG program. The three national objectives are: (1) to benefit low to moderate income persons; (2) to aid in the prevention or elimination of slums or blight; and/or (3) to meet other urgent community development needs. The City of Columbia’s CDBG program emphasizes activities that directly benefit low and moderate-income persons.

   B. **HOME Investment Partnerships Program (HOME):** HOME was introduced in the Cranston-Gonzalez National Affordable Housing Act of 1990 and provides funding for housing rehabilitation, new housing construction, acquisition of affordable housing, and tenant-based rental assistance. A portion of the funds (15 percent) must be set aside for community housing development organizations (CHDOs) certified by the City of Columbia.

3. **LEAD AGENCY**

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

The CD Department coordinates with the Columbia Housing Authority, other City Departments and local service providers to develop these documents.
4. PLANNING ACTIVITIES SUBJECT TO CITIZEN PARTICIPATION PLAN

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

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

i. Analysis of Impediments to Fair Housing Choice: The Fair Housing Task Force report will include most current HUD regulatory requirements for Affirmatively Furthering Fair Housing. At the time of this writing, HUD Field Office staff have directed City staff to proceed with conducting an Analysis of Impediments to Fair Housing Choice due to the delay in implementation of conducting the new Assessment of Fair Housing Tool referenced in HUD’s Final Rule on Affirmatively Furthering Fair Housing. City staff is working with the Fair Housing Task Force to complete a more robust process in accordance with the new rule, in the event a change in policy occurs, and will be providing a report of Council consideration in April of 2019.

ii. Fair Housing Task Force: CD Department staff will work with the City’s Fair Housing Task Force (FHTF) to develop a report to meet HUD requirements for Affirmatively Furthering Fair Housing. Fair Housing Task Force meeting and dates and topics are as seen below:

- **July 7, 2018:** Kick-off Meeting: Introductions, review FHTF purpose and authorizing resolution, review Sunshine Law requirements. Review staff report on previous fair housing actions and demographic overview. Review fair housing survey draft.

- **August 27, 2018:** Review maps containing data on segregation/integration and racially or ethnically concentrated areas of poverty. Presentation from Mayor Treece on Fair Housing.

- **September 24, 2018:** Review and analyze maps on disparities in access to opportunity, and disproportionate housing needs.

- **October 22, 2018:** Review staff report and Columbia Housing Authority CEO Presentation on publicly supported housing analysis. Presentation from Columbia
Public Schools, Steve Godier, Home School Communicator regarding the impact of insecure housing and trauma on children.

November 26, 2018: Disability and Access Analysis and presentation from Wayne Crawford, Executive Director, Missouri Inclusive Housing Development. Presentation on homeless population needs and social service needs from Steve Hollis, Division of Human Services and Katie Wilkens, Homeless Veteran Program, Harry S. Truman Memorial Veterans Hospital.


December 15, 2018: Review of data analyzed thus far and comprehensive affordable housing strategy subcommittee meeting.

Jan 28, 2019: Fair Housing Enforcement and counseling presentation from MU Law School Professor, Rigel Oliveri and Rose Wibbenmeyer of the City of Columbia Legal Department.

Feb 25, 2019: Formulating Fair Housing Goals and Priorities.

March 25, 2019: Consideration of Report and Recommended Goals and Priorities.

April 15, 2019: Council consideration of Fair Housing Task Force Report.

iii. Fair Housing Needs Survey, October through November 2018: CD Department staff will work with the City’s Fair Housing Task Force (FHTF) to develop a Fair Housing Needs Survey. CD staff will work with the FHTF to distribute the survey and collect responses from a broad range of citizens reflective of all the City’s populations, including populations impacted by the issue of fair housing. Survey data will complement the broader data review, analysis and public engagement activities of the FHTF.

iv. Community Development Needs Survey, January through May 2019: CD Department staff will coordinate the development of a survey detailing community needs and funding priorities for the City of Columbia. Staff will coordinate with the Community Development Commission in developing the survey and obtaining survey data. Survey data and analysis will be used by staff in developing priority community development needs for the consolidated plan.

v. 2020-2024 Consolidated Plan Focus Groups: In developing the Consolidated Plan, the City will consult with other public and private agencies, both for-profit and non-profit entities providing or having direct impact on the broad range of housing, health, and social services needed by Columbia residents. The purpose of these meetings is to gather information and data on community development needs. The City will seek specific input to identify the needs of persons experiencing homelessness, persons living with HIV/AIDS and their families, persons with disabilities and other special needs.
populations. A list, dates and descriptions of the 8 focus group meetings are as follows:

Consolidated Plan Neighborhood Congress, January 9, 2019: Educate the public on consolidated plan process, HUD funding, previous uses, and unutilized tools. Obtain public input on City of Columbia community development needs.

Affordable Housing Focus Group, January 24, 2019: Define and educate stakeholders on affordable housing needs (owner, renter, and homelessness) in the City of Columbia and obtain input from lenders, developers, builders, Realtors, housing providers, service providers and the general public.

Community Housing Development Organizations (CHDOs), January 30, 2019: Educate CHDOs on HUD requirements and gain input on how to most effectively utilize HOME CHDO funding.

Economic Development REDI Board, February 13, 2019: Explain and educate the public, business leaders and key stakeholders on eligible economic development uses of CDBG funds and requirements. Gain input from REDI BOARDs on economic development needs.

Neighborhood Infrastructure Focus Group, February 7, 2019: Define and educate the public and neighborhood groups/organizations on eligible and past uses of CDBG for public improvements. Obtain input on neighborhood and public improvement needs (streets, sewers, sidewalks, roads, parks).

Homelessness Engagement Meeting, February 19, 2019: Convene key stakeholders, community partners and the public to determine priorities needs and actions to support efforts to address homelessness.

vi. Utilize Quantitative and Qualitative Data on Community Needs. City staff shall review relevant data and conduct necessary evaluation and analysis to help inform stakeholders on an accurate assessment of community needs and priorities on which the City should base strategic recommendations.

vii. Public Hearings. HUD guidelines require citizen participation plans provide for at least one public hearing during the development of the consolidated plan in accordance with 24 CFR 91.105(b)(3). This citizen participation plan plans for 6 public hearings to obtain public input during the consolidated planning process. Public hearing topics will consist of the following:

Public Hearing 1, November 19, 2018: City Council, consideration of the Citizen Participation Plan.

Public Hearing 2, January 16, 2019: Community Development Commission (CDC), Community Development Needs.
Public Hearing 3, February 13, 2019: CDC, public presentation of draft 2020-2024 Consolidated Plan priority needs and budget categories.


Public Hearing 5, April 15, 2019: City Council, consideration of 2020-2024 Consolidated Plan Council Policy Funding Resolution incorporating priority needs and budget categories.

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

Comment Period and Public Hearing. A period of 30 calendar days will be provided to receive written comments on the draft 5-Year Consolidated Plan leading up to public hearing 6, and the date of hearing 6 is to be determined due to the federal appropriations process. The draft plan will be made available at City Hall and the City website. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities. No specific date for hearing 6 can be identified at this time, due to on-going delays in the federal appropriations process. Staff anticipates this hearing to be held sometime between April and September of 2020.

ix. **Final Action on the Consolidated Plan.** All written or oral testimony provided will be considered in preparing the final 5-Year Consolidated Plan. A summary of testimony received and the City’s reasons for accepting or not accepting the comments must be included in the final document. The City Council will consider these comments, CDC recommendations, and the recommendations of the City Manager before taking final action on the 5-Year Consolidated Plan. Final action by the City Council will occur sometime between April and July of 2020, depending on the federal appropriations process. Once approved by City Council, the 5-Year Consolidated Plan will be submitted to HUD, and guide the expenditure of federal resources from January 1, 2020 through December 31, 2024.

B. **ONE-YEAR ACTION PLAN.** Each year the City must submit an annual Action Plan to HUD, reporting on how that year’s funding allocation for CDBG and HOME entitlement grants will be used to achieve the goals outlined in the 5-Year Consolidated Plan.
i. CD staff will gather input from citizens and consultation of local service providers to prepare the draft Action Plan. The annual CDBG and HOME application process will guide how funds are allocated on annual activities. The CDC shall hold three public hearings for the development of each of the 5 funding year’s draft Annual Action Plan and funding recommendations to City Council as follows:

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

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

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

ii. The CDC will be given the opportunity to make recommendations to the City Council prior to its final action on CDBG and HOME funding allocations for each year’s Annual Action Plan.

iii. CDD staff will gather public input and statistical data to prepare the draft Action Plan. A draft Action Plan will be available for 30 days for public comment.

iv. The City Council shall conduct two public hearings to receive public comments on CDBG and HOME budget allocations and the draft Annual Action Plan. Final action by the City Council on the next year’s Annual Action Plan will occur within 60 days of HUD notification of final annual funding allocations for each program year.

v. When approved by City Council, the Action Plan will be submitted to HUD in accordance with federal requirements and direction of the St. Louis HUD Field Office.

C. SUBSTANTIAL AMENDMENTS TO CONSOLIDATED/ACTION PLAN.
Changes may be necessary to the 5-year Consolidated Plan and annual Action Plan after approval, the Citizen Participation Plan allows for “substantial amendments” to plans. These “substantial amendments” apply to changes in CDBG and HOME funding allocations. Substantial amendments are defined as:

i. A project included in the plan is proposed to be deleted;

ii. A new project is proposed to be added to the plan;

iii. The City Council makes a change to allocation priorities, or in the method of distributing funds;
iv. A cumulative change in the use of CDBG funds from an eligible activity to another eligible activity that decreases an activity’s funding by 10% or more OR increases an activity’s funding by 10% or more during the fiscal year.

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

i. The CDC will be informed of the amendment and provided the opportunity to make recommendations to City Council;

ii. CDD staff will draft a summary of the amendment and publish a brief summary of the proposed substantial amendment(s) after City Council approves the scheduling of a public hearing. Amendments to the Consolidated Plan or Annual Action Plan will include a 30-day public comment period

iii. During the 30-day comment period, the City Council shall receive oral comments in public hearings;

iv. Final action by the City Council will occur no sooner than fifteen calendar days following City Council approval of scheduling the public hearing for amendment.

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

i. CD Department staff prepares the draft CAPER.

ii. After reasonable notice is provided, the CAPER is available for 15 days for written public comment.

iii. The CAPER will be presented at a CDC meeting.

iv. The City Council will review and approve the CAPER by the second Council meeting in March through a public hearing.

v. The final CAPER and public comments will be submitted to HUD within 90 days following the end of the previous CDBG and HOME program year.

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

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

iii. The CDC will be given the opportunity to make recommendations to City Council prior to its final action.

iv. Upon approval by City Council, the substantial amendment will be posted in the official City Council minutes and available online and in the City Clerk’s office.

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

5. GENERAL REQUIREMENTS

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

A. Public Hearings. Public hearings before the City Council, CDC, and other appropriate community organizations will be advertised in accordance with the guidelines outlined in the notification section below. The purpose of public hearings is to provide an opportunity for citizens, public agencies, and other interested parties to provide input on the City’s affordable housing, community and economic development needs. Public hearings will be held in locations accessible to low to moderate income residents and persons with disabilities. Spanish translation and translation for individuals with hearing impairments will be provided upon request.

B. Public Meetings. Public meetings of the City Council and CDC provide opportunities for citizen participation and comment on a continuous basis. Public meeting notices shall be posted in accordance with Missouri Sunshine Law and City of Columbia policies and procedures. Public meetings are held in locations accessible to persons with disabilities. Spanish translation and translation for individuals with hearing impairments will be provided upon request.

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

C. **Document Access.** Copies of all planning documents, including the following federal reports: Citizen Participation Plan (CPP), 5-year Consolidated Plan, annual Action Plan, and the CAPER, will be available to the public upon request. Citizens will have the opportunity to review and comment on applicable federal reports in draft form prior to final adoption by the City Council. These documents will be made available at Community Development Department, and on the City’s website. In addition, upon request, federal reports will be provided in a form accessible to persons with disabilities.

D. **Access to Records.** The City will provide citizens, public agencies, and other interested parties reasonable and timely access to information and records relating to the Citizen Participation Plan (CPP), 5-year Consolidated Plan, annual Action Plan, CAPER, and the City’s use of assistance under the two entitlement grant programs.

E. **Technical Assistance.** An annual application training session open to the general public will be held to assist new and returning applicants in submitting eligible proposals. City staff will provide technical assistance upon request and to the extent resources are available to groups or individuals needing assistance in preparing funding proposals, provided the level of technical assistance does not constitute a violation of federal or local rules or regulations. Assistance from City staff shall consist of communicating eligibility requirements, instructions for the application, estimated funding available, available data sources, and City priority needs.

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

6. **COMPLAINTS**

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

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

City of Columbia
Community Development Department
Attn: Director  
City of Columbia  
701 E. Broadway  
P.O. Box 6015  
Columbia, MO 65205  

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

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

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

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

A. A public hearing will be held to allow interested citizens an opportunity to comment on the proposed project and voice any concerns regarding possible relocation. Notice of the public hearing/meeting will be made as per the procedure noted in Section 5 - General Requirements section of the Citizen Participation Plan.

B. In the event that a project involving displacement is pursued, the City of Columbia will contact each person/household/business in the project area and/or hold public meetings, depending on the project size; inform persons of the project and their rights under the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, and respond to any questions or concerns.

C. Relocation assistance will be provided in adherence with the City’s Project Relocation Plan and the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended.

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

The City of Columbia is committed to compliance with the Americans with Disabilities Act. Reasonable modifications and equal access to communications will be provided upon request.
Consolidated Plan Neighborhood Congress Responses

Affordable Housing

Group 1
- Affordable housing major issue in COMO, people priced out of the market
- Find cheaper ways to build homes-materials, methods (i.e. shipping containers, tiny houses)
- Homeless village-collection of tiny houses i.e. Seattle/KC
  - Transitional housing
  - Set up as non-profit under CHA or housing trust
- Zoning codes, UDC revision-need to revise
  - Allowing accessory dwellings
  - Perhaps build on county land
    - But this pushes low income away from city center
    - Lack of transportation
- UDC can slow (or prevent) innovation
  - Involve citizens in neighborhood discussion regarding homeless and low income housing
  - Mixed zoning is essential-spread low income housing
- Down-payment assistance high priority
  - City's previous allocation has been effective
  - Homeownership increases personal wealth overtime while rental decreases wealth and stability
- Tenant education-how to care for property/1st time homebuyer-maintenance
- Information about services that exist-legal help for tenants, education opportunities

Group 2
- Owner Lynn St. –(500) rent, fixed dollar amount vs. % to income means.
- Singular housing (ownership ->community) vs. housing development
- Rent (boundary preferred) to own (not just ownership)
- Accessibility (bus routes, sidewalks) /Bus Route (more buses, more routes)/Built within community
- Business with city partnership->assist with transportation demands
- CRA
  - More accessible
  - Less barriers
- Education (important) ->follow through->relationship based

Group 3
- Evaluate where we have been and where we want to go
- Over 15,000 cost burden renters; how many people do use help with our programs? – Overwhelming->
- TBRA? Many can be saved
- Greatest number served is the renovation of public
- New housing in utterly small number
- Misunderstanding of section 8-change perception
- Phil Steinhaus: vouchers gone in 3 days; Section 8 goes with individuals
- Rehab is owner occupied homes
- Used for SIL-to help stay in their home; build ramp
- Cost burdened included utilities-reducing energy costs will improve cost burdened
- Rental population upgrade-tenant/own, be vacant during restoration
- Huge problem: 40-50 unsheltered; 252 homeless -> what has been done to help? There are programs in other cities-> Tiny houses; need some shelter for homeless; focus on veterans 1st-> discuss tiny homes; not taken hold yet
- Tiny homes wrap around services
- Social services, police, transport, not just tiny home – different
- Emergency services to homeless camps-> Housing would make huge difference
- Disparity- overhear landlords with empty units but still have homeless- can city connect homeless and open units??
- Have a convo on homeless peacemaking efforts; how do we build; how do we make it work?
- Need to change policy-> Patriot Place- a good indicative need to go further
- North Central has shelters, need to share broader in the community
- Are the homeless part of the discussion- some people want to be homeless? They are transient-> setting a home will help stabilize.
- Worth making the investment to provide wrap around service
- 13,800 people who cost burdened
- Pastor Brad-has a list of people
- Accesses the current needs
- Services are available short term-> people are trying to cooperate
- Affordable Rentals- low cost rentals are nearly impossible- keep people from being homeless
- Areas of town?
  - Close to places of employment
  - Don’t want to locate poverty together
  - Priority neighborhoods is a good 1st step
- Affordable housing may not be nice-but near jobs-transit but not efficient or practical; not available on the weekends
- Transportation is a big service people live near their jobs

Group 4
- School restructuring??
- Inclusionary zoning- a certain number of homes in a new community are affordable. Density bonus for developers who build cheaper homes. Diversity sources towards construction of new homes.
- Assist rehabilitation needs
- Using funds for a new facility to help homelessness.
- Centralized location
- Cash vouchers for veterans, rent vouchers
- Youth- need to identify youth in need of stable housing

Group 5
- Credit-flexibility
  - Build apartment building that people can buy as a way to build credit
  - People can own their space.
  - Rent to own
- Enhance low income neighborhoods (Revitalization)
• Parks
• Landscaping
  • Improvements change people’s attitudes
• Programs to move people from homelessness to reliable housing.
  • Tiny houses?
  • Mentorship support
  • Collaboration between local organizations
  • Design a process to move from homeless to a home
  • ADUs
  • Temporary housing
• Micro-lending-pool to help build credit
  • Individual and city both on the note or private orgs to build credit

Group 6
Priorities should be
• Accessibility and universal design
• Access to education resources/database of ADA accessible units per neighborhood
• Energy efficiency
• Access to public transport
• Revitalization-owner vs. renter occupation
• Use funds for more indirect influencers of affordable housing
  • i.e. homelessness
• Integrate low-income housing into more city-wide/decrease consolidation and migration
• Green space increase

Group 7
• Prevent homelessness (noticed it’s on the rise)
• Get people on path out of cost burden
• Not enough housing-land issue
• Increasing housing stock, rehab more homes, more centrally
• Located homes for public transportation reasons
• Reduce transportation costs
• Spec townhouses? Builders don’t do. Tiny houses? In KC
• Revisit residential zoning or building codes
• Downpayment program 7.5% helps
• Willing to look at other areas (census tracts)
• Loans-certain governed policies prevent
• Condensed lots
• What are the incentives to builders to build inside city?
• Encourage builders to take risk, lower profit margin
• ADU’s more dispersed, localized, preservation of neighborhood
• City should prioritize long term renters
• Small homes-row houses-800 square feet home- home and carport and shed
• Can two houses go on one lot?
• Cottleville did small row house development
• More shelters
  • All current faith based
Group 8
- Older people no steps
- Columbia single people living alone

- Vacancies (8 to 13%)
- Policies that limit demolition but owner occupy
- Loans to rehab
- Rent is too high
- What is the cost driver

Group 9
- 1. What population is highest need
- 2. Areas of town for investment
- 3. Individual community benefits of Investment
- Affordable also needs to beautify
- Need to bring transportation (will benefit other in the community)
- From a permanent pedestrian... available housing affordable
- Too far from resources/services
- 1. Need sidewalks, don’t have continual sidewalks on Broadway
- So many affordable housing areas - need also good roads, traffic signs (safety)
- Delivery trucks park in the middle streets -> add to congestion
- City needs to repair quickly... in Central City - but don’t want to expand auto footprint.
- With expansion there should be consideration of safety; stormwater, sewer, beautification - > makes more expensive * don’t have a livable community if don’t have all
- 2. Move affordable housing closer to center rather than out or closer to services
- Great observation from woman who is blind who has lived elsewhere
  - MO has a great sense of community (attitude of care, unique to other parts of U.S.)
- 1. Will never have a good bus system without density
- 1. Bring a lot of housing but don’t provide for infrastructure eg Scott Blvd and Smith
- 3. You can join disability community tomorrow - one accident
- All benefit don’t know what ahead for us
- Changes that come with later life
- Diverse community can provide livable community for all futures

Group 10
- COMO definition of affordable housing
  - Feds definition Less than or equal to 30% area median income
- What makes housing affordable:
  - Income level
    - Because income hasn’t risen with inflation many households are cost burdened
    - If it’s supposed to be 1/3 of income than a household would need at least $30K
      per year if monthly housing expense is $825 per month.
    - To match median rent minimum wage would have to be $15 per hour
- May not be the process to look at but the gap in results of previous years. Has previous funding
  lowered minimum rent?
- Biggest gap in housing affordability is upper low-low mid or worse than renting? Maybe create
  incentive to develop housing for this level of income.
- Funding for entry-level housing in the Upper-low low middle class so that it’s more affordable
  to help this level move up by being able to save money.
- What about renting & investing in section 8?
● Build near jobs & stores to cut down transportation costs <- Use funds to subsidize private construction for affordable housing

Group 11
● 211 Calls UU-top need was rent (246) assistance 162 due to no funding left, #3 homeless motel (100), utility pay/other housing issues (Prioritized based on needs)
● Older houses-rental/owner -maintenance assistance-help preserve housing stock
● Building homeless shelters-Ann Arbor land and permanent cabin (ease crowding at Room at the Inn) Day space center
● Issue with homeless families-rental vouchers so it open space at shelters
● Need affordable housing near employment centers (Like Route B) (Habitat subdivision)
● City property is high cost to neighborhoods
● Tiny houses? Or 600-900 square feet (Tailored size to need/demographic)
● Community development Land Trust hight cost to neighborhoods? Economic incentives to develop affordable housing in higher cost neighborhoods
● Credit Counseling
● Incorporate homeless into “sweat equity” into building products

Top priorities
1. Rental assistance (also for homeless vouchers families) Homeowners create family wealth
2. CDLT-develop properties, build affordable housing for homeless individuals
3. Build affordable housing for homeless individuals
4. Integrating affordable housing into all neighborhoods
5. Permanent homeless shelter-Day Center/Inclement weather (more from Turning Point into a permanent location)

Group 12
● Highest need -working with poor, single mothers, non-undergrad students, people with disabilities who wish to live independently
● Require new development, avoid squeezing into small structures
● Airbnb concerns
● Areas with highest need-central city, old southwest neighborhoods located near major employers (this allowed them to attend better schools) near public transit
● Larger houses instead of small 2-bedroom
● Lots on Wilkes Blvd could be used to install shipping containers for homeless needs
● More funds toward functional zero task force to gather data to provide assistance to homeless
● Patriot Place- could be duplicated in more locations
● Ag park housing for labor need

Group 13
● Education/homebuy/credit counseling is not a priority
● How does down payment assistance work?
● Are we forcing people to live in certain areas?
● Can we make down payment assistance for any home in the City that meets housing quality standards
● New construction must be accessible
● Code enforcement- improve rental properties but establish rent controls if there is public $ in property the rent should be capped
● Use $ to improve existing properties but don’t kick out tenants
  ○ Renter occupied should be priority
● People don’t know when codes are being violated or what to do about it
• Neighborhood aesthetics should be mentioned-no garage first (short homes, front porches are good for neighborhood cohesion)

Group 14
• Homeless shelters move around
• Permanent homeless shelter- day center capabilities, services on site (Job training, health/mental health, social)
• More support for volunteers to help at shelters
• Energy efficiency guidelines
  ○ Utilize solar panels on new construction
• Water conservation
  ○ Insulation usage
• Universal design -> at least one bathroom be compliant
  ○ New or renovated
  ○ ADA/Stay in place
• Federal funds require following more strict guidelines
• TBRA Vouchers
• Preserve existing housing
• Elderly considerations keep in same house
  ○ Continue support for neighborhood
• Fair Housing Task Force
  ○ Gentrification-moving out of central city, which increases rent for remaining
• Community Land Trust-how does ownership transfer?
  ○ Dancing rabbit example

Economic Development

Group 1
• Job Training-even those with degrees aren’t necessarily ready for workforce
  ○ Jobs are there but not qualified for employees
    ■ American Outdoors and Organic Dairy had a hard time
  ○ Partnerships between MU/MAAC and companies
  ○ Job Point funding
  ○ Training on how to start your own business and start up funding
    ■ Supporting Micro-enterprise
    ■ Like Job Point for entrepreneurs
  ○ Outreach regarding currently available resources
• It’s hard to develop the economy without affordable housing for employees
• Transportation system needs investment
  ○ Transportation providers-on demand?
  ○ Public works project to spur economic development
  ○ Need a multi-faceted response to this multi-tiered issue
  ○ Investment in public transportation
• UDC Revision-have neighborhood shops and more small business
• Professional Business Park in Strategic Neighborhoods
  ○ Small Businesses, micro-enterprise

Group 2
• Labor: 97,496
  ○ 2.6% unemployed
  ○ More education-less poverty
More education-more money
Underemployment rate? Not utilized fully?
Microloans (low-mod) income

Important Factors
1. Job Training
2. Space to Rent for business in very high
   a. support of micro-enterprise
   b. Business Renting space to assist with business ownership
   c. more grocery stores (Small, accessible) vs. gas station (expensive)
   d. Buildings and improvements (structurally sound- lights)
      i. assist business in setting up shop in less desirable communities
   e. Shared space (Cherry St.) RofA example

Group 3
- Steve reviewed Job Point-CNA, office technology, construction-carpentry/HVAC/Heavy Equipment
- Opportunity the has-minority contracting-funding minority contractorship-for airport-support minority business; not just one contractor-split up to multiple contractors; what does that do to overall cost? (Ex: Orlando area)
- Jim Whitt-gathering woman and minority business- rally and organized the opps.
- Already providing assistance through REDI and Jr. Colleges
- CMCA-SCORE/Trulaske-may not need to use CDBG for this
- Job training should be supported; job training and low employment rates help
- REDI is doing sweat work
- Economic development: use tax $ as incentives for large corporations-> may create jobs, but puts $ in pockets of the business; balancing act-> tax incentives
  What populations?
  - Those with no high school diploma
  - Until recently-no night time jobs-for HS
  - Heavy equip-will accept criminal background-those with criminal history are getting jobs-$40-$50 per hour
  - MACC has HISET(?) GED program
- Job Point has room for more people
  - Not maxed out due to unemployment rate
  - Data in health disparity-sample woman with children-CNA program focuses on single woman with kids
  - We hope to help the poor by giving money to the wealth
- Refugees-the congo-many have trouble getting employment
- Are there programs to do job training on invasive removal, infrastructure, build gardens, friendly landscaping
- REDI doing good with economic development, issue with incentives, keep business HERE
- Job Point have a well trained workforce
  - College may not be the benefit
  - Keep money at the people who need it
- Individual and community benefit
  - Opportunities for attention
  - Balance budget for quality of life
  - Less crime, less jails
- Have a job is less likely to have a conflict with neighborhood
- Internship-city has hired
- Financial skills? some training but not enough; need more-
- Foreign language speaking? Career center?
- Historical-families who have generational poverty-red lining-home ownership for a generation; historically discriminated-racial equity racial equity.
- MBS will hire
- Diversity city workforce??
- Set an example as the city government
- Min wage for the city- be a role model
- Don’t see diversity in city leaders
- Other cities have diversity

Group 4
- Housing developments near places of potential employment, other facilities (i.e. hospital, grocery, etc)
- Invest in technical trade programs at various levels (i.e. high school, vocational, college) for needed industries
- Transportation from affordable housing to business; with employment needs.
- Invest in woman owned and minority owned business
- Training programs for homeless/veterans where they lean, do and reap the benefits

Group 5
- Bus shelters (public facilities)
  - Transportation is a major issue for economic development
  - Are there other ways this funding could assist efforts to improve public transportation?
- Job training for vehicle repair, work on low income vehicles (micro enterprise)
- Maker-space-available for workers
  - commercial kitchen
  - 3D printing
  - pair this with training
  - like Orr st. studios that organization could level up programing in
  - Marketing training to market programming of existing organizations
- One Large Kitchen for multiple restaurants mentoring to move into their own space
- Jobs for life
  - Training program 6-8 week mentoring
- Church based not for profit-Jane Williams 573-673-2220
- City of refuge
  - struggle to learn English
  - ESL training
- Database of available resources
- city funded internships
- web based database of available resources
- Incubator of equipment that organizations use for training for jobs and business

Group 6
- Job training
- Public infrastructure projects
  - Stop/change structure of tax incentives for developers
  - Developers should shoulder more of this tax burden than they do
● Increase access/increase quality of public education: cradle-to-career
● Facilitate more proactive (rather than reactive) approach to Job Training services (outreach to those in need rather than responding to those who seek assistance)
● Coordinated agencies/services with rental property owners to place renters in homes where renters could pay with sweat equity- per prop owners terms “Housing while training”
● Tech assistance/micro-enterprise support
  ○ Access to services like accountants, etl. Who could help enable more minority/low income entrepreneurs

Group 7
● Improve appearance of Columbia-I-70 impression
● Education of workforce-early childhood education (benefit lots of years from now)
● Priority business-Job training is immediate
● Skill trade schools-vocational back into schools promote vocational training after high school
● Can remodel your home have the ability to do it yourself
● GED locations? Where are they? Need more access
● Convicts-more fair to them to get a new start
● Job Point-Helps to train people
● Scholarships-Grants to student that are not College bound
  ○ Can City give?
● Low interest loans, support but not just fund business
● Intended for Entrepreneurs
● Lower tax rates for business owners
● REDI- shared workspace
● CMCA-women’s business center
● Micro Enterprise are they aware of REDI and the services offered?
● Centrally located program information- where to go if you need information
● Not enough marketing-get funding cuts we need to promote
● Cooperation between business
● Business loop focus-specific vision to help revitalize

Group 8
● Transportation
● University
● Nodes
● Local Owner
● The damage of low wages
  ○ University Floor
  ○ CPS Floor
  ○ Wage info
  ○ Coops for Health Care
● Raise wages
● Lower costs

Group 9
● Large department stores closed/empty-could these be made into a galleria-or kiosks for small business with central accounting system (grants passed in Oregon)
● Population with highest needs?
● What are individual and community benefits?
● Communities that are all low income-not diversity isolation, less resources
● Need a Career Center to offer job related courses, not cooking classes for the hobbliest
● Affordable Job Education
● Young adults need their own facility (comes from a young adult)
● Difference Job Point 8 hour Career Center has a few hours each week-notetaker says, I don’t think this Career Center offers 8 hour day training
● Public Facilities projects should provide jobs to low income (Job Point)
● Childcare could it be a micro business?
● Senior Center with childcare facility
● Senior citizens work with children
  ○ funds could be used to support new childcare association
● Could technical assistance be also job incubator idea

Group 10
● How can we produce more or/and better jobs?
  ○ Increase trade jobs (not as much value) and training
    ■ More programs like Job Point, VA, Voc Rehab to help fund training and placement with an established network between employers and students.
  ○ Established network between employers and students
  ○ Establishing public childcare or subsidizing private childcare for low income families. Much like Head Start and Kings Kids.
● What impacts:
  ○ School loans, only “some college” people having children
  ○ Types and amount of training/jobs available don’t match the cost to get jobs (like college degrees)
● Are there issues that can make jobs? (Programs like REDI)
  ○ Transportation (current bus system takes too long with inconvenient stops)
  ○ Childcare
  ○ Language/culture barriers
    ■ align and support other services Like transportation between schools, hospital, food bank ect.
● Healthcare prevents entrepreneurship because of high cost and low investments
  ○ Use funds for equipment and commercial entrepreneurship. Build “makerspace”
    ■ place for creators/entrepreneurs to do business/create
    ■ Items in a public shared space
● Create fund these programs to allow people to work more while being able to live and live well.

Group 11
● Job training-construction trades, apprenticeship program
● Small scale manufacturing (Bus Loop projects)-supporting microenterprise- living wage
● Bus Loop-commercial rehab assistance
● Bus Loop-stormwater assistance via public facilities/improvement
● Focus on demographic groups with high employment
  ○ Living wage (ie, minority group, those with disabilities, undereducated, refugee communities)
● Tie assistance to living wages/have the “faces of our community”
● Dignity in the work program-employment for homeless individuals
  ○ CCA/WPA model chronically
  ○ low entry labor jobs

Supporting urban ag? (For infrastructure)
1. Micro enterprise (Bus Loop, small scale manufacturing)
2. Job training
3. Bus Loop public improvements-to help stormwater management so business can grow
   - Sense of pride
   - sales tax revenue
   - workforce development
   - stronger community
   - attract more company
   - flywheel effect

Group 12
- Highest need individuals with less than a bachelor’s degree, no high school diploma
- Does GRE program fall under Job Training?
- CatTV needs to be expanded
- Increase recycling efforts, keep materials here, create more jobs
- Job training needs to focus more on equity
- Increase public transit
- Improve high speed internet
- Better sidewalks in neighborhoods that need them
- Snow removal
- Commercial rehab-business loop businesses
- Focus resources on micro enterprises
- How to sell this-we all need a living wage, it will increase our tax base; more attractive looking city will draw people in
- Recycling around town, picking up trash on streets-first job for high school students
- Greenway on railroad track by Paris
- Home businesses
- Mixed-use businesses south of town

Group 13
- Soft skills are lacking
- Good paying jobs are hard to come by-lots of retail, hospitality
- Invest in micro-enterprise
  - Learn skills that help restore (can be cumbersome to meet current code) and existing housing stock
- Find market niches/needs and support partnership around that need and make sure low income people are the ones accessing
- TA to business-trauma information business practices-> Termination shouldn’t be the first response to a struggling employee
- Columbia has a lot of over-educated, under-employed citizens
- Makerspace, etc in the loop
  - food production/form stands at peoples homes
  - commercial kitchen/food processing
- Invest in commercial improvements that improve market appeal in low-income census tracts-
  - make them more attractive
  - pedestrian friendly-> i.e. small business around The Loop
  - accessible to public transportation
- Can this money be used to support public transportation (infrastructure, routes, schedule, disability, refuge access)
smaller buses, more routes

Group 14

- Sewer infrastructure improvements
- Electrical lines on business loop/high traffic areas
- Urban agriculture/farmers markets
- Microloans are important but difficult to market
- More engagement in banking community
- Knowledge of programs, education (how to run a small business)
- Revolving loan fund to help payoff high interest
  - Payday loans (Love Inc)
- Public school improvements in Job Training
  - Career Center (MACC) Need more
  - Trade school growth for disabled veterans
- Target trade school programs
- Match Job training to Job needs (open to all applicants)
  - Which industries need workers
  - Restrictions (criminal history, education, age)
- Increase enrollment in Job training programs
- Disabled worker training
- Law enforcement/Fire Training
- Analytics/Technology training (partner with MACC)
  - Coding/programming
  - 3M, VU examples
- Parking garage improvement
  - Additions

Neighborhood Infrastructure and Revitalization

Group 1

- Sidewalk master plan: complete it
  - Concerned about inventory of sidewalks and need
  - Why money that’s been set aside haven’t been completed
  - Sidewalks top priority
  - Focus on highest priority sidewalks-complete top priority
- Areas of Broadway has no curb for gutter-needs repaired
- Stormwater problem-still a problem in North Central Neighborhood
  - Program in Place
- CMCA/VAC could use revitalization
- Community centers needed in North and East Strategic Neighborhoods
- Code enforcement
  - Uniformity of sidewalk enforcement
  - Need to increase funding to reduce slumlords/homes out of code

Group 2

- Sidewalks-400K
- Bus shelters-100K
- Garth Sexton storm water-200K
- Code Enforcement -130K
- Non-profit Facilities- 650K
- Street signs (matter), more, better
• Improvement maps
• Bus shelters, need easements from owners, work with home association
• Park (more visible) more safe (lights)
  o park enforcement
• Streets (potholes) improvement long haul
• Round-a-bout more education on why better than lights

Group 3
• Sewers shared be paid for by general fund, not CDBG water infrastructure-is bad-needs to be replaced-will need money-no low income person should live there
• Spend money in the name of economic development
• North Central-Flat Branch backs up in basement, split cost in backflow
• Should put money toward-most crucial and basic
• Stormwater sewer are critical
• $100 K-for land trust stormwater is needed
• Use money for rain gardens and include some percent for stormwater
• Demo vacant buildings- Columbia College tear down, see rehab option. Keeping vacant lots would like to see older homes rehabbed to have an affordable home.
• Houses in North Central 800-1000 square feet
• Houses in this size are needed
  o low income residents need housing
  o No incentive to develop small houses
• Protect our existing housing stock; not encourage large new houses
• Rehab doesn’t always make sense
• Free loans instead->Land Trust-keep affordable down payment
• Non profit facilities- Turning past needs
• Meeting spaces are needed-ECNA-Stephens College is a partner-fund for renting meeting space/event space
• Corner stores in North Central-not just for profit business
• Do any non profits NOT need help? No all need help;
• Job point-Buying facility will make money to serve more people free up 100K to use to help;
• Bus Shelters-> Not enough leases to justify
• Sidewalks important but can’t be underwater

Group 4
• Transit Needs
• North/Northeast Parks and Sidewalks
• Near Battle High School-sidewalks
• When Development install parks
• Focus monies/efforts in high need areas
• Sewer and sidewalks
• Continue to focus on non-profits
• Removal of dilapidated housing

Group 5
• Sell Vacant and dilapidated homes for minimal amounts with contracts to invest significant dollars to invest significant dollars to bring up to code and create affordable housing
• Reevaluate rental neighborhoods for eligibility: Demeret-County
• Volunteer
• Eddenton
• Auburn Hills
• Improving playgrounds-positive, accessible play area
• Supportive, transitional housing
• Gift dilapidated properties to organizations that will rehabilitate
• Localized micro-services in neighborhoods

Group 6
• Funding to help property owners bring property up to code
• Code enforcement
• Mobility-impairment/disabled accessibility to City: Food, services.... sidewalks, etc.
• Access to food/groceries-food desert
• Stormwater-greenspace
• Less funding for nonprofits, more funding for infrastructure/code enforcement/demo of dilapidated buildings

Group 7
• No bus route to industrial area
• City mandates-sidewalks-city provides materials to homeowners provide labor-done in Chillicothe, MO.
• Prioritized areas that need sidewalks especially where children are.
  Not enough crosswalks, Garth and Ash especially
• Central city homes sewer issues, taxes are used to pay more for infrastructure outside the city-not fair to central city homes
• City in watershed area-floods
• Code enforcement-complaint bases. People don’t know how to complain or who to go to for help.
• City should take more proactive approach
• More density must fix infrastructure
• Zone in on taxes paid in areas and allocate accordingly.
  City unable to provide certain billing answers to questions posed due to software issues?
• Bus shelters-people who use are low income-handicap
• Culture shift ride the bus more
• Make students pay for bus transport
• Fiber Optic lines

Group 8
• Is the money well spent
• New approaches
• Street trees, crime, climate change
• Treescaping
• Try to save restoration

Group 9
• What type of infrastructure/neighborhood revital needed
• Specific Areas
• Transparency-Don’t want to use these funds to replace city funds-city funds should be equitable across the community
• Priorities-where kids walking to school, location, people with disabilities
• Clark Lane
• Demaret County?
• Safe Transportation to get to work from anywhere in city
- Weatherization
- Green innovations: Solar, to use natural better, solar skylights (that use natural light)
  - make more affordable for people to live. Especially with renovations to go ahead and make universal design.
- Would allow small business to renovate making universal design.
- Quail Ave needs beautification, sidewalks, park, street lights?
- Neighborhoods near Rock Bridge on K in City.

**Group 10**

- Needs:
  - Sidewalks
  - Sewers
    - Renovate connecting pipes from houses to sewers
    - Not doing so increase pollution and spillage
    - Specifically houses 30+ years old
    - Use funds to subsidized sewage infrastructure improvements
    - Align contractors with the city to work on sewers and sidewalks
  - Demolitions
    - Houses on and around 3rd Avenue have been abandoned for years and occupied by squatters or forgotten and rotting.
    - Focus on helping these abandoned and old houses
      - Subsidize rehab for these houses
- Nonprofits
  - They have sponsors and advocates, so do they really need the government's money?
- Bus shelters
  - Not many
  - More would make it more visible and protect riders from weather while waiting
- Code Enforcement
  - What exactly is being enforced?
  - Use to provide resource for those needing to fix older infrastructures-> Hire a rep/expert to provide the info and inform citizens

**Group 11**

- Code enhances working well so don't eliminate
- Nonprofit facilities (free up money for services)
  - Urban agriculture
  - Homeless day center
  - Love Inc-new location
  - Bus Loop-Renovation
- Infrastructure sewer/waker sidewalks stormwater
- Less need for demo put it into maintenance assistance
- Indian Hills need some help
- Urban ag-food insecurity
  - Priorities
    - Streets
    - Sidewalks
    - Sewer/stormwater on Bus Loop
    - Renovation non profit
- The infrastructure improvements to other projects (i.e. new schools-flywheel!)
Group 12
- Increased code enforcement on rental companies “slum lords” including energy efficiency
- Stormwater and sewer system needs to be prioritized
- Elderly needs
- Grant programs for people to be able to maintain foundation, sewer needs of their homes
- Don’t just target families but also single individuals

Group 13
- Less to City projects that should be funded by City Revenue
- Continue to fund nonprofit facilities
- More less shelters (with investment in the bus system)
- More code enforcement->Particularly deal with vacant, abandoned, or neglected property

Group 14
- Older neighborhood sidewalks
  - also in tandem with new development
- Demolition requirements
- Street light improvements
  - More LED upgrades
- Ramps on sidewalks
- Code enforcement still important
- Can organizations apply for sidewalk funding?
- Bus shelters-what charges to public transportation
- Demolition is pretty specific
- Get the sidewalks and transportation out to the other areas

January 24, 2019 Affordable Housing Focus Group Responses

What are the community and individual benefits for each of these goals?

Group 1
a. Stability for homeless as well as community stable housing = stable people. Feel safe, becomes more self-reliant. Increased focused attention on other issues (health, jobs etc.) Increased accountability because you’re a part of a community. Revitalizes the value of community. Provide continuity.
c. Stability increases from renting, increased net worth, equity, appreciated assets. Greater neighborhood cohesiveness. More opportunities for those who want it, to be able to get it. More dollars back into community. Provides pathway to long term thinking, leading to larger goals.

Group 2
- Benefits: C=Community I=Individuals
- Change views on single family consider cooperative living and encourage higher density housing.
- Stable housing is good for children.
- Quit marketing public policy that drives the cost of housing up. Student pricing have driven it up.
- Inclusionary joining-certain percent of ownership affordable.
- Education is key

Group 3
- Changing the ideas around “single-family” housing arrangements
- E.g. central, cooperating living. Intergenerational living.
- Benefits for seniors.
- Benefits for younger generations.
- More density.
  Other cities: putting a variety of creative residents together.

**Group 4**

**Homelessness**
- Health benefits to shelter
- Focus on other areas: job, schools etc.
- Feel secure, RATI (Room at the Inn) really covers a part of the year, need year round and in a permanent location; need a center with additional services and referrals; similar to Welcome Home for the general population.
- Empty Sears store, can it be homeless shelter
- MU North, connect homeless to jobs, supervision, more out to bring others in; lots of small efforts, homelessness needs a big effort; Make homelessness a funding priority.
- Lots of people working independently; need 1 agency to rent and operate.

**Rental:**
- Gives people some central and stability
- There is plenty of money to support our need

All three items (homeless/rental/ownership) all important; these 3 are steps-all 3 are important; shelter is a net, rental assistance is a net; boost up for these to become owners; Help people who are on the brink of becoming homeless. Engage in our efforts like a civic club or PAT.

**Group 5**

**Homeless**
- Less deaths for homeless. Should be individualized in homeless medical. Moral imperative and less expensive. Wilkes Blvd. Church doing a lot with not a lot of money.
- Violence, less predatory
- Mizzou North as possible shelters. Shelters vs. support for rent, apt, etc. 5000 housing units unoccupied.

**Rental**

**Homeownership**
- Need to rehab for energy efficient neighborhoods. May not note or speak up. Sense of accomplishments. Builds generational wealth.

**Group 6**
1. Stable shelter/home improves health, having pride in stable, (allows to address other issues) safety and peace of mind, allows person or family to get back on track.
2. Prefab housing, look into economical options, closer community, jobs, transit.
3. Community benefits; deter crime, helps crime
4. How do we stabilize rent in Columbia to meet the needs of those who need help?
Group 7
- Homelessness creates expenses with medical, social, etc.
  - Rents are high, people are forced out
  - Only 5% of housing, has to be “accessible”
  - Affects children’s education, future
- Benefits: (homelessness reduction) education, stable schools, accessibility to services in community, stress reduction-better lifelong health
  - (Homeownership opportunities) “wealth effect”, homeowner education is critical
- *Tax credit opportunities, other incentives for completing home buying education

Group 8
1. Education, housing, rehabilitation, sharp end was self-sustaining
   - Urban renewal was not a solution
   - Need minority input for what they need/ want to see
   - Neighborhood wealthy vs. neighborhood poor. More social services, over policing-police presence is predatory-social services

Group 9
1. Allocation of funds-closer to the problem
2. Investment shown in Budget Process
3. Basic needs-food, health, shelter-agencies for homeless/new to community-rapid rehousing-HUD-long term case management.
   - Homeownership, wealth building
     - Land Trust
     - CMCA
     - Job Point
     - Habitat
     - *SIL
     - *Financial education, Providence Bank

Are there specific populations or areas of Town that we should prioritize?
  a. single mothers, specific income groups, elderly, disabled, neighborhoods at risk of displacement etc....?

Group 1
- Families with children. Stability is essential. Ripple effects prevents trauma and truancy.
- Disability: need increased accessibilities for access
- Neighborhoods at risk of displacement, minimal notice, impacts large swaths of people
- All should be prioritized, for varied reasons
  - Elderly-silent voices, likely not to complain but need help. Limited resources post retirement.

Group 2
Populations:
- Elderly and disabled
- Certain income groups
  - Low income
  - Moderate income
Income depressed
- Families with unstable situations
- Displaced families to stabilize
- College students–have plenty of places

Areas:
- Near employment and shopping and medical

Group 3
- Disabilities, aged/elderly “displaced people/groups” “Income people”
- Homeless... “Temporary housing” needs?
- Ownership-offset for low income/low ownership i.e. RENT

Group 4
No-
- Single mom with small children should be a priority
- Those with higher risk and death
- Early childhood education related to housing
- Culture matters—are we helping improve, not just giving money away; families shared support, kids and families.
- Elderly-Have good resources-senior center is a great
  o Seniors not at risk; don’t see elderly on the street; educating elderly about the possibilities
- Housing: give your house to the Community Housing to a senior to go to a housing facility
- Disabilities=long waiting list for accessibility-adults with disability to live independently. Not with an agency.

Group 5
- Stabilize for children, elderly and disabled. Coordinate with other programs. How can children in ISL or group homes have what they need?
- Homeless are priority populations. Mostly single. Lose job, end relationship, mental health.
- Housing is a solution, need supportive services. Preventive, interventions possibilities
- Low-middle income opportunities needed.
- Kids transitioning from foster care, group home
- Refugees

Group 6
Population:
- Homeless
- Low-income
- Veterans
- International refugees
- African Americans
- Young Adults
- Elderly
- Single-parents
• Disabled
• Underfunded retirees

Areas of Town:
• Parkade Parking lot
• Inner City Cluster
• Columbia Mall Area
• Ag Park by ARC
• Piece of land by Goodwill on Nifong/Grindstone

Group 7
• Neighborhoods at risk of displacement-mobile homes/trailer parks
• Make rental application fees transferrable
• Felons
• Property management companies make up their own rules
• People at risk of being displaced, “on edge” how would we assess this
• Don’t “silo” people; mingle
• Veterans; tiny houses
• Increase access, marketing for financial counseling at family counseling center
• Check ordinances for discrimination-not allowed to have disabled group homes next to each other?

Group 8
• Planning
• Multi Class neighborhood
• Helps community/can’t be kicked out
• Refugees

Group 9
• Refugee families
• “working homeless”-transient houses/schools
• Multigenerational
• Multi units
  o Age

I. New Construction or rehab
  o Rental
  o Homeownership
II. Down payment assist
• Transportation, grocery/shopping

Are there specific populations or areas of town that we should prioritize?
  a. increasing affordable housing options outside of central City of Columbia
  b. preserving units within the central city to reduce displacement

Group 1
• Need to conduct landscape assessment to see what resources are available to encourage living in central city
• Need to provide access throughout city

Annual Action Plan
2020

OMB Control No: 2506-0117 (exp. 06/30/2018)
- Encourage mixed income housing
- Discourage clustering of “affordable housing”
- Can be strain on resources

- In order to measure the community, ease access to local transportation, healthcare, culture, education

- Other considerations
  - Other options to give people and address and address homelessness
- How do we incentivize affordable housing in COMO vs. push to Boone County?

Group 2
- Expand vision of central city-perhaps old 1960-1970 area Columbia
- All low/moderate income should be blended with all income groups for best success
- Class=cost of homeownership after closing

Group 3
- Central City... nearby to transportation
- Families do better in mixed income neighborhoods
- Expand to include area by Old 63/Hwy 63 (East), Stadium Blvd., Business Loop/Parkade
- Education for people trying to buy/own/maintain (doing with case management)
  - Credit 101
  - Homeownership 101
- Look at Habitat for Humanity as it operates in Jeff City

Group 4
- Lakeview Avenue
- David Roger’s Estate (BC/College) ???
  Put housing in the city-need resources, transportation, can’t be on the fringe of town
- Gentrification: ward 1 African Americans live North/Prathersville; furthest from employment
- Increase housing close to MU and Hospitals
- Density in Central city
- Focus on Transit routes
- *Support preserving units in the central city-then more opportunity-come more out of the city when they are independent
- Do employers provide a bus pass for employees?
- Van service for employees?

Group 5
- Redistricting schools impacts. Moving low income families south of town.
- Bus system doesn’t help. Need a new system
- Building where the jobs are is a possibility.
- Preserving affordable housing in the central city. Infrastructure issues. Police issues.
- Need integrated neighborhoods
- Fair Housing education needed
- Increase affordable housing outside central city
- Not use CDBG to replace city money
- Need 4 bedroom houses
Group 6
A. A minimum standards for any rental property.
   i. Make sure inspectors are well trained and enforce any landlord violations
B. Income Section 8 incentives to landlords and property owners
C. Examples of types of communities
   i. tiny homes
   ii. hotel rooms
   iii. renovating studio/apartments multifamily
   iv. housing facilities with social services and/or medical facilities onsite
      ex. Individuals who cannot work, but need stable housing and needs taken care (ie. Mental health)

Group 7
- Where there’s access to services, e.g. schools, transportation
- Require affordable housing in all new developments

Group 8
- Better schools
- Long term solutions
- Wealth generating

Group 9
- Affordable housing, city planning-rehab/reclaim neighborhood
  o Bethany
  o White Gate
  o North of Derby Ridge,
  o Parkade
  o Hanover
- Safety, Health, security
  o Education
  o Stable Children
- CDBG Funds
  o Daycare
  o Blind Boone

Infrastructure Public Engagement Meeting

1. What do you feel are the biggest infrastructure needs in your neighborhood?
   Group 1
   - Sewers-> Storm water-contributes to sewer backup.
   - Environmental concern- sanitary sewer and aging infrastructure-behind other cities.
   - Others: Fayetteville, Springfield, KC, St. Louis-modular rain gardens-use soil-urban design to slow the flow. S grand in St. Louis-rain gardens-(WANA)
   - A lot of acres don’t have any SW infrastructure-no pumping system-> older homes-fed to sanitary sewer-> look for drain into sanitary sewer-to rental compliance; inflow; potential DNR Funds
   - City Code is vastly inadequate; for profit org will not-storm water codes-subdivide lots to avoid amount of impermeable surfaces; on site mitigation
*Address in Central city
- Sidewalks- missing near schools- crosswalks are missing
- When developers are getting plats->park requirement; require park land in the subdivision
- Commute by bike-hard to travel by bike (ie Paris rd, Rangeline)
- Leaves in the curb-machine to remove leaves to not enter the storm drain->
- Code enforcement-don’t have capability to do a good job-targets are on low income family-> hold developers (Bus. $) to a higher level than hard working families

**Group 2**
- Storm water-missing curbs in areas having severe drain issues; repair and replace missing curbs
- Sanitary sewer-focus on areas of need
- Streets-there are streets (5th street, Kilgore’s Pharmacy) in COMO that are in need of remove and replace, improper, huge hollow pavement
- Sidewalks
- Repair (raise settle sidewalks, patch and repair), Fill in gaps of established sidewalks,
  Worley, Ash, 4th, 5th, Lyons, etc. (Sexton)
- Depending on Income (have sliding scale) for repairs from house to collector 50/50 (for example) share

**Group 3**
1. Roads and sidewalk-> Autumn Hills-> Brown Station Rd.
2. Pot Holes
3. No shoulder and sidewalk on East Side-> Park by Battle
4. Back of ____ and Downtown
5. Central Downtown Columbia-> Sewer system-> back up -> North Central-> Eastside basement flooding and sanitary sewer
6. Control over development -> roads not equipped to handle ->developer need to put money towards
7. City-> Uncontrolled growth-> schools can’t handle
8. City spends on parks-> sewer more important than bike trails/parks
9. Bus system-> Doesn’t go where people need to go

2. What do you feel are the best uses of CDBG funds as they relate to infrastructure and other non-housing neighborhood needs?

**Group 1**
- Live lateral to keep storm water out of sewer
- $10K per house; show a $2500 max-pay directly to contractor; hard to front $10K-neighbors can’t
- Repairs on house: City runs out of funds (roof) (Partnership with water and light) Keep the senior
- Sidewalks- accessibility for disabled
- Environment-green space; Universal Design concepts
- People are aging-age related accessibility-make neighborhoods accessible and desirable-econ. value
• Aesthetics connect to storm water management
• Compliant city programs from other utilities
• They should have “skin in the game”- Sewer backs up to a basement; Use CDBG to leverage other funds
• Should help those who cannot afford;
• Rentals: Incentivize for landlords to make property more energy efficient; (Add a disclosure)
• Shortage of affordable housing

**Group 2**
• Have a program in place so funds can be paired up with other sources for example-fixing city sewers and also fixing INI issue
• Using code enforcement to address issues and have funds available to offset expenses for the code violation
• Work with nonprofit groups (provide funds) to assist those who need assistance with repair; lawn maintenance, storm water mitigation (examples include beams, French drains, storm water utility)
• Focus monies in low-income neighborhoods, elderly citizens, fixed income, focus on people who cannot help themselves, preserving homes, and neighborhoods-strengthen neighborhoods and community.

**Group 3**
• Safety-> sidewalks and street lights
• Shoulder
• Storm sewer
• Bike trails-> need to make safe

3. How should the City prioritize allocating CDBG funds for infrastructure, while also balancing the allocation of funds for affordable housing, homelessness, non-profit facilities, job training and fair housing efforts?

**Group 1**
• Topics are related-> demolish old houses-> build houses- flex zoning-> Not enough entry level houses; don’t want to increase density; redeveloping houses; Third Ave-> get alleys fixed- 4th street alley-> to build an ADU
  o Increase energy efficiency of homes will help
• Homelessness is really important-> should be a high priority-> sewer utility needs to fund its own work; need to do their job->
  o Tired of symptoms and not addressing root problem, fight poverty to start; all programs help reduce poverty
• Need to pay a living wage
• Invest in social safety nets
• Developers should be required to pay for affordable housing (require parking)
• Land trust issue: We should put the houses in higher income areas; don’t concentrate in a low income neighborhood; students do better in a mixed income neighborhood; (ie Ridgeway elementary) Long term antipoverty
  o Jobs for homeless-job training- only them poverty
Utility should pay its own way so CDBG can be used for other programs

**Group 2**
- Fixing vs. new
- Homelessness, mental health issue, lack of assisting has increases homelessness, kids couch surfer, not enough space for woman
- Economic development-livable wages, job programs

**Group 3**
- Homelessness-> Address job training-> cost of living
- Federal government cut funds- how are funds allocated?
- More money needs to be allocated-> could aid more jobs-> lower than most of state-> higher property and sales tax
- Put emphasis on sidewalks, sewer, lights
  1. Safety
  2. Affordable housing ->mandated in subdivision
  3. Job training

**Homelessness Engagement Meeting Responses**

**What current efforts to reduce homelessness are working and how can we continue or further support those efforts?**

**Group 1**
- GED: @ decrease more help larger facility, more facilitators.
- Turning Point is good just needing more room to (breath)
  - Adding more programs within
- New Horizons: housing=VAC housing vouchers
- Problem with background and landlords
- How can we make vouchers work better
- Insurance for landlords for their property
- Transportation is very hard struggling on days without bus running
- Transportation period
- Dedicated facility
- Short term housing for up to 90 days for families, non-abused

**Group 2**
- Efforts

**Group 3**
- Rapid rehousing is working but we need more
● Case workers assisting as helpful but need more assistance in using the section 8 voucher program
● Places that will accept the vouchers but have a bad history—maybe a place like public housing for these people that give them a chance to develop a position history
● Move places where the unsheltered can come at night to get out of the weather doesn’t have to have cots-open city spaces for this
● The outreach professionals on Fridays are making a difference

Group 4

● (Temp) More “Night at the Inn” Spaces/places for people that opens earlier in the day and houses more homeless during “cold days”
● Permanent options—what’s working?
● Transportation:
  ○ Church Buses
  ○ “Providence” -> Community United Builders has a bus
● RATI expanding, public housing, PHC street outreach, functional zero team-revised focus’ mental health; folks need hope and purpose.—> Jobs, incentivized progress (gas card?)
● Love inc counseling expand—transportation vouchers, lyft, uber, taxi

Group 5

● Efforts are good—just not enough
● Operation Safe Winter—collect and distribute goods to “rough sleepers” tents, coats, shoes etc.
● Acute, immediate needs
● Fresh start—Columbia has lots of social services and they are centrally located close to each other. And they work together well.
  ○ Each service is a net to catch potential clients
  ○ Good networking
● New Horizons—the personal relationships are key and take time to build
● Street outreach help with application and “hoops”
● Most efforts are not reducing #’s but just mitigating problems/effects
● Functional 0
● Student housing impact on housing—debate on if raising or lowering rents
● Services will not solve problems
● Harbor House, Welcome Home, Room at the Inn
● Pay not enough
● Service will not solve problems
● Need year round sheltering

Group 6

● Safe houses—partners meetings
● Homeless Lives Matter
● Education Services
● CMCA Taxi vouchers ended  
● Coordinated VAC, Turning Point, counseling, Housing, more discussion  
● Harbor House families, need more  
● Churches-tying up facilities  
● Having more shelter, larger facility  
● Help you get BIC’s and ID, driver to take to work, working Sunday buses  
● Vouchers-barriers-landlords-insurance  
● More space, knowing who to ask for resources  
● Continuing after housing to preventing homelessness>follow up case management, volunteers, peer support  

Group 7  

● People engaged with case managers for grants, Love Inc.’s work helping with employment, budgeting  
● Day program, homeless person at table important  
● Employed but can’t afford housing  
● Welcome home, and Turning point are working.  
● Structural approach, tiny houses in shipping containers, very basic/cheap  
● Partisan divide between homelessness and housed, CBDG $ repairing abandoned alley for smaller house construction.  
● Social capital development, Individualized attention to needs.  
● Wilkes Blv UM needs help with the effort, shelters needed. Houses needed, bathrooms  

Group 8  

Supportive Services, private sector help

What community stakeholders feel the impacts of homelessness in our community and how are these stakeholders impacted differently?

Group 1  

● Churches  
● Public library  
● Public schools (kids)  
● Homeless kid having to go to outside free wifi to do their homework  
● Silent homeless=very important  
● Washing machines  
● Battling through after 12 noon  
● Bum k house sleeping  
● Safe resting area at night  
● More volunteers  
● Voice in the community  
● An official liaison to the homeless community  
● An outreach team living among the homeless
- Private land for homestead
- Rule governed
- Group control

Group 2

- Impact
- ER of housing
- Kids into the system-> Jail
- Trespassers, jail crowding
- Negative economy, health care, negative social impact (social oppression)
- Yards as flopped clean it up
- Not addressing homelessness is a community black eye

Group 3

- The homeless service agencies, neighbors, community entities, business holders
- People wanting to use city parcels-the arc over ridden by drunk people and messes they leave behind-we need more restrooms available
- Neighborhoods with services are increasing traffic to areas and causing safety issues. Results in compassion fatigue
- The neighborhood drives cannot drive anywhere without being approached by panhandlers. Has resulted in accidents and injuries. Law enforcement is a low priority-make emergency funds available-some panhandlers aren’t homeless.
- People have a lot of people that are not stability employed
- The service providers are overwhelmed and turning people away

Group 4

- Coordinators at CPS for keeping kids in school zones- they don’t change schools so much. Stability for children
- Healthcare providers in ER. Medzou, etc. Impacted by homelessness
- Police station and post office open 24/7
- Library
- Convenience stores-24 hour gas station parks and property owner (camps)

Group 5

- Mental health community-homelessness or housing crisis looming drives them to door. So it could be positive that it is bringing people to door
- Property owners-have people living on their land and developers
  - We need a safe zone tent camp and have services
- Downtown businesses-grocery stores
  - Loitering/panhandling congregations
- Breaking into sheds/outbuildings, vacant properties or common areas in apartments
- Trash complaints from neighbors of service providers
- Environment-trash, human waste
- Public school system-unstable home=behavior and low test scores
● Chronic homeless lead to foster care
● Law enforcement/legal services
  ○ Respond to calls; facing the system
● Get people to understand that people must exist somewhere

Group 6

● Public library-homeless, temp
● Piecemeal services-how to refer 211 showme.org
● Homeless children-academically, financially, teens kickout, couch-surfing, moving, bullying, ipads for kids, wifi for teacher engagement
● Mortgage insurance
● Ban the box can’t ask until after offer what about on housing application?

Group 7

● People don’t know about safety nets
● perception of “No safety net”, high cost of living in COMO, can’t move outside CL because of trans cost

Group 8

● Stakeholders: Business, time
  ○ Medical, time, money
  ○ Police, time
  ○ Everyone’s issue

What strategies should we consider in serving the different populations that are impacted by homelessness?

a. Veterans
b. Persons with disabilities
c. Families with children
d. Unaccompanied youth
e. All other individuals

Group 1

● Halfway houses-after rehab homes
● Less money or even scholarships, to get into sober living
● Different guidelines for landlords in choosing who bases on felonies
● Sober living for couples
● Less money getting into the these halfway houses
● Ban the box: the box that asks you have you committed felonies
● Can we integrate this into the application for housing
● Homeless connect land
● Who’s it owned by?
● Pets for mentally ill

Group 2

● Job, record, ban the box
Group 3

a. Veterans—There are a lot of designated service but there is a disconnect between services and individuals—through CMOT could be used to assist the disconnect—these programs could be expanded to the larger population

b. Medicaid has become too hard for the disabled to maintain resulting in an inability to maintain healthy, then income and eventually housing. Many benefits are tied to benefits. Look at what help do you need and not tie them to Medicaid when Medicaid is necessary provide advocates.

c. We need more family units for families with children. The children need more stability to function

d. More shelter options for unaccompanied youth

e. If the city could have a commission to focus on the issues of homelessness specifically with the community and those that want to get off the streets. Can we turn some of the hotels outside of town be turned into safe places for the homeless but some of the homeless need to clean of their act

