

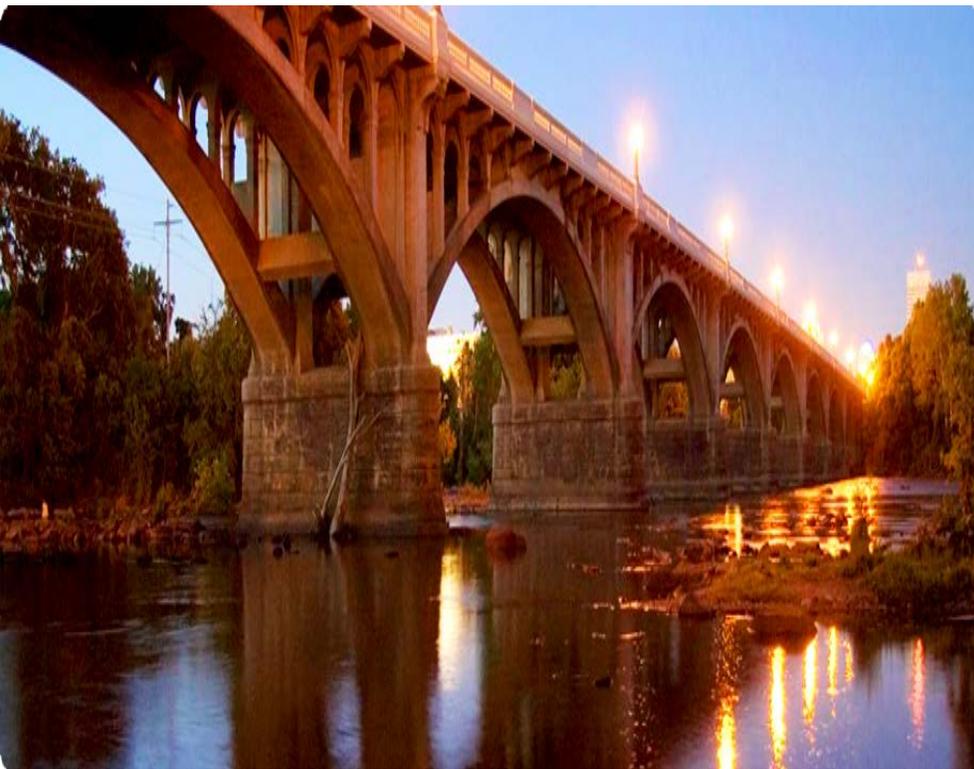
Annual Action Plan

2016-2017

City of Columbia



We Are Columbia



City of Columbia
Community Development Department
1225 Lady Street, Suite 102
Columbia, South Carolina 29201
Phone: (803) 545-3373
Fax: (803) 988-8014

www.columbiasc.net

(Submitted Final-51416)



We Are Columbia

Honorable Stephen K. Benjamin
Mayor

Council Members

Honorable Sam Davis, District 1

Honorable Tameika Isaac-Devine, At-Large

Honorable Leona Plough, District 4

Honorable Moe Baddourah, District 3

Howard E. Duvall, Jr., At-Large

Edward H. McDowell, Jr. District 2

Teresa Wilson
City Manager

Deborah C. Christie
Community Development Director

Produced by



Table of Contents

2016-17 Annual Action Plan

AP-05 Executive Summary 24 CFR 91.200(c), 91.220(b).....	4
PR-Lead & Responsible Agencies 91.200(b).....	8
AP-10 Consultation - 91.100, 91.200(b), 91.215(l).....	9
Ap-12 Participation - 91.105, 91.200(c).....	23
AP-15 Expected Resources – 91.220(c)(1,2).....	31
AP-20 Annual Goals & Objectives - 91.420, 91.220(c)(3)&(e).....	35
AP-35 Projects – 91.220(d).....	42
AP-38 Project Summary.....	44
AP-50 Geographic Distribution – 91.220(f).....	56
AP-55 Affordable Housing – 91.220(g).....	58
AP-60 Public Housing – 91.220(h).....	60
AP-65 Homeless and Other Special Needs Activities – 91.220(i).....	62
AP-70 HOPWA Goals– 91.220 (l)(3).....	66
AP-75 Barriers to affordable housing – 91.220(j).....	67
AP-85 Other Actions – 91.220(k).....	71
AP- 90Program Specific Requirements.....	75

Executive Summary

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

1. Introduction

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play. It administers federal, state and local funds and ensures compliance; increases home ownership; and builds neighborhood capacity through excellent customer service. The Fiscal Year 2016 Annual Action Plan (Action Plan) represents the second year of the City's Consolidated Plan for the Fiscal Years 2015-2019 (Con Plan) as ratified by the City Council and approved by HUD. The Action Plan is the City of Columbia's application for U.S. Department of Housing and Urban Development (HUD) entitlement grants and identifies the proposed programs and projects to be funded during the City's Fiscal Year (FY) 2016. There are three (3) HUD entitlement grants that are covered in the Action Plan: Community Development Block Grant (CDBG); HOME Investment Partnerships Program; and Housing Opportunities for Persons with AIDS (HOPWA).

The City's Community Development Department administers CDBG, HOME and HOPWA which prepares the Annual Action Plan. This plan identifies how the City of Columbia, working in collaboration with partners, neighborhoods and community stakeholders, proposes to utilize these funds in the upcoming fiscal year to address its community development, housing and public services goals and priorities as described in the Con Plan. The plan also describes other projects and programs that leverage those funded by CDBG, HOME, and HOPWA and further support the City's efforts to address its goals and priorities as identified in the 2015-2019 Consolidated Plan.

In 2016, the City of Columbia anticipates receiving \$940,783 in new allocation and \$349,055 in program income for CDBG; \$428,829 in new allocation, \$53,603 in matching funds and \$250,000 in program income for HOME; and \$1,154,666 in new allocation, \$42,359 in FY2015 carryover and in FY2014 set-aside \$292,198 in HOPWA. Program income funds have been designated for City public-use projects and must be used prior to expending entitlement funds.

Over ninety-five (95%) percent of the funds are estimated to be expended within the redefined target area which includes the entire City of Columbia due to the 2015 Flood Disaster. The city also anticipates leveraging a minimum of \$53,364 or 12.5% in private matching dollars for the required HOME match for the homebuyer assistance program. CDBG funding makes up is 39%, HOPWA makes 41% and HOME makes 20% of the overall source of entitlement funding available to the City of Columbia for the 2016-2017 fiscal year.

It is important to note that the Con Plan sets goals and strategies to be achieved over the FY 2015–2019 period and identifies a list of funding priorities. The Annual Action Plan outlines the City's vision for housing and community development and addresses the City's response to identified needs and priority areas over next year. The Plan specifically addresses how the Columbia intends to use CDBG, HOME and HOPWA funds toward furthering HUD's statutory goals of decent housing, suitable living environment and expanded economic opportunities. Additionally, in response to the 2015 Flood Disaster, the City submitted a Substantial Amendment to HUD to amend the Notice of Funds Available (NOFA) process and did not have an open CDBG application process. Instead, stakeholders and City partners were asked to provide input on unmet needs and submit a plan to address those needs. CDBG entitlement

Submitted	Annual Action Plan	4
Final-51416	2016	

funds are being used to address the unmet needs resulting from assessments and input from service agencies and city partners that provide services to those most vulnerable and impacted by the flood.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The City of Columbia has developed its strategic plan based on an analysis of the data presented in the Con Plan and an extensive community participation and consultation process. Through these efforts, the City has identified four (4) priority needs and thirteen (13) goals to address those needs. The priority needs include: 1) Improving Affordable Housing Options, 2) Expanding Economic Opportunities, 3) Providing for Suitable Living Environments and 4) Improving the Capacity of Area Housing and Community Service Providers. To provide for those needs, the thirteen (13) goals for the next five years are as follows:

- Provide homebuyer opportunities
- Increase and improve the supply of affordable rental housing
- Assist homeowners with needed repairs
- Provide for special needs housing opportunities
- Promote fair housing
- Provide support to new and expanding businesses
- Provide job training and job placement services
- Improve access to economic opportunities
- Improve access to housing opportunities
- Decrease vacancy and blight
- Reduce hazards in homes, including lead-based paint, mold, and asbestos
- Improve the availability of public services and facilities
- Increase capacity of housing and service providers

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City of Columbia recognizes the importance of maintaining appropriate performance measurements of its CDBG and HOME projects and programs. CD staff provides management for the CDBG, HOME and HOPWA programs and monitors activities and projects with developed guidelines that include performance measures to ensure regulatory compliance. Using the HUD monitoring checklist as a guide, the City will periodically evaluate staff performance and program performance against the current Consolidated Plan.

The City's Annual Action Plans and Consolidated Annual Performance and Evaluation Reports (CAPERs) have provided many details about the innovations, projects and programs completed by the City over the past (documents may be viewed and/or downloaded from the City's website).

The City recognizes that the evaluation of past performance is critical to ensuring the City and its sub-recipients are implementing activities effectively and that those activities align with the City's overall strategies and goals. The performance of programs and systems are evaluated on a regular basis and the City continues to improve the CDBG sub-recipient application and HOPWA Sponsor RFA processes in order to ease the administrative burden on applicants and volunteer community-member reviewers. During FY2015-16, Community Development implemented Zoom Grants, an online application system that was piloted for the FY2016-17 HOPWA RFP process. All HOPWA applications were submitted and reviewed online. The system was successful and will be integrated into the CDBG NOFA process for FY2017-18.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

City staff continues to work with the Citizens Advisory Committee (CAC) which was established in 1975 to provide advice and recommendations on all policy issues relating to the federal entitlement grant programs discussed in the City's Consolidated Plan and Annual Action Plan. The CAC meets on the 2nd Tuesday of each month. All the meetings are open to the public and the schedule is posted on the City website.

The CAC meetings provide a forum for citizens to participate in the CDBG and HOPWA funds allocation process, the development of Action Plans and serve as a place for staff to vet policy issues and obtain public feedback. Members of the CAC reviewed the HOPWA applications and CDBG funding summaries submitted for FY2016 funding and made recommendations to the City Council at their April 12, 2016 meeting. Additionally, various public venues and a stakeholders meeting was held to gather information and input on the needs of the city pre and post the October 2015 Flood Disaster. Prior to the flood, Community Engagement (CE) meetings were scheduled to take place in each of the four (4) City Council Districts. A CE meeting was held on Oct 1, 2015, at the Cecil Tillis Center, targeted for Council Districts 1 & 2, in which citizens were asked to design a community with all needs a livable, safe and affordable community should encompass. After the flood, several meetings including a stakeholders meeting were held to assess community development needs as well as unmet needs due to the flood.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The City provided various opportunities for all citizens to provide comments on Community Development needs as well as unmet needs. This included venues such as community engagement forums, press conferences, on the street "Pop-up" stations, social media, surveys and public hearings. Please refer to the Citizen Participation section and Attachment A: Citizen Participation Comments and Responses.

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

All comments were accepted.

Submitted	Annual Action Plan	6
Final-51416	2016	

7. Summary

The City of Columbia used wide varieties of outreach techniques using different venues in order to get input for our Action Plan. Press releases, Pop-up Stations, Social Media, Event Brite and a cookout were a part of the outreach strategy Community Development used to provide and receive information and comments for the Annual Action Plan. A stakeholders meeting was held on February 4, 2016 and during the April 21, 2016 Public Hearing, we had a wide variety of neighborhood citizens, community stakeholders, service agencies, faith-based organizations, city staff and elected officials represented. Discussion centered on the need for affordable housing as well as the stigma the word “affordable” has come to be interpreted as (low income). The need for a more comprehensive plan for individual neighborhoods surfaced as well as the need for more strategically planned meetings (cluster groups).

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role	Name	Department
CDBG Administrator	COLUMBIA	Community Development Department
HOPWA Administrator	COLUMBIA	Community Development Department
HOME Administrator	COLUMBIA	Community Development Department

Table 1 – Responsible Agencies

The Community Development Department (CDD) administers the CDBG, HOME and HOPWA programs for the City of Columbia. CD is the Public Contact that produces and distributes the Consolidated Plan, Annual Action Plan, and the Consolidated Annual Performance & Evaluation Report (CAPER) Reports.

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

The City of Columbia is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and non-profit organizations that deliver housing and social services to the community. As the administrator of HUD's CDBG, HOME and HOPWA programs, the City's Community Development (CD) Department acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many non-profit and social service agencies.

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

Besides keeping an open door policy and maintaining ongoing daily communication with the area's many agencies and service providers, the City of Columbia's CD Department is engaged in a number of efforts and initiatives to enhance coordination among the community's governmental and service frameworks.

The **Economic & Community Development Committee** reviews matters related to economic, community and neighborhood development. The **Environment & Infrastructure Committee** reviews matters related to green space, water quality, roads, and buildings. The **Public Safety Committee** reviews matters related to public safety, including animal services, code inspection, Municipal Court, and other matters related thereto.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

The City of Columbia partners with the United Way of the Midlands (UWM), which serves as the lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), and is the HUD designated Homeless Continuum of Care (CoC). UWM also administers the CoC's Homeless Management Information System (HMIS).

This group of service providers implements housing services for the homeless, as well as other organizations with an interest in preventing homelessness. Along with UWM, those involved are local non-profit agencies, local government entities, the public schools, housing authorities, law enforcement, faith communities, and financial supporters.

The partnership was created to maximize the resources available to homeless persons through the development and coordination of an effective and comprehensive continuum of care system addressing services from homelessness prevention services outreach services, emergency shelter, transitional housing, permanent supportive housing, and permanent affordable housing.

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

The City of Columbia partners with the United Way of the Midlands (UWM), which serves as the lead HUD agency for the Midlands Area Consortium for the Homeless (MACH), and is the HUD designated Homeless Continuum of Care (CoC). UWM also administers the CoC's Homeless Management Information System (HMIS). Agencies seeking ESG funds granted and administered by the SC Office of Equal Opportunity, MACH provides a certification for each applicant to the City for verification that the homeless housing and services aligns with the City's Consolidated Plan.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction's consultations with housing, social service agencies and other entities.

(See Table 2 below)

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Lexington County Community Development
	Agency/Group/Organization Type	Housing Services - Housing Other government - County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Department coordinates the permitting and development functions for the current and future residential, commercial, and industrial interests of Lexington County. The Department also promotes community development through the Community Development Block Grant (CDBG) program and the HOME Investment Partnership Program (HOME), which are funded by the US Department of Housing and Urban Development (HUD).
2	Agency/Group/Organization	Community Relations Council
	Agency/Group/Organization Type	Housing Regional organization Planning organization Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Fair Housing
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Community Relations Council (CRC) was founded in 1964 as the primary vehicle for fostering peace and civility in the community. Business, community and civic leaders from diverse backgrounds came together to discuss and propose solutions to issues that threatened to divide the community. CRC's mission still embodies the principle of enhancing the well-being of the community by promoting harmony, mutual respect, and justice through civil dialogue and understanding. CRC recognizes the interdependency of business, community and government, and seeks to accomplish its objectives through education, collaboration, and partnership.

3	Agency/Group/Organization	UNITED WAY OF THE MIDLANDS
	Agency/Group/Organization Type	Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of the Midlands works to determine and respond to the critical human service needs of the community. Community volunteers in three councils focused on education, financial stability and health, develop and review a community-wide needs assessment to determine key issues in the community. Based on priorities, opportunities and resources, the councils offer competitive grants to partner agencies who best address the needs. United Way of the Midlands develops partnerships with non-profit partners, businesses, community leaders and individuals to understand the conditions in each area it serves. It works to provide the programs and resources through certified partner agencies to improve the quality of life in Calhoun, Fairfield, Lexington, Newberry, Orangeburg, and Richland counties.
4	Agency/Group/Organization	Midlands Area Consortium for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Midlands Area Consortium for the Homeless (MACH) represents 14 Counties across the Midlands of South Carolina, advocating for issues and initiatives that will help end homelessness. It seeks to not only connect others as a collaborative network of individuals and organizations, but most importantly, to empower clients to advocate for themselves and facilitate positive change. MACH, a non-profit organization and HUD registered Continuum of Care (CoC), is designed to provide a community solution to homelessness. It works collaboratively to reduce the time that people spend in a homeless situation while promoting self-sufficiency and independence for its clients. Since 1994, MACH has existed to serve individuals and families currently experiencing homelessness and to aid those who are at risk of becoming homeless. MACH seeks to increase collaboration between all citizens of the region to help those who are most in need.
5	Agency/Group/Organization	Columbia Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Housing Authority (CHA) mission is to meet the emerging affordable housing needs of low- to moderate income individuals and families in Columbia and Richland County while promoting self-reliance and improving quality of life. CHA currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 4,000 units of housing for families of low- and moderate-incomes; most of the properties are located near bus lines, schools, churches and shopping facilities. On-site maintenance and management are provided for residents in the larger communities. Additionally, City of Columbia Police substations have been established in two communities, Gonzales Gardens and Latimer Manor.

6	Agency/Group/Organization	Home Works of America
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Home Works of America is a 501(c)(3) non-profit founded in 1996. Its mission is to show God's love by repairing homes of homeowners in need, assisting youth in their development, and empowering communities to meet the needs of their members.
7	Agency/Group/Organization	RICHLAND COUNTY
	Agency/Group/Organization Type	Service-Fair Housing Health Agency Other government - County Regional organization Planning organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs HOPWA Strategy Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	City of Columbia lays within Richland County a diverse population of more than 390,000 residents. A series of ongoing consultation meeting and special monthly meetings were held of Fair Housing event. Improved coordination of Fire and Safety as well as Zoning and Land Use plans.

8	Agency/Group/Organization	South Carolina Appleseed Legal Justice Center
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-Victims of Domestic Violence Services-Education Services-Employment Service-Fair Housing Services - Victims Regional organization Legal Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	South Carolina Appleseed Legal Justice Center (Appleseed) is a forceful and respected advocate for low-income South Carolinians on issues such as housing, education, hunger, public benefits, domestic violence, immigration, health care and consumer issues. Appleseed is dedicated to effecting systemic change wherever it can do the most good and through the courthouse, legislature, administrative agencies, community and the media. It grows its impact by helping others do the same through education, training and co-counseling.
9	Agency/Group/Organization	Palmetto AIDS Life Support Services
	Agency/Group/Organization Type	Services - Housing Services-Persons with HIV/AIDS Services-homeless Services-Health Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy Non-Homeless Special Needs HOPWA Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Ongoing Sponsor for HOPWA Program. Palmetto AIDS Life Support Services (PALSS) formed in 1985 to help South Carolinians fight the war against AIDS. It offers FREE services to people who have been diagnosed with or are at risk of contracting HIV/AIDS, as well as their loved ones.
10	Agency/Group/Organization	EAU CLAIRE DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Services - Housing Services-Employment Regional organization Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	The Eau Claire Development Corporation (ECDC) serves as a catalyst agency to lead and facilitate strategic development of both economically-driven commercial and community-based residential initiatives in Eau Claire/North Columbia's historic community. ECDC operates as a community-based 501(c)(3) non-profit organization whose mission of conservation and redevelopment spans across all Eau Claire/North Columbia neighborhoods with boundaries within Columbia City Council District One. ECDC's overarching goal continues to focus on revitalization efforts in Eau Claire/North Columbia that support and uplift cultural diversity, urban renewal, residential vibrancy, sound economic investments and financial prosperity.

11	Agency/Group/Organization	University of South Carolina The College of Social Work
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Services-Education Service-Fair Housing Publicly Funded Institution/System of Care Planning organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	University of South Carolina, The College of Social Work collaborates with the local, national, and international community to promote social well-being and social justice through dynamic teaching, research, and service.
12	Agency/Group/Organization	Office of Business Opportunities
	Agency/Group/Organization Type	Other government - Local Business Leaders Business and Civic Leaders Grantee Department
	What section of the Plan was addressed by Consultation?	Economic Development Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Small businesses drive the U.S. economy by providing jobs for over half of the nation's private workforce. Yet small businesses also face many obstacles that stall or prevent their growth and development, including access to capital, effective marketing strategies, adequate accounting systems, and comprehensive business plans. The Office of Business Opportunities (OBO) uses several economic development tools to provide creative business opportunities to address many of the obstacles that face small businesses.
13	Agency/Group/Organization	CENTRAL SOUTH CAROLINA HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to the Stakeholders meeting. Habitat provides safe, decent, affordable housing for very-low income persons and families.
14	Agency/Group/Organization	St. Bernard Project
	Agency/Group/Organization Type	Housing Services - Housing Services - Victims Disaster Relief & Recovery Foundation
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to Stakeholders meeting with United Way to provide training for Disaster Relief and recovery.

15	Agency/Group/Organization	TN Development Corporation
	Agency/Group/Organization Type	Housing Services - Housing Services-Employment Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	TN Development Corporation (TNDC) is bridging the perceived gap between "inexpensive" and "quality" by creating first-rate rental housing structures with long-term viability. TNDC believes that neighborhoods and families can flourish and prosper when they have a decent place to live.

Identify any Agency Types not consulted and provide rationale for not consulting

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Midlands Area Consortium for Homelessness(MACH)	MACH is our CoC and Blueprint on Homelessness is the plan that set the goals for our region.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

Submitted	Annual Action Plan	19
Final-51416	2016	

MACH, a nonprofit organization and HUD registered Continuum of Care (CoC), is designed to provide a community solution to homelessness. We work collaboratively to reduce the time that people spend in a homeless situation while promoting self-sufficiency and independence for the people we serve. Since 1994 MACH has existed to serve individuals and families currently experiencing homelessness and to aid those who are at risk of becoming homeless. MACH seeks to increase collaboration between all citizens of our region to help those who are most in need.

AP-12 Participation – 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Mayor and City Council of the City of Columbia wish to provide for maximum citizen participation in the development and implementation of the Annual Action Plan in accordance with the objectives of the Housing and Community Development Act of 1974.

The public notice was posted in the “State Newspaper” on April 8, 2016; the comment period began on April 10, 2016 and ended on May 11, 2016. In addition, the Annual Action Plan and Community Development and Fair Housing Needs Assessment Surveys were available on the City’s website and at the Community Development Office, at 1225 Lady Street.

The City of Columbia Citizen Participation Plan encourages participation of all residents, especially the low and moderate-income population. Formal and in formal approaches are used each year in the assessment process to provide adequate opportunities for citizens to participate in the development of the Consolidated Plan and the Annual Action Plans. These actions include placing advertisements in the local newspapers, meetings with stakeholders, community forums, social media and appointment of citizens to the Citizens Advisory Committee (CAC) by City Council, and public hearings at televised city council meetings.

The CAC consists of seven (7) members, with at least one member from each of the four (4) City Council Districts and was established through the adoption of a resolution on August 6, 1975, which outlined the Committee’s responsibilities. Meetings are held on the third Thursday of each month and their responsibilities include an annual review of performance of federal programs, CDBG, HOME and HOPWA. Meetings are advertised to the public via postings at City buildings with high traffic and on the City’s webpage. All meetings are held in accessible locations. The grassroots organization, Columbia Council of Neighborhoods (CCN) has grown into a large umbrella organization with over one hundred and sixteen (116) neighborhoods. The Community Development Department assigns a staff member as Community Liaison to assist with the dissemination of information regarding city services, addressing neighborhood and community priorities needs within the four (4) City Council Districts. See Annual Action Plan schedule as an attachment.

Notice of these meetings was published in The State newspaper, distributed by email to Columbia Council of Neighborhood members, posted on the City website www.columbiasc.net and on the city’s building at 1225 Lady Street, Columbia, SC. In addition, a Fair Housing assessment survey

was posted on the City’s website to invite citizens throughout the City to comment on needs in their community and results are listed below. All public comments received are submitted to HUD as a part to the Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Community Engagement Forum	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Residents of Public and Assisted Housing Citizens in Council District 1 & 2	Small section of PH Authority and Neighborhood residents attended from Council Districts 1&2. Total of 12 including CD Staff.	Community assessment needs - Youth & community services, affordable housing, access to health & educational services, economic development & job training, green space needed. Partnership with resources.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Community Engagement Forum	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community Victims of the 2015 Flood Disaster	There was no response from the community/Total of 3 including CD Staff.	No comments received.	No comments received.	
3	Community Engagement Forum & CCN Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Large response to Forum and CCN Meeting. Total of		All comments received	
4	Stakeholders Meeting	Non-targeted/broad community Community Partners, Agencies, City Departments & Continuum of Care	A variety of City Depts., PH, CoC, Volunteer agencies, and city partners attended/Total 10 City Dept./CBO/PHA/VoAds attended.	Community Needs Assessment of Unmet needs as result of 2015 Flood Disaster.	All comments were accepted	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Press Conference for CD Week	Non-targeted/broad community Stakeholders & Partners	HUD Regional Office/City Admin & Depts./Public Agencies/3 TV stations/large viewing audience-general public - Total of 25 attended the press conference.	Information was provided about CDBG & HOME Entitlement Programs, Awareness of HUD funding for community projects & activities. When will CDBG-DR funds arrive and what will they be used for. Mayor responded - no date given and for areas of City that were severely impacted by the flood.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	CD Week	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing Business	Approximately 250 Citizens at 3 "Pop-up" Stations and 1 cookout received information about CD services and projects and provided input on Columbia's Needs.	Public service needs, healthcare, housing, job services, livable wages.	All comments were accepted.	
7	Columbia Channel 2 - City Talk	Non-targeted/broad community All Citizens	Columbia viewing audience	Information was provided on Community development needs assessments and upcoming opportunities to voice opinions.	Information was provided.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Newspaper Ad	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community All Citizens	Public Notice Posted for 2 Public Hearings	Public Hearing on April 21, 2016 - Well attended Public Hearing on May 3, 2016 - City Council Attendance	All comments accepted.	

Table 4 – Citizen Participation Outreach

Expected Resources

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

Introduction

Initiatives identified in the 2015-2019 Con Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs during program year 2016. The City of Columbia anticipates receiving \$940,783 in new allocation and \$349,055 in program income for CDBG, \$428,829 in HOME new allocation, \$53,603 in matching funds and \$250,000 in program income. The City also expects \$1,154,666 in 2016 allocation of HOPWA funds as well as utilization of \$42,359 in carryover from FY2015 and \$292,198 in HOPWA set-aside funding from FY2014. Set-side funds are HOPWA funds that have been carried over from previous program years for permanent housing projects. Program income funds have been designated for City public-use projects and must be used prior to expending entitlement funds.

Over ninety-five (95%) percent of the funds are estimated to be expended within the redefined target area which includes the entire City of Columbia due to the 2015 Flood Disaster. The city also anticipates leveraging a minimum of \$53,364 or 12.5% in private matching dollars for the required HOME match for the homebuyer assistance program. CDBG funding makes up is 39%, HOPWA makes 41% and HOME makes 20% of the overall source of entitlement funding available to the City of Columbia for the 2016-2017 fiscal year.

Priority Table

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: \$		
							\$	

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	940,783	349,055	291,832	1,581,670	2,650,000	Program Income/Revolving Loan Fund
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	428,829	250,000	0	678,829	1,273,000	Program Income includes \$53,603 of matching funds for FY2015.
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,154,666	0	337,141	1,491,807	3,645,334	

Table 5 - 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

Utilizing CDBG, HOME and HOPWA funding, the City of Columbia leverages over \$11 million annually from various sources including Housing Loans, funding activities, Homeless Services for the Inclement Weather, Center, Façade Improvement Projects, Commercial Revolving Loan Fund (CRLF), HOPWA Sponsors and other community investment projects and initiatives. Additionally, the Community Development Housing Division has received over \$10,000 million in bank commitments from various sources for its housing initiative for a three year period. These resources include private lenders such as First Citizens, Security Federal Bank, Bank, Branch & Trust, National Bank of South Carolina, South Carolina Bank and Trust and Palmetto Citizens Federal Credit Union.

Also, HOME match is satisfied through private lenders contributions to the City’s affordable housing loan program for homebuyers. The City partners with six (6) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. Match is calculated using the difference between the interest rate the borrower is receiving through obtaining the City’s financing and the interest rate that they would have normally received if they had received financing solely through the partner lender. The difference in payment over the life of the loan is what the City uses as match requirement. The amount of match required equals 12.5% of the amount drawn down for HOME projects during the Federal reporting period.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

This does not apply.

Discussion

The City also uses Revolving Loan funds that help carry out the priority needs and activities identified in the Consolidated Plan and this Annual Action Plan. Revolving loan funds are separate funds (independent of other CDBG program accounts) set up for the purpose of carrying out specific activities.

The City of Columbia also provides in-kind services, general funds for operating costs, furnishings and equipment, and real property to carry out

Submitted	Annual Action Plan	29
Final-51416	2016	

the activities identified in the Consolidated Plan and this Plan. City funds have been used to establish a General Fund Revolving Loan Funds separate from federal dollars that have leveraged over \$18 million private bank funds over the last five years. City general funds are used for a variety of city projects in which CDBG funds are proposed. Projects include street repaving, park improvements, and economic development. Additionally, the Community Development Department will solicit sponsorship revenue to support the many community programs and trainings that are held during the program year.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Homebuyer Opportunities	2015	2019	Affordable Housing		Improving Affordable Housing Options	CDBG: \$381,641 HOME: \$508,472	Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Increase and Improve Affordable Rental Supply	2015	2019	Affordable Housing Homeless		Improving Affordable Housing Options	HOME: \$401,675	Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
3	Assist Homeowners with Needed Repairs	2015	2019	Affordable Housing		Improving Affordable Housing Options Providing for Suitable Living Environments	CDBG: \$329,891	Homeowner Housing Rehabilitated: 25 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Provide for Special Needs Housing Opportunities	2015	2019	Affordable Housing		Improving Affordable Housing Options	HOPWA: \$1,141,154	Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 150 Persons Assisted HIV/AIDS Housing Operations: 50 Household Housing Unit
5	Promote Fair Housing	2015	2019	Affordable Housing		Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers	CDBG: \$539,546	Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
6	Provide Support to New and Expanding Businesses	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities		Jobs created/retained: 0 Jobs Businesses assisted: 0 Businesses Assisted
7	Provide Job Training & Job Placement Services	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Jobs created/retained: 5 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
8	Improve Access to Economic Opportunities	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities	CDBG: \$268,617	Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Businesses assisted: 25 Businesses Assisted
9	Improve Access to Housing Opportunities	2015	2019	Affordable Housing Non-Housing Community Development		Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers		Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
10	Reduce Vacancy and Blight	2015	2019	Non-Housing Community Development		Improving Affordable Housing Options Providing for Suitable Living Environments	HOME: \$42,882	Buildings Demolished: 10 Buildings Housing Code Enforcement/Foreclosed Property Care: 10 Household Housing Unit
11	Reduce Hazards in Homes	2015	2019	Affordable Housing		Improving Affordable Housing Options	CDBG: \$51,750 HOME: \$107,206	Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 15 Household Housing Unit
12	Improve Services, Facilities, & Infrastructure	2015	2019	Non-Housing Community Development		Providing for Suitable Living Environments	CDBG: \$946,466	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Increase Capacity of Service Providers	2015	2019	Non-Housing Community Development		Improving the Capacity of Area Service Providers	CDBG: \$101,750 HOPWA: \$1,585,847 HOME: \$42,882	Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Provide Homebuyer Opportunities
	Goal Description	Utilizing a number of strategies and working with a variety of community partners, the City hopes to provide homeownership opportunities for low and middle income residents of the community.
2	Goal Name	Increase and Improve Affordable Rental Supply
	Goal Description	The City will continue to support the development and/or the rehabilitation of affordable rental housing throughout the jurisdiction.
3	Goal Name	Assist Homeowners with Needed Repairs
	Goal Description	The City of Columbia will provide assistance to low to moderate income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes. The City will also provide homeowners with assistance to complete minor repairs and/or painting. This assistance may be provided through other nonprofit housing partners, grants, loans, deferred loans or some combination of these options.

4	Goal Name	Provide for Special Needs Housing Opportunities
	Goal Description	The City will provide support for the development of permanent housing with supportive services that address the needs of individuals with physical and/or mental disabilities as well as those persons living with HIV/AIDS and persons who are homeless or were formerly homeless and those that are at risk of becoming homeless.
5	Goal Name	Promote Fair Housing
	Goal Description	<p>The City will continue to ensure compliance with Fair Housing by annually reviewing its operations and assessing any Impediments to Fair Housing Choice. As impediments are identified, the City will work with its partners to address these impediments and remove any barriers to fair and affordable housing.</p> <p>The City will continue to provide for a community education program and promote fair housing as a part of all of its housing related activities. Furthermore, the City will continue to support a fair housing hotline that provides information regarding fair housing issues and assists persons who feel that they may have been victims of housing discrimination.</p>
6	Goal Name	Provide Support to New and Expanding Businesses
	Goal Description	The City will provide support to community businesses to expand and create more jobs throughout the community.
7	Goal Name	Provide Job Training & Job Placement Services
	Goal Description	The City of Columbia will continue to provide support for job training programs as well as job placement services offered by community partner organizations.
8	Goal Name	Improve Access to Economic Opportunities
	Goal Description	In an effort to improve access to jobs and economic opportunity, the City of Columbia (or its partners) offers assistance with transportation, microenterprise loans, business development initiatives, commercial facade improvements, as well as a host of other programs and services.
9	Goal Name	Improve Access to Housing Opportunities
	Goal Description	Improving access to affordable housing opportunities is an important goal for the City. Through a variety of programs and services, the City and its partners, provide financial literacy training, credit counseling, Individual Development Account programs as well as transportation services in an effort to improve housing options and opportunities for low to moderate income families throughout the City.
10	Goal Name	Reduce Vacancy and Blight
	Goal Description	The City will utilize HUD funding, along with non-federal sources, to reduce vacancy and blight throughout the jurisdiction. This may include demolition, rehabilitation and/or reconstruction of long-neglected commercial or residential properties.

11	Goal Name	Reduce Hazards in Homes
	Goal Description	The City incorporates the reduction of hazardous and unsafe conditions, in residential properties, into all of its housing programs. This includes the reduction of Lead-Based Paint, Mold and Asbestos in homes throughout the jurisdiction.
12	Goal Name	Improve Services, Facilities, & Infrastructure
	Goal Description	The City will continue to provide funding for the improvement and availability of public services, facilities and infrastructure throughout the jurisdiction.
13	Goal Name	Increase Capacity of Service Providers
	Goal Description	Each year, through a competitive funding process, the City provides funding to local non-profit organizations and public service agencies in an effort to improve their capacity and services for the citizens of Columbia.

Table 7 – Goal Descriptions

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 91.215(b):

All assistance will be provided to extremely low(0-30%); low (30-50%) and mod (50-80%) income households.

AP-35 Projects – 91.220(d)

Introduction

The City of Columbia’s CDBG, HOME and HOPWA programs provide funding for projects within the City limits. During the 2016 Program Year, the City will focus its CDBG funding efforts on Recovery efforts that include housing, infrastructure and the economy health, and will remain focused on the most vulnerable and severely affected neighborhoods and communities. The City will focus its HOME funding on affordable housing through homeowner and rental acquisition, rehabilitation, and new construction; rental housing development for Community Housing Development Organizations (CHDO), and homeownership through the City Lender Housing Loan Program. HOPWA funds will continue to address the priority needs for permanent housing and to increase housing stability for special needs populations, persons with HIV/AIDs.

#	Project Name
2	CDBG: Public Services
5	CDBG: Housing Loans & Rehabilitation Programs(508)
6	HOME: Administration
7	HOME: CHDO Set-Aside
8	HOME: Affordable Housing Loans
9	HOME: Acquisition, Rehabilitation and New Construction Activities
10	HOPWA: Administration & Resource ID
11	HOPWA: Columbia Housing Authority
12	HOPWA: Palmetto AIDS Life Support Services
13	HOPWA: The Cooperative Ministries
14	HOPWA: Upper Savannah Care Consortium.
15	HOPWA: USC Department of Medicine
16	CDBG: Administration
17	CDBG: Public Facilities
18	Midlands Housing Alliance (Transitions)

Table 8 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Columbia responds to the needs expressed in the community forums and on the community surveys by citizens who state that revitalizing neighborhoods and preserving the existing housing stock are critical.

To improve the quality of life of all citizens in Columbia, the Community Development Department will address both the need for additional affordable homebuyer and rental units. Because the lower income households are more heavily burdened with housing costs, rental housing will be developed and

rehabilitated. Elderly and low income homeowners will benefit from housing rehabilitation to improve housing quality. Economic Development activities such as façade improvement, small business enterprise and entrepreneur programs play important roles in improving quality of life.

Fulfilling its mission of providing a holistic approach to community development, the City will continue to engage community partners to provide access to job training for veterans and the underserved, afterschool programs to serve homeless families code enforcement will demolish blighted commercial properties and provide a “Board On” project that both secures residential properties while looking aesthetically pleasing in neighborhoods plagued with vacant and abandoned homes; and sidewalk and street improvement projects in a targeted redevelopment areas that will provide safety and community improvement to neighborhoods.

The City will provide low-moderate income individuals and families the opportunity to increase personal wealth through banking access for the unbanked and underbanked; to experience a better quality of life through an individual development account (IDA) program or benefit from education awareness of HIV/AIDS.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG: Public Services
	Target Area	Booker-Washington Heights Redevelopment Area & Citywide
	Goals Supported	Improve Access to Economic Opportunities Improve Access to Housing Opportunities
	Needs Addressed	Expanding Economic Opportunities Providing for Suitable Living Environments
	Funding	CDBG: \$268,617
	Description	This project includes all public services activities including those with household and individual beneficiaries.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Over 135 low-mod income families will benefit from the CDBG public services.
	Location Description	Jurisdiction wide public services activities.

	Planned Activities	Autos for Opportunities (\$53,862) Bank On Columbia/Financial Literacy (\$54,655) Individual Development Account (IDA) (\$25,000) Columbia Housing Authority “Learn to Build a Home” Program (\$50,000) TN Development Corporation – “Work It Up” Program (\$82,657)
2	Project Name	CDBG: Housing Loans & Rehabilitation Programs(508)
	Target Area	Citywide
	Goals Supported	Provide Homebuyer Opportunities Assist Homeowners with Needed Repairs Promote Fair Housing Improve Access to Housing Opportunities Reduce Hazards in Homes Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	CDBG: \$381,641
	Description	CDBG funded housing loan purchase & rehabilitation programs.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50 low to moderate income households will benefit from the CDBG home rehab activities.
	Location Description	Jurisdiction Wide CDBG funding housing rehabilitation and neighborhood improvement

	Planned Activities	Housing Rehab (Admin & Operations) \$179,891 Neighborhood Improvement Program (NIP) (\$1 Million over 3 years) \$100,000.00 (2nd year) United Way – Mold Remediation Program (\$51,750) Central SC Habitat for Humanity- Burke Ave Rehab Neighborhood Revitalization Project (\$50,000)
3	Project Name	HOME: Administration
	Target Area	Citywide
	Goals Supported	Provide Homebuyer Opportunities Increase and Improve Affordable Rental Supply Assist Homeowners with Needed Repairs Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Access to Housing Opportunities Reduce Vacancy and Blight Reduce Hazards in Homes Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	HOME: \$42,610
	Description	HOME funded general administration activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 low to moderate income households will benefit from the proper administration of the City's HOME program.
	Location Description	Jurisdiction wide HOME funded administration activities.
	Planned Activities	Home Administration (Operations) - \$42,882
4	Project Name	HOME: CHDO Set-Aside
	Target Area	Citywide

	Goals Supported	Provide Homebuyer Opportunities Increase and Improve Affordable Rental Supply Promote Fair Housing Reduce Hazards in Homes
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	HOME: \$64,324
	Description	HOME: CHDO set-aside activities. Required 15% of HOME funding.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Two families or households at or below 80% AMI will benefit from these CHDO activities.
	Location Description	Jurisdiction wide CHDO activities.
	Planned Activities	CHDO Set Aside (15% of Entitlement) = \$64,324
5	Project Name	HOME: Affordable Housing Loans
	Target Area	
	Goals Supported	Provide Homebuyer Opportunities
	Needs Addressed	Improving Affordable Housing Options
	Funding	HOME: \$401,675
	Description	HOME funded affordable housing loans for eligible homebuyers.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	20 families or households at or below 80% AMI will benefit from these activities.
	Location Description	Jurisdiction wide HOME funded housing loans for families or individuals at or below 80% AMI.
	Planned Activities	Affordable Housing Loans @ 80% below AMI - \$401,675
6	Project Name	HOME: Acquisition, Rehabilitation and New Construction Activities
	Target Area	
	Goals Supported	Assist Homeowners with Needed Repairs Promote Fair Housing Reduce Vacancy and Blight Reduce Hazards in Homes
	Needs Addressed	Improving Affordable Housing Options

	Funding	HOME: \$223,550
	Description	HOME funded acquisition, rehabilitation and new construction activities to increase affordable housing options for the residents of Columbia.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	Five families at or below 80% AMI will benefit from these housing related activities.
	Location Description	Jurisdiction wide HOME funded rental activities.
	Planned Activities	Residential Acquisition/Rehabilitation/New Construction (PI) \$223,550
7	Project Name	HOPWA: Administration & Resource ID
	Target Area	Columbia EMSA – Calhoun, Fairfield, Kershaw, Lexington, Richland , Saluda Counties
	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Access to Housing Opportunities Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$37,139
	Description	General Administration of and training opportunities for HOPWA related projects and activities.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 low to moderate income households will benefit from the proper administration of the HOPWA program.
	Location Description	Jurisdiction wide includes the Columbia EMSA.
	Planned Activities	General administration of HOPWA related projects and activities.
8	Project Name	HOPWA: Columbia Housing Authority
	Target Area	Columbia EMSA – Lexington & Richland Counties
	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers

	Funding	HOPWA: \$532,405
	Description	HOPWA funded TBRA provided by the Columbia Housing Authority.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	105 households will benefit from the TBRA services offered by the Columbia Housing Authority.
	Location Description	Jurisdiction wide Columbia EMSA for HOPWA funded TBRA activities.
	Planned Activities	(CHA-1) Tenant-Based Rental – TBRA \$386,149 (CHA-2) TBRA Salary \$23,868.00 (CHA-3) Homeless (TBRA) \$122,388.00
9	Project Name	HOPWA: Palmetto AIDS Life Support Services
	Target Area	Columbia EMSA – Calhoun, Fairfield, Kershaw, Lexington, Richland , Saluda Counties
	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$284,781
	Description	HOPWA funded supportive services offered by Palmetto AIDS organization.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 low to moderate income persons or households will benefit from the proposed HOPWA supportive services activities.
	Location Description	Jurisdiction wide Columbia EMSA for HOPWA supportive services.
	Planned Activities	Palmetto AIDS Life Support Services (Supportive Services/Administration/Resource ID) - \$284,781
10	Project Name	HOPWA: The Cooperative Ministries
	Target Area	Columbia EMSA – Calhoun, Fairfield, Kershaw, Lexington, Richland , Saluda Counties

	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$212,626
	Description	HOPWA funded short term emergency solutions for persons with HIV/AIDS. This program is offered by The Cooperative Ministries.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 85 low to moderate income persons will benefit from the short term emergency solutions services.
	Location Description	Jurisdiction wide housing related services for persons with HIV/AIDS.
	Planned Activities	HOPWA funded short term emergency solutions for persons with HIV/AIDS. This program is offered by The Cooperative Ministries.
11	Project Name	HOPWA: Upper Savannah Care Consortium.
	Target Area	Columbia EMSA – Saluda County
	Goals Supported	Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$22,773
	Description	HOPWA funded supportive services offered by the Upper Savannah Care Consortium
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 10 low to moderate income persons will benefit from these services.
	Location Description	Jurisdiction wide Columbia EMSA (Saluda County) supportive services and STRMU for persons with HIV/AIDS
	Planned Activities	Upper Savannah Care Services (Supportive Services/Administration/STRMU) - \$22,773
12	Project Name	HOPWA: USC Department of Medicine
	Target Area	Columbia EMSA – Calhoun, Fairfield, Kershaw, Lexington, Richland , Saluda Counties

	Goals Supported	Provide for Special Needs Housing Opportunities Improve Access to Housing Opportunities Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$385,623
	Description	HOPWA funded supportive services offered by the University of South Carolina Department of Medicine.
	Target Date	6/30/2017
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 150 low to moderate income persons will benefit from these supportive services.
	Location Description	Jurisdiction wide Columbia EMSA supportive services for persons with HIV/AIDS.
	Planned Activities	University of South Carolina Dept. of Medicine - (Supportive Services/Administration/STRMU/PHP) - \$385,623
13	Project Name	CDBG: Administration
	Target Area	Citywide
	Goals Supported	Increase Capacity of Service Providers
	Needs Addressed	Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	CDBG: \$303,694
	Description	General Administration of CDBG Program.
	Target Date	6/17/2017
	Estimate the number and type of families that will benefit from the proposed activities	Over 2,500 low to moderate income households or families will benefit from the successful management and operations of the CDBG programs and services.
	Location Description	Jurisdiction wide program administration

	Planned Activities	General Administration (\$251,172) Citizen Participation (\$1,650) Fair Housing (\$5,000) Community Liaison (\$45,872)
14	Project Name	CDBG: Public Facilities
	Target Area	Booker-Washington Heights Redevelopment & Citywide
	Goals Supported	Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Expanding Economic Opportunities Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	CDBG: \$496,644
	Description	CDBG funded public facilities improvements.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Booker-Washington Heights target areas which is 63% LMI and surrounding LMI service area and residents. Art program will benefit LMI youth once the retrofit project has been complete.
	Location Description	Booker-Washington Heights Redevelopment area and Citywide Access to art program
	Planned Activities	
15	Project Name	Midlands Housing Alliance (Transitions)
	Target Area	Citywide
	Goals Supported	Improve Access to Housing Opportunities Increase Capacity of Service Providers
	Needs Addressed	Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	HOPWA: \$10,500
	Description	Provide Supportive Services (Case Management) to HIV/AIDS eligible Homeless persons in the Columbia EMSA.
	Target Date	6/30/2017
	Planned Activities	

Estimate the number and type of families that will benefit from the proposed activities	Estimate 25 low/mod income HIV positive homeless clients with benefit from case management services.
Location Description	Jurisdiction wide Columbia EMSA supportive services for persons with HIV/AIDS.
Planned Activities	Provide case management supportive services to eligible HIV/AIDS positive homeless clients to provide access to services and stable housing.

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

CDBG funds are allocated to projects that benefit low and moderate income persons and/or areas. HOME funds are allocated to eligible beneficiaries (at or below 80% of AMI) throughout the corporate city limits. HOPWA funds are allocated throughout a six-county area. However, the City targets funds to those neighborhoods with the highest concentration of need for affordable housing and community and economic development. The City of Columbia has designated Booker Washington Heights, Eau Claire, Edisto Court, King/Lyon Streets, Brandon Acres/Cedar Terrace, Pinehurst Community Council, Belvedere and the Neighborhood Revitalization Strategy Area (NRSA) and as local redevelopment areas - maps for each area are included in this section of the Action Plan.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

During the Fiscal year, (\$147,944) of CDBG funds have been designated for the Booker-Washington Heights Redevelopment Area for a public facilities renovation for commercial kitchen upgrade that will provide access for healthy cooking, entrepreneur access as well as job skills training. Additionally, a "Learn to Build a House" project in partnership with the Columbia Housing Authority and the Richland One School District (Heyward Career Center) will invest \$50,000 in CDBG funds for youth to learn employable skills and job training. At the conclusion of the project, the Booker-Washington Heights will receive a newly reconstructed home within their community for an income eligible family who children attend R1SD.

Discussion

This designation is done through local discussion with the neighborhood communities that desire to have federal funds make a positive impact in their communities. Also, neighborhoods must be within a low- to moderate-income (at least 51%) census tract area as defined by HUD. Although these areas are the focus of funding priorities, no one area is ranked higher than the other for funding consideration. Funds may be used for eligible projects in any area within the City limits.

In October 2015, the City requested modification of the **Designated Redevelopment Area** due to include the entire incorporated city limits due to the 2015 Flood Disaster. Recovery efforts include housing, infrastructure and the economy and are focused on the most severely affected neighborhoods and communities.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

HOME funds will be used to provide Affordable Housing loans at low interest rates for eligible homebuyers that are 80% and below the area median income level. There will be an appropriate amount of match dollars leveraged.

The City of Columbia has experienced exponential growth during the last two years, but the development of affordable housing in the downtown area, and in particular near medical facilities and transportation lines, is becoming more challenging.

The City of Columbia has developed new HOME Guidelines intended to encourage the effective use of funds through three (3) HOME eligibility program activities; Competitive Rental Housing Activity, non-competitive Rental Housing Activity, and non-competitive Homeownership Activity.

One Year Goals for the Number of Households to be Supported	
Homeless	200
Non-Homeless	110
Special-Needs	70
Total	380

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	20
The Production of New Units	45
Rehab of Existing Units	40
Acquisition of Existing Units	10
Total	115

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. Over the last five years, the City created partnerships with several local banks (BB&T, NBSC, First Citizens, South Carolina Bank and Trust, Security Federal and Palmetto Citizens Federal Credit Union) to produce over \$70 million in financing. The City will continue this initiative and seek to development new partnerships with local lenders for leveraged private dollars.

The City revised its City Lender I program to lower the down payment to \$1,000 with a maximum loan of \$138,000. Additionally, the City Employee Lender program provides up to 25% financing for a home loan.

The City of Columbia will continue Maintenance Assistance Program or (M.A.P) for qualified homeowners with up to \$15,000 for a forgivable loan over 5 years for energy efficiency repairs. No new funding will be allocated to this program; however the program will carry over into FY2016-17 until completed. Homeowners must reside in the designated targeted redevelopment areas in the City.

AP-60 Public Housing – 91.220(h)

Introduction

The Columbia Housing Authority is an autonomous agency, designated by Internal Revenue Service as a 509(a) tax-exempt public charity. Its mission is to meet the emerging affordable housing needs of low to moderate-income individuals and families in Columbia and Richland County while promoting self-reliance and improving their quality of life.

The City of Columbia will continue to partner with Columbia Housing Authority to provide safe, affordable housing. The City supports Columbia Housing Authority's plan for homeownership education and counseling and the use of Section 8 vouchers for homeownership. Columbia Housing Authority plans to increase homeownership with 25 new homebuyer families. The City also supports the Housing Authority's use of Continuum of Care Supportive Housing Program funds for 25 units of permanent supportive housing for homeless persons.

In May 2016, CHA is opened its waiting list for two housing programs and accepted applications:

1. The Public Housing Program for Elderly Housing public housing apartments only for the Marion Street High-rise (1930 Marion Street) and the Oak-Read High-rise (2211 Read Street). Applicant for must be 62 years old or older. All persons in the household must be over 62. Income requirements: less than \$35,950.
2. The Project Based Housing Choice Voucher Program (PBV).
 - Village at Rivers Edge (McQueen St., opening May, 2016) 2 and 3 bedroom units
 - Gable Oaks (901 Colleton St., opening summer, 2016) 1, 2, and 3 bedroom units
 - c. Lorrick Place (West Ave., opening 2017) 2 and 3 bedroom units

For this PBV Program, the Voucher is connected to the apartment and not used at any other location.

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

The CHA completed its Choice Neighborhood Initiative (CNI) Planning Grant in 2014 and in 2015, was approved by HUD to demolish Gonzales Gardens one of two remaining barrack-style public housing communities remaining within the City of Columbia. The relocation process has begun and demolition will begin in 2016. The demolition will be funded by the City of Columbia's Neighborhood Improvement Program (NIP) which is funded through the State of South Carolina. During the last three years, the CHA has added over 500 units of affordable housing (Fallings Springs, Capital Heights, Bayberry Mews, and North Pointe Estates). In 2016, CHA will begin developing another 100 units of affordable housing (Lorick Place) continue to look to identify, purchase, and renovate affordable housing units utilizing local banks.

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

See section on Residents Executive Council and section on Homeownership Programs.

Additionally, the CHA currently has 74 homeowners using a Section 8 Housing Choice Voucher. The CHA was one of the first PHAs in the state to begin this program and it continues to be very successful.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

CHA is a High-Performing Housing Authority (Score 92 out of 100).

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

Introduction

The City of Columbia plans to actively participate in the local Continuum of Care, Midlands Area Consortium for the Homeless (MACH) by attending monthly planning meetings and engaging in community discussions of addressing the needs and gaps in services for the homeless and those at risk of homelessness. The City will use General funds to provide financial assistance and case management to persons at risk of homelessness to maintain their housing stability or person who are currently experiencing homelessness to secure housing stability.

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

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

In program year 2016, the City projects to spend General Fund dollars for Homeless Services. The City establish a full-time Homeless Coordinator position that focuses on homeless needs and other areas of service such as meals, case management, transportation, housing (to include shelter), intake or triage and employment.

Additionally, at this time the final budget has not been approved to support the Midlands Housing Alliance, Transitions or the Housing First Program with General Fund dollars in the FY2016-17.

Addressing the emergency shelter and transitional housing needs of homeless persons

The United Way of the Midlands, City staff, Midlands Housing Alliance (Transitions) and Salvation Army operates the Inclement Weather Center(IWC) from November 1, 2015 through the end of March 2016 the facility was prepared to serve 180 adult men and women with additional costs available to supplement the beds to the 240-person maximum occupancy. Additionally, the city annually supports the Midlands Housing Alliance, Transitions and the Housing First Program with General Fund dollars. The City partners with the Midlands Housing Alliance, Transitions, a year-round facility that provides shelter for homeless at all stages including the chronically homeless with support services and case management to connect to resources that lead to permanent housing. This facility has a day center that meets the needs of mail, showers, computer and job search assistance.

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

Over the last five years, the City has funded a Housing First Pilot Program model of permanent housing in cooperation with the University Of South Carolina School Of Medicine and the Columbia Housing Authority. These funds have provided 25 units per year or more of permanent housing and intensive supportive services to chronically homeless persons. These services reduce the need for emergency room care at local hospitals, improve the income potential of the clients served, and assist in the maintenance of housing stability. The most recent point in time count of the homeless in Columbia reported 835 and of those counted, 158 were chronically homeless persons. Housing First outreach workers have provided services to over 600 homeless persons in the last 24 months. There is a continued need to provide ongoing supportive services for the chronic homeless as well as homeless experiencing homelessness due to economic or live changing circumstances. .

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

United Way of the Midlands and Midlands Area Consortium for the homeless (MACH) offers homeless prevention services to help families stay in their current homes. MACH also helps individuals who are exiting institutions of care. MACH's mission has been to collaborate with local organizations and stakeholders to address homelessness in central South Carolina. Since August the agencies in the MACH district have served 1,389 in emergency shelters and 1,003 in transitional housing. As a district there are obstacles that hinder agencies from helping more individuals experiencing homelessness.

Discussion

Although the City of Columbia does not receive Emergency Solution grant funds, it does certify that the service agencies that receive the funds are in compliance with the City's Consolidated Plan. The following agencies help extremely to low income individuals and families avoid becoming homeless and provide supportive services to help address social needs:

The Family Shelter (2411 Two Notch Road)

Submitted	Annual Action Plan	56
Final-51416	2016	

Funds are requested for facility expenses that aide in the continuation and expansion of program to assist homeless families with permanent housing placement and provide group sessions to address self-esteem and parenting issues, develop pre-employment skills. The shelter serves homeless families with teens up to 17. Funds include annual salary for a part-time custodian.

St. Lawrence Place (2400 Waites Road)

Funds are requested for continuation of case management including support services, life skills, and transitional housing to enable homeless families to achieve independent living as productive members of the community. Funds are utilized for services to the residents that currently include vocational and educational counseling, family counseling, after school and summer childcare, and tutoring. No funds requested for Preventative Services.

The Salvation Army (2001 Assembly Street)

Funds are requested for a Rapid Re-housing Program that will assist families and individuals in moving from homelessness into stable housing: Case management, housing location, rental deposits/payments and utility deposits/payments. Program is modeled after the Homeless Prevention and Rapid-Rehousing Program (HPRP)

Sistercare, Inc. (Address is confidential)

Funds are requested to provide essential, preventative and operational, and administrative services and program elements to provide safe refuge and assistance to previously un-served homeless family violence victims. Funds will be utilized for the emergency shelter.

Transitions: Midlands Housing Alliance (2025 Main Street)

Funds are requested to engage chronically homeless people in services and to recruit them into on-site housing programs. Funds will be utilized to assist with operational expenditures for the Emergency Shelter Program and a Day Center with kitchen operations serving over 500 meals per day. Funds will be targeted for vocational and job skills training and outreach services.

United Way of the Midlands (1800 Main Street)

Funds are requested to directly support management and operations of the Homeless Management Information System (HMIS), which is a federally required client management system for homeless and at-risk population. The system covers the 14-counties of the local homeless consortium (Midlands Area Consortium for the Homeless-MACH). Funding will be utilized to support system quality enhancement, through additional on-site technical assistance and training and will also allow compliance with HUD's new more stringent requirements for data collection and reporting.

The Women’s Shelter (3425 North Main Street)-Funds are requested to pay a portion of the shelter’s operation expenses. No funds are requested for Essential Services, Preventative Services, or Administration. All funds will be spent in Operations.

House of Peace (224. S Kilbourne Rd.) – Emergency Transitional Housing and Street Outreach

Fannie’s Housie – (1728 Main St., Suite 112) Street; Outreach, Emergency Shelter, and Homeless Management Information System (HMIS) ServicePoint Software. The agency anticipates serving an average of 136 individuals per year.

AP-70 HOPWA Goals – 91.220 (I)(3)

One year goals for the number of households to be provided housing through the use of HOPWA for:	
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	690
Tenant-based rental assistance	205
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	26
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	921

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

Introduction

During the 2014-15 reporting year, the City of Columbia engaged a consultant through an RFP process, to revise the City’s Analysis of Impediments (AI). During the process, six (6) new impediments to fair housing choice were identified and will be addressed as we move forward to comply with the new HUD Final Rule on Affirmatively Furthering Fair Housing:

- **Impediment 1: Lack of Fair Housing Awareness**
- **Impediment 2: Lack of Transportation Option**
- **Impediment 3: Affordability**
- **Impediment 4: Poor Credit History is Preventing Home Ownership Opportunities**
- **Impediment 5: Handicap Accessible Housing Units – Special Needs Housing**
- **Impediment 6: Concentrations of Racial/Ethnic Segregation and Housing Problems**

To further the actions of remedying the impediments identified, a summary of steps that will be taken by the city are as follows:

1. The city will provide assessment of the impediments outlined in the current AI developed through data analysis and consultation of private and public organizational partners and the community.
2. The city will strategize best actions to improve on the assessment of each impediment and work with local government agencies, private and public partners and the community to recommend and implement a work plan for each strategy.
3. The city will measure the work completed on each strategy through data collection and recording information relevant to improving and evaluating the strategy to eliminate the impediment.

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

During the 2015-16 reporting year, the City of Columbia worked to overcome Impediments to Fair Housing previously identified during the 2014-15 program year:

1. Need for a commitment to promotion and education of Fair Housing Choice mainly to the protected classes on a Regional Basis.

a) The Housing Division staff has certified credit counselors that specialize in providing credit counseling on individualized credit issues and continue to educate our citizens on the need for good credit as their minimal basis for obtaining housing loans and expanding housing choice.

b) The City, in conjunction with Richland County, Lexington County and the Greater Columbia Community Relations Council, hosted a Fair Housing Forum and Legislative Update where citizens were invited to converse with legislative leaders in the community regarding issues of Fair Housing.

c) Community Development continued to offer updated fair housing information posted on the City's website. In addition, Fair Housing information was made available at all Action Plan public hearings and forums. On March 7, 2015, the City of Columbia hosted All Access Columbia.

- The City of Columbia committed to providing excellent services to all citizens and continued to make efforts to ensure that city services are available for our citizens, including those with disabilities.
- The Housing Division provided one-on-one credit counseling to over ninety (90) persons in which Fair Housing information was distributed.
- Eighteen (18) Financial Literacy, Credit and Homebuyer Counseling, Fair Housing sessions were provided to the public and internal sessions were made available to City employees.
- The Community Development Department launched the Bank On Program, which aims to provide a "second chance" for our unbanked and under-banked citizens.

2. Need to review HMDA data to clarify standards that identify the effect of poor credit and income issues on the protected classes in mortgage loan transactions and may be impediments to fair housing choice.

a) This impediment is being addressed internally by the City's Housing division to ensure that City loan programs are being properly documented.

b) Community Development staff attended a series of workshops in partnership with Lexington County, Richland County, State Housing Development Finance Authority and HUD, to discuss the new trends and regulations that affect the capture of HMDA data.

c) The City of Columbia Community Development Department presented Fair Housing Center with a City Proclamation for National Fair Housing Month and partnered for the 2nd Annual Fair Housing Community Fair held at the Earlewood Park Community Center.

During FY2016-17, the City will concentrate on the following impediments, collecting and assessing data that supports the impediment, analyzing the data, develop a deliberate strategy, implement actions, and report on progress.

- Lack of Transportation Option
- Lack of Fair Housing Awareness
- Poor Credit History
- Concentrations of Racial/Ethnic Segregation and Housing Problems

Additionally, the City will pursue opportunities to support:

- Affordability
- Handicap Accessible Housing Units – Special Needs Housing
- Access to Information by Persons with Limited English Proficiency

Discussion

The City of Columbia will continue to monitor the administrative processes and procedures that might inhibit fair housing. The city will review city ordinances and regulations that might pose additional burdens. The city will evaluate the use of web-based applications. The City will continue to meet on a quarterly basis with representatives from other local governmental jurisdictions, Columbia Housing Authority, and United Way of Midlands to discuss housing development issues. Community Development staff will continue to participate with Greater Columbia Community Relations Council to identify and address fair housing issues.

The City will continue to:

1. Educate more people on Fair Housing Laws

- a) Fair Housing information has been updated on the city's website
- b) Fair Housing information was provided at each monthly Columbia Council of Neighborhoods
- c) Fair Housing Month was proclaimed on April 16th by the city council and celebrated during the Fair Housing Forum Partnership on April 11th.
- d) Partnered with SC Human Affairs Commission and SC Consumers Affairs Office to create the Fair Housing Forum
- e) Community Development participated in two Fair Housing events: ACCESS Columbia Financial Literacy Program and Greater Columbia Relations Fair Housing Month Forum. All information was offered in Spanish

2. Meet the requirements established by HUD relevant to Fair Housing

- a) Fair Housing information obtained in Spanish and available to public.
- b) Community Development staff attended the HUD Columbia Field Office Training on Civil Rights and Fair Housing.
- c) Community Development Department revised the Affirmative Furthering Fair Housing Marketing Plan.

3. The City continues to take the following actions to address the disparity and inequality in obtaining mortgage financing:

- a) Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing
- b) Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts
- c) Assessing the effectiveness of incentive tools such as low down payment and low interest loans

City of Columbia staff serves on the Housing Committee of the Greater Columbia Community Relations Council. This committee sponsors informational housing workshops that promote fair housing. The City also markets its loan products in partnership with the Greater Columbia Community Relations Council. The City supports Columbia Housing Authority's efforts to educate current and potential Section 8 program landlords. City staff will serve on the Fair Housing Steering Committee which meets to ensure fair housing opportunities for all persons.

AP-85 Other Actions – 91.220(k)

Introduction

Through the housing and special outreach programs of the Community Development Department, the City of Columbia seeks to meet the needs of the underserved. Specific actions and programs are described in the following questions.

Actions planned to address obstacles to meeting underserved needs

By participating in the Midlands Area Consortium for the Homeless (MACH), City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's Housing First program, chronically homeless persons continue to obtain permanent housing and supportive services to maintain housing stability. The City's Affordable Housing Loan Program provides low-down payment, no PMI and a low interest rate loans to qualified applicants for a home loan. The "Bank On" Columbia program offers opportunity for unbanked and under-banked individuals to receive budget and financial literacy classes to access mainstream banking services. The Individual Development Account (IDA) Program was established to meet the needs of low-moderate income persons that struggle with personal asset building. The IDA's are savings accounts that can be used only for purchasing a first home, capitalizing a small business, or for educational or job training expenses. Accounts are held at local financial institutions. Contributions by lower income participants are matched using both private and public sources to develop financial independence. All participants receive economic literacy training that includes workshops for cleaning up one's credit, setting up a budgeting and savings schedule, and other basics of money management. "Taken In To the Street" Outreach campaign by Community Development Staff will all for a study flow of information exchanges needed to provide and receive valuable community input by non-conventional means throughout the City.

Actions planned to foster and maintain affordable housing

The City of Columbia will continue to target households whose incomes are at 80% or below of the area median income. The housing market analysis and needs assessment identified housing needs and problems for persons with extremely low incomes, very low incomes and low incomes. The City has prioritized the use of available funds relying on the recommendations of the Affordable Housing Task Force. The City will continue to fund the City Lender I and City Lender II programs that provide low interest loans to homebuyers. City Housing staff are certified Homeownership and Credit Counselors.

To better serve the community, the CD Housing staff has implemented a new automated underwriting system for loan applications.

The Columbia Community Development and Housing Programs are designed to implement various housing assistance strategies that include rehabilitation and down payment assistance. The City's community and neighborhood development activities are designed to:

- Assist with neighborhood improvement projects
- Assist homeowners, including elderly and disabled
- Provide housing rehabilitation
- Help low to moderate-income residents acquire needed information, knowledge and skills
- Provision of public services

The City’s community and neighborhood development activities are designed to assist with neighborhood improvement projects, provide public services, help low- to moderate-income residents acquire needed information, knowledge and skills to build their capacity, and enhance the provision of public services.

- Housing and neighborhood improvement needs and activities are described within the 2015-2019 Consolidated Plan Strategic plan.
- Provide HOME and CHDO funding to a non-profit organization designated as a Community Housing Development Organization (CHDO) to undertake an eligible HOME activity.
- Housing assistance for AIDS victims in Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties in support of the HOPWA Program.
- Assistance to the homeless is provided through the ESG Program and various federally-funded SHP Programs through the Continuum of Care.

Actions planned to reduce lead-based paint hazards

The City of Columbia’s Community Development Department has procured a certified Lead-Based Paint Consultant to ensure that the Housing Division maintains full compliance with Title X of the 1992 Housing and Community Development Act (24 CFR Part 35) on all housing units assisted with CDBG, HOME or HOPWA funding. The intent of the Federal regulation is to identify and address lead-based paint hazards before children are exposed. The City requires evaluation for lead-based paint hazards of all housing units constructed before 1978 that are slated for repairs which may disturb any painted surfaces. If lead paint hazards are found during an evaluation, they are addressed through HUD approved interim control or abatement protocol. In particular, the City will comply with EPA regulations regarding the use of certified firms for the painting and/or rehabilitation of housing. Prior to any project receiving funds, City staff will conduct an environmental review and determine if a lead-based paint hazard exists. The City also distributes and maintains documentation of all required information for homes built before 1978, including the EPA Lead-based Pamphlet, Notification of Lead Hazard Evaluation, and notification of Lead Hazard Reduction.

Actions planned to reduce the number of poverty-level families

According to the most recent Census data, 23 of the 54 census tracts in the City of Columbia have more than 20% of the population living in poverty. The poverty rate for the City of Columbia is 24.3%.

The Community Development Department addresses the problem of poverty through its strategic goals. Through a holistic approach that combines safe, decent affordable housing for low to moderate income families with social services, education, access to health and employment, the City strives to reduce the poverty rate. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met.

Actions planned to develop institutional structure

The City of Columbia operates under a city manager-council form of government. The City Council consists of seven members, four elected from single-member districts and three at-large members (including the Mayor), for four-year terms. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which Council has authority. However, there have been several public forums that intended to explore the possibility of the Strong-Mayor form of Government.

The Community Development Department is within the Bureau of Community Programs, Economic Development, and Governmental Services. The Mayor’s Office, Governmental Affairs, Development Corporations and Economic Development are other departments encompassed within this Bureau. The Community Development Department focuses on Grant Administration and Compliance, and Neighborhood Services and Residential Housing Development. The Department’s offices are located at 1125 Lady Street in downtown Columbia.

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

The City of Columbia has strong intergovernmental cooperation with agencies. The City coordinates with Richland and Lexington Counties, the Columbia Housing Authority, local municipalities and neighboring jurisdictions on matters related to housing, economic and community development. Collaboration is ongoing with community stakeholders and partners including neighborhood associations, non-profit agencies and service providers, state and federal agencies, the Faith-based community, Universities and Colleges, Richland 1 School District, and Health Institutions.

The City will engage a professional consultant to provide technical assistance services and programs related to community and economic development projects. The consultant will exercise a multi-disciplined approach to economic and community development projects through their expertise in real estate, industrial financing, bonding, syndications, federal and state funding mechanisms and private sector placement.

The focus of this partnership will be to assist the City of Columbia with matching economic development financing needs with the best and most feasible capital resources. The consultant will work with the City to obtain private funding for projects by arranging meetings with private financial

institutions similar to the functions performed by an investment banker or a mortgage broker.

The sole purpose of this partnership is linking public and private sectors to create economic and housing development projects. In its catalyst role, the consultant's primary objectives are job creation, business development and construction and/or rehabilitation of housing units. These are common objectives of the City and the federal and state programs with which it partners.

Relationships are key to the success of housing, economic and community development efforts within the City of Columbia. Community Development staff meets quarterly with staff from Richland County, Lexington County, Columbia Housing Authority and United Way of the Midlands to discuss development opportunities and regional cooperation.

Program Specific Requirements

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

Introduction

The following items provide responses for additional regulatory requirements for the CDBG & HOME programs.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	850,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	850,000

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	95.00%

HOME Investment Partnership Program (HOME)

Reference 24 CFR 91.220(I)(2)

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

No other forms of investments.

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

The City of Columbia specifies that in its homebuyer program, a written agreement with the homebuyer will stipulate the recapture provision, which is that in the event the home funded with HOME dollars is sold prior to the end of the affordability period, all of the HOME dollars available for recapture, i.e. net proceeds, are returned to the City of Columbia by the homeowner. Specifically, the City of Columbia will utilize the recapture provision specified in 92.254(a)(5)(ii)(A)(1) *Recapture entire amount*.

Guidelines for the homebuyer program will be communicated to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines include the execution of a written agreement between the City of Columbia and the homebuyer that, among other things, specifies the length of the affordability period associated with the HOME assistance and the conditions under which the recapture provision would be triggered. The City of Columbia will specify the start and end dates of the affordability period. The affordability period begins after all title transfer requirements have been performed, the project complies with HOME requirements (including property standards), and project completion information has been entered into HUD's IDIS.

The City will adopt the HOME rule affordability period requirements as its program requirement. The term of the affordability period for the project is based on the amount of total HOME funds assistance that the homebuyer receives to purchase the home.

This assistance could be directly, in the form of down-payment assistance, a first or second mortgage, or indirectly, such as through the sale of the home to the buyer at less than fair market value.

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

The City of Columbia places a 30-year deed restriction on rental developments (acquisition and new construction) when HOME funds are invested in the project. Typically, only HOME funds are utilized

for rental projects; CDBG or other funds are rarely used.

The City of Columbia specifies that in its homebuyer program, a written agreement with the homebuyer will stipulate the recapture provision, which is that in the event the home funded with HOME dollars is sold prior to the end of the affordability period, all of the HOME dollars available for recapture, i.e. net proceeds, are returned to the City of Columbia by the homeowner. Specifically, the City of Columbia will utilize the recapture provision specified in 92.254(a)(5)(ii)(A)(1) *Recapture entire amount*.

Guidelines for the homebuyer program will be communicated to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines include the execution of a written agreement between the City of Columbia and the homebuyer that, among other things, specifies the length of the affordability period associated with the HOME assistance and the conditions under which the recapture provision would be triggered. The City of Columbia will specify the start and end dates of the affordability period. The affordability period begins after all title transfer requirements have been performed, the project complies with HOME requirements (including property standards), and project completion information has been entered into HUD's IDIS.

The City will adopt the HOME rule affordability period requirements as its program requirement. The term of the affordability period for the project is based on the amount of total HOME funds assistance that the homebuyer receives to purchase the home.

This assistance could be directly, in the form of down-payment assistance, a first or second mortgage, or indirectly, such as through the sale of the home to the buyer at less than fair market value.

- If the homebuyer receives less than \$15,000, the period of affordability is 5 years;
- If the homebuyer receives \$15,000 to \$40,000, the period of affordability is 10 years;
- If the homebuyer receives more than \$40,000 in assistance, the period of affordability is 15 years.

The recapture provision will be triggered if during the affordability period, the homebuyer no longer occupies the HOME-assisted home as his/her principal residence, either voluntarily (through a sale) or involuntarily (through foreclosure).

The City of Columbia will calculate net proceeds from the subsequent sale of the home as sales price minus any superior loan repayment (other than HOME funds) and any closing costs. If the net proceeds from the sale of the home are insufficient to repay the entire amount of the HOME assistance, the amount recaptured is limited to the amount of the net proceeds. Once the net proceeds have been used to repay the entire amount to the City of Columbia (HOME investment),

and the homeowner's investment, any additional funds may remain with the homeowner.

A mortgage and note are recorded for each homebuyer, as well as a separate written agreement, to enforce homebuyer compliance with the recapture provision. The servicer of the homebuyer loans notifies the City when there is a request for change of address or change in type of insurance to non-owner.

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

Not Applicable.