



CITY OF COLUMBIA



2015-2019

Community Development Block Grant &
HOME Investment Partnerships Program

CONSOLIDATED PLAN

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City will support a variety of affordable projects including rehabilitation (owner and rental), acquisition, and the production of new units. The City will be serving homeless households through providing funds to Welcome Home and In2action. Special needs populations will be served through Boone County Council on Aging and Services for Independent Living.

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

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	2
Rehab of Existing Units	86
Acquisition of Existing Units	19
Total	107

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

AP-60 Public Housing – 91.220(h)

Introduction

The Columbia Housing Authority (CHA) was established in 1956 as a municipal corporation under the 1937 federal housing act and Chapter 99 of the Revised Statutes of the state of Missouri. A federal urban renewal grant provided money to replace dangerous and unsanitary residences in Columbia's central city with safe and clean dwellings at affordable rents for low-income persons. Columbia's four public housing developments were constructed between 1958 and 1973.

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

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

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

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

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

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

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

Introduction

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

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

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

The Basic Need Coalition conducts point in time counts and coordinates project homeless connect. The point in time counts allows participant agencies to assess the level of homelessness needs in the community, as well as provide referral services and resources to homeless persons. Project homeless connect provides a multitude of services and referrals for homeless populations in Columbia.

Addressing the emergency shelter and transitional housing needs of homeless persons

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

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

The City's annual action plan contribute to helping homeless persons make the transition to permanent housing and independent living by providing funds for facilities operated by agencies that serve these populations and by expanding affordable housing options to these populations. Welcome Home provides emergency housing for homeless veterans. CDBG funding to this project will help expand emergency shelter funding for homeless veterans. CHA is also partnering with Welcome Home along with the VA to ensure veterans have additional transitional housing and supportive services.

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

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

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

Introduction:

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

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

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

AP-85 Other Actions – 91.220(k)

Introduction:

This section identifies additional required actions the City must take as a part of its annual action plan.

Actions planned to address obstacles to meeting underserved needs

The City also purchased a site for the homeless drop-in center with general revenue funds during 2014. A homeless drop-in center has been identified as a project to reduce risks to exposure and connect homeless persons with additional services. The City plans to include the donation of this lot to a homeless drop-in center proposal as a part of the next annual CDBG and HOME RFP for local agencies.

Actions planned to foster and maintain affordable housing

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

The primary activity that will reduce the number of poverty level families is the funding of Job Point's Vocational Training program. The goal of the training is to obtain employment or increased employment in areas of high demand, resulting in higher household incomes.

Actions planned to develop institutional structure

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

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

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

Program Specific Requirements

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

Introduction:

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

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	90.00%
Annual Action Plan 2015	157

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(l)(2)

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

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

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

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

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

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

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

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