Group 4

● Veterans: Landlords (Bernard King) VASH
● Trauma support for all groups
● Families with Children: Shelter Space, auto repair
● Unaccompanied Youth: Job Point House, 6-8 bedrooms; support for LGBTQ folks that come out and get thrown out
  ○ Substance abuse treatment
● Housing first and follow up support
● Starter packs—tennis ball tube
● Medication assistance

a. College, house them and educate, GI. Voc Rehab (college partnership), veterans court (drug court, MH court)

b. Access and healthcare, need for free services?

c. Money for more shelters for families. Money for car repair (VAC funding stopped).

d. Job Point—house for kids, rainbow house (ask questions) Center project needs money (LGBTQ)

● Housing First—Placing people then addressing mental illness and addiction issues
Group 5

- Hire a city manager who prioritizes homeless issues
- Leadership in city hall, need clear actions and goals, measurable and attainable goals
- Vets: VA and Welcome Home referrals to Fresh Start not working out because they are clean/sober living must stay in rehab program
- Living Wage Job for People: Job Training, specialty jobs
- Disabilities-wide variety of problems
- Health Care-need medicine, can't get meds
- Injuries-teeth/dental, amputations, broken bones
- Families with children
- Unaccompanied youth-high prevalence of LGBTQ community, more counseling for them and safe space for them
- Be open to food sharing
- Keep ‘spikes’, and criminalization of homelessness out of Columbia
- Rainbow Trailer Park
- **NIMBY
- Budget House Inn-would make a great homeless shelter

Group 6

- Interpersonal differences, profiling
- Recovering, folks clean and sober access/teens too
- Rest-sleep
- Application barriers, vetted landlords
- Records barrier
- Scholarship to get access to housing
- Have to be able to use the vouchers
- Group homes to mentor skills for those who need socialization on Job training-schools
- Disabled and elderly tech help and transportation
- Medication and food stamps
- Service animal fees
- Need a place after noon when Turning Point closes.
- St. Francis-kicked out/off of porch
- Parents, Boys and Girls Club, Blind Boone, Dominoes effect on family
- St. Louis schools-washing machines
- Douglas has this
- Land owned by and not be bothered to live on without hassles
- A safe place to live without a home
- Dental, healthcare, mental health providers, social services

Group 7

- Housing first
- Deal with trauma/mental health issues must happen first
- Funding mechanism at local level, not federal
- Tax credits for people who want to help, open their homes etc. ADU’s
- Four types of people need different help, Bob Woodson model
  - Character but given up
  - Mental ill, trauma
● Character issues
● Common sense

- 24/7 shelter, some unsheltered have minimal funds, could be used to support shelter. City’s land trust is still too expensive for homeless, they need shelter.
- Business community wants to help, esp models that work
- Love Inc-putting mentors together with people

Group 8

- Baby boomer generations=call list, Tax credit-volunteer mentors
Estimated Timeline for Phase I and Phase II: 7 months
Volunteer Steering Committee Members Needed: 8-10 persons
Number of Meetings: 14 Meetings

Phase I Strategic Planning and Feasibility Analysis

This recommended approach breaks this process up into two phases. Phase I includes examining the critical questions necessary to identify the feasibility of implementing a 24 hour resource center for homeless persons within Columbia. The goal would be to examine all of the key issues to assist the group in making a go or no-go decision on implementing a 24 hour facility to serve homeless individuals. I would recommend forming a steering committee consisting of 8-10 persons to sift through the critical decisions within Phase I and appointing a chair, vice-chair and secretary to help provide a formalized structure and order to the meetings. I would recommend ensuring steering is made up of homeless service providers, non-profit representatives, a business community representative, central City neighborhood association member, faith representative and a person that has experienced homelessness. I anticipate these 8-10 people need to be dedicated to meeting twice per month for 4 months for 1.5 hours at a time. The critical subjects and questions to be discussed in Phase I is recommended as follows:

Mission
Will the 24-Hour drop-in center focus solely on providing a year round 24-hour facility to provide space for the chronically homeless? Or, may the drop-in center entity also include other functions such as specific social services, referral services and case management? If so, will the entity running the resource center provide these services or contract with local providers? What entity (or entities) will be in charge of determining what resource providers should be located at the center?

Service Area
Will the 24-hour drop-in center serve a specific neighborhood(s), the whole City, or County?

Corporate Structure
Who will be responsible for the on-going operation of the 24-hour drop-in center facility and the critical functions associated with budgeting, purchasing, maintenance of the facility and managing the day to day operations?

- Would it work to have an existing non-profit or program such as Turning Point, CATCH, or VAC be responsible for day to day operations of the facility? Which entity or entities is best suited and willing to fill this role? What changes would need to be made for the parent organization’s bylaws or IRS 501c3 ruling? What are the risks to the mission and liability of the existing organizations?
- Or, should there be a new non-profit corporation created for the sole purpose of operating and maintaining a 24 hour drop resource center for homeless persons? What are the advantages and risks to community partners, as well as City and other local funding sources to this approach?
• How will the board of directors be comprised if it is a newly created entity? What specific roles and skill sets are needed to provide effective oversight and governance of a 24 hour resource center for homeless persons?

**Competition and Partnerships**

• Who are the key entities with a stake in the successful operation of a 24 hour resource center for homeless persons?
• What are the key partnerships that will need to be forged and maintained in order for the implementation of a 24 hour resource center for homeless persons to proceed?
• Are there other programs or initiatives that could compete with- or otherwise impede or complicate the operation of a 24 hour resource center for homeless persons within its service territory?

**Facility Needs and Roles**

• What types of facility or property would most likely become a 24 hour resource center for homeless persons? Vacant commercial space, an old hotel, vacant apartment, vacant land for new construction?
• What role would the entity operating the facility play in the development? Would they act as the developer, or in an advisory capacity to an entity with existing capacity?

**Homeless Populations**

• What homeless populations would be eligible to utilize the facility? Are there any preferences that would want to be served? What other eligibility requirements should be considered?
• How much demand for the facility is the community likely to experience? How many people per night is a reasonable expectation or goal to shoot for in planning a facility? How much do we anticipate demand to grow over the next 10 years?
• Are there specific locations that the facility should not be located? Near schools, day cares, residential areas, etc..?

**Scale and Available Resources**

• Given the level of public and private resources available, what is a reasonable sized facility and level of operations that could be funded?
• At what level would there be too many homeless persons concentrated at one location?
• How much space would be needed to effectively operate a 24 hour resource center for homeless persons?
• What would be a reasonable estimate of total costs for the acquisition, development and/or renovation?
• Would there be space available that fits this need to rent?

**Organizational Capacity and Staffing**

• What will be the staffing needs for the facility including operations and overhead?
• What would be the on-going facility needs be over the next 10-15 years?
• What on-going collaboration is needed for an effective functioning of the facility?
• If a new non-profit entity is created to fulfill this role, how much funding is needed to cover start-up costs (articles of incorporation, bylaws, 501c3 application, operating agreements, etc...)?
• What would be the operating budget for the first 3 years of operations?

Phase I Outcomes:
• Each of the critical feasibility questions would be analyzed and considered for the steering committee to make a go or no-go decision to implement the creation of a 24 hour resource center for homeless people.
• A robust level of information could be compiled from the result of these conversations to developed recommendations for a mission and the core functions of a 24 resource center for homeless persons to be identified, what the operational needs are, what the corporate structure should look like and if a new entity should be created or if an existing non-profit would work well as a parent organization for this effort.
• Should the group decide to move forward, the group should enter into Phase II

Phase II: Implementation
If the group decide to proceed with implementing a 24 hour resource center for homeless persons, the group I anticipate the group needing to meet for an additional twice per month schedule for 3 months. The outcomes of both Phase I and Phase II would be a comprehensive feasibility assessment and business planning process for the implementation of a 24 hour resource center for homeless persons. The necessary level of public, private and non-profit support for this initiative would be made clear by following this process. It is my opinion that a very rigorous planning process is required in order for the opportunity for success to even be within reach for a project of this size, complexity and level of resources needed.

Develop 24 Hour Resource Center Entity or Program
• Existing entity or new start-up entity will either amend bylaws/501c3/articles of incorporation or develop new ones if start-up route is chosen.
• Develop the corporate structure of the organization: Board and governance

Organizational Capacity and Development
• Identify skills needed to serve on the initial board of directors and critical skill sets of facility management and collaborating partners.

Resources and Management of the Facility
• What spaces are needed for effective operations?
• What key partners may have space needs and how might their rent support the on-going operations?
• What rules and guidelines need to be developed for program participants, or what existing strategies have worked well in the past?
• What staffing levels are needed to ensure effective operations of facility and support to the board or parent entity?
• What overhead or administrative needs are there for operating the facility/entity?
Funding Sources

- Identify potential funding sources.
- Develop a fundraising plan with goals and timelines.
- Formulate a capital campaign committee.
- Apply for grants and resources.

Phase II Outcomes:

- Some basic strategic planning and organizational capacity building is done to help either support the development of a new entity or strategically align an existing entity to take on this endeavor.
- A robust level of information will be reviewed and analyzed to develop a strategic plan for the first 3 years of operations.
- From this point the new entity, or realigned entity would be positioned to begin the process of fundraising and identifying a location for the facility.