



CITY OF COLUMBIA



2015-2019

Community Development Block Grant &
HOME Investment Partnerships Program

CONSOLIDATED PLAN

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Columbia utilized housing market data in its staff technical team to develop questions and topics for discussion at the affordable housing focus group and neighborhood congress event. Market data was presented community forum/focus group participants at all events as a discussion starter. Market data and public input indicates a need for the development affordable owner occupied units and rental units, as well as the preservation of existing housing.



MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

A majority of Columbia's housing units are 1-unit detached structures according to 2007-2011 CHAS data provided in the consolidated plan template, followed by multi-family units of 2-4 and 5-19 units. The number of mobile homes in Columbia has been decreasing in Columbia. In 1990, the number of mobile home units in Columbia was 1,825, while 2012 ACS 1-year estimates are at 858 mobile homes. All other types of housing units available in Columbia have been increasing since 1990.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	23,568	51%
1-unit, attached structure	3,739	8%
2-4 units	7,428	16%
5-19 units	7,225	16%
20 or more units	3,103	7%
Mobile Home, boat, RV, van, etc	1,444	3%
Total	46,507	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2007-2011 ACS Data

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	6	0%	842	4%
1 bedroom	57	0%	3,812	17%
2 bedrooms	2,366	11%	8,659	40%
3 or more bedrooms	18,157	88%	8,489	39%
Total	20,586	99%	21,802	100%

Table 27 – Unit Size by Tenure

Data Source: 2007-2011 ACS Data

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

The City of Columbia HUD funded housing programs serve populations at 80% or below AMI. The rehabilitation and repair programs serve a range of households at or below 80% AMI, while the Homeownership Assistance program tends to serve households between 50-80% AMI due to underwriting requirements.

The City of Columbia also provides CDBG funds to Services for Independent Living and Boone County Council on Aging to provide home accessibility and repair assistance to disabled and elderly households. There are also a variety of other units throughout the City assisted with federal, state and local funds. A summary of organizations providing housing assistance, including annual funding amount and source, to lower income populations is as follows:

- City Owner Occupied Rehabilitation Program, CDBG and HOME federal funding.
- City Minor Home Repair Program, CDBG federal funding.
- City Homeownership Assistance Program, HOME federal funding.
- SIL and BCCA Home Repair Accessibility Program, CDBG federal funding, \$90,000.
- Welcome Home Inc., ESG federal funding, \$50,000.
- Salvation Army, ESG federal funding, \$50,000.
- Rainbow House, ESG federal funding, \$50,000.
- True North, ESG federal funding, \$50,000.
- United Way, Safety Net funding, local funds, \$137,328 for affordable housing.
- Columbia Housing Authority Shelter Plus Care, HUD federal funding, \$378,781.
- Phoenix Programs Project Bridge and At Home, Continuum of Care federal funding, \$72,477.
- Housing Opportunities for persons with Aids HOPWA, state funding, \$327,007.
- Salvation Army Continuum of Care funding, HUD federal funding, \$38,163.
- Section 8 Family Self-Sufficiency Program, HUD federal funding, \$52,396
- Section 8 Housing Choice Voucher Programs, HUD federal funding, \$5,849,752



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

No units are expected to be lost in the near future. Most past funded affordable housing projects still have significant time left in affordability periods.

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

There currently is not sufficient housing for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are 18,846 households in Columbia at 80% or below AMI, and there are 29,604 units that are affordable for households below 80% AMI. Initial review for the category as a whole demonstrates adequate numbers for affordable housing units; however CHAS data shows a deficit of 503 units for persons at 0-30% AMI. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units due to age and quality of housing stock.

Describe the need for specific types of housing:

Data referenced in the previous question on the availability housing units suggests the highest priority needs for specific types of housing are:

- The production of affordable rental units for households at 30% or below AMI.
- Increased affordable owner occupied units for households between 50-80% AMI.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction:

The City of Columbia lacks sufficient quality affordable housing for its low and moderate income citizens. Median monthly housing costs in Columbia Missouri were \$822 in 2010, while these costs were \$780 in 2007. 8% of households making less than \$35,000 per year in 2010 were paying 30% or less of their salary on their mortgage, while 92% were paying more than 30% of their salary on mortgage costs. For households making more than \$75,000 per year, only 2% paid 30% or more of their salary on mortgage costs.

2012 ACS data shows Columbia's area median rent to be \$774. 78% of households renting and making less than \$35,000 per year paid more than 30% of their salary towards rent in 2010, while only 10% of renter households making more than \$75,000 per year pay more than 30% of their salary towards rent. 44% of Columbia's housing units were constructed before 1979 or earlier. Older homes typically have higher energy and maintenance costs.

The median housing value increased from \$94,587 in 1990 to \$118,500 in 2000 and to approximately \$167,300 in 2011, indicating a large increase homeownership costs in Columbia.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2011	% Change
Median Home Value	110,700	167,300	51%
Median Contract Rent	427	610	43%

Table 28 - Cost of Housing

Data Source: 2000 Census (Base Year), 20-7-2009 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	7,569	34.7%
\$500-999	12,069	55.4%
\$1,000-1,499	1,335	6.1%
\$1,500-1,999	704	3.2%
\$2,000 or more	125	0.6%
Total	21,802	100.0%

Table 29 - Rent Paid

Data Source: 2007-2011 ACS Data

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,365	No Data
50% HAMFI	7,375	1,345
80% HAMFI	16,355	4,009
100% HAMFI	No Data	6,418
Total	25,095	11,772

Table 30 - Housing Affordability

Data Source: 2007-2011 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	523	546	704	1,030	1,245
High HOME Rent	523	536	691	1,011	1,222
Low HOME Rent	523	536	691	890	993

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

There currently are insufficient affordable housing units for households at 0-30% AMI. There is also a shortage for remaining income levels when considering, quality, energy efficiency, universal design, location to amenities and cost burden. Census data indicates there are 18,846 households in Columbia at 80% or below AMI, and there are 29,604 units that are affordable for households below 80% AMI. The data does show an affordable housing deficit of 503 for persons at 0-30% AMI. CHAS data reviewed earlier in this section also indicates the need for additional affordable housing units based on age and quality of housing stock.

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

According to local real estate data, home median sales prices have increased from \$108,950 in 2000, to \$167,000 at the end of 2014. This is an increase of approximately 53%. These increases are expected to continue in the near future. Median rent in most of Columbia has increased by approximately 16 to 35%, while block group 3, census tract 3 has experienced rent increases at 38.2% between 2000 and 2010. This is an area directly east of downtown and the University that is in high demand for student housing.

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

High HOME rents and Fair Market rents the same except for 4 bedroom units, where fair market rents are approximately 5% higher than high HOME rents. The City of Columbia median monthly rent according to 2012 ACS data was \$774. These numbers indicate that fair market and median rents are closely aligned with High HOME rent limits. The High HOME rent limits represent the highest rent allowed for a unit to qualify for subsidized housing. This data suggests there is a strong correlation of poverty with the affordable housing deficit, rather than adversely high rents; however quality should also be considered with 44% of Columbia's housing supply being constructed before 1979. As stated earlier in the "Needs Assessment", 5,165 rental households at 0-30% AMI report having one or more severe housing problems, indicating the need for increasing the supply of higher quality affordable rental housing.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

According to 2010 census data, 44% of Columbia's housing units were built before 1979. 50% of Columbia's 10,722 rental housing units have one selected condition according to 2007-2011 CHAS data provided through HUD's consolidated plan template. Selected conditions include; 1) lacks complete kitchen facilities; 2) lacks complete plumbing facilities; 3) more than one person per room; and 4) cost burden greater than 30%. 19% of Columbia's owner-occupied units also have one selected condition.

Definitions

The City uses its ordinances to classify homes that are in substandard condition and must be vacated. These homes must meet one of the following criteria:



(1)Those structures whose interior walls or other vertical structural members list, lean or buckle to such an extent that a plumb line passing through the center of gravity falls outside of the middle third of its base.

(2)Those structures which, exclusive of the foundation, show thirty-three percent (33%) or more of damage or deterioration of the supporting member or members, or fifty percent (50%) of damage or deterioration of the non-supporting enclosing or outside walls or covering.

(3)Those structures which have improperly distributed loads upon the floors or roofs or in which the same are overloaded, or which have insufficient strength to be reasonable safe for the purpose used.

(4)Those structures which have been damaged by fire, wind or other causes so as to be dangerous to life, safety, health or welfare of the occupants or the residents of the city.

(5)Those structures which are so dilapidated or decayed that they are a danger to the life, safety, health or welfare of the occupants or the residents of the city.

(6)Those structures having inadequate facilities for egress in case of fire or panic or those having insufficient stairways, elevators, fire escapes or other means of communication.

(7)Those structures which have parts which are so attached that they may fall and injure members of the public or property.

(8)Those structures which exist in violation of any provision of the Building Code of Columbia, Missouri or other ordinances of this city and which are a danger to the life, safety, health or welfare of the occupants or residents of the city.

(9)Those structures which, if occupied, would constitute a hazard to the safety, health, or welfare of the occupants because they lack maintenance, are in disrepair, are unsanitary, vermin infested or rodent infested, lack sanitary facilities or equipment or otherwise fail to comply with minimum provisions of this code.

(10)Those structures which have unsafe equipment including any boiler, heating equipment, elevator, moving stairway, electrical wiring or device, flammable liquid containers or other equipment on the premises or within the structure which is in disrepair or conditions that such equipment is a hazard to life, health, property or safety of the public or occupants of the premises or structure.

The City classifies homes that are in substandard or suitable for rehabilitation, if the home can be rehabilitated for no more than \$35 per square foot, or for less than the anticipated appraised value.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	3,548	17%	10,722	49%
With two selected Conditions	20	0%	436	2%
With three selected Conditions	40	0%	43	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	16,978	82%	10,601	49%
Total	20,586	99%	21,802	100%

Table 32 - Condition of Units

Data Source: 2007-2011 ACS Data

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,312	26%	4,976	23%
1980-1999	7,195	35%	7,186	33%
1950-1979	6,259	30%	7,425	34%
Before 1950	1,820	9%	2,215	10%
Total	20,586	100%	21,802	100%

Table 33 – Year Unit Built

Data Source: 2007-2011 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	8,079	39%	9,640	44%
Housing Units build before 1980 with children present	2,610	13%	1,523	7%

Table 34 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

Need for Owner and Rental Rehabilitation

The data identifies a need for both owner rehabilitation and rental rehabilitation. The City currently operates an owner-occupied rental rehabilitation program; however it no longer operates a rental rehabilitation program. The data shows a much stronger need for rental rehabilitation efforts. The City used to operate a rental rehabilitation program; however operation of the program was difficult due to ongoing affordability and compliance requirements with the reduction in staffing. The City does plan to fund rental rehabilitation efforts; however it will only be in conjunction with low-income housing tax credit (LIHTC) projects and in partnership with organizations maintaining the capacity to manage HUD funded projects.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

According to 2007-2011 CHAS data, approximately 40% of housing units in Columbia were built before 1980 and are at greater risk of containing lead based paint. 72% of these homes have children present and 44% of renter occupied housing units built before 1980. 40% of households in Columbia are at 80% or below AMI, approximately 40% of Columbia's housing units were built before 1980. This information provides a range of between 7,107 and 17,719 of Columbia's housing units containing lead-based paint hazards that are occupied by low or moderate income families.

MA-25 Public and Assisted Housing – 91.210(b)

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.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	0	719	1,132	21	1,111	431	0	0
# of accessible units									

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

Table 35 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

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:

CHA currently operates 719 public housing units divided into four separate developments. The Downtown Family Site, located in Columbia's central city, contains 294 townhomes servicing families and households of all types. Oak Towers, built in 1967, consists of 147 efficiency and one-bedroom partially accessible apartments serving the elderly and near elderly. Completed in 1973, Paquin Towers consists of 200 fully accessible efficiency and one-bedroom apartments designed for mixed populations including persons with disabilities and the elderly. The Bear Creek development, located on Elleta Boulevard, consists of 78 townhomes serving families and households of all types.

Public Housing Condition

Public Housing Development	Average Inspection Score
Bear Creek	36.4
Oak Tower	38.8
Paquin Tower	38.8
Downtown	32.8

Table 36 - Public Housing Condition

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

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

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

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

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

CHA is undertaking extensive renovation projects and conversion of public housing to project based vouchers. CHA has received 4% tax credits to complete renovations and conversion at the Stuart Parker and Paquin sites. The main objectives are to renovate living units up to modern codes and standards and improve the living environment for tenants.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	0	0	0	0	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	0	0	0	0	0
Veterans	0	0	0	0	0
Unaccompanied Youth	0	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source

Comments:

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.

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 is also partnering with Welcome Home to construct a 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.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

This section describes facilities and service needs for special needs populations. Special needs populations referenced in this document include the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addictions, persons with HIV/AIDS and their families and public housing residents.

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

The City of Columbia's consolidated plan community forums/focus groups were attended by a large number of local service provider organizations. Local agencies identified mental health facilities as a high priority need in Columbia. Single person housing units were also identified as a high priority need in the fair housing focus group, as well as the affordable housing focus group. Single person housing units were identified as a high need for special needs populations.

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.

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. 91.315(e)

The City of Columbia will be providing CDBG funds to Services for Independent Living and Boone County Council on Aging to complete home repairs and accessibility modifications to elderly and disabled households.

The City of Columbia is also providing CDBG funding to Welcome Home's Veterans Campus serving homeless veterans with emergency housing and supportive services.

