



CITY OF COLUMBIA



2015-2019

Community Development Block Grant &
HOME Investment Partnerships Program

CONSOLIDATED PLAN

Strategic Plan

SP-05 Overview

Strategic Plan Overview

This section contains the Strategic Plan for housing and community development that will guide the City of Columbia's investment of Community Development Block Grant (CDBG) and HOME funding during the 2015-2019 planning period. The City of Columbia's priority needs were identified through an extensive public input process. Goals and deliverables (production goals) were developed directly from priority needs identified through the public input process. Priority needs were identified in five categories, including economic development, affordable housing, fair housing community facilities, and neighborhood needs (infrastructure). All needs and goals were identified through the context of eligible uses of HUD funding. 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 public.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

Table 45 - Geographic Priority Areas

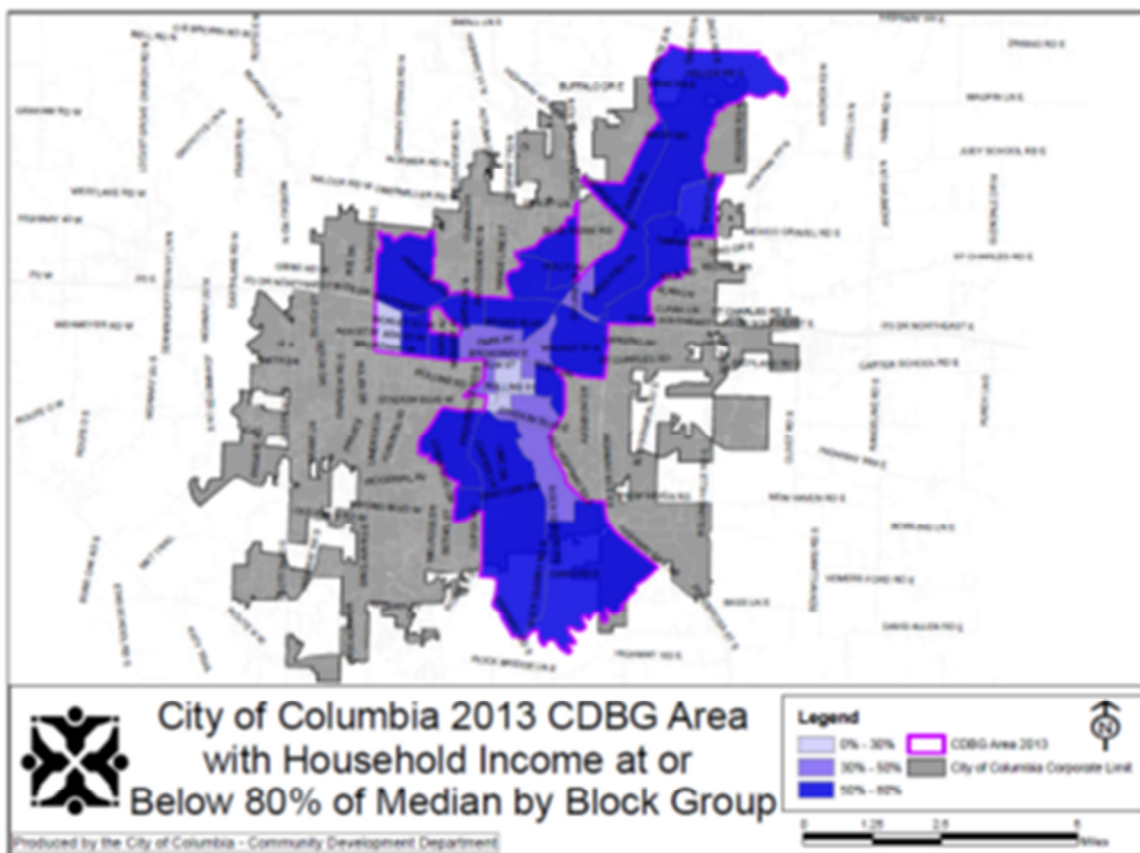
1	Area Name:	CDBG Eligible Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Infrastructure
	Identify the neighborhood boundaries for this target area.	
	Include specific housing and commercial characteristics 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?	
2	Area Name:	Citywide
	Area Type:	
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Other
	Other Revital Description:	Fair Housing Counseling
	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?	
3	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 avoiding the concentration of low income populations. The City will target its CDBG infrastructure activities to census blocks with 51% of its residents at 80% or below AMI. Code enforcement efforts will also be targeted to the NRT area, with higher concentrations of poverty.



SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

Table 46 – Priority Needs Summary

1	Priority Need Name	Vocational training targeting youth
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Individuals Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Vocational Training
	Description	Vocational training for low income minority youth.
	Basis for Relative Priority	This need was identified as a high priority need at the economic development focus group.
2	Priority Need Name	Microloans
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Micro lending
	Description	Microloans for small businesses owned by lower income populations or that provide employment for lower income populations.
	Basis for Relative Priority	Microloans were identified as a high priority need at the economic development focus group. Support for entrepreneurial activities is also one of REDI' strategic objectives.
3	Priority Need Name	Preservation of Existing Housing

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities
	Geographic Areas Affected	
	Associated Goals	Owner Occupied Rehabilitation Repair of existing housing Code enforcement Rental production
	Description	Preserve existing housing through rehabilitation and repair efforts, as well as code enforcement activities.
	Basis for Relative Priority	Preservation of existing housing was identified as a high priority need at the affordable housing focus group. ACS data also supports the need for housing preservation activities.
4	Priority Need Name	Increased homeownership
	Priority Level	High
	Population	Low Moderate Large Families Families with Children
	Geographic Areas Affected	
	Associated Goals	Homebuyer assistance New housing construction Homebuyer education
	Description	Increase homeownership through homebuyer assistance as well as the construction of new affordable housing owner occupied units.
	Basis for Relative Priority	Increased homeownership was identified as a high priority need through the affordable housing focus group. ACS data supports the need for activities to increase homeownership.
5	Priority Need Name	Energy efficiency and universal design features
	Priority Level	High

	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Owner Occupied Rehabilitation Repair of existing housing New housing construction
	Description	Affordable housing with energy efficiency and universal design features
	Basis for Relative Priority	The inclusion of energy efficiency and universal design features was identified as a high priority need in the Neighborhood Congress and affordable housing focus group. Increased energy efficiency will make homes more affordable and increased universal design features will allow homes assisted with HUD funds to be more livable and functional for a greater percentage of the population.
6	Priority Need Name	Quality affordable housing units
	Priority Level	Low
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill veterans Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions

	Geographic Areas Affected	
	Associated Goals	Owner Occupied Rehabilitation Repair of existing housing New housing construction Rental production
	Description	Increase the number of quality affordable housing units, both rental and owner occupied.
	Basis for Relative Priority	The expansion of quality affordable housing units was identified as a high priority need by the affordable housing focus group. ACS data also supports the need for new higher quality affordable housing due to 44% of Columbia's homes being built before 1979.
7	Priority Need Name	Fair housing outreach and education
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Homebuyer education Fair housing education to households.
	Description	Outreach and education to low-income households regarding fair housing rights.
	Basis for Relative Priority	Fair housing education was identified as a high priority need in the fair housing focus group, as well as the Neighborhood Congress event. Fair housing education will help the city and the Columbia Housing Authority meet HUD requirements to affirmatively further fair housing.
	Priority Need Name	Fair housing outreach to housing professionals
	Priority Level	High
8	Population	Other

	Geographic Areas Affected	
	Associated Goals	Fair housing education to housing professionals
	Description	Outreach and education to housing professionals regarding fair housing laws and regulations.
	Basis for Relative Priority	Outreach and education to housing professionals was identified as a high priority need in the fair housing focus group. The MU School of Law also conducted some fair housing testing in Columbia and did find some areas of implicit bias or discrimination warranting additional training and education to local housing professionals.
9	Priority Need Name	Fair housing counseling
	Priority Level	High
	Population	Extremely Low Low Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Fair housing counseling
	Description	Fair housing counseling to low income renters.
	Basis for Relative Priority	Fair housing counseling was identified as a high priority need in the fair housing focus group, as well as the Neighborhood Congress event.
	Priority Need Name	Streetscaping
10	Priority Level	High

	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Sidewalk projects
	Description	The inclusion of streetscaping in city sidewalk projects.
	Basis for Relative Priority	Streetscaping was identified as a high priority need at the Neighborhood Congress event. The city will work to include aspects of streetscaping in its sidewalk projects as costs allow.
11	Priority Need Name	Sidewalks, crosswalks and connectivity
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Sidewalk projects
	Description	Construction of sidewalks, crosswalks, and trails with connectivity to transportation.
	Basis for Relative Priority	This priority need was identified at the Neighborhood Congress event. The City's capital improvements project list has numerous projects identified within the CDBG eligible area.

12	Priority Need Name	Bus Shelters
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Persons with Physical Disabilities Non-housing Community Development
	Geographic Areas Affected	CDBG Eligible Area
	Associated Goals	Bus shelters
	Description	The construction of bus shelters.
	Basis for Relative Priority	Bus shelters were identified as a high priority need at the Neighborhood Congress event and the neighborhood needs focus group. There are numerous bus stops in the CDBG eligible area that lack bus shelters.
13	Priority Need Name	Removal of dilapidated structures
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	
	Associated Goals	Removal of dilapidated structures
	Description	Removal of vacant, dilapidated and dangerous structures through demolition.
	Basis for Relative Priority	The removal of dilapidated structures was identified as a high priority in the Neighborhood Congress event.
14	Priority Need Name	Mental health facilities
	Priority Level	High

	Population	Extremely Low Low Chronic Homelessness Individuals Families with Children Mentally Ill veterans Persons with Mental Disabilities Persons with Alcohol or Other Addictions
	Geographic Areas Affected	
	Associated Goals	Community facility improvements
	Description	Acquisition, construction, expansion or renovation of mental health facilities.
	Basis for Relative Priority	Construction and expansion of mental health facilities was identified as a high priority need at the Neighborhood Congress event.
15	Priority Need Name	Training centers for youth
	Priority Level	High
	Population	Extremely Low Low Families with Children Non-housing Community Development
	Geographic Areas Affected	
	Associated Goals	Community facility improvements
	Description	Acquisition, construction, expansion, or renovation of facilities that serve as training centers for youth.
	Basis for Relative Priority	Training centers for youth was identified as a high priority need at the Neighborhood Congress event. Low income minority populations were identified as target group in need of additional training. 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 white students.
16	Priority Need Name	Facilities for ex-offenders
	Priority Level	High
	Population	Extremely Low Low Individuals

	Geographic Areas Affected	
	Associated Goals	Community facility improvements
	Description	Acquisition, construction, renovation or expansion of facilities for ex-offenders.
	Basis for Relative Priority	Transition living facilities for ex-offenders was identified as a high priority need in the City's Neighborhood Congress event. The Mayor's Task Force on violence also stated the importance of services for ex-offenders re-entering society.
17	Priority Need Name	Facilities for homeless or near homeless
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	Geographic Areas Affected	
	Associated Goals	Community facility improvements
	Description	Provide funding for the renovation, acquisition, expansion or construction of facilities serving homeless populations.
	Basis for Relative Priority	Facilities for homeless persons or near homeless were identified as a high priority need at the Neighborhood Congress event and the Neighborhood Needs focus group.

Narrative (Optional)

Priority needs were identified and prioritized through the City's Consolidated Plan community forums/focus groups. All needs in the plan were taken directly from public input.

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There has been a recent expansion of rental assistance funds in Columbia. 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 highest priorities. With the increased level of emergency assistance funds in Columbia and the public identification of higher priority needs, the City will not be dedicating 2015-2019 HOME funds to TBRA.
TBRA for Non-Homeless Special Needs	There has been a recent expansion of rental assistance funds in Columbia. 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 highest priorities. With the increased level of emergency assistance funds in Columbia and the public identification of higher priority needs, the City will not be dedicating 2015-2019 HOME funds to TBRA.
New Unit Production	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 additional 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.
Rehabilitation	44% of Columbia's housing units were built before 1979 and there are a significant portion of household 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 or by a developer with significant experience or capacity to maintain HUD compliance.
Acquisition, including preservation	The City is still identifying eligible NSP properties for purchase and rehabilitation or redevelopment. The City will continue to use NSP program income for these purposes, while supplementing the rehabilitation, or demolition and redevelopment with CDBG and HOME funds.

Table 47 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The CDBG and HOME Programs have seen steady declines in annual funding recently. The City of Columbia did see a slight increase in funding due to census data and changing demographics in recent past. The City is anticipating level CDBG and HOME funding for the next 5 years due to the current funding climate. The City is anticipating increased program income in HOME funds due to additional larger redevelopment projects in progress or planned. All City goals were provided an estimated cost to ensure goals are achievable.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	839,885	25,000	0	864,885	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	369,532	105,000	100,000	574,532	0	

Table 48 - 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

CDBG and HOME funds will leverage a significant amount of additional resources including federal, state and local funding. The City of Columbia Division of Human Services funds approximately \$900,000 in social services through local general revenue. CDBG funds and Social Services funding are often provided to similar agencies and implemented to maximize funds available and builds agency capacity for services. HOME funding often leverages significant investment from private lenders, as well as significant amounts of LIHTC funding.

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating Jurisdictions (PJs) that receive HOME funds match \$0.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Columbia expects to receive \$400,000 in HOME funding for FY2015 and beyond, requiring an annual match requirement of \$100,000. HUD allows Cities to rollover excess match from year to year and accumulate excess match. The City of Columbia has over \$1.7 million in excess match from previous years and anticipates meeting all match requirements for 2015-2019 and accumulating additional match.

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 currently owns four properties through the NSP. These properties will be used to redevelop affordable housing units. The consolidated plan identifies the construction of new quality affordable housing units as a high priority need. Development of these properties will help meet this need. The City is also working with the Columbia Housing Authority to potentially develop a housing trust organization to ensure properties developed with HOME funds can remain affordable in perpetuity.

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.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF COLUMBIA	Government	Economic Development Homelessness Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
HOUSING AUTHORITY OF THE CITY OF COLUMBIA		Public Housing Rental	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Activities in the consolidated plan will be primarily carried out by the City of Columbia. Local non-profit organizations and service providers will be identified through an annual RFP process to conduct activities that meet goals identified in the plan, however organizations have not yet been identified and activities will be closely monitored by the City of Columbia. One gap identified by local agencies has been additional training for the annual RFP process. The Community Development Department is currently addressing this by working closely with the Division of Human Services to develop a web-based application process that will stream line the application process.

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

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			

Table 50 - Homeless Prevention Services Summary

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 Basic Needs Coalition consists of several local service provider organizations that serve homeless populations with housing or supportive services. The BNC exists to help homeless populations receive basic needs, conduct point in time counts and ensure effective collaboration between agencies to reduce service gaps.

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 current delivery structure are that gaps are minimized due to collaborative BNC meetings held quarterly. The City has identified three goals to improve services to homeless populations in Columbia. The three goals are as follows:

- No deaths due to exposure.
- No homeless children.
- No homeless veterans.

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

The strategies to address the three goals above will include construction of a homeless drop-in center that can also house overnight shelter in the coldest months of the year, expansion of transitional living facilities for homeless youth and expansion of veteran housing through the Welcome Home and Columbia Housing Authority's Veterans Campus.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Vocational Training	2015	2019	Non-Housing Community Development	Citywide	Vocational training targeting youth	CDBG: \$525,000	Public service activities other than Low/Moderate Income Housing Benefit: 70 Persons Assisted
2	Micro lending	2015	2019	Non-Housing Community Development	Citywide	Microloans	CDBG: \$150,000	Businesses assisted: 15 Businesses Assisted
3	Owner Occupied Rehabilitation	2015	2019	Affordable Housing	Citywide	Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units	CDBG: \$375,000 HOME: \$1,275,000	Homeowner Housing Rehabilitated: 55 Household Housing Unit
4	Repair of existing housing	2015	2019	Affordable Housing	Citywide	Preservation of Existing Housing Energy efficiency and universal design features Quality affordable housing units	CDBG: \$700,000	Homeowner Housing Rehabilitated: 200 Household Housing Unit
5	Code enforcement	2015	2019	Affordable Housing	NEIGHBORHOOD RESPONSE TEAM AREA	Preservation of Existing Housing	CDBG: \$150,000	Housing Code Enforcement/Foreclosed Property Care: 375 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
6	Homebuyer assistance	2015	2019	Affordable Housing	Citywide	Increased homeownership	HOME: \$590,000	Direct Financial Assistance to Homebuyers: 65 Households Assisted
7	New housing construction	2015	2019	Affordable Housing	Citywide	Increased homeownership Energy efficiency and universal design features Quality affordable housing units	HOME: \$525,000	Homeowner Housing Added: 15 Household Housing Unit
8	Rental production	2015	2019	Affordable Housing	Citywide	Preservation of Existing Housing Quality affordable housing units	HOME: \$300,000	Rental units constructed: 4 Household Housing Unit Rental units rehabilitated: 6 Household Housing Unit
9	Homebuyer education	2015	2019	Affordable Housing	Citywide	Increased homeownership Fair housing outreach and education	CDBG: \$75,000	Public service activities for Low/Moderate Income Housing Benefit: 450 Households Assisted
10	Sidewalk projects	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	CDBG Eligible Area	Streetscaping Sidewalks, crosswalks and connectivity	CDBG: \$665,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted
11	Bus shelters	2015	2019	Non-Homeless Special Needs Non-Housing Community Development	CDBG Eligible Area	Bus Shelters	CDBG: \$40,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 5000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Removal of dilapidated structures	2015	2019	Non-Housing Community Development	Citywide	Removal of dilapidated structures	CDBG: \$150,000	Buildings Demolished: 15 Buildings
13	Fair housing education to households.	2015	2019	Affordable Housing	Citywide	Fair housing outreach and education	CDBG: \$30,000	Public service activities for Low/Moderate Income Housing Benefit: 150 Households Assisted
14	Fair housing education to housing professionals	2015	2019	Fair housing education to landlords	Citywide	Fair housing outreach to housing professionals	CDBG: \$25,000	Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
15	Fair housing counseling	2015	2019	Affordable Housing	Citywide	Fair housing counseling	CDBG: \$25,000	Public service activities for Low/Moderate Income Housing Benefit: 50 Households Assisted
16	Community facility improvements	2015	2019	Non-Housing Community Development	Citywide	Mental health facilities Training centers for youth Facilities for ex-offenders Facilities for homeless or near homeless	CDBG: \$472,500	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 150 Persons Assisted

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Vocational Training
	Goal Description	Provide vocational training to 70 participants, particularly low-income youth.
2	Goal Name	Micro lending
	Goal Description	Provide microloans to 15 small businesses (5 or less FTE) with at least 51% low to moderate income employees.
3	Goal Name	Owner Occupied Rehabilitation
	Goal Description	Provide comprehensive rehabilitation to owner-occupied housing units consisting of lead remediation, energy efficiency, structural repairs, roof, accessibility modifications and systems upgrades.
4	Goal Name	Repair of existing housing
	Goal Description	Provide minor home repairs to owner-occupied housing units consisting of lead hazard remediation, energy efficiency, weatherization, structural repairs, accessibility modifications and systems repairs.
5	Goal Name	Code enforcement
	Goal Description	Fund 1/2 FTE of a position to conduct code enforcement in the NRT area addressing at least 275 properties.
6	Goal Name	Homebuyer assistance
	Goal Description	Provide homebuyer assistance in the form of down payment and closing cost assistance to eligible households.
7	Goal Name	New housing construction
	Goal Description	Construct new affordable owner-occupied housing units that remain permanently affordable. Funds will be provided in the form of development financing for private developers and grants to Community Housing Development Organizations.
8	Goal Name	Rental production
	Goal Description	Provide development financing for affordable housing developments funded through the Missouri Housing Development Commission.
9	Goal Name	Homebuyer education
	Goal Description	Provide homebuyer education to new homebuyers on the real estate transactions, financing, household budgeting, and homeownership.
10	Goal Name	Sidewalk projects
	Goal Description	Complete infrastructure projects to increase neighborhood connectivity to amenities and services.

11	Goal Name	Bus shelters
	Goal Description	Construct new bus shelters in the CDBG eligible area.
12	Goal Name	Removal of dilapidated structures
	Goal Description	Remove dilapidated structures within the city limits.
13	Goal Name	Fair housing education to households.
	Goal Description	Provide fair housing education to low income households regarding fair housing rights.
14	Goal Name	Fair housing education to housing professionals
	Goal Description	Provide education to 75 fair housing professionals including landlords, realtors. and lenders.
15	Goal Name	Fair housing counseling
	Goal Description	Provide fair housing counseling to 50 low to moderate income renters.
16	Goal Name	Community facility improvements
	Goal Description	Acquire, renovate, or expand 5 community facilities providing training services to youth, youth programming, homelessness, and mental health services.

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)

The City of Columbia will utilize CDBG and HOME funds towards the following affordable housing efforts, including the total number of units in 2015:

- Owner Occupied Rehabilitation: 10 units (extremely low-income, low-income, and moderate income)
- Minor Home Repair and Accessibility Modifications: 40 units (extremely low-income, low-income, and moderate income)
- Homebuyer/Down payment Assistance: 13 units (low-income, and moderate income)
- New Housing Construction: 2 units (low-income, and moderate income)
- Rental Production: 10 units, most likely within 2 developments, (extremely low-income)

Total: 75 units

P-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)

Downtown Family Site

The CHA Downtown site is composed of 294 public housing units which include a mix of 1, 2, 3, & 4 bedroom units. This site has five one-bedroom units and four two-bedroom units for persons that have been remodeled to ADA 504 standards. Other accessibility modifications have been made to garden style apartments to accommodate the needs of tenants with disabilities.

Currently, there are two families waiting list to transfer from one-bedroom accessible units to two-bedroom accessible units. Some families need moderate accommodations like ramps or units all on one level; we currently do not track these residents/applicants but accommodate them on a case-by-case basis. We currently have approximately 136 units with accessible entries.

CHA is not allowed to collect information on the type of disability applicants or residents have, so CHA does not have notes on the wait list about accommodations required unless the applicant has supplied us with that information. More commonly, CHA discovers the needs at the time the resident is discussing the move in plans with the managers.

Major renovations are planned for these units over the next five years using Low-Income Housing Tax Credit funding. Every effort will be made to renovate all ground floor garden style apartments to full ADA 504 accessibility.

Bear Creek Family Site

Bear Creek has 78 family units ranging from one-to-four bedrooms. While a few have ramps leading to the entrances, most do not. The units are not accessible at this time. CHA has had two requests in the past year for adaptations to the bathtub/shower to install ADA compliant grab bars, but the walls are not strong enough to safely affix the grab bars. In those cases, CHA has redirected the applicants to either Paquin Tower or the Downtown site. CHA is planning to make as many as possible of the Bear Creek units accessible to persons with disabilities as we use Low-Income Housing Tax Credit funding to renovate the property.

Oak Towers

Oak Towers has 147 units that are all on one level, but are not fully ADA accessible. As we renovate more of our properties using Low-Income Housing Tax Credits, we make as many as possible of the units conform to ADA 504 specifications as possible. Tenants must be elderly or near elderly to live at Oak Towers.

Paquin Tower

Paquin Tower is CHA's most accessible housing site with 200 ADA accessible units. The waiting list for Paquin Tower is consistently around 45-50 families. Tenants must be elderly or a person with a disability to live at Paquin Tower.

Activities to Increase Resident Involvements

The Columbia Housing Authority has worked with its local tenants through the resident association. CHA also conducts several Moneysmart classes throughout the year, as well as holds homebuyer classes 8-10 times per year. CHA is also working in partnership with the City of Columbia to include fair housing staff in regular resident meetings at Paquin towers to increase educational opportunities and resident involvement.

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

No

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

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 expects 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.

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 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 properties 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.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City plans to provide homebuyer assistance to 65 households from 2015-2019 to overcome affordability as a barrier to affordable housing. The City will also be providing funding for production of up to 10 affordable rental housing units, which may also leverage up to 100 additional LIHTC funded affordable housing units. The City also plans to provide comprehensive rehabilitation to 55 housing units and complete 200 additional minor home repair projects to overcome the barrier of quality affordable housing.

SP-60 Homelessness Strategy – 91.215(d)

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 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 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.

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'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 administers approximately \$900,000 in local general revenue to assist social service providers serving these populations.

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.

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.

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 mentioned above, including Emergency Repair and Continuum of Care funds, 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 provide 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 Safety Net 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

By collaborating between agencies and ensuring gaps in services and funding are addressed, while maximizing the utilization of each funding source. The City will continue to refer housing program participants to local community resources and programs, as participant needs are identified.

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

The CDBG and HOME Programs have seen steady declines in annual funding recently. The City of Columbia did see a slight increase in funding due to census data and changing demographics in recent past. The City is anticipating level CDBG and HOME funding for the next 5 years due to the current funding climate. The City is anticipating increased program income in HOME funds due to additional larger redevelopment projects in progress or planned. All City goals were provided an estimated cost to ensure goals are achievable.

CDBG FY 2015 Annual Action Plan Budget		
Organization	Activity	Amount
CD Dept.	Homebuyer Classes	\$12,000
CD Dept.	NRT Code Enforcement	\$30,000
CD Dept.	Rehab Program	\$105,706
SIL	Minor Repair/Accessibility	\$90,000
City-Public Works	Sidewalk Projects	\$170,000
Job Point	Vocational Training	\$97,000
Welcome Home	Veterans Emergency Housing	\$168,000
Fair Housing	Counseling, outreach/educ.	\$16,000
CD Dept.	Admin and Planning	\$151,179
Total		\$839,885

HOME FY 2015 Annual Action Plan Budget		
Organization	Activity	Amendment 1
CD Dept.	Homeownership Assistance	\$90,200
Columbia Housing Authority	Housing Renovations	\$101,750
CD Dept.	Rehab Program	\$85,199
CD Dept.	CHDO	\$55,430
CD Dept.	Administration	\$36,953
Jes Dev Co Inc.	Gentry Estates Phase II	\$100,000
Total		\$469,532

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	839,885	25,000	0	864,885	0	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	369,532	105,000	\$100,000	574,532	0	

Table 52 - 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

CDBG and HOME funds will leverage a significant amount of additional resources including federal, state and local funding. The City of Columbia Division of Human Services funds approximately \$900,000 in social services through local general revenue. CDBG funds and Social Services funding are often provided to similar agencies and done in matter than maximizes funds available and builds agency capacity for services. HOME funding often leverages significant investment from private lenders, as well as significant amounts of LIHTC funding.

The U.S. Department of Housing and Urban Development (HUD) requires that the Participating

Jurisdictions (PJs) that receive HOME funds match \$0.25 of every dollar. The matching requirement mobilizes community resources in support of affordable housing. The City of Columbia expects to receive \$400,000 in HOME funding for FY2015 and beyond, requiring an annual match requirement of \$100,000. HUD allows Cities to rollover excess match from year to year and accumulate excess match. The City of Columbia has over \$1.7 million in excess match from previous years and anticipates meeting all match requirements for 2015-2019 and accumulating additional match.

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 currently owns four properties through the NSP. These properties will be used to redevelop affordable housing units. The consolidated plan identifies the construction of new quality affordable housing units as a high priority need. Development of these properties will help meet this need. The City is also working with the Columbia Housing Authority to potentially develop a housing trust organization to ensure properties developed with HOME funds can remain affordable in perpetuity.