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City of Columbia

Economic Development Focus Group

2015-2019 Consolidated Plan

City of Columbia
February 6, 2014



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current economic development efforts.
- Bernie Andrews
 - Summary of current REDI efforts and current use of CDBG funding.

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Overview

Meeting purpose

Obtain public input prioritizing CDBG and HOME eligible economic development needs and identify top 3-5 economic development strategies.

- Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

6:30-6:45pm: Introductions, HUD Funding Summary and Consolidated Plan

6:45-7:15pm: Economic Development Needs

7:15-7:25pm: Current REDI Efforts

7:25-7:55pm: Economic Development Strategies

7:55-8:00pm: Summary of key points

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Identifies funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing decent housing, a suitable living environment, and economic opportunities

HOME Investment Partnerships (HOME), FY2013 \$417,000

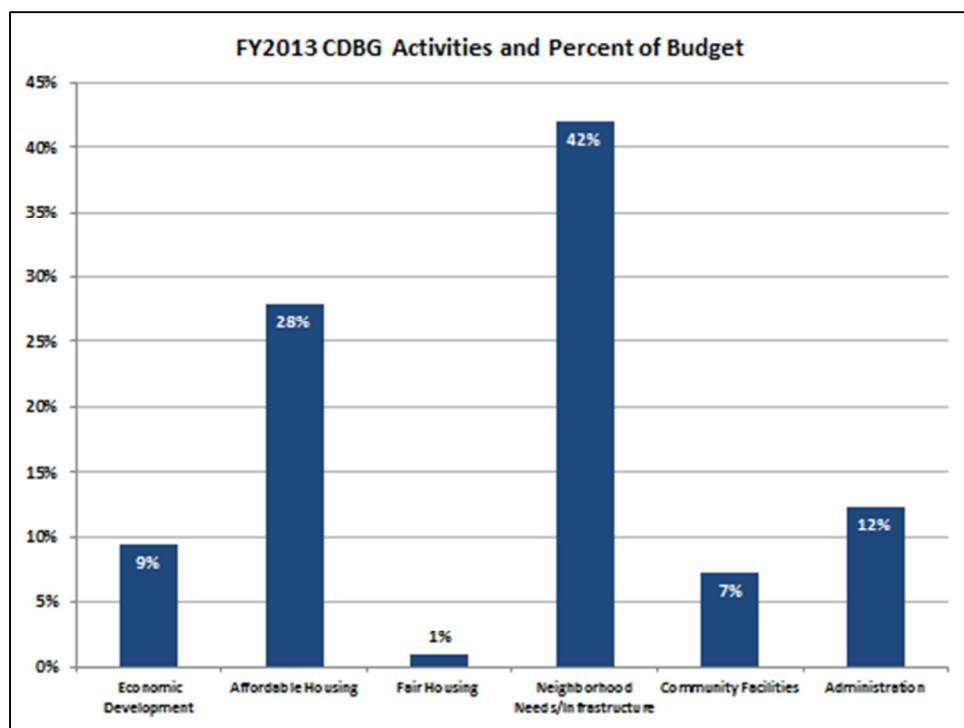
Federal program to create affordable housing for low to moderate income households.

Low to Moderate Income

Household Size	Income Limit
1-person	\$ 38,400
2-person	\$ 43,850
3-person	\$ 49,350
4-person	\$ 54,800

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs
Community Facilities



Current CDBG Economic Development Efforts

Job Training

- Job Point
 - Heavy & Highway and Nursing Tech
 - HVAC Tech and Pharmacy Tech
- REDI and CMCA
 - Information Technology Training

Micro lending

- Central Missouri Community Action, Microloan Program
 - Loans to businesses with 5 or fewer employees owned by low-moderate income, or employing 51% or more low to moderate income employees.

Additional Eligible Economic Development Activities

- Technical assistance to businesses
- Public facilities and improvements
- Commercial and industrial development
 - Project must benefit low to moderate income.
 - 51% of persons developing project at or below 80% AMI.
 - Development will house businesses with 51% or more of their employees at or below 80% AMI.
 - The business will fulfill an unmet need serving 51% or more low to moderate income consumers.

Section 108 Loan Guarantee

- Cities can leverage up to 5 times their current annual CDBG allocation in the form of a low interest loan for large CDBG eligible projects.
 - 1% interest
 - Up to 20 year loan from HUD
 - City of Columbia = 5 x \$886,000 = \$4,430,000

Section 108 Loan Guarantee Continued

- In FY 2010 HUD approved 35 Section 108 Guaranteed Loan commitments totaling \$165,880,000.
- Demonstrate a viable project to HUD.
- If project fails or defaults payment, repayment to HUD comes from the City's annual CDBG allocation.

Section 108 Loan Guarantee Example Projects

- Wichita, KS: Acquisition of a large site and construction of a Cessna Learning Work Complex and light assembly facility.
- Anaheim, CA: Financing for the construction of a new storm sewer drain system serving primarily low to moderate income residents.

Section 108 Loan Guarantee Examples

- Kodak Theatre Project: Los Angeles, CA
- \$30,000,000 Section 108 Guaranteed Loan



Section 108 Loan Guarantee Examples

- Pyramid Redevelopment Project: Memphis, TN
- \$9,914,000 Section 108 Guaranteed Loan



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Ground Rules

Be as open as possible

Have the right to pass

Respect differences

Be supportive rather than judgmental

One person speaks at a time

Begin and end on time



Location: Columbia Housing
Authority Oak Towers

Event Time: 6:30-8 p.m. Nov. 12, 2013

Event Sponsor: City of Columbia

The City of Columbia is updating its Analysis of Impediments to Fair Housing (AI) as a part of formulating its 2015-2019 Consolidated Plan. The City of Columbia's AI will examine the following impediments to fair housing choice: any actions, omissions or decisions taken because of race, color, religion, sex, gender identity, disability, familial status, marital status, ancestry, national origin, or sexual orientation, which restricts housing choices or the availability of housing choices.

The purpose of the Fair Housing Focus Group Meeting is to obtain public input regarding fair housing in the City of Columbia in order to help shape the AI and formation of the City's Consolidated Plan.

***The City of Columbia invites you to come and share
your thoughts on fair housing in the City of Columbia.***





City of Columbia Fair Housing Focus Group Meeting 2015-2019 Consolidated Plan

City of Columbia
November 12, 2013



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting
 - Explain CDBG and HOME funding
- Adam Kruse
 - Define fair housing
 - Explain current conditions and efforts

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Schedule

- 6:30-6:35pm: Introductions & meeting purpose
- 6:35-6:45pm: Defining fair housing and current conditions
- **6:45-7:15pm: Identifying fair housing problems**
- **7:15-7:45pm: How to address fair housing problems**
- 7:45-8:00pm: Summary of key points

Meeting Overview

Meeting purpose

Obtain public input from key stakeholders on fair housing needs and identify key strategies to address fair housing.

Goals

- 1. Identify most critical 3-5 fair housing problems.**
 - 2. Identify most critical 3-5 fair housing efforts.**
- Results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Your CDBG Funds

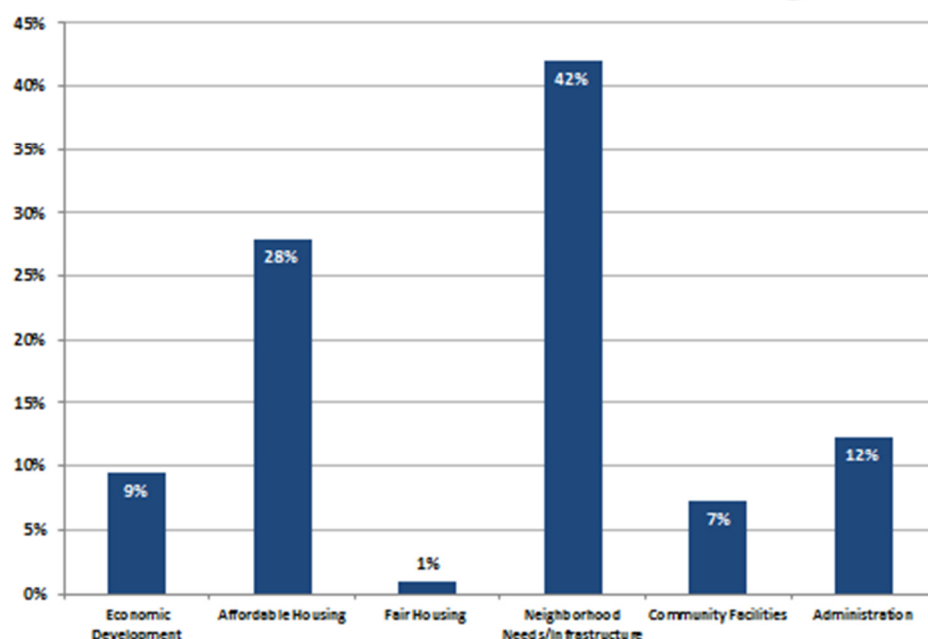
Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing decent housing, a suitable living environment, and economic opportunities.

CDBG Activities

- Economic Development
- Affordable Housing
- Fair Housing
- Neighborhood Needs/Infrastructure
- Community Facilities

FY2013 CDBG Activities and Percent of Budget



Your Fair Housing CDBG Resources

- Fair housing efforts are a “public service” activity.
 - 15% of CDBG funds can go towards public service activities.
 - 15% of \$886,000 = **\$132,000** available for public service activities.

FY2013 Public Service Activities

Fair housing counseling.....\$11,500
Job Point vocational training.....\$76,180
REDI and CMCA IT Training.....\$32,500

Your HOME Funds

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing units.

HOME Activities

Rehabilitation
New construction
Tenant based rental assistance
Homebuyer assistance

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Identifies funding priorities for City CDBG and HOME funds.
 - The City is required to complete an “Analysis of Impediments to Fair Housing” (AI) every 5 years.

Fair Housing Definition

- Protection for individuals against unlawful discrimination in the sale or rental of a dwelling
- Discrimination can occur in...
 - the sale of a dwelling
 - the rental of a dwelling
 - advertisements
 - home loans, homeowner’s insurance

“Protected Categories” of Fair Housing

- Race
- Color
- Religion
- Sex
- National Origin
- Disability
- Familial Status
- Sexual Orientation*
- Gender Identity*
- Marital Status*
- Ancestry*

Columbia Population

Total Population

- 108,500 (2010 Census)
 - 28% increase since 2000; MO 7.04% increase

Sex

- 48% Male
- 52% Female

Marital Status

- 57% Single
- 43% Married

Columbia Population

Race

- 79.0 % White
- 11.3% AfricanAmerican
- 5.4% Asian
- 3.4% Hispanic

Language Spoken at Home

- 89.4% English
- 2.7% Spanish
- 3.6% Asian
- 4.3% Other

National Origin

- 92% Born in U.S.
- 8% Born Outside U.S.

Disability

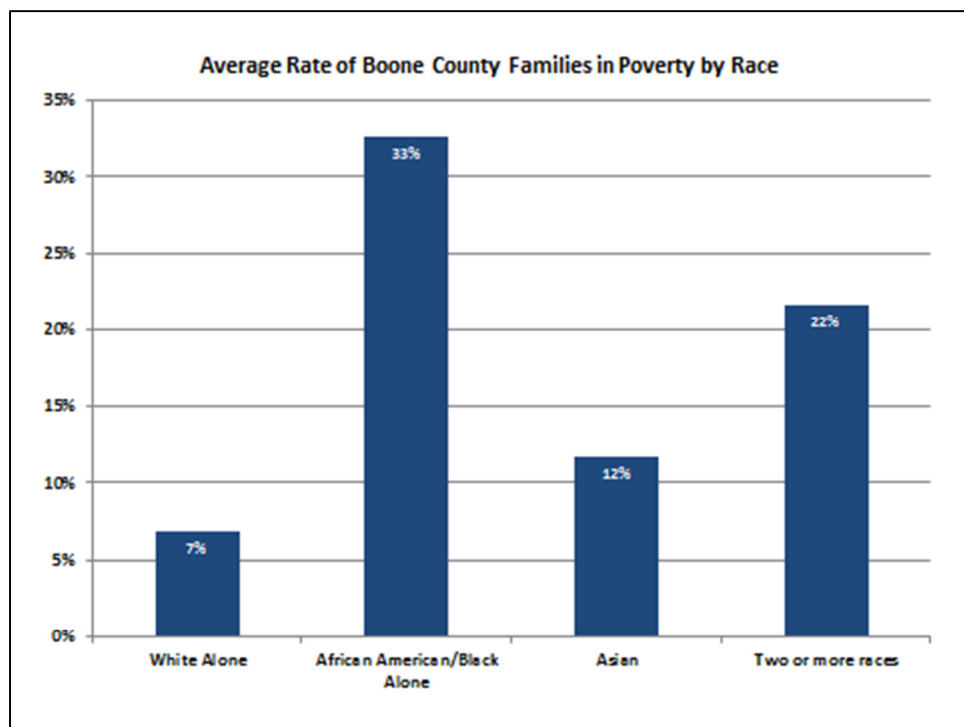
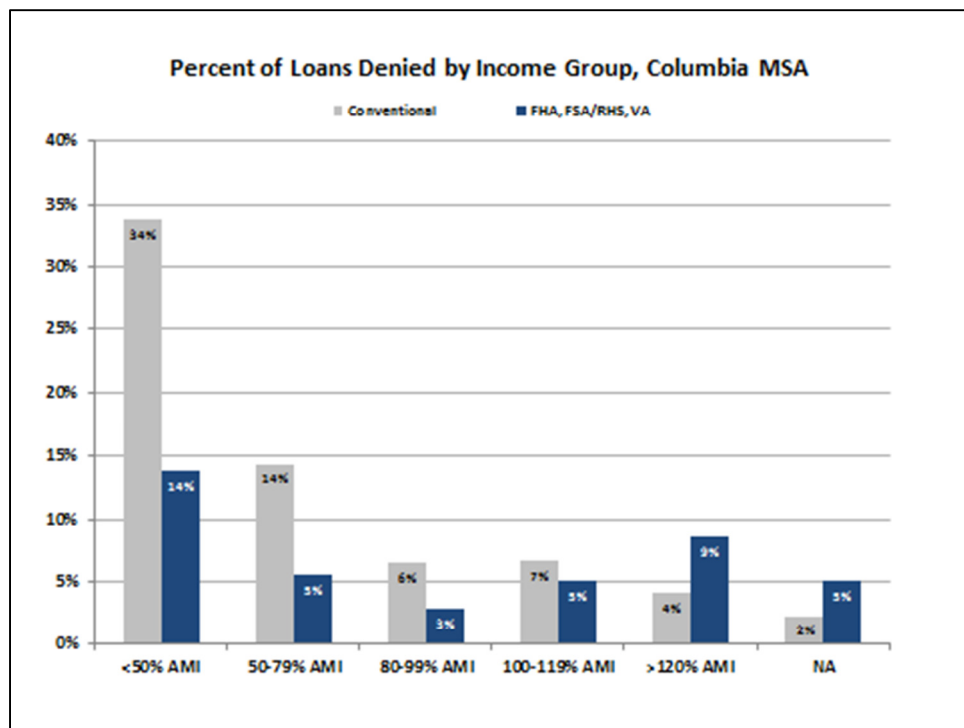
- 15.8% in Missouri

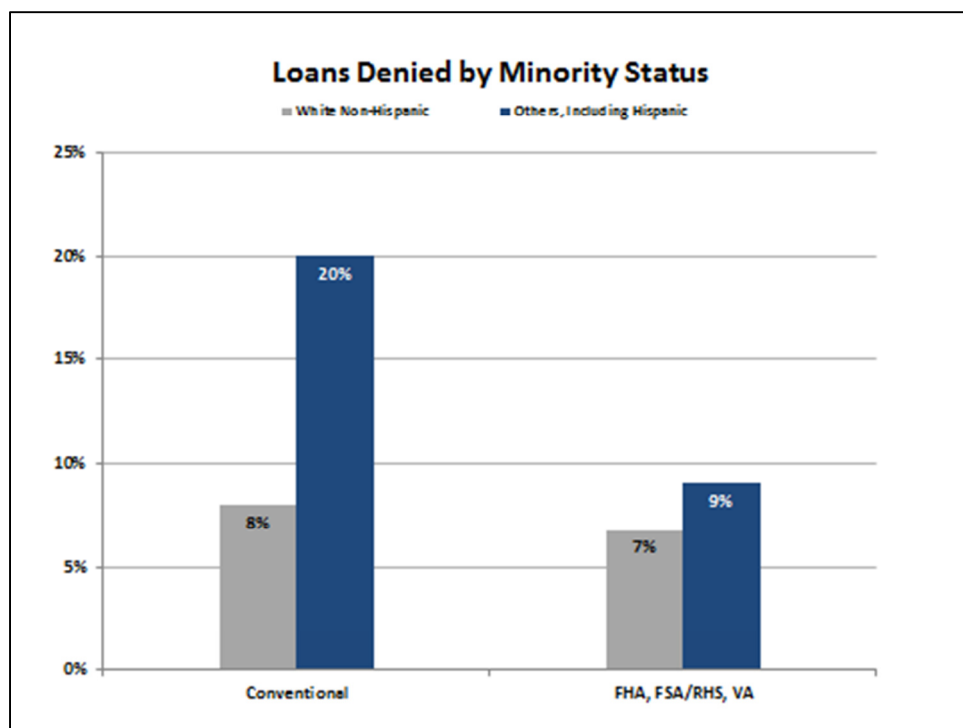
Age

- 16.6% over 55 years old

Housing Units

- Total - 46,507 Housing Units
 - 26.1% had children under the age of 18 with them
 - 35.6% married couples living together
 - 50.3% non-families
 - 6.6% single member household 65 or older
 - Average household size 2.32
- Rental Units – 21,089 [45%]
- Owner-Occupied Units – 20,586 [44%]
- Vacant – 4,119 [9%]





Housing Complaints

- Local Human Rights Commission [last 5 years]
 - 34 recorded inquiries
 - 4 written complaints
- State MCHR [2010-2012]
 - 9 written complaints

Current Fair Housing Efforts

- Fair Housing counseling
- Fair Housing website
- Fair Housing testing
- Fair Housing symposium
- Human Rights Commission
- Columbia Values Diversity Celebration
- Enforcement: local (HRC), state (MCHR), federal (HUD)



Discussion Question #1

What are the most significant fair housing problems in Columbia?

Discussion Question # 2

What are the most important strategies the City should undertake to further fair housing in Columbia? (What should we be doing to address fair housing needs?)

Meeting Wrap-up

- Are there any further thoughts or reactions to this evening's discussion?
- Are there any new or different perspectives?

City of Columbia Neighborhood Needs 2015-2019 Consolidated Plan

**City of Columbia
March 13, 2014**



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.
- Toney Lowry and Scott Bitterman
 - Past CDBG funded projects.
 - New potential CDBG funded projects.

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Purpose

- Identify CDBG and HOME eligible neighborhood needs.
- Identify most critical 3-5 needs.
 - Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

- Introductions, HUD Funding Summary and Consolidated Plan
- Past CDBG projects and plans for new CDBG projects (Public Works & Parks)
- **Identify Neighborhood Needs**
- **Identify Neighborhood Needs**
- Summary of key points

Meeting Ends at 8pm

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Establishes funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Your CDBG and HOME Funding Categories

Economic Development
Affordable Housing
Fair Housing
Neighborhood Needs/Infrastructure
Community Facilities

Neighborhood Needs

- Sidewalks
- Sewer
- Storm water management
- Transportation improvements
- Parks
- Removal of dilapidated structures
- Neighborhood planning

Neighborhood Needs Example Projects



Worley Sidewalks

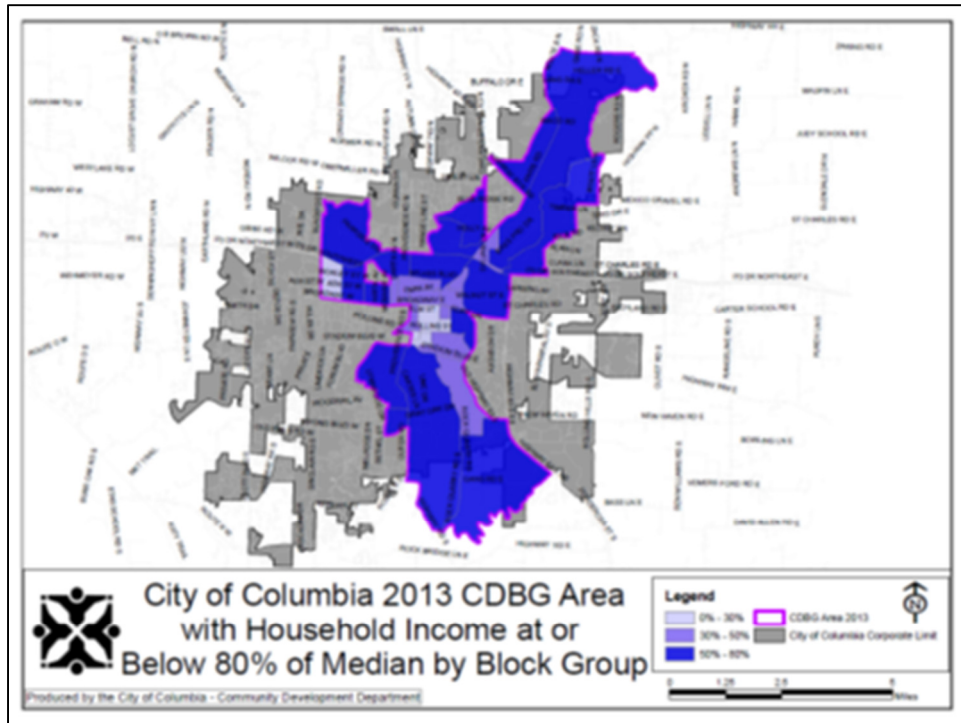
Hunt Street Improvements



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Begin and end on time



City of Columbia Community Facilities 2015-2019 Consolidated Plan

**City of Columbia
March 13, 2014**



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.

MU Extension staff

- Larry Dickerson
- Johanna Reed-Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Purpose

- Educate service providers on Community Development Block Grant (CDBG), HOME funding, and the Consolidated Plan.
- Obtain input identifying 5-year community facility needs and rough cost estimates.
- Identify 3-5 most critical information/education needed for applicants

Meeting Schedule

- Introductions, HUD Funding Summary and Consolidated Plan
- **Identify 5-year community facility needs and cost estimates**
- **Identify 3-5 most critical information/education needed for applicants**
- Summary of key points

Meeting ends no later than 5pm

What is a Consolidated Plan?

- 5-year plan required by HUD.
- Identifies community needs.
- Establishes funding priorities for City CDBG and HOME funds.

Your CDBG and HOME Funds

Community Development Block Grant (CDBG), FY2013 \$886,000

Federal program to improve low to moderate income households and neighborhoods by creating or enhancing:

- decent housing
- suitable living environment
- economic opportunities.

HOME Investment Partnerships (HOME), FY2013 \$417,000

Federal program to create affordable housing for low to moderate income households.

Your CDBG and HOME Funding Categories

Economic Development

Affordable Housing

Fair Housing

Neighborhood Needs/Infrastructure

Community Facilities

Community Facilities

- Homeless facilities
- Health care facilities
- Youth centers
- Transitional housing facilities
- Senior centers
- Centers for persons with disabilities
- General social service providers
- All facilities must serve low to moderate income individuals

Low to Moderate Income

- 80% area median income

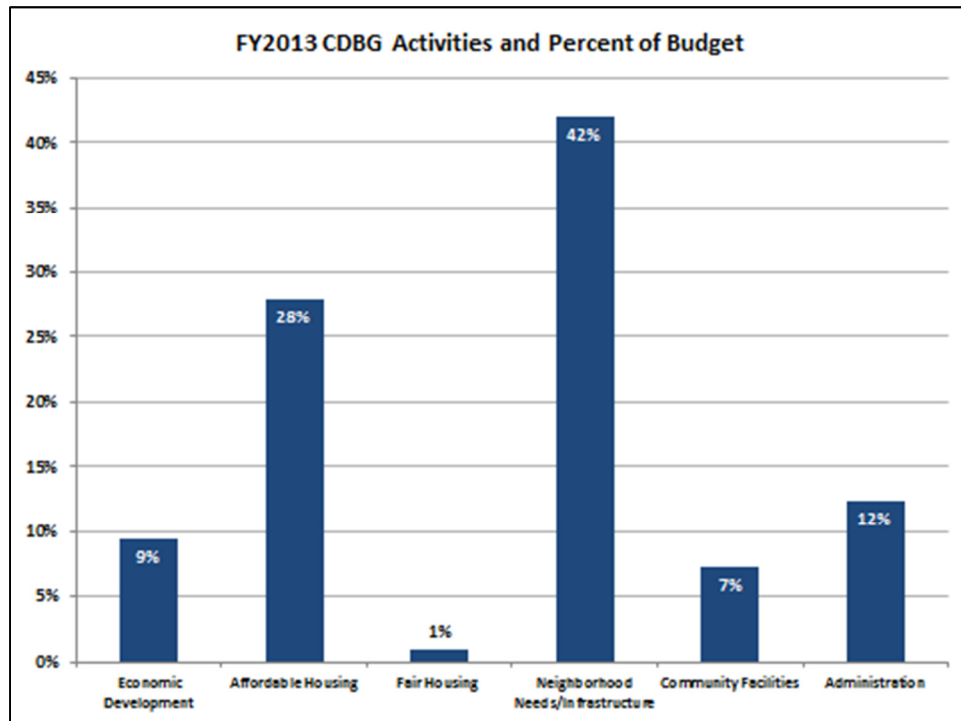
Household Size	Income Limit
1-person	\$ 38,400
2-person	\$ 48,800
3-person	\$ 49,850
4-person	\$ 54,800

Community Facilities



Park Avenue Head Start

Health Department Facility



Current RFP Process Dates

- Proposals are due April 30, 2014.
- Service Provider hearing will be June 4, 2014.
- CDC hearing for funding recommendations: June 18, 2014.
- Council approval in September 2014.
- Funding available July 2015.





City of Columbia Homelessness Focus Group 2015-2019 Consolidated Plan

City of Columbia
March 19, 2014



Introductions and Roles

City of Columbia staff

- Randy Cole
 - Define purpose and goals of meeting.
 - Explain CDBG and HOME funding.
 - Explain Consolidated Plan and current efforts.
- Steve Hollis
 - Summary of Homelessness in Columbia
 - Homelessness in Columbia
 - Past, current and future efforts

MU Extension staff

- Larry Dickerson
- Johanna Reed Adams
 - Facilitate discussion
 - Ensure meeting goals are met

Meeting Overview

Meeting purpose

Obtain public input prioritizing CDBG and HOME eligible homelessness needs and identify most critical strategies to address homelessness with CDBG funding.

- Meeting results will inform 2015-2019 Consolidated Plan for CDBG and HOME funding.

Meeting Schedule

3:30-3:40pm: Introductions, HUD Funding Summary and Consolidated Plan

3:40-3:50pm: Homelessness in Columbia

3:50-4:10pm: Homelessness needs in Columbia

4:10-4:30pm: Strategies to address homelessness in Columbia (w/CDBG)

4:30-4:45pm: Summary of key points

CDBG Funded Activities Addressing Homelessness

- Reality House transitional housing renovations.
- Rainbow House site acquisition funding.
- Columbia Housing Authority Tenant-Based Rental Assistance

Eligible Activities Serving the Homeless

CDBG

- Site Acquisition
- Facility renovation
- Facility construction

HOME

- Transitional housing construction/rehabilitation
- Rental housing construction/rehabilitation
- Tenant-Based Rental Assistance
 - Similarly operated as Section 8 program
 - Cannot be emergency or temporary.
 - Cannot be project based.

HOME Funded Activities Addressing Homelessness

- Columbia Housing Authority Tenant-Based Rental Assistance
 - Cannot be for emergency or temporary shelter
 - Most communities operate similar to Section 8 program, where there are large Section 8 waitlists.

CHDO Focus Group

2015-2019 Consolidated Plan
January 23rd, 2014

Meeting Overview

- Staff presentation – Eric Hempel, Housing Specialist (15 min)
- Identify and prioritize CHDO Needs and Strategies:
- MU Extension Staff
 - Larry Dickerson
 - Johanna Reed Adams

What is a CHDO?

Community Housing Development Organization

- Private nonprofit, community-based service organization that has, or intends to obtain, staff with the capacity to develop affordable housing.
 - At least 1/3 LMI representation
 - No more than 1/3 public sector
 - Clearly defined service area
 - 501 (c)(3),(4), SS 905
- Eligible for “set-aside” funding, 15% of HOME annual allocation.

What is eligible?

- Affordable housing projects owned, sponsored, or developed by the CHDO.
 - Owner: legal title or 99-year lease
 - Sponsor: CHDO will convey ownership at a predetermined time, to a specific non-profit entity.
 - Developer: owns or has contractual obligation to develop a project.

What is eligible?

- Rental
 - Acquisition, rehabilitation, or new construction
- Owner occupied
 - Acquisition or new construction
- Home buyer assistance.

What NOT is eligible?

- Tenant based rental assistance
- Homeowner rehabilitation
- Brokering or other real estate transaction

Only “Set aside” HOME funds ineligible for use with these projects.

Timeliness Requirements

- Funds must be committed to specific projects
- 4 years to complete project after funds are committed
- *Rentals*: Occupied within 18 months after completion
- *Owner occupied*: Sold (under contract) within 9 months after completion

Capacity Requirements

- Paid staff responsible for CHDO activities
 - consultants may be used only in the CHDOs first year to demonstrate capacity
 - Consultants may train staff to demonstrate capacity
- CHDOs capacity must be recertified each funding whenever funds are obligated.

Affordability requirements Rental and Homebuyer projects

HOME Investment per unit	Length of the Affordability Period
Less than \$15,000	5 years
\$15,000-\$40,000	10 years
More than \$40,000	15 years
New construction of <i>rental</i> housing	20 years
Refinancing of <i>rental</i> housing	15 years

Income/occupancy requirements

- Throughout the affordability period, the HOME-assisted housing must be occupied by income-eligible households.

Family Size	Income Limit
1	\$36,600
2	\$41,800
3	\$47,050
4	\$52,250
5	\$56,450
6	\$60,650

Environmental review

- All projects must be submitted for Environmental Review and approval before the CHDO makes any **commitment** to expend funds.
- Even projects with “no impact” require documentation of “no impact” determination.

Energy Efficiency

- Enhanced thermal envelope.
- Upgraded HVAC
- Passive solar design elements
- Active solar
- IECC 2012

Universal Design Elements

- Zero-step walkway front and rear entrances
 - 60" wide
 - 1:20 rise to run ratio
 - 60" x 60" level landings
- ½" maximum door thresholds.
- Finished exterior door opening 36"
- Finished interior door opening of 34"
- 42" minimum hallway width.
- Rocker style light switches.
- 60" by 60" turning space in at least one bathroom.
- Blocking in bathrooms for installation of grab bars.

Needs and Strategies

1. What are the highest priority CHDO needs?
2. What strategies/actions can improve use of CHDO funding **effectively** and **on time**?