For entitlement/consortia grantees: 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 will provide CDBG funding to increase housing units at Phoenix Programs' 90 E Leslie Lane property. The expansion will result in additional bed space and supportive services for persons suffering from substance abuse and alcoholism. The City will also be providing CDBG funds to Welcome Home and the Columbia Housing Authority for the construction of emergency housing. This will result in increased bed space and supportive services provided to homeless veterans.

MA-40 Barriers to Affordable Housing – 91.210(e)

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

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. This will increase affordability by reducing the primary mortgage amount needed for purchase, as well as monthly private mortgage insurance costs.

The City of Columbia has seen a significant expansion in the number of student housing units constructed in Columbia. Several student housing complexes were completed in the fall of 2013 and additional projects are expected to be completed in 2014. A recent local appraisal report notes that 2,400 new beds targeting students were added to Columbia inventory in fall of 2013 and another 900+ are under construction for fall of 2014. The student rental segment of the market is experiencing higher vacancies due to recent construction and reduced University of Missouri enrollment. Non-student apartment property vacancies are stable; however some softening of rents or lack of rent increases in some complexes has occurred. This could be due to the increased availability of units without the increase in demand.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

Columbia has a well-developed economic base that provides a significant level of employment opportunities. The University, local health care providers, finance, insurance and real estate sectors provide a significant number of jobs to the area. The national economic downturn did impact Columbia somewhat; however the economy has been stabilizing and improving significantly since the downturn. Columbia has seen a recent increase in the development in the downtown area with the development of new student housing, a new downtown grocery store (Lucky's), and the construction of the Broadway Hotel by Doubletree. Economic indicators show that its local economy has been stronger than statewide indicators. Columbia's unemployment in April of 2014 was 3.8%, while Missouri's unemployment rate was 6.6% (U.S. Bureau of Labor Statistics). In 2013, Columbia finished first among small cities for "Best-Performing Cities" due to its growth in high-tech businesses.

Economic Development Business Activity Market Analysis

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	169	74	1	0	0
Arts, Entertainment, Accommodations	4,895	8,896	15	17	2
Construction	1,217	1,755	4	3	0
Education and Health Care Services	6,157	10,577	19	20	1
Finance, Insurance, and Real Estate	2,493	4,521	8	9	1
Information	791	1,184	3	2	0
Manufacturing	1,486	2,019	5	4	-1
Other Services	1,401	2,391	4	5	0
Professional, Scientific, Management Services	3,423	6,336	11	12	1
Public Administration	0	0	0	0	0
Retail Trade	5,340	9,166	17	18	1
Transportation and Warehousing	806	963	3	2	-1
Wholesale Trade	1,425	1,796	5	3	-1
Total	29,603	49,678	--	--	--

Table 38 - Business Activity

Data Source: 2007-2011 ACS (Workers), 2010 ESRI Business Analyst Package (Jobs)

Labor Force

Total Population in the Civilian Labor Force	60,124
Civilian Employed Population 16 years and over	56,466
Unemployment Rate	6.08
Unemployment Rate for Ages 16-24	20.80
Unemployment Rate for Ages 25-65	2.86

Table 39 - Labor Force

Data Source: 2007-2011 ACS Data

Occupations by Sector	Number of People
Management, business and financial	15,548
Farming, fisheries and forestry occupations	2,896
Service	5,916
Sales and office	15,081
Construction, extraction, maintenance and repair	2,397
Production, transportation and material moving	1,812

Table 40 - Occupations by Sector

Data Source: 2007-2011 ACS Data

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	46,471	87%
30-59 Minutes	5,482	10%
60 or More Minutes	1,364	2%
Total	52,317	100%

Table 41 - Travel Time

Data Source: 2007-2011 ACS Data

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,509	317	1,091
High school graduate (includes equivalency)	5,757	285	2,081
Some college or Associate's degree	8,543	329	2,081
Bachelor's degree or higher	22,261	441	3,169

Table 42 - Educational Attainment by Employment Status

Data Source: 2007-2011 ACS Data

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	148	152	184	449	514
9th to 12th grade, no diploma	742	674	582	876	665
High school graduate, GED, or alternative	3,093	2,125	1,985	4,013	2,341
Some college, no degree	19,766	2,888	1,787	3,527	1,542
Associate's degree	1,336	1,114	660	1,007	264
Bachelor's degree	4,149	6,346	3,245	5,157	1,806
Graduate or professional degree	426	3,655	3,232	4,343	2,044

Table 43 - Educational Attainment by Age

Data Source: 2007-2011 ACS Data

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,640
High school graduate (includes equivalency)	25,495
Some college or Associate's degree	30,427
Bachelor's degree	39,273
Graduate or professional degree	47,184

Table 44 – Median Earnings in the Past 12 Months

Data Source: 2007-2011 ACS Data

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

The major employment sectors within Columbia include the following:

- Education and Health Care Services
- Arts, Entertainment, Accommodations
- Retail Trade
- Professional, Scientific, Management Services
- Finance, Insurance, and Real Estate

Describe the workforce and infrastructure needs of the business community:

The City of Columbia's economic development focus group brought together local citizens and business leaders to identify economic development needs of the community. ACS data and additional economic indicators were provided to the audience as a discussion starter. Priority needs identified by the group were vocational training and support for entrepreneurs through increased micro lending. The group identified low income minority youth as being in greatest need for additional vocational training opportunities.

Additional infrastructure needs have been identified in the downtown area. Aging infrastructure and increased demand on the downtown sewers, electric grid and parking have raised concerns by City leaders on the ability to support additional development in the downtown area.

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.

MU is currently working with local business to apply for grants to expand infrastructure in the southeast part of town east of Grindstone Parkway and Highway 63. These specific efforts and additional similar efforts will have a positive impact on Columbia's future economic growth.

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

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.

The Consolidated Plan community forums/focus groups identified training for low income minority youth as a high priority need. This need is also supported by Columbia Public Schools student performance data. 2013 Missouri Department of Elementary and Secondary Education shows that African American students have much lower language proficiency or advanced scores in English and Mathematics at 21% and 16.2% respectively, while white students had proficiency or advanced scores of

65.3% and 59.1% on English and Mathematics respectively. This represents a large achievement gap between African American students and remaining populations.

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.

Regional Economic Development Inc. (REDI) is currently partnering with the Columbia Career Center and the public school's Columbia Area Career Center to conduct Information Technology training targeted to low income minorities living in the central city area. The training is partially funded by CDBG and will pay for training scholarships, as well as certification and testing fees. This is an important opportunity for lower income youth, due to the recent growth in the high-tech sector.

REDI has also been working with the local community college (Moberly Area Community College, MACC) to improve equipment for its "Mechatronics" Program. The 3M Foundation provided funding to upgrade included two Labvolt Mechanical Training Systems totaling approximately \$31,000. The Mechatronics Program was established in 2012, with the assistance of REDI, as a training program for the design process including mechanical, electrical, telecommunications, control, and computer engineering, all in tandem with one another. Continued similar efforts will support Columbia's Consolidated Plan by expanding and improving vocational training opportunities for lower income youth.

Columbia and Boone County are also a part of is a 5-county regional group Missouri CORE created as an Education Consortium. The purpose of the consortium will be to assist the educational institutions in finding opportunities for customized training, internships, job shadowing, and other-work based learning experiences with area employers. The Human Resources Association of Central Missouri has agreed to have a representative on the consortium. REDI sees this group creating customized training that meets the needs of employers, similar to the Mechatronics model.

REDI has also helped facilitate Columbia and Boone County participation in the Certified Work Ready Community initiative, which encourages individuals to take an assessment and earn the National Career Readiness Certificate.

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.

Columbia community forum/focus group participants identified vocational training and micro lending as the City's highest priority economic development needs. REDI's partnership with the Career Center and IT Training Program can be coordinated with the Consolidated Plan by continuing support through CDBG. REDI's strategic plan also identifies "Promoting an Entrepreneurial Friendly Environment" as one of its strategic objectives. Implementation of this strategic objective can be coordinated with the

Consolidated Plan by identifying how CDBG microloans can be partnered with REDI's current programs to support start-up businesses and local entrepreneurs.

MA-50 Needs and Market Analysis Discussion

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

The City of Columbia has been examining the movement of minority populations and lower income populations from 1990 to 2010. Historically, efforts to address housing deficiencies have been targeted towards the central city area or NRT area due to the concentration of housing problems. Efforts over the past five years have reduced the concentration of housing problems in the past five years. Housing problems and efforts to address property maintenance violations are now being concentrated in specific neighborhoods. A review of census data from 1990 to 2010 shows a trend of African American and Hispanic populations moving to the periphery of the City, particularly to the north and northeast. This is also a trend for households experiencing poverty. In reviewing CHAS data, city staff assumed a correlation with poverty and housing problems. In determining the NRT area, staff defined concentrated as census blocks where 70% of the population was at 80% or below AMI.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

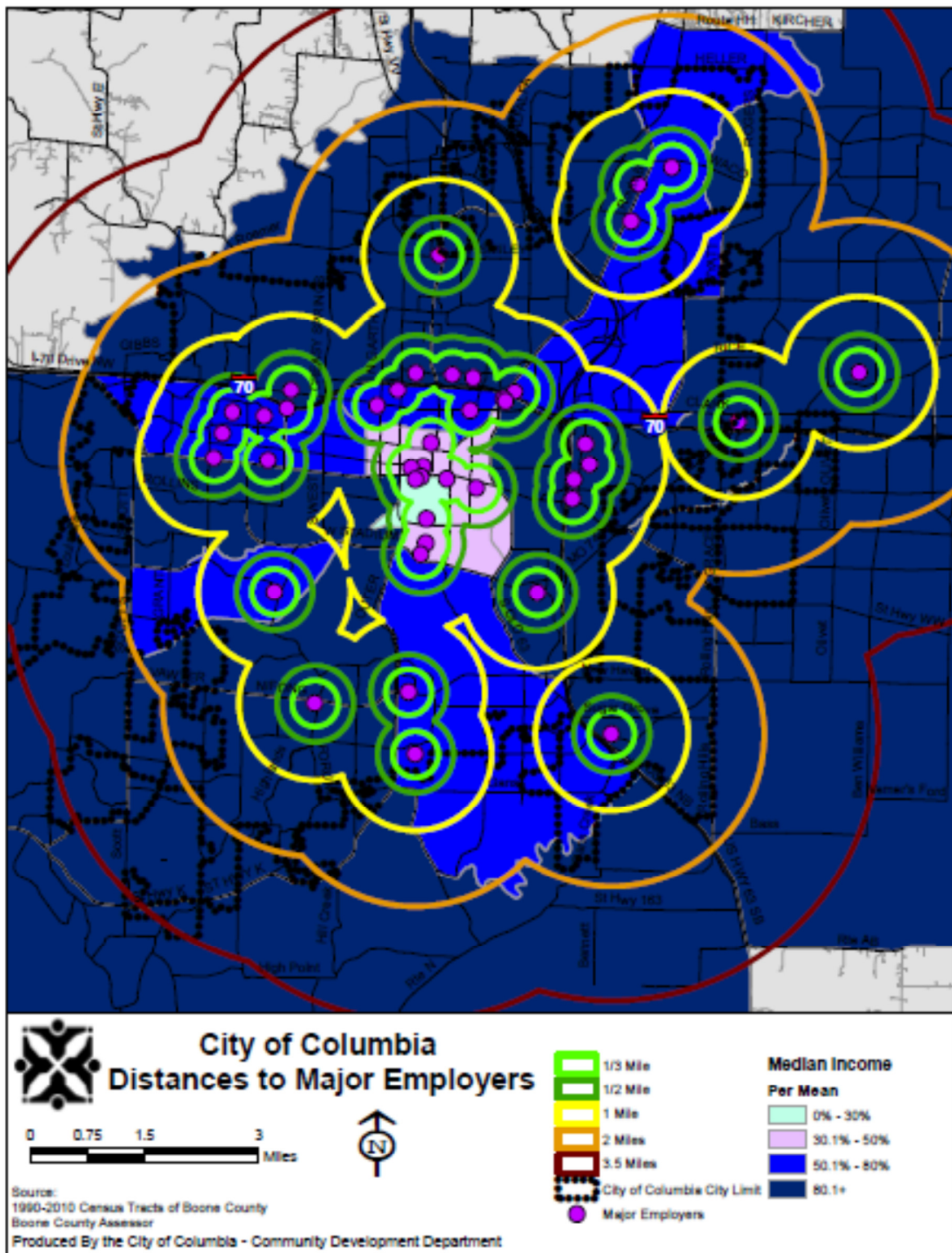
The trend in racial and ethnic minority populations has been a slight increase to the periphery of the City, particularly to the north and northeast. The City defined concentrated as census blocks with between 81-265 African Americans.

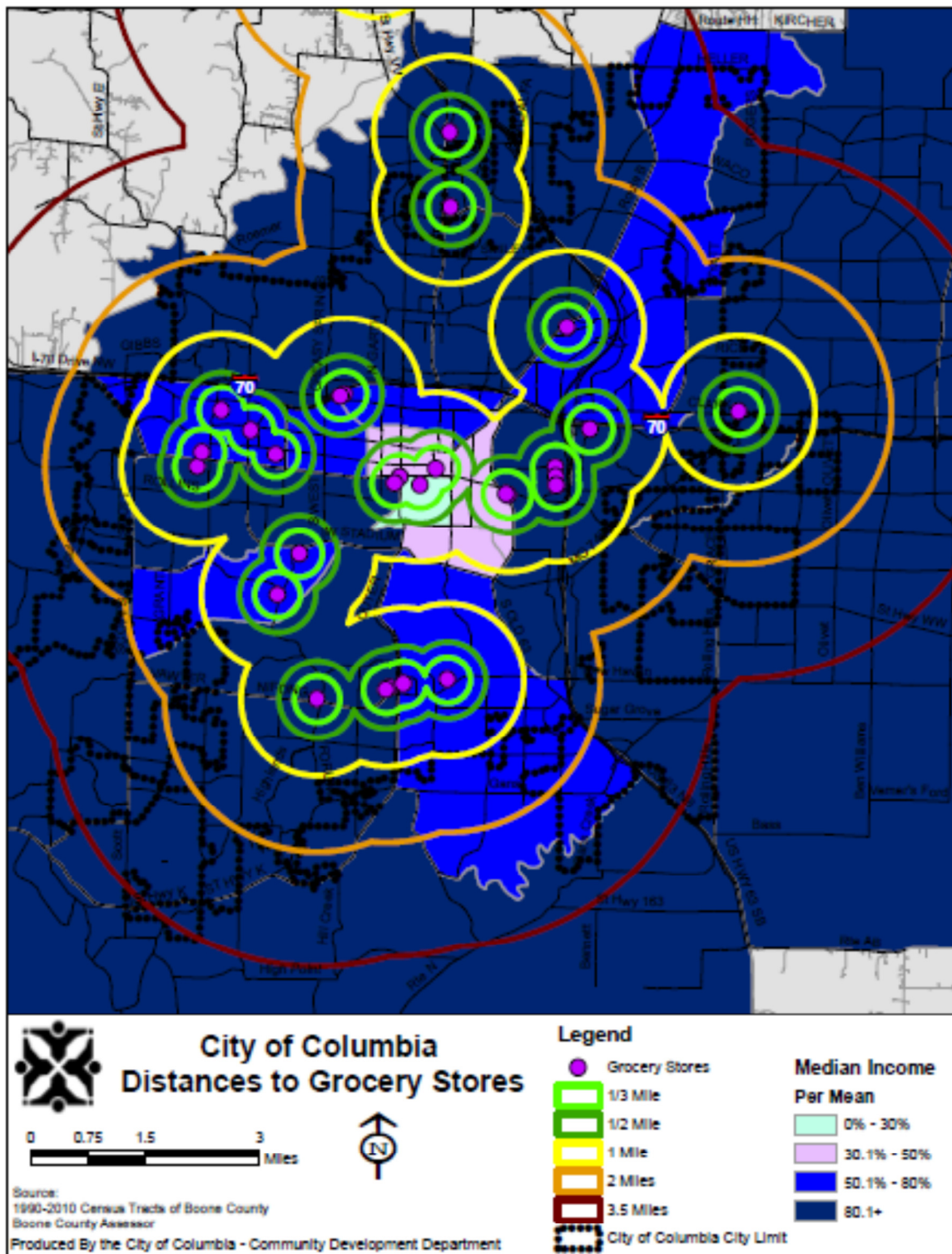
What are the characteristics of the market in these areas/neighborhoods?

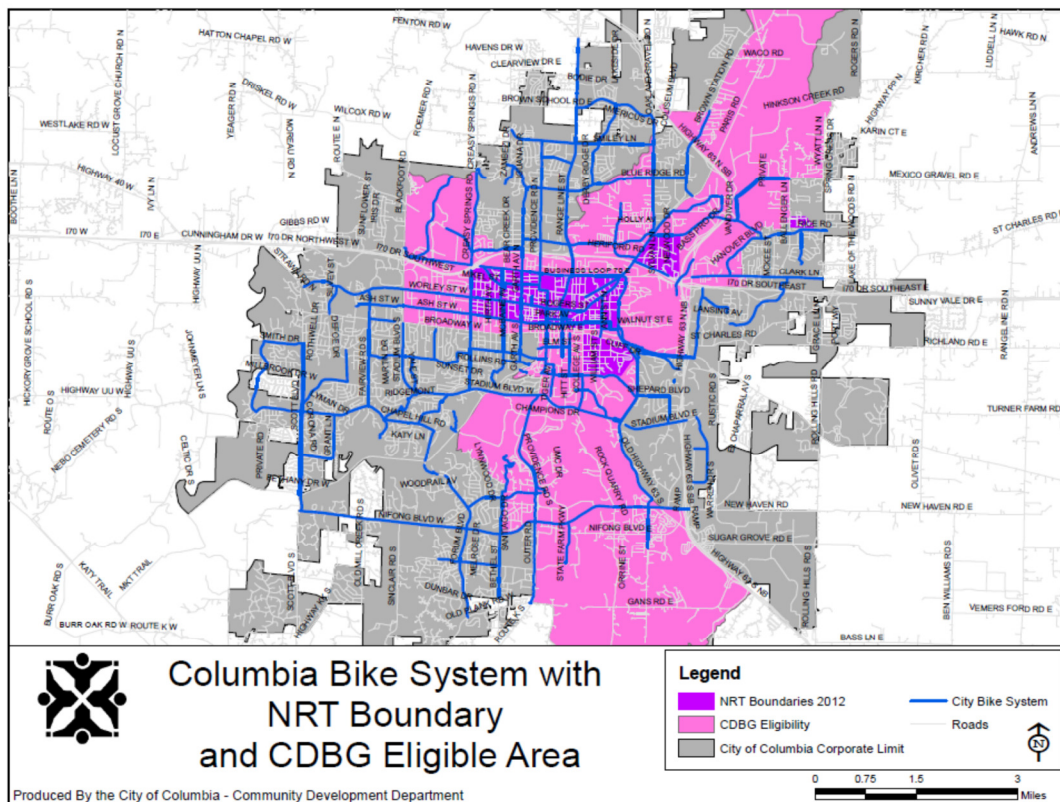
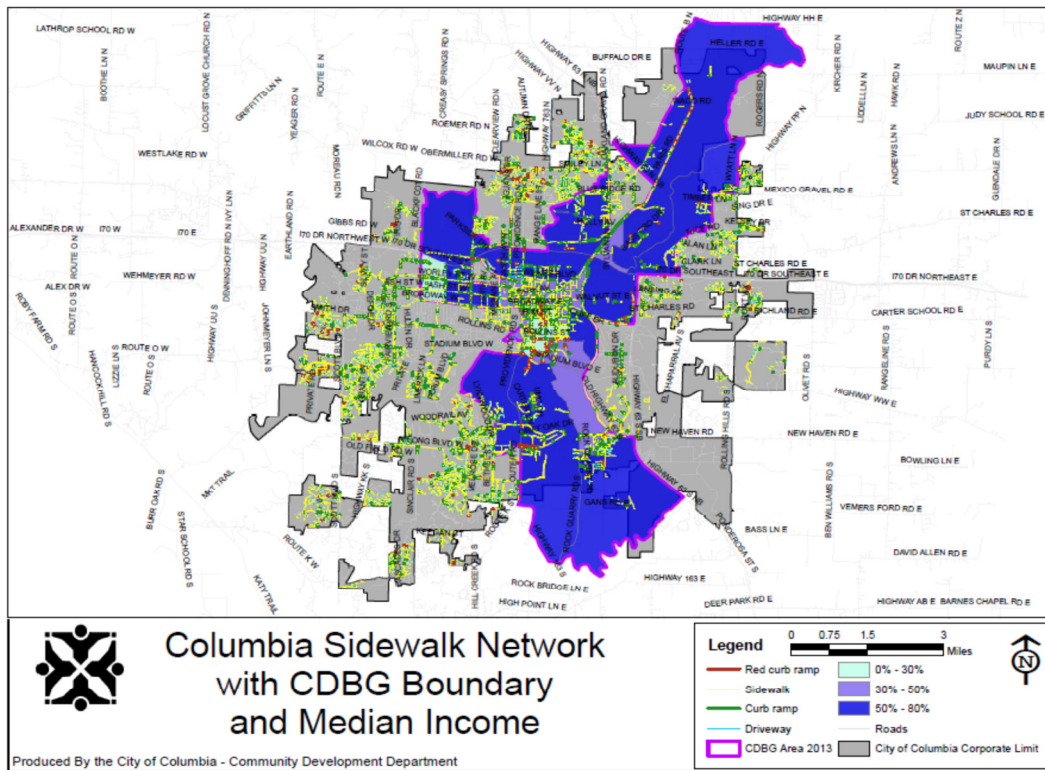
The Columbia housing market has remained somewhat stable City-wide, even after the housing crisis. Residential land values and rents are somewhat less in these neighborhoods vs. areas in southwest Columbia or near student housing in central Columbia.

Are there any community assets in these areas/neighborhoods?

Columbia has many community assets throughout Columbia including access to employment opportunities, transportation, parks, retail, and high quality education. The City's 2013 update to its Analysis of Impediments to Fair Housing showed there are no impediments to housing based on the location of employment centers. The main impediment identified relating to community assets involved limited access to grocery, sidewalk, and transportation services in north, northeast and southeast outlying areas. The following maps display community assets including distance to employers, distance to grocery stores, sidewalks, and bike routes:







Are there other strategic opportunities in any of these areas?

A strategic opportunity for north, northeast and southeast outlying areas may include CDBG funding for sidewalks and bus shelters to improve sidewalk and transportation limitations. Additional strategic opportunities include vacant lots in the central city area for the development of affordable housing. Vacant residential lots in the central city area can be seen on the following map:

