

Community Development FY 2017-2018 Annual Action Plan Draft

Public Hearings

Thursday, April 13, 2017 @ 6:00pm
Empowerment Zone Suites
1509 Lady Street, Columbia, SC
&

Tuesday, May 2, 2017 @ 6:00pm
City Council Meeting, City Hall 3rd Floor
1737 Main Street, Columbia, SC



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Honorable Stephen K. Benjamin
Mayor

Council Members

Honorable Sam Davis, District 1
Honorable Tameika Isaac-Devine, At-Large
Honorable Moe Baddourah, District 3
Honorable Howard E. Duvall, Jr., District 2
Honorable Edward H. McDowell, Jr., At-Large
Honorable Daniel J. Rickenmann, District 4

Teresa Wilson
City Manager

Gloria Saeed
Community Development Director

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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 2017 Annual Action Plan (Action Plan) represents the third 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) 2017. There are three (3) HUD entitlement grants that are covered in the Action Plan: Community Development Block Grant (CDBG); HOME Investment Partnership Program; and Housing Opportunities for Persons with AIDS (HOPWA).

The CD Department administers the CDBG, HOME and HOPWA programs and develops the Action Plan to enhance collaboration with partners, neighborhoods and community stakeholders that are proposed to utilize 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.

The City of Columbia anticipates having \$4,210,717 in CDBG revenue available for FY2017-2018 programs from the following sources:

- \$940,783 New Entitlement (FY2017)
- \$365,220 – Prior Year Entitlement (FY2015 & FY2016)
- \$2,904,714 in Program Income/Revolving Loan Fund (PI/RLF)

This includes \$1 million in RLF/PI that has been set aside for the CDBG-Disaster Recovery Housing Minor Repair Program. For the HOME Program, the City estimates a total of \$678,829 in revenue for programs including \$428,829 in 2017 entitlement funds and \$250,000 in program income. Additionally for HOPWA, \$1,154,666 in 2017 entitlement is estimated with no additional sources of revenue.

For FY2017-2018 City Council is proposing to concentrate the impact of CDBG funding for FY 2017-18, by streamlining the existing targeted redevelopment areas for CDBG funding from eight (8) to the four (4) "prioritized" Redevelopment Areas as follows:

- Booker Washington Heights Redevelopment Area
- King/Lyon Street Redevelopment Area
- Farrow Road Business Corridor (a section of Eau Claire Redevelopment Area)
- Edisto Court Redevelopment Area

Additionally, City Council proposes to limit access to the FY 2017-2018 CDBG entitlement funding to the City of Columbia non-profit Development Corporations and to City Departments. These funds can be utilized for two (2) categories of eligible programs/activities: Public Service and Non-Public Service.

Over Ninety-five (95%) percent of the designated funds for CDBG are estimated to be expended to assist Low-Moderate Income (LMI) persons.

For the HOME Program, the city is required to leverage a minimum of \$53,364 or 12.5% in private matching dollars for HOME assisted activities. The homebuyer assistance program and other affordable housing projects are estimated to leverage over \$2.1 million in private community dollars. The city also anticipates over \$3.1 million in leverage dollars for the HOPWA program.

The Consolidated Plan sets goals and strategies to be achieved over the FY 2015–2019 period and identifies a list of funding priorities. The FY 2017-2018 Annual Action Plan is the third year of the Con Plan outlining 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 Columbia intends to use CDBG, HOME and HOPWA funds toward furthering HUD’s statutory goals of decent housing, suitable living environments and expanded economic opportunities. In conjunction with this Action Plan, the City of Columbia has a recently approved (January 24, 2017) Action Plan for the Community Development Block Grant Disaster Recovery Grant. This is in response to the October 2015 Flood Disaster (Federal Register and Public Law 114-113). An unmet needs assessment was conducted to estimate the comparison of the financial impacts of the disaster with subsequent recovery funding received or anticipated. The FY2017-2018 AAP outreach and consultation process is the means for citizens, stakeholders and city partners to provide input on unmet needs and submit resolutions to address those needs. CDBG entitlement funds are being used to address the unmet needs resulting from assessments and input from service agencies and city partners.

2. Summarize the objectives and outcomes identified in the 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.** Each funded activity should address one of the priority areas. The thirteen (13) goals identified to address the needs over the five-year Con Plan period are list below.

- 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

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 (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 FY2017-18 NOFA process, Community Development continued use of ZoomGrants, an online application system. All HOPWA and CDBG (Public Service) applications were submitted and reviewed online. CDBG Non-Public Service applications were submitted via hard copy.

4. Summary of Citizen Participation Process and consultation process

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 Annual Action Plans and to have discussion on policy issues and obtain

public feedback. Members of the CAC along with CD staff reviewed the CDBG and HOPWA applications for funding that were submitted for FY2017-2018 and made recommendations to the City Council at their March 14, 2017 meeting. Additionally, various public forums, public hearings and community events were held to gather comments on the draft Action Plan. A questionnaire was sent to stakeholders for feedback and input on unmet needs that should be addressed during the 2017-2018 fiscal year.

5. Summary of public comments

Citizens have the opportunity to review and comment on the proposed Annual Action Plan during the public hearings and during the 30-day public comment period: April 10, 2017 – May 11, 2017. A summary of citizen comments will be included in the FY2017-2018 Annual Action Plan to be submitted to HUD.

The draft Annual Action Plan will be available April 10, 2017 on the City's website at www.columbiasc.net/communitydevelopment/federal-entitlement-compliance. Public comments regarding the Annual Action Plan Report should be mailed to Dollie Bristow, Community Development Department, 1225 Lady St., Suite 102, Columbia, SC 29201, e-mailed to ddbristow@columbiasc.net or faxed to (803) 255-8912. For more information, please contact the Community Development Department at (803) 545-3373.

Two (2) Public Hearings will be held:

- **Thursday, April 13, 2017 at the Empowerment Zone Suites, 1509 Lady St. Columbia, SC 29201 @ 6:00 p.m.**
- **Tuesday, May 2, 2017 at City Council Meeting, City Hall 3rd Floor, 1737 Main St., Columbia, SC, 29201 @ 6:00 p.m.**

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

A summary of citizen comments will be included in the FY2017-2018 Annual Action Plan to be submitted to HUD. All comments will be included with the submission of the Annual Action Plan.

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, City Talk, Social Media, City website, email blasts, and inclusion in National Community Development Week scheduling and events, were all a part of the outreach strategy Community Development used to provide and receive information and comments for the Annual Action Plan. A public forum was held on March 23, 2017 during the Community Council of Neighborhoods (CCN) monthly meeting and public hearings on April 13, 2017 at the Columbia Empowerment Zone Conference Center and May 2, 2017 during the City Council meeting will ensure that comments from a wide variety of neighborhood citizens, community stakeholders, service agencies, faith-based organizations, city staff and elected officials are represented.

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/Agency
CDBG Administrator	COLUMBIA	Community Development Department
HOPWA Administrator	COLUMBIA	Community Development Department
HOME Administrator	COLUMBIA	Community Development Department

Table 1 – Responsible Agencies

Narrative (optional)

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. Plans and reports are located on the city’s website at columbiasc.net/community-development/federal-entitlement-compliance.

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 clearinghouse 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

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

	<p>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</p>	<p>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.</p>
5	<p>Agency/Group/Organization</p>	<p>Columbia Housing Authority</p>
	<p>Agency/Group/Organization Type</p>	<p>Housing PHA Services - Housing Service-Fair Housing Regional organization</p>
	<p>What section of the Plan was addressed by Consultation?</p>	<p>Housing Need Assessment Public Housing Needs</p>

	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 lies 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 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	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.

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

Table 3 – Other local / regional / federal planning efforts

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.

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 9, 2017; the comment period began on April 10, 2017 and ended on May 11, 2017. In addition, the Annual Action Plan draft 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 informal 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 second Tuesday 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.

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 & CCN Meeting	Non-English Speaking - Specify other language: Spanish Non-targeted/broad community	Large response to Forum and CCN Meeting.	Included in AAP	All comments received	
2	Stakeholders Survey	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	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)
3	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)
4	CD Block Party	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Business</p>	<p>Approximately 250 - 300 Citizens at block party and cookout received information about CD services and projects and provided input on Columbia's Needs. Games played to educate on Fair Housing.</p>	<p>Public service needs, healthcare, housing, job services, livable wages.</p>	<p>All comments were accepted.</p>	

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	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.	
6	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

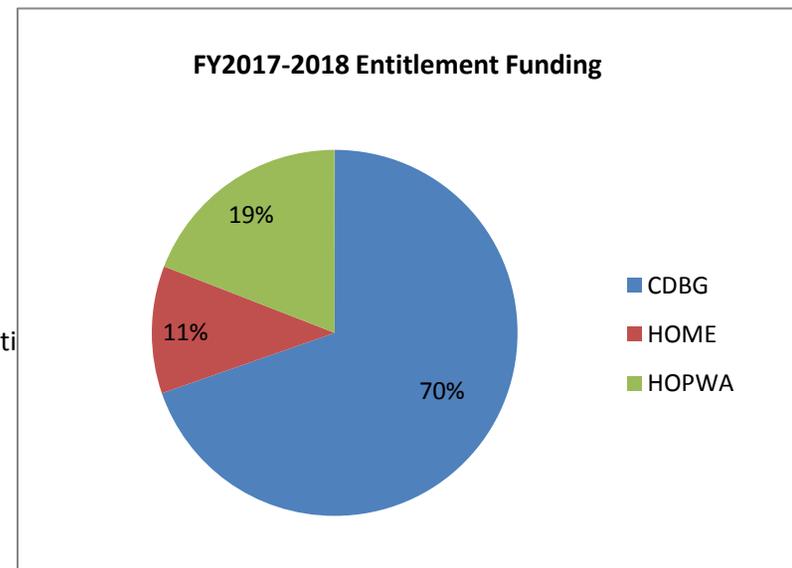
Initiatives identified in the 2015-2019 Con Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs during program year 2017. The City of Columbia anticipates **\$6,044,212** in total revenue for activities and programs between all federal programs. Community Development anticipates having **\$4,210,717** in CDBG revenue available for FY2017-2018 programs from the following sources:

- \$940,783 New Entitlement (FY2017)
- \$365,220 – Prior Year Entitlement (FY2015 & FY2016)
- \$2,904,714 in Program Income/Revolving Loan Fund (PI/RLF)

This includes \$1 million in RLF/PI that has been set aside for the CDBG-Disaster Recovery Housing Minor Repair Program. For the HOME Program, the City estimates a total of **\$678,829** in revenue for programs including \$428,829 in 2017 entitlement funds and \$250,000 in program income. Additionally for HOPWA, **\$1,154,666** in 2017 entitlement is estimated with no additional sources of revenue. Over Ninety-five (95%) percent of the designated funds for CDBG are estimated to be expended to

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assist Low-Moderate Income (LMI) persons. 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 70%, HOPWA makes 19% and HOME makes 11% of the overall source of entitlement funding available to the City of Columbia for the 2017-2018 fiscal year.

Priority Table

Table 5 - Expected Resources – 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: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	940,783	\$2,904,714	365,220	4,210,717	1,709,217	Program Income/Revolving Loan Fund

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: \$		
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	844,171	
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,154,666	0	0	1,154,666	2,490,668	

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, 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 city is required to leverage a minimum of \$53,364 or 12.5% in private matching dollars for HOME assisted activities 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 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 \$10 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		Homeowner Housing Added: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 25 Households Assisted
2	Increase and Improve Affordable Rental Supply	2015	2019	Affordable Housing Homeless		Improving Affordable Housing Options		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		Homeowner Housing Rehabilitated: 12 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		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		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: 15 Jobs Businesses assisted: 20 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: 35 Persons Assisted 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		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: 300 Households Assisted
10	Reduce Vacancy and Blight	2015	2019	Non-Housing Community Development		Improving Affordable Housing Options Providing for Suitable Living Environments		Buildings Demolished: 15 Buildings Housing Code Enforcement/Foreclosed Property Care: 15 Household Housing Unit
11	Reduce Hazards in Homes	2015	2019	Affordable Housing		Improving Affordable Housing Options		Rental units rehabilitated: 5 Household Housing Unit Homeowner Housing Rehabilitated: 12 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
12	Improve Services, Facilities, & Infrastructure	2015	2019	Non-Housing Community Development		Providing for Suitable Living Environments		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit:200 Persons Assisted Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted
13	Increase Capacity of Service Providers	2015	2019	Non-Housing Community Development		Improving the Capacity of Area Service Providers		Public service activities other than Low/Moderate Income Housing Benefit: 200 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	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. 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.
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):

This Section is UNDERWAY.

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 2017 Program Year, the City will focus its CDBG funding efforts on streamlining impact in specific target areas of redevelopment. City Council has directed efforts in four (4) “prioritized” target areas. Additionally, City Council proposes to limit access to the FY 2017-2018 CDBG entitlement funding to the City of Columbia non-profit Development Corporations and to City Departments. These funds can be utilized for two (2) categories of eligible programs/activities: Public Service and Non-Public Service.

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

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, commercial retention loan program or commercial safety enhancement 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, acquisition and demolition of vacant residential structures to enhance the aesthetics of the neighborhoods plagued with vacant and abandoned homes; and sidewalk and storm drain improvement projects in a targeted redevelopment areas that will provide safety and community improvement to neighborhoods.

The City will continue to provide low-moderate income individuals and families the opportunities for increased 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 affordable transportation for employed LMI individuals and families.

Projects

AP-38 Projects Summary

Project Summary Information

Table 9 – Project Summary

1	Project Name	CDBG: Administration
	Target Area	Citywide
	Goals Supported	Improve Access to Housing Opportunities Increase Capacity of Service Providers
	Needs Addressed	Providing for Suitable Living Environments
	Funding	CDBG: 266.475
	Description	General Administration of CDBG Program.
	Target Date	7/1/17 – 6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	Over 133,000 residents live in Columbia and 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 (\$252,498) Citizen Participation (\$4,422) Fair Housing (\$5,000) Community Liaison (\$47,171)
2	Project Name	CDBG: Public Services
	Target Area	City wide
	Goals Supported	Provide Job Training & Job Placement Services Improve Access to Economic Opportunities
	Needs Addressed	Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	CDBG: \$238,617
	Description	CDBG funded public service activities.
	Target Date	7/1/17 – 6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	Over 135 low-moderate income families will benefit from CDBG public services.
	Location Description	Jurisdiction wide public service activities

	Planned Activities	Autos for Opportunities (\$47,416) Bank On/Financial Literacy (\$13,617) Individual Development Account (IDA) (\$25,000) Fannie’s House- Human Trafficking Prevention/Awareness (\$21,584) Office of Business Opportunities – Establish Food CO-OP (\$21,000) Fast Forward – Work Skills Training for Veterans (\$10,000) Trinity Housing/Homeless No More – After School/Summer Camp Program (\$50,000) Columbia Housing Authority – Youth Build Program (\$50,000)
3	Project Name	CDBG: Economic Development
	Target Area	Booker Washington Heights & Farrow Road Business Corridor
	Goals Supported	Improve Access to Economic Opportunities
	Needs Addressed	Expanding Economic Opportunities
	Funding	CDBG: \$175,000
	Description	CDBG funded economic development activities
	Target Date	7/1/17 – 6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 18 businesses will be assisted and 12 jobs retained for low to moderate income persons.
	Location Description	Booker Washington Heights/Beltline & Farrow Road Business Corridor

	Planned Activities	Office of Business Opportunities – Façade Improvement & Commercial Retention Loan Program (\$100,000) Columbia Empowerment Zone – Commercial Safety Program (\$75,000)
4	Project Name	CDBG: Acquisition & Demolition
	Target Area	Booker Washing Heights & King/Lyon St. Redevelopment Areas
	Goals Supported	Improve Access to Housing Opportunities Reduce Vacancy and Blight
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	HOME: \$353,000
	Description	CDBG funded acquisition & demolition of vacant residential/commercial structures.
	Target Date	7/1/17 -6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	Estimated 15-20 residential and commercial structures will be demolished
	Location Description	Booker Washington Heights – Carver St area & King/Lyon Redevelopment area at King St. from Millwood to Kershaw St.
Planned Activities	Columbia Housing Development Corporation (CHDC) – Booker Washington Heights Acquisition & Demolition Project (\$198,000) Columbia Development Corporation (CDC) – King/Lyon Street Redevelopment Acquisition & Demolition Project (\$155,000)	
5	Project Name	CDBG: Infrastructure

	Target Area	Farrow Road Business Corridor & Edisto Court Redevelopment Area
	Goals Supported	Improve Access to Economic Development Opportunities Improve Access to Quality living Environment
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	CDBG: 467,068
	Description	CDBG funding site preparation, sidewalk and storm drain improvements
	Target Date	7/1/17 -6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	Estimate over 1500 LMI households will benefit in the redevelopment area
	Location Description	5406 Farrow Rd. /Beltline Rd/Wiley St from Superior St. to Edisto St.
	Planned Activities	Eau Claire Development Corporation (ECDC) - Farrow Road Project (\$200,000) Columbia Development Corporation (CDC) – Edisto Court Sidewalk/Storm Drain Improvement Project (\$110,000) Columbia Empowerment Zone (CEZ) – Sunset Hotel Site Development Project – (\$146,318)
6	Project Name	CDBG: Housing Loan & Rehabilitation (508)
	Target Area	City Wide
	Goals Supported	Provide Homebuyer Opportunities Improve Access to Housing Opportunities

	Needs Addressed	Improving Affordable Housing Options Providing Suitable Living Environments
	Funding	HOME: \$2,683,782 RLF/PI
	Description	CDBG funded housing loans for eligible homebuyers and homeowners
	Target Date	7/1/17 -6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	1218 families or households at or below 80% AMI will benefit from these activities.
	Location Description	Jurisdiction wide CDBG funded housing loans for families or individuals at or below 80% AMI.
	Planned Activities	Housing Rehab (Adm & Operations) (\$173,782) City Lender I Loan Program/Down payment Assistance (\$600,000) Maintenance Assistance Program (MAP) (\$300,000) Affordable Housing Loan Program (\$610,000) CDBG-DR Housing Minor Repair Program (\$1,000,000)
7	Project Name	HOME: Administration
	Target Area	City wide
	Goals Supported	Promote Fair Housing Provide Homebuyer Opportunities Increase & Improve Affordable Rental Supply Improving Affordable Housing Options

	Needs Addressed	Improve Affordable Housing Options Provide for Suitable Living Environments
	Funding	HOME: \$42,610
	Description	HOME funded general administration activities
	Target Date	7/1/17 -6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 low-mod income families will benefit from the proper administration of HOME funding.
	Location Description	Jurisdiction wide HOME funded administrative activities.
	Planned Activities	Home Administration (Operations) (\$42,610)
8	Project Name	HOME: CHDO Set-Aside
	Target Area	Citywide
	Goals Supported	Provide for Homebuyer 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: \$64,324
	Description	HOME: CHDO set-aside activities. Required 15% of HOME funding.
	Target Date	7/1/17 - 6/30/2018

	Estimate the number and type of families that will benefit from the proposed activities	5 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
9	Project Name	HOME: Affordable Housing Loans
	Target Area	Citywide
	Goals Supported	Provide Homebuyer Opportunities Promote Fair Housing
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	HOME: \$401,675
	Description	HOME funded affordable housing loans for eligible homebuyers.
	Target Date	7/1/17 - 6/30/18
	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
10	Project Name	HOME: Acquisition, Rehabilitation and New Construction
	Target Area	Citywide

	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	HOPWA funded supportive services offered by Palmetto AIDS organization.
	Target Date	7/17/- 6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	HOME funded acquisition, rehabilitation and new construction activities to increase affordable housing options for the residents of Columbia.
	Location Description	Jurisdiction wide HOME funded housing loans for families or individuals at or below 80% AMI. .
	Planned Activities	Residential Acquisition/Rehabilitation/New Construction (PI) \$223,550
11	Project Name	HOPWA: Administration
	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: \$34,217
	Description	General Administration and training opportunities for HOPWA related projects and activities.

	Target Date	7/1/17- 6/30/18
	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. \$34,217
12	Project Name	HOPWA: 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 the Capacity of Area Service Providers
	Funding	HOPWA: \$6,900
	Description	Training opportunities for HOPWA related projects and activities
	Target Date	7/1/17 - 6/30/18
	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 training opportunities.
	Location Description	Jurisdiction wide Columbia EMSA (Saluda County) supportive services and STRMU for persons with HIV/AIDS
	Planned Activities	General HOPWA training for administration and local sponsors. \$6,900

13	Project Name	HOPWA: Columbia Housing Authority
	Target Area	Columbia EMSA – Lexington & Richland 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: \$407,756
	Description	HOPWA funded TBRA provided by the Columbia Housing Authority.
	Target Date	7/1/17 – 6/30/18
	Estimate the number and type of families that will benefit from the proposed activities	72 households will benefit from the TBRA services offered by the Columbia Housing Authority.
	Location Description	Richland and Lexington counties for TBRA services.
	Planned Activities	CHA-1 – TBRA/HCV Program (\$302,828 CHA-3 – TBRA/Homeless Program (\$104,928)
14	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: \$219,205
Description	HOPWA funded supportive services offered by Palmetto AIDS organization.
Target Date	7/1/17 – 6/30/18
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) - \$219,205

15 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	7/1/17 – 6/30/18
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. Financial Assistance is offered by The Cooperative Ministries. \$212,626
16 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: \$21,634
Description	HOPWA funded supportive services offered by the Upper Savannah Care Consortium
Target Date	7/1/17 - 6/30/2018
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) - \$21,634
17 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: \$324,212
Description	HOPWA funded supportive services offered by the University of South Carolina Department of Medicine.
Target Date	7/1/17 - 6/30/18

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) - \$324,212

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. For FY2017-2018 City Council is proposing to concentrate the impact of CDBG funding for FY 2017-18, by streamlining the existing targeted redevelopment areas for CDBG funding from eight (8) to the four (4) “prioritized” Redevelopment Areas as follows:

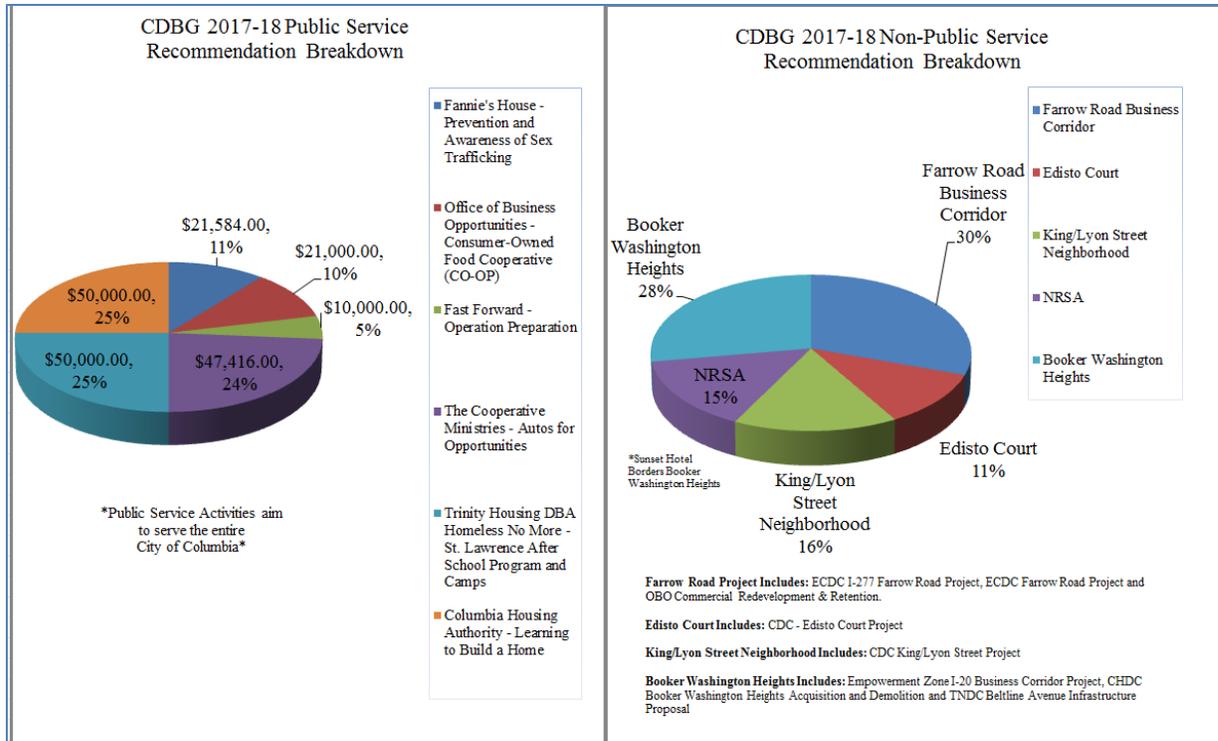
- Booker Washington Heights Redevelopment Area
- King/Lyon Street Redevelopment Area
- Farrow Road Business Corridor (a section of Eau Claire Redevelopment Area)
- Edisto Court Redevelopment Area

Additionally, City Council proposes to limit access to the FY 2017-2018 CDBG entitlement funding to the City of Columbia non-profit Development Corporations and to City Departments. These funds can be utilized for two (2) categories of eligible programs/activities: Public Service and Non-Public Service.

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..

Geographic Distribution

Table 10 - Geographic Distribution



Rationale for the priorities for allocating investments geographically

City of Columbia is proposing to obligate CDBG funding over the next two fiscal years for the City’s Booker-Washington/Lyon-King/Farrow Road Redevelopment Initiative to begin with FY2017-2018.

Discussion

The Redevelopment area 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.

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 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. New funding will be allocated to this program and be used during FY2017-2018. 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.

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 is complete and demolition will begin in 2017. 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). CHA is developing another 100 units of affordable housing (Lorick Place) and continues to identify, purchase, and renovate affordable housing units.

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 and has a multitude of innovative programs for the residents to grow beyond public housing.

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 2017 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 FY2017-18.

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, 2016 through the end of March 2017 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.

The United Way of the Midlands and Midlands Area Consortium for the homeless (MACH) offer homeless prevention services to help families stay in their current housing. 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)-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.

Fannie's House – (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	540
Tenant-based rental assistance	195
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	15
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0
Total	750

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

Introduction

The City of Columbia's Analysis of Impediments (AI) has six (6) impediments to fair housing choice that 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

THIS SECTION UNDER REVISION

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 4th by the city council and attended the Fair Housing Summit on Poverty with the Commission on Minority Affairs on April 20th, and help Speak Out: A Discussion About Fair Housing for stakeholders and community partners on April 25th. .
- 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:

- 1. Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing

2. Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts
3. 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 It To the Street" Outreach campaign by Community Development Staff will offer 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 (Dollie I'm not sure if this is accurate to date) 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.

To further strengthen coordination between public and private housing and social agencies, the City has developed the vision statement #ENVISIONCOLUMBIA with seven (7) focus areas:

- ATTRACTING & RETAINING TALENT
- PLANNING TOGETHER

- CONNECTING OUR COMMUNITY
- EMPOWERING OUR RESIDENTS
- ECONOMIC PROSPERITY-ENDLESS POSSIBILITIES
- ENHANCING COLUMBIA'S NEIGHBORHOODS
- LEADING THE WAY IN INNOVATIVE & HIGH QUALITY MUNICIPAL SERVICES

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.

Discussion

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	650,000
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:	650,000

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: