



**CITY OF**  

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**COLUMBIA**

# **2010-2014 Consolidated Plan**

City of Columbia  
1225 Lady Street  
Columbia, SC 29201

*Prepared by Training & Development Associates,  
Inc. in cooperation with the City of Columbia  
Community Development Department*

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## **Chapter 1: Executive Summary**

### **Introduction**

The mission statement of the Community Development Department of the City of Columbia is to improve the quality of life for Columbia's citizens by providing economic, housing, and social opportunities. The City will take a holistic approach to improving the quality of life with one mission, one message, one Columbia.

This 2010-2015 Consolidated Plan addresses HUD's three basic goals for the use of formula grant funding in programming for low and moderate income families: Provide decent housing; Provide suitable living environment; Expand economic opportunities. These goals are further defined as:

- *Providing decent housing* means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate income persons without discrimination; and increasing the supply of supportive housing.
- *Providing a suitable living environment* entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through de-concentration of low-income housing opportunities.
- *Expanding economic opportunities* involves creating jobs that are accessible to low and moderate-income persons; making mortgage financing available for low- and moderate-income persons at reasonable rates; providing access to credit for development activities that promote long-term economic and social viability of the community; and empowering low-income persons to achieve self-sufficiency to reduce generational poverty in federally-assisted and public housing.

According to HUD, the Consolidated Plan is designed to be a collaborative process in which a community establishes a unified vision for housing and community development actions. It offers cities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, reducing duplication of effort.

This 5-year plan is the City of Columbia's application for funding from HUD in the following formula grant programs: Community Development Block Grant (CDBG), HOME Investment Partnership, and Housing Opportunities for Persons with AIDS (HOPWA). The plan provides a profile of the Columbia community, an analysis of the housing market, an assessment of housing needs, an assessment of homeless and special needs housing, and strategies to address those housing, homeless, and non-housing community development needs. As the lead agency for the planning process, the City of Columbia adhered to HUD's requirements for citizen participation.

### **Community Profile**

According to the 2000 Census, the population of Columbia was 116,278 with an estimated 6% growth in 2009 to 122,895. By 2014, the population is estimated to be 127,917, another 4% growth in 5 years. Columbia is the center of a metropolitan area with a population of 728,063. In 2009, the racial population was 48.58% white, 45.21% African American, 2.19% Asian, 1.78% Some Other Race, 1.74% Two or more races, .38% American Indian or Alaskan Native, .11% Native Hawaiian or Pacific Islander.

Since 2001, the number of persons in the labor force in Columbia has increased each year, with the rate of growth outperforming both the State of South Carolina and Richland County. However, the unemployment rate for Columbia in 2007 (8.4%) was higher than both the County and the State. According to the SC Employment Security Commission, the unemployment rate for Columbia MSA in February 2010 was 10.2%, compared to the South Carolina rate of 12.5%. In 2000, the estimated per capita personal income was \$17,305 in Columbia and has increased to \$21,605 in 2009.<sup>1</sup> The poverty rate for Columbia in 1999 was 22.1% or 20,778 persons with incomes below the national poverty level of \$17,184 for a family of 4.

### **Columbia Housing Market**

In 2000, the Census Bureau reported 41,999 households in the City of Columbia. The projected number of households in 2014 will be 38,705, a decrease of 1,817 from the estimated second quarter 2009 number of 40,522. The 2000 Census reported 43,946 total housing units for the City of Columbia. By 2008, the estimated number of housing units had increased by 4,979 to 48,925. Fifty-three percent (53%) of the estimated housing stock is single family units, while 43.5% of the housing stock is multi-family. Of the multi-family units, 6,658 units are in developments of 20 or more units.

By 2009, the owner-occupied rate had grown to 46.4%, a decrease though from the 2008 rate of 48.2%. Consequently, the renter-occupied rate in 2009 was 54.6%, an increase from the 2008 rate of 51.8%. According to the 2006-2008 American Community Survey 3-Year Estimates, the housing vacancy rate in Columbia was 13.9%. The US Postal Service tracking in 2009 estimated the Columbia vacancy rate to be 9.8%.

The average market value for a home in Columbia in March 2010 was \$146,648. The median age of a home is 38 years. In 2008, home sales dropped by 19.6% and in 2009 by 40.1% to 2,712 homes sold. The City of Columbia issued 64.7% less residential permits in 2009 than in 2008.

In 2008, the median monthly housing costs for homeowners with a mortgage were \$1,245 and for renters was \$702. Thirty-four percent of homeowners with a mortgage spent more than 30% of their income on housing costs. Fifty-three percent of renters spent more than 30% of their income on housing costs.

### **Public and Assisted Housing**

The Columbia Housing Authority has 1,777 units in its public housing inventory and manages 3,047 vouchers in the Section 8 Assisted Housing Program. Over the next five years, Columbia Housing Authority plans to redevelop two public housing communities, Gonzales Gardens and Allen Benedict Court. Until these 524 units of public housing are replaced, the inventory of affordable housing in Columbia will be severely reduced. The Columbia Housing Authority's current waiting list is 6,903 applications.

Columbia Housing Authority is currently renovating two other public housing communities, Latimer Manor and Dorrah-Randall and partnering with a private developer to build 60 energy-efficient town homes at The Village at River's Edge.

The Columbia Housing Authority offers two programs to its residents to become homeowners through training, counseling and down payment assistance. The programs will expand in 2010 to include post-homeownership counseling.

### **Housing Needs Assessment**

Of the 41,999 households in the City of Columbia, 22,135 or 52.7% have incomes at or below 80 percent of the Area Median Income for a household of four (\$62,100). By Department of

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<sup>1</sup> Executive Summary, Central Midlands Council of Governments, 10.30.09

Housing and Urban Development (HUD) standards, there are three criteria by which a household is determined to have a housing problem:

- If a household pays more than 30 percent of its gross monthly income for housing, it is considered *cost burdened*. HUD considers households that pay more than 50 percent of their income on housing costs to be *severely cost burdened*. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance and utilities.
- If a household occupies a unit that lacks a complete kitchen or bathroom, the unit has a *physical defect*.
- If a household contains more members than the unit has rooms, the unit is *overcrowded*.

**Of the 41,999 total households in Columbia, 14,196 (33.8 percent of households) are experiencing some sort of housing problem.** The vast majority of those problems are associated with cost burden. Of the total city households 30.6 percent, or 12,852, have a cost burden of at least 30%. Some 15.4 percent of all households (6,468 households) have a cost burden that exceeds 50% of the income. Some 1,344 households have housing problems associated with substandard conditions.

Extremely low income households, those with incomes of 30% or less of area median income, will have an ongoing need for housing assistance. Approximately 8,784 households in Columbia are in this category. Almost all of the applicants on the Columbia Housing Authority's waiting list fall within this income range.

According to the 2000 US Census, 9,322 renter households and 3,115 owner households with incomes at or below 80% of area median income are experiencing at least one housing problem. There is a need for decent, affordable housing for 12,437 households in Columbia. The disproportionately needy households are (1) Hispanic and White renter households at income levels of 30 to 50 percent, (2) Hispanic owner households at income levels of less than 30 percent and 30 to 50 percent, and (3) Black owner households.

### **Homeless and Special Needs Assessment**

To address the needs of the homeless, the Midlands Area Consortium for the Homeless (MACH) was founded in 1994 and is recognized by HUD as a Continuum of Care. MACH serves the following 14 counties: Aiken, Allendale, Bamberg, Barnwell, Calhoun, Chester, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Orangeburg, Richland and York. The City of Columbia is a member of MACH.

The MACH membership and Board of Directors meet on a quarterly basis. Homeless service providers and other members of MACH located in Columbia and Lexington County meet on a monthly basis to exchange ideas about decreasing homelessness and to share best practices. Staff from the City of Columbia participates in these meetings. Every two years MACH conducts a point in time count of homeless persons and an inventory of available housing. The most recent count was conducted in 2009.

On January 29, 2009, MACH volunteers conducted a count of homeless persons and concluded there were **853 homeless persons in Columbia**. According to this estimate, Columbia has a need to provide stable housing for at least 853 persons, including 126 homeless persons living in families with children and 705 homeless adults living in situations without children. This amounts to approximately 18.3 percent of the total need for the state of South Carolina.

Using HUD's definition, 18.5 percent of the homeless population in Columbia (or 158) is chronically homeless. Over 20% of the homeless population stated that they were veterans and 22% are older than 52 years. Eighty percent of the individual homeless are male.

According to MACH's 2009 Housing Inventory Chart, four emergency shelters with 97 beds and 12 transitional housing programs with 291 beds are located within the City of Columbia, for a total of 388 year-round beds. The temporary Winter Shelter has provided 200 seasonal beds and the Oliver Gospel Mission has 30 overflow beds.

In Columbia, there is an unmet need or gap of 1,250 beds for individuals and 52 beds for families with children. According to the "Blueprint to Address Homelessness in the Midlands," the priority need is to develop a permanent shelter program to replace the temporary Winter Shelter. The Midlands Housing Alliance is developing programs to address this priority need. The City of Columbia will coordinate its programs and services with the Midlands Housing Alliance.

In addition to providing housing, over 30 homeless service providers in the Columbia area provide supportive services including case management, medical care, job training, life skills education, alcohol and drug abuse counseling, mental health counseling, transportation, child care and after school programs, budgeting education and program referral services. All agencies that provide housing also provide supportive services.

The City of Columbia will partner with The Cooperative Ministry, University of South Carolina - School of Medicine and SC Legal Services to use Homelessness Prevention and Rapid Re-Housing (HPRP) funds to prevent homelessness and house homeless persons. Monies will fund housing and utility assistance, case management for housing search and placement, outreach and engagement, and legal services.

Adopted in 2005, Columbia's 10-year plan to end homelessness, "The Blueprint to Address Homelessness in the Midlands", lists 16 strategies to accomplish this goal. The City of Columbia continues to review and assess the strategies listed in the plan and prioritize actions based on those strategies. The City of Columbia is an integral member of the Midlands Area Consortium for the Homeless (MACH) and approves the annual CoC-funded projects as compatible with the Consolidated Plan.

MACH's Exhibit 1 prioritized the following needs:

- Permanent housing for chronically homeless
- Develop transitional housing with comprehensive supportive services
- Local housing trust fund for affordable housing
- Continue funding of outreach workers
- Emphasize employment placement and training
- Training for staff to access mainstream benefits

#### *Non-Homeless Special Needs*

The 2000 US Census reported 2,443 elderly renter households in Columbia with incomes less than 80% of area median income and 2,580 elderly owner households with incomes less than 80% of AMI. Almost 53% (or 1,288) of the renter households has at least one housing problem and 47% (or 1,225) of the owner households has at least one housing problem for a total 2,513 elderly households with at least one housing problem.

The 2008 American Community Survey, US Census reports a population in Columbia over the age of 65 at 11,413. As the population in Columbia ages, the following needs are anticipated:

- Availability of safe, affordable housing
- Sustainability of personal financial resources
- Availability of adequate Medicaid, Medicare and Social Security
- Access to healthcare
- Availability of special needs such as caregivers

Columbia Housing Authority anticipates that the redevelopment of Gonzales Gardens, Allen Benedict Court and The Villages at River's Edge will include housing designated for the elderly.

In 2000 in the City of Columbia, the number of persons living with a disability was 19,652. By 2008, that number had declined to 10,777. Supportive housing continues to be a strong need for persons living with disabilities. Lexington Richland Alcohol Drug Abuse Council, LRADAC, cares for the needs of citizens in Columbia with substance abuse issues. In 2009, LRADAC provided services to 5,000 clients.

In 2007, South Carolina was ranked eighth highest in the country in the rate of annual AIDS cases. Columbia was ranked ninth highest among Metropolitan Statistical Areas in the country in the rate of annual AIDS cases. Richland County ranks number one in the state in cumulative cases of HIV/AIDS or 4,444 cases. An estimated 43 percent of all persons living with HIV/AIDS are unemployed. Permanent supportive housing is a critical need.

South Carolina has the highest homicide rate in the country of Caucasian women by intimate partners. African American women in South Carolina rank 5<sup>th</sup> in the nation for domestic homicide. In 2009, Sistercare provided housing to 661 women and children, but turned away 270 victims of domestic violence because of unavailable space. Their 24-hour crisis line received 4,220 phone calls.

### **Strategic Plan**

The City of Columbia's Strategic Plan outlines the City's overall vision for housing and community development and addresses the City's response to identified needs and priority areas over the next 5 years. The Plan specifically addresses how the City of Columbia intends to use HOME, CDBG and HOPWA funds toward furthering HUD's statutory goals of decent housing, suitable living environment and expanded economic opportunities.

All CDBG funds will be allocated to projects that benefit low and moderate income persons and/or areas. HOME funds will be allocated to eligible beneficiaries (at or below 80% of area median income) throughout the corporate city limits. However, the City will target funds to those neighborhoods with the highest concentration of need for affordable housing and economic development: Eau Claire Redevelopment Area, King Street Redevelopment Area, Booker Washington Heights Redevelopment Area and Edisto Court Redevelopment Area.

### **Priority Needs**

The City's Priority Needs are:

1. Increase decent, safe and affordable housing for Columbia citizens
2. Revitalize neighborhoods and improve quality of life
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless
4. Create jobs and business redevelopment to stimulate economic development
5. Provide permanent housing for persons living with HIV/AIDS
6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

### **Five Year Goals**

#### **Goal 1: Improve quality of life for Columbia citizens**

- Objective 1.1: Increase access to affordable housing (Decent Housing)
- Objective 1.2: Increase permanent housing stability for chronically homeless (Decent Housing)
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)

Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

**Goal 2: Revitalize low income or blighted neighborhoods**

Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)

Objective 2.2: Increase green spaces and parks (Suitable Living Environment)

Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)

Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)

Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)

Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

**Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS**

Objective 3.1: Increase access to affordable housing (Decent Housing)

Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)

Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)

Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)

Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)

Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

**Neighborhood Revitalization Strategy Area**

The City of Columbia proposes that the previously HUD-approved Empowerment Zone area - comprised of contiguous Census Tracts 2, 5, 9-10, 13-16, 18, 20.02, 28, 106, and 109 - will continue to be designated by HUD as a Neighborhood Revitalization Strategy Area (NRSA) for the term of this Consolidated Plan to ensure continued revitalization and community development efforts.

## **Chapter 2: Managing the Process**

### **A. Consultation**

The City of Columbia Community Development Department is the lead entity for overseeing the development of the Consolidated Plan. The Mission of the Department is "to improve the quality of life for Columbia's citizens by providing economic, housing and social opportunities." The Department will be responsible for administering all programs covered by the Consolidated Plan and will coordinate efforts among its many partner organizations to ensure that the goals outlined in the plan are met. These partners include neighborhood residents, businesses, communities of faith, nonprofit developers, lenders and for-profit entities.

Consultations were made with local agencies, public housing authority, community health organizations, civic organizations, homeless service providers (including Midlands Area Consortium for the Homeless and Columbia Housing Authority), a professional consultant and neighborhood groups to review initial drafts and to offer input into refining and completing the final Plan. There were several meetings held with the Community Development staff, three citizen forums, two public hearings, and a 30 day comment period to receive input from the residents of Columbia.

### **B. Citizen Participation**

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

Accordingly, the City of Columbia will take affirmative actions to provide adequate opportunity for citizens to participate in the development of the Consolidated Plan and the Annual Action Plans. These actions will include placing advertisement in the local newspapers, meetings with stakeholders, community forums, appointment of Citizens Advisory Committee for Community Development, and a public hearing at the televised city council meeting.

The Citizens Advisory Committee (CAC), appointed by City Council, consists of seven (7) members, with at least one member from each of the four (4) City Council Districts. The CAC was formally established by City Council through the adoption of a resolution on August 6, 1975, which outlined the Committee's responsibilities. (See Appendix 1 for Citizen Participation Plan).

The Citizens Advisory Committee will meet to review and evaluate the effectiveness of the Citizen Participation Plan. Their responsibilities include an annual review of performance of federal programs, Community Development Block Grant (CDBG), HOME Investment Partnership Program, and Housing Opportunities for Persons with AIDS (HOPWA). These meetings are advertised to the public and are held in accessible locations.

The City of Columbia has a genuine, dedicated grassroots involvement with its neighborhoods. The Columbia Council of Neighborhoods has grown into a large umbrella organization with over one hundred neighborhoods. The Community Development Department stresses the integral nature of these neighborhoods by assigning four staff as Neighborhood Liaisons, one to each of the four City Council Districts.

The following schedule of public meetings was held to solicit community input and comments into the preparation of the Consolidated Plan and Annual Action Plan:

- On-line Survey January 22, 2010 - May 7, 2010

- Public Forums February 11 and 18, 2010
- Midlands Area Consortium for the Homeless February 19, 2010
- Super Saturday March 6, 2010
- Public Hearings April 13 and 22, 2010
- Citizens Advisory Committee April 8, 2010
- Hearing and City Council Review May 5, 2010
- Citizens Advisory Committee May 11, 2010
- Public Hearing and City Council Approval May 12, 2010

Notice of these meetings was published in The State newspaper, distributed by email to Columbia Council of Neighborhood members, and posted on city buildings at 1136 Washington Street, Columbia, SC.

### **Summary of Citizen Comments**

Forty-eight persons attended the public forums. The majority of the comments at these public forums centered on educating potential homebuyers with financial literacy, cleaning up the trash on streets/vacant lots, improving street drainage, building sidewalks and encouraging economic development. Summaries of their comments are attached as Appendix 2.

The City of Columbia published an on-line survey to elicit comments from the public. Written copies of the survey were distributed at each of the public forums, Super Saturday, and in the reception area of the Community Development Department. A link to the online survey was published on the City's webpage. The online survey remained live for 106 days. Fifty persons responded to the on-line survey and 29 persons completed written surveys for a total sample of 79 surveys. Although not statistically reliable as a measure for the entire population of Columbia, the community surveys offer a picture of how some citizens perceive the needs in their neighborhoods.

Seventy-two percent, almost three-fourths of the respondents rated "building or improving streets, sidewalks and drainage in the area" and "eliminating trash, vacant or dilapidated buildings or overgrown lots" as High Priority in revitalizing neighborhoods. This response rate surpassed all other survey issues and when combined with a Medium priority rating increases to 88% of the respondents. Other issues of concern receiving high response rate were "involving citizens in violence reduction and crime prevention" (64% rated High Priority), "decent, affordable housing" (61% rated High Priority), "building or improving water and sewer lines" (60% rated High Priority), "involving citizens in violence reduction and crime prevention efforts" (54% rated High Priority), "helping homeless people" (52% rated High Priority), and "upgrading parks and recreational facilities (48% rated High Priority).

The issues that received the most responses in the Low Priority rating were "building new rental apartments for households with low or moderate incomes" (37%) and "building new homes for first-time homebuyers with low or moderate incomes" (30%). However, slightly less (27%) of the respondents rated Medium Priority and 27% rated High Priority "building new homes for first-time homebuyers." Also, slightly less (27%) of the respondents rated Medium Priority while even lower percentage (19%) rated High Priority "building new rental apartments." These responses show that the respondents place a higher priority on building new homes for low and moderate income homebuyers than building new apartments for the same income group.

Respondents' priority ratings of "repairing homes owned by households with low or moderate incomes" surpassed both building new apartments and building new homes. Seventy-eight percent (78%) of respondents rated this priority issue as Medium or High, while 58% rated building new homes as Medium or High and 46% rated building new apartments as Medium or High.

(See Appendix 3 for published notice and community survey results.)

## Chapter 3: Community Profile

### A. Introduction

Located just 13 miles (21 km) northwest of South Carolina's geographic center, Columbia is the primary city of the Midlands region of South Carolina, which comprises several counties in the central portion of the state. At the confluence of two major rivers, Columbia is a kayak and canoe destination. CNNMoney.com named Columbia as one of America's 25 best places to retire and US News & World Report ranked the city 6th on its 2009 "America's Best Affordable Places to Retire" list.

Founded in 1786, Columbia was the United States' first planned capitol and the nation's second planned city. Its location at a natural crossroads within the center of the Palmetto State embraced both the geographic barriers of the fall line region and the political interests of lawmakers interested in achieving political parity between Low country elites and growing numbers of backcountry citizens.

As the technology employed in the infrastructure of the community began to grow, so too did the needs of the residents and institutions. The University of South Carolina was founded in 1801 and became the flagship institution for the State of South Carolina. The University and other institutions began to form and exist inside the City of Columbia making it a chief destination for people statewide and nationwide.

In the early 1970s, the University of South Carolina initiated the refurbishment of its "Horseshoe." Several area museums also benefited from the increased historical interest of that time, among them the Fort Jackson Museum, the McKissick Museum on the campus of the University of South Carolina, and most notably the South Carolina State Museum, which opened in 1988.

In the 1980s, Seaboard Park was transformed into Finlay Park, in the historic Congaree Vista district, and the \$60 million Palmetto Center development brought Columbia a distinctive office tower, parking garage, and the Columbia Marriott which opened in 1983.

The year 1980 saw the Columbia metropolitan population reach 410,088 and in 1990 this figure had hit approximately 470,000. The city continues to focus on improving the great quality of life of its citizens and further diversifying the local economy, which will continue to bring growth and vitality for many years to come.

With the dawning of the 21st century and the recent renaissance of City Center, Columbia has been experiencing a trend of residents moving back into the heart of Columbia. Residential redevelopment has occurred in the Tapp's Building, Barringer Building and 1520 Main Street. While this trend of returning to the heart of the City is the most visible in Columbia, other locations are experiencing a similar resurgence.

### B. Population

Columbia's population was 116,278 according to the 2000 census (2009 population estimates put the city at 122,895<sup>2</sup>). Columbia is the county seat of Richland County, but a portion of the city extends into Lexington County. The city is the center of a metropolitan area of 728,063.

Of the people living in Columbia in 2009, 48.58 percent were White, 45.21 percent were African American, 4.09 percent were Hispanic, 2.19 percent were Asian, 0.11 percent were either Native Hawaiian or Pacific Islander, 0.38 percent were American Indian or Alaskan Native, 1.78 percent were of "some other race", and 1.74 percent were of two or more races.

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<sup>2</sup> Community Profile Report of the City of Columbia, The Policy Map, 2010

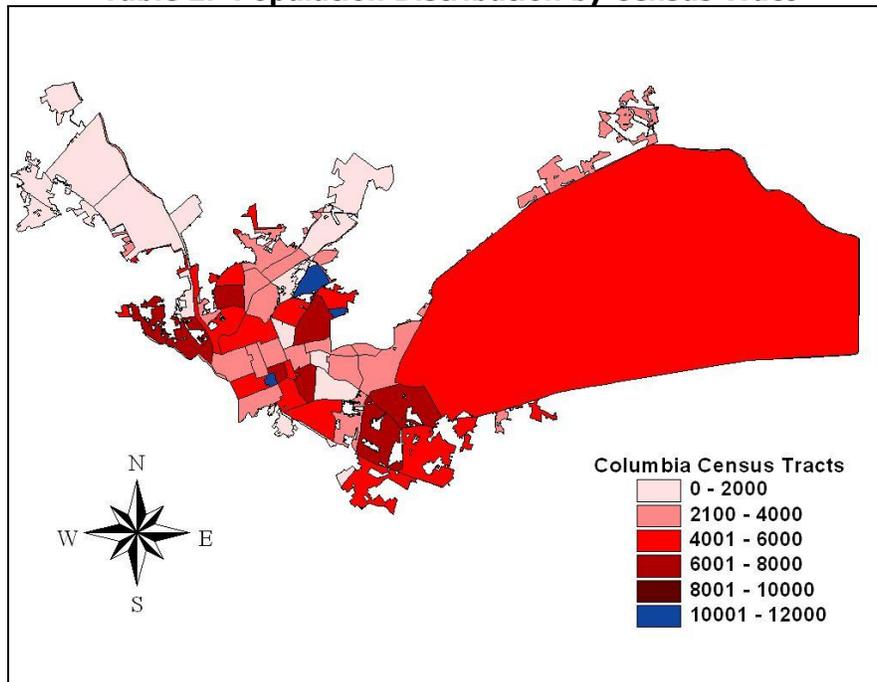
Between 2009 and 2014, the White population is expected to change by 3.83 percent, the African American population by 2.79 percent and the Asian population by 14.94 percent. The number of Hispanics is expected to change by 17.65 percent. In the table below, the percentage of the population that each segment represents in the City of Columbia is compared to the percentage it represents in the State of South Carolina.

**Table 1: Population by Race**

Race	2000	2009	2014	% of Population in 2009	% of SC Population in 2009
White	56,775	59,703	61,988	48.58%	66.68%
African American	53,303	55,566	57,114	45.21%	28.43%
Asian	2,090	2,690	3,092	2.19%	1.22%
Native Hawaiian or Pacific Islander	55	140	162	0.11%	0.05%
American Indian or Alaskan Native	407	465	553	0.38%	0.39%
Some Other Race	1,709	2,187	2,542	1.78%	1.65%
Two or More Races	1,655	2,144	2,466	1.74%	1.39%
Hispanic	3,371	5,026	5,913	4.09%	4.05%

As the table below shows, population density is evenly spread throughout the city limits, with pockets of high density in the city center and northeast portion.

**Table 2: Population Distribution by Census Tract**



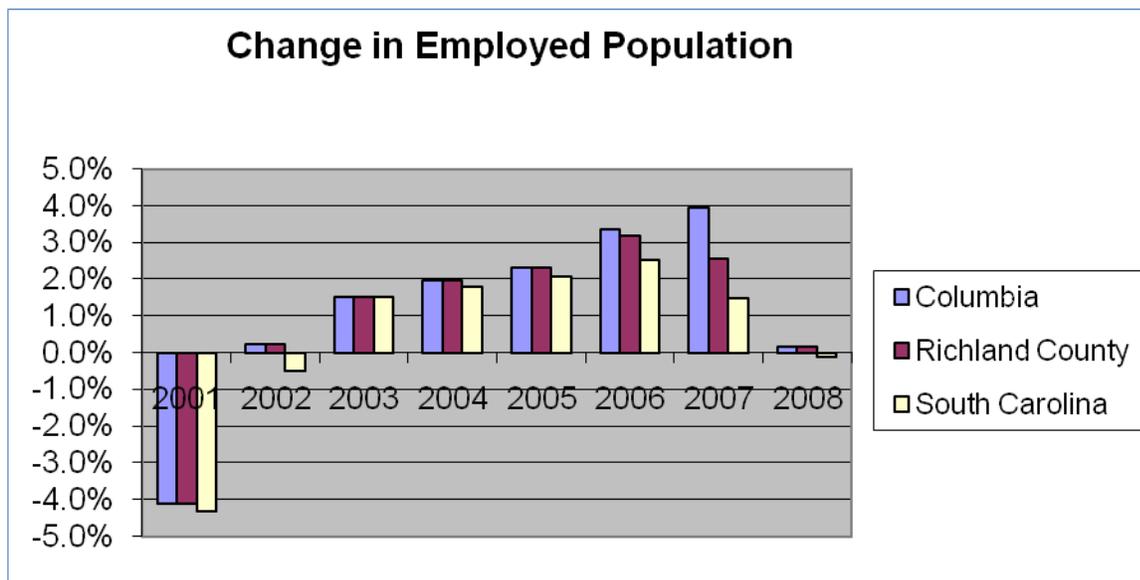
**C. Employment**

**Table 3: Employment**

	2000	2001	2002	2003	2004	2005	2006	2007
<b>Columbia</b>								
Employed	47,810	45,859	45,969	46,672	47,594	48,698	50,337	52,336
Unemployed	2,024	2,568	2,949	3,584	3,918	3,967	5,073	4,787
In Labor Force	49,834	48,427	48,918	50,256	51,512	52,665	55,410	57,123
Unemployment Rate	4.1%	5.3%	6.0%	7.1%	7.6%	7.5%	9.2%	8.4%
<b>Richland County</b>								
Employed	157,835	151,389	151,753	154,065	157,105	160,746	165,869	170,132
Unemployed	5,193	6,589	7,567	9,196	10,051	10,178	10,044	9,303
In Labor Force	163,028	157,978	159,320	163,261	167,156	170,924	175,913	179,435
Unemployment Rate	3.2%	4.2%	4.7%	5.6%	6.0%	6.0%	5.7%	5.2%
<b>South Carolina</b>								
Employed	1,917,365	1,834,871	1,826,240	1,854,419	1,888,050	1,927,671	1,976,648	2,006,178
Unemployed	70,794	100,743	115,907	133,257	138,430	139,489	133,268	118,895
In Labor Force	1,988,159	1,935,614	1,942,147	1,987,676	2,026,480	2,067,160	2,109,916	2,125,073
Unemployment Rate	3.6%	5.2%	6.0%	6.7%	6.8%	6.7%	6.3%	5.6%

The unemployment rate in the City of Columbia has been consistently worse than both the rates for Richland County and the state of South Carolina as a whole for all of the first decade of the 21<sup>st</sup> century. However, the city has outperformed both the county and the state in the growth of its employed population.

**Table 4: Employment Change**



The most heavily represented sectors among those employed in the city of Columbia are educational services with 7,775 employees (15.37 percent), health care and social assistance with 6,279 (12.41 percent) and retail trade with 5,083 (10.05 percent). The sectors least represented among those employed in the city are management of companies and enterprises (0.002 percent), agriculture, forestry, etc. (0.43 percent) and arts, entertainment and recreation (1.92 percent).

**Table 5: Employment by Industry**

	People Employed	% Employed in this Industry	
		Columbia	S.C.
Accommodation & Food Services	4,394	8.69%	6.71%
Administrative Support & Waste Management	1,792	3.54%	3.15%
Agriculture, Forestry, etc.	217	0.43%	1.08%
Arts, Entertainment & Recreation	972	1.92%	1.62%
Educational Services	7,775	15.37%	8.32%
Finance, Insurance, & Real Estate	4,078	8.06%	5.80%
Health Care & Social Assistance	6,279	12.41%	10.21%
Information	1,469	2.89%	2.16%
Manufacturing	2,966	5.86%	19.01%
Management of Companies & Enterprises	9	0.02%	0.04%
Other Services	2,411	4.77%	4.68%
Professional, Scientific & Technical	3,465	6.85%	3.84%
Public Administration	4,839	9.57%	4.67%
Retail Trade	5,083	10.05%	11.99%
Construction	2,099	4.15%	8.30%
Transportation, Warehousing & Utilities	1,516	3.00%	5.06%
Wholesale Trade	1,225	2.42%	3.38%

**Table 6: Major Employers**

Company Name	Product/Service	County	Employees
Palmetto Health Alliance	Health Care	Richland	9,300
Blue Cross & Blue Shield of S.C.	Insurance	Richland	6,900
AT&T	Utility	Richland	2,852
SCANA & SCE&G	Utility	Richland	2,210
Humana / TriCare	Insurance	Richland	2,100
Providence Hospital	Health Care	Richland	1,790
Verizon	Telecommunications -Service	Richland	1,550
Dorn VA Medical Center	Health Care	Richland	1,457
Babcock Center Inc	Service	Richland	750
CSC Corporation	Insurance Software	Richland	1,100
Westinghouse Electric	assemblies	Richland	1,200
Colonial Life & Accident Insurance	Insurance	Richland	1,032
Bose Corporation	Manufacturing: Radios	Richland	870
International Paper	Manufacturing: Cutsie copier paper	Richland	726
First Citizens Bank	Banking	Richland	700
Total			34,537

Not surprisingly, as the state capital, Columbia has a number of large employers including three major health care facilities and three utility/communications firms. And while this listing is for all of Richland County, a major portion of Columbia's 50,000+ employed persons are engaged by one of these firms, as well as state government.

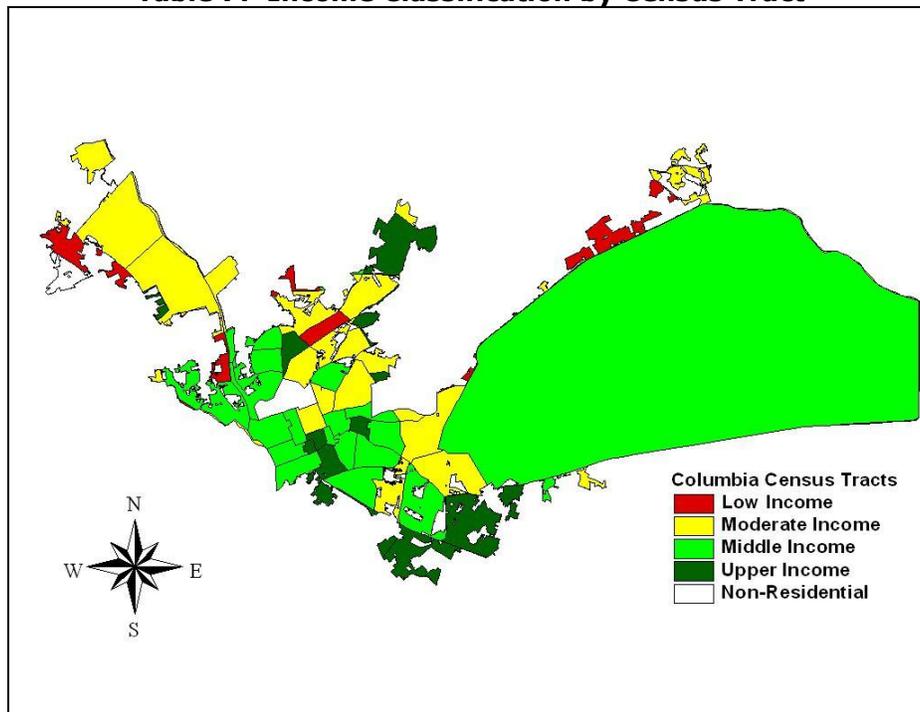
**D. Income**

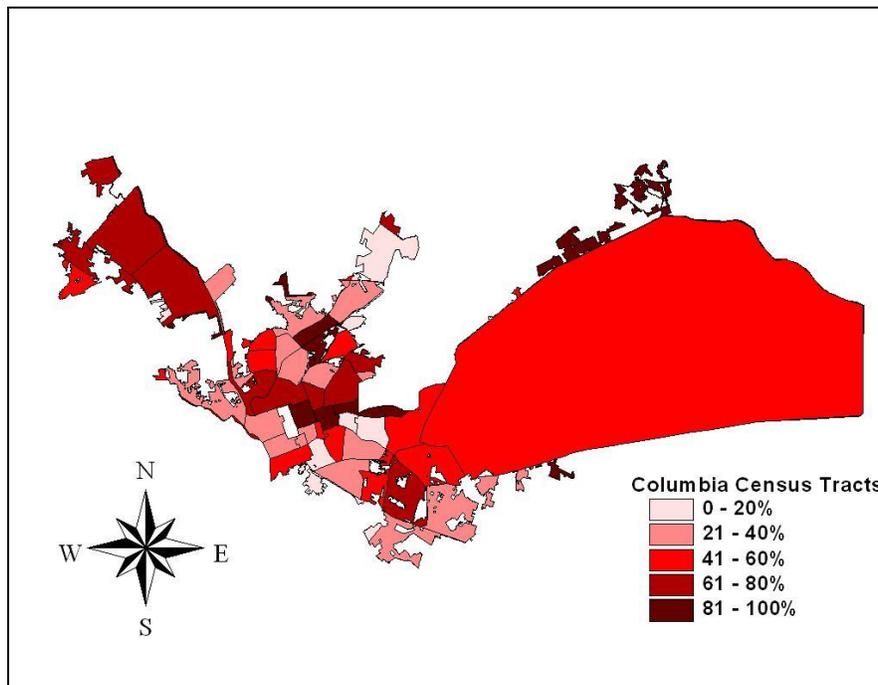
**Low and Moderate Income**

As illustrated in the two maps below, there is a discernable correlation between the census tracts where the minority population is located and those where the low and moderate income households are located. Specifically the areas in the extreme northwestern extension of the city, near Irmo, have both a relatively high concentration of minority populations and tend to be moderate income, at best. In the most extreme portion of that area, there is both a concentration of low income households and between 60 and 80 percent minority population evident. Around the northern edges of the Fort Jackson area, there are areas of low income populations and the highest concentration of minority population, more than 80 percent. Generally speaking, the entire Fort Jackson area has a relatively high minority population, while the base area itself tends to be more middle income, reflecting the race-neutral policies of military advancement relative to the larger society.

It is noteworthy that areas clustered around the central business district of Columbia tend to be more middle and upper income as well as having a lower minority population. The same can be said of the southeastern most cluster of neighborhoods near Cayce and the cluster of neighborhoods along the US 21 corridor. In both cases, the incomes tend to be in the upper category while the minority population tends to be relatively low, i.e. under 40 percent. There is a string of moderate income, relatively high minority neighborhoods in the corridor between US 76 and the Broad River, to the northwest of the central business district. This would seem to follow the sectoral theory of urban development whereby once a character has been established for a corridor centered on a major transportation artery, that character is maintained for most if not all of the length of that corridor.

**Table 7: Income Classification by Census Tract**



**Table 8: Minority Population by Census Tract**

### E. Columbia's Comprehensive Plan

Based upon the demographic and trending data for Columbia, the citizens, members of neighborhood groups, and focus group participants, along with city staff, made the following recommendations in Columbia's Comprehensive Plan<sup>3</sup> adopted in 2008, incorporated here in this Consolidated Plan:

#### 1) Population Growth

Goal: Implement growth management tools and best practices in zoning, urban planning, and urban design to ensure that growth is sustainable and within a manner consistent with prescribed future land use practices.

- Policy: Use The Columbia Plan to direct and guide the form, design, growth, and development throughout the City of Columbia.
- Policy: To better understand how and where Columbia is growing, and how to soundly direct it, the City of Columbia should study growth management policies and practices that will work for the city and achieve the desired level of management.

Description: With 248,000 people expected to move to the Columbia Metropolitan region by 2035, it is a paramount priority of the City Government to ensure that growth occurs at rates and patterns that do not inflict harm on the environment, negatively impact traffic congestion and community facilities allocation, and ensure the strongest possible tax revenue base. By studying and implementing policies to help with growth

<sup>3</sup> The Columbia Plan 2018, Demographics Element, [www.columbia.sc.gov/coc/index.cfm/development-gateway/planning-and-development-services/planning/city-plans/columbia-plan-2018](http://www.columbia.sc.gov/coc/index.cfm/development-gateway/planning-and-development-services/planning/city-plans/columbia-plan-2018)

management, the City of Columbia can better ensure the long-term stability and sustainability of every facet of the community.

## **2) Implement the Land Use Vision**

Goal: Use the various means and information available on future growth projections to guide and implement Columbia's future land use.

- Policy: Begin developing neighborhood/corridor master planning to integrate sections of the community into the comprehensive plan.

Description: Through planning on a smaller scale, we can ensure that the unique character and design of these neighborhoods and corridors are preserved, while at the same time better integrating them into the community as a whole and within the guidelines outlined within The Columbia Plan. Small scale planning will better ensure that planning can properly account for the future of Columbia, while maintaining the unique character of neighborhoods and districts.

## **3) Promote Advances for Current Residents**

Goal: Ensure that community facilities, land uses, and infrastructure are planned and located in a manner that recognizes the needs of current and future residents of Columbia, and their diverse characteristics.

- Policy: Work to ensure that all facilities and public rights of way throughout the City of Columbia are constructed or renovated to be universally accessible to all residents and promote various forms of movement with ease.
- Policy: Work with the school districts inside Columbia municipal limits to promote a stronger educational system and stronger facility integration into the fabric of the neighborhoods.

## **4) Municipal Service & Data Integration**

Goal: Work towards a more cooperative environment with neighboring municipalities by sharing information and working collaboratively to create a better Columbia and metropolitan area.

- Policy: The City of Columbia should share information and work collaboratively with Richland County, the Central Midlands Council of Governments, and other neighboring municipalities to better prepare and plan for future growth and development to mitigate problems that can have negative impacts regionally.

Description: Examples of problems and externalities that affect a neighboring municipality can be seen throughout the area where one municipality's decision negatively impacts the others. Since Columbia and other municipalities are interconnected daily in numerous ways, cooperation on planning and major development decisions should be evaluated from a regional perspective and a municipal perspective equally.

- Policy: Develop improved and quicker information gathering and sharing systems between departments within the City of Columbia.

Description: With many different departments and varying levels of responsibility involved throughout the planning process, complete information and details can be crucial to ensuring the best possible, and quickest, outcome for residents, neighborhoods, and developers. A more integrated system also can allow for easier tracking of populations and trends that might otherwise go unnoticed until a problem arises.

## Chapter 4: Housing Market Analysis

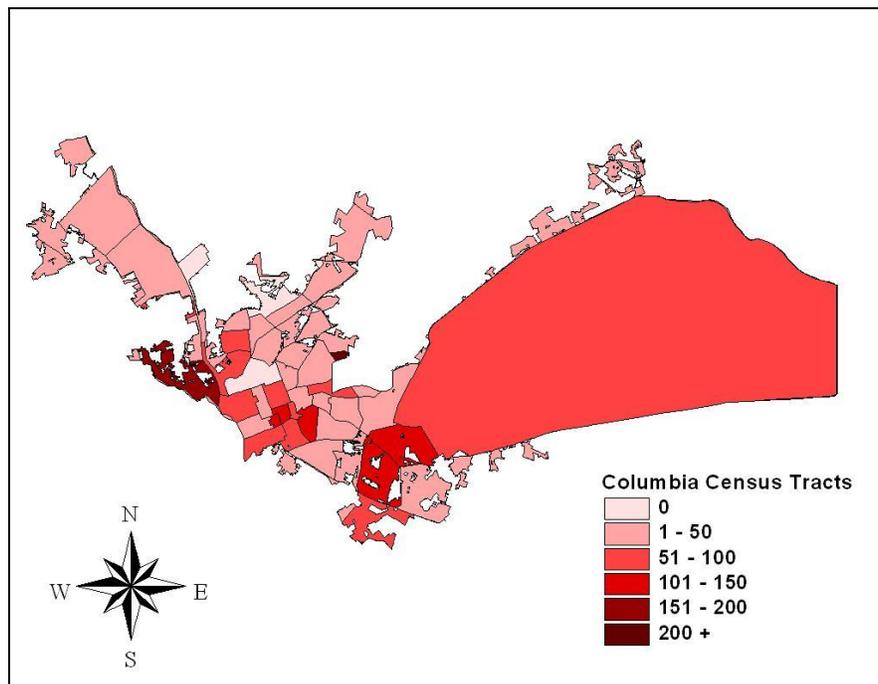
### A. General Conditions

According to the 2000 Census, the number of households in the City of Columbia in 2000 was 41,999. The household count in 2Q 2009 was estimated to be 40,522. For 2014, the high range of the five year forecast is 46,091 and the low range is 37,064 with the actual household projection estimated at 38,705, a decrease of 4.5 percent over the 2Q 2009 estimate.<sup>4</sup> The population in the City of Columbia in 2000 was 116,278. The estimated 2009 population is 122,895.

The average sales price of a house in Columbia, SC was \$145,146 in January 2010, down 0.16% from December 2009. On average, the median age of a home in Columbia, SC is 38 years. Home vacancy accounts for 10% of the real estate market.

The total inventory of available homes in the Columbia, SC market in March, 2010 stood at 7,721 homes. Resale homes accounted for the majority (94% or 7,277) of the homes for sale. The remainder of the market was comprised of new homes and foreclosures totaling 3 and 441 houses respectively.<sup>5</sup>

**Table 9: Foreclosures Jan '06 to June '08**



As noted in the "Housing Market Analysis" table below, there are 9,119 efficiency (zero bedroom) and one bedroom units, 15,663 two bedroom units and 19,164 units with three or more bedrooms in the City of Columbia. Of that number some 24 percent (10,531) are substandard, i.e. either overcrowded or lacking complete plumbing or kitchen facilities.

<sup>4</sup> Executive Summary, Central Midlands Council of Government, 10.30.09

<sup>5</sup> Source: <http://realestate.aol.com/Columbia-SC-real-estate>

**Table 10: Housing Market Analysis**

Housing Stock Inventory	Vacancy Rate	0 & 1 Bedroom	2 Bedrooms	3+ Bedrooms	Total	Substandard Units
Occupied Units: Renter		8120	9985	4207	22312	9195
Occupied Units: Owner		470	4453	14203	19126	507
Vacant Units: For Rent	9%	485	1085	384	1954	811
Vacant Units: For Sale	3%	44	140	370	554	18
Total Units: Occupied & Vacant		9119	15663	19164	43946	10531

The "Affordability Mismatch" table below details the distribution of these different sized units among populations at differing income levels relative to the Area Median Income.

**Table 11: Affordability Mismatch**

Name of Jurisdiction: Columbia city, South Carolina		Source of Data: CHAS Data Book		Data Current as of: 2000					
Housing Units by Affordability	Renters Units by # of bedrooms				Owned or for sale units by # of bedrooms				
	0-1 (A)	2 (B)	3+ (C)	Total (D)	0-1 (E)	2 (F)	3+ (G)	Total (H)	
<b>1. Rent &lt;=30%</b>					<b>Value &lt;=30%</b>				
# occupied units	1,885	2,035	1,670	5,590		N/A	N/A	N/A	N/A
% occupants <=30%	69.2	50.1	36.8	52.6		N/A	N/A	N/A	N/A
% built before 1970	50.9	64.1	65.6	60.1		N/A	N/A	N/A	N/A
% some problem	40.1	26.5	21.6	29.6		N/A	N/A	N/A	N/A
# vacant for rent	35	275	130	440	# vacant for sale	N/A	N/A	N/A	N/A
<b>2. Rent &gt;30% to &lt;=50%</b>					<b>Value &lt;=50%</b>				
# occupied units	2,565	3,340	1,510	7,415		203	2,025	3,980	6,208
% occupants <=50%	57.3	47.8	49.7	51.4		41.9	33.3	27.8	30.0
% built before 1970	54.2	59.9	57.0	57.3		63.5	75.3	82.3	79.4
% some problem	51.1	41.6	46.7	45.9		7.4	6.7	6.3	6.4
# vacant for rent	325	470	185	980	# vacant for sale	15	55	150	220
<b>3. Rent &gt;50% to &lt;=80%</b>					<b>Value &gt;50% to &lt;=80%</b>				
# occupied units	3,180	4,405	1,370	8,955		185	1,300	4,280	5,765
% occupants <=80%	67.9	54.4	54.4	59.2		37.8	34.6	26.8	28.9
% built before 1970	37.4	45.9	51.5	43.7		45.9	71.2	75.8	73.8
% some problem	50.3	43.2	46.0	46.2		2.2	2.7	1.6	1.9
# vacant for rent	105	330	65	500	# vacant for sale	10	60	115	185
<b>4. Rent &gt;80%</b>					<b>Value &gt;80%</b>				
# occupied units	490	205	260	955		82	1,128	5,943	7,153
# vacant for rent	20	10	4	34	# vacant for sale	19	25	105	149

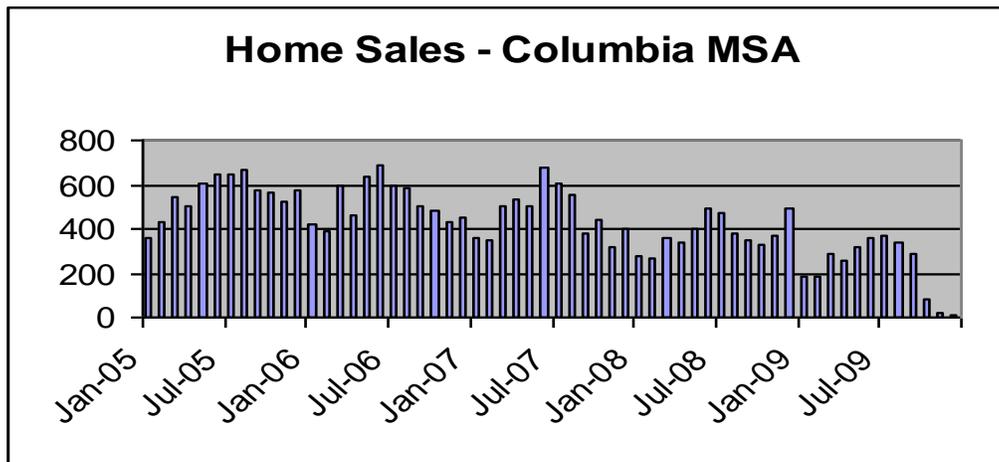
### B. Home Value

The City of Columbia had an owner-occupied dwelling median value in 2000 of \$98,500 published by the 2000 Census. This value is greater than the State of South Carolina 2000 median owner-occupied dwelling value of \$94,900. The South Carolina values have increased by

\$36,100 or 38 percent to \$131,000 by 2008, while the median value in Columbia increased by \$51,700 or 52.5 percent during the same period to \$150,200. In 2008 more than 50 percent of all owner-occupied housing in Columbia was valued at \$150,000 or less.

The residential market is unpredictable at present. The average market value for a home in Columbia, SC in March 2010 was \$146,648.<sup>6</sup>

**Table 12**



The Columbia metropolitan area has experienced the usual seasonal variation in home sales over the past 5 years. However, the volume of such sales has eroded considerably, especially since 2008. In 2005, 6,646 homes were sold. In 2006, this number dropped by 6.4 percent to 6,218 homes and then another 9.5 percent to 5,625 homes in 2007. However, the Columbia housing market was among the healthiest in South Carolina and the nation in the end of 2007. According to the National Association of Realtors, the median home price rose 6.7% year-over-year to \$149,500. The national and state median home prices fell 2.0% and 0.5% year-over-year, respectively.

Then, 2008 saw the beginning of the effects of the economic recession. In 2008, home sales dropped by 19.6 percent to only 4,524 and finally by 40.1 percent to only 2,712 homes in 2009. The for-sale market performance from 2008 through 2009 remained slow and uneven. This slower sales velocity may indicate a growing divide between buyers and sellers or could reflect tighter mortgage underwriting standards. Both benefit apartment owners by potentially reducing the number of move outs to homeownership.

Slower payroll growth does not bode well for apartment demand but developers may benefit from a sluggish for-sale housing market. Even a small shift in the preference of newly formed households in favor of renting led to healthy apartment demand in 2008 and continued into 2009.

Apartment owners were able to raise rents aggressively in 2007. The average effective rents in the North and Dutch Fork submarkets rose 4.5% year-over-year to \$697 and \$609, respectively. Metro-wide, the average effective rent grew by 3.5%, the largest gain dating back to 1999. However, rent growth decelerated to 2.3% in 2008 with the fair market rent for a two-bedroom apartment registering at \$692.<sup>7</sup> Downside risks continue to be that if demand is not sufficient to absorb the increase in supply, concessions are likely to rise and cut into effective rent growth. Nevertheless, the most likely outcome is for another year of solid demand that allows rent

<sup>6</sup> Source: <http://realestate.aol.com/Columbia-SC-real-estate>

<sup>7</sup> "Out of Reach: 2007-08", National Low Income Housing Coalition

growth to range from 2.5% to 2.8%. Negative demand effects from slightly slower payroll growth will be offset by reduced demand for owned housing.<sup>8</sup>

**C. Housing Mix**

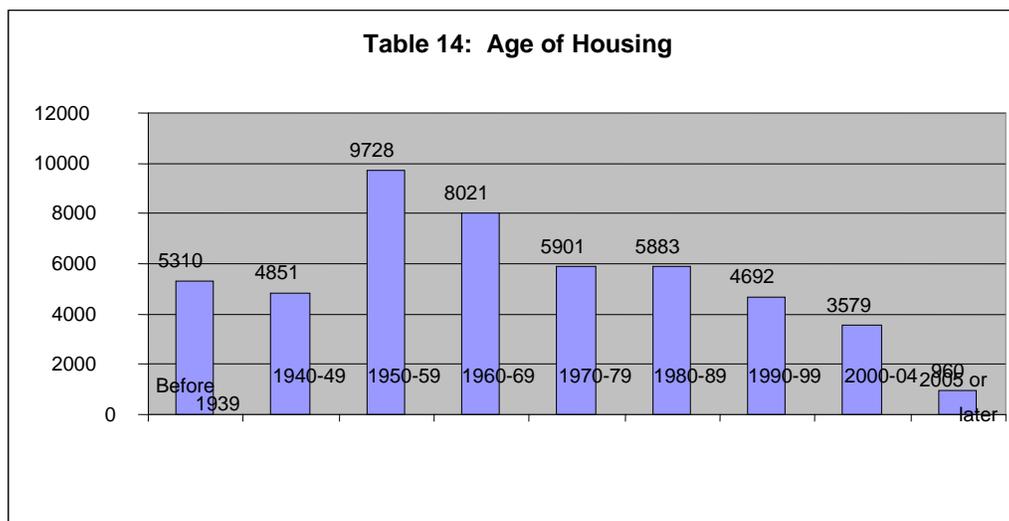
The chart below depicts the total mix of housing structures by the classifications of unit type/number and mobile homes/other. Compared to the State, the percentage of single-family units to the total units is 8.6 percent fewer for the City of Columbia and 18 percent fewer for mobile home units. In contrast, Columbia has a considerably larger proportion of its housing stock in multi-family in comparison to the State, 43.5 percent versus 16.8 percent.

**Table 13: Selected Housing Characteristics  
Units in Structures<sup>9</sup>**

	Columbia	% Columbia	SC	% SC
1-unit, detached	25,921	53.0%	1,260,414	62.4%
1-unit, attached	1,506	3.1%	46,117	2.3%
2 units	3,480	7.1%	45,483	2.3%
3 or 4 units	3,451	7.1%	63,132	3.1%
5 to 9 units	4,417	9.0%	100,222	5.0%
10 to 19 units	3,256	6.7%	62,795	3.1%
20 or more units	6,658	13.6%	67,312	3.3%
Mobile home	189	0.4%	372,114	18.4%
Boat, RV, van, etc.	47	0.1%	1,173	0.1%
<b>Total Housing Units</b>	<b>48,925</b>		<b>2,018,762</b>	

**D. Age of Housing**

The City of Columbia’s strongest period of residential growth was during the decade of the 1950s. During that decade some 9,728 housing units were constructed. There has been a continual decrease in the level of activity in every decade since then, mirroring the slowing to nearly match the flat population counts of the last few years. In fact, with the exception of the decade of the 1950s when the community grew by more than 100 percent and the first decade of the 21<sup>st</sup> century when it grew by 3.8 percent, every decade has seen a decrease in the level of new growth as noted in the chart below.



<sup>8</sup> Red Capital Group, “Market Overview – Columbia”, January 2008

<sup>9</sup> 2006-2008 American Community Survey 3-Year Estimates, US Census Bureau

**Table 15: Residential Permit Activity**

	Single Family	Two Family	Three and Four Family	Five or More Family	Total	Change from Previous Year
2000	416	0	0	420	836	
2001	443	0	0	0	443	-47.0%
2002	398	14	12	232	656	25.5%
2003	372	8	0	120	500	-18.7%
2004	477	16	103	176	772	32.5%
2005	597	2	0	57	656	-13.9%
2006	667	18	0	369	1,054	47.6%
2007	700	2	0	489	1,191	16.4%
2008	434	14	12	400	860	-39.6%
2009	265	0	0	38	303	-64.70%
Total	4,769	74	127	2,301	7,271	
% of Total	65.5%	1.0%	1.7%	31.6%		

Between 2000 to 2009, 65.5 percent of all permits issued for the City of Columbia were for single family homes, followed by 31.6 percent for multi-family buildings with 5 or more units, and less than 2 percent each for 2-family and 3 and 4 family homes. As noted in the table above, the rate of change in residential permit issuance has been very uneven. Some years showed growth over the previous year (i.e. 2002, 2004, 2006 and 2007), while others showed a decline over previous years (i.e. 2001, 2003, 2005, 2008 and 2009).

Between 2000 and 2009 the housing stock in the city grew by 5,199, from 46,142<sup>10</sup> to 51,341<sup>11</sup> units, or 11.3 percent. Given the issuance of 7,271 residential permits in the same period, this would imply that the City of Columbia has lost and replaced (though not necessarily with housing of the same level of affordability) 2,072 housing units between 2000 and 2009.

### E. Occupancy

Columbia's vacancy rate in 2009 was 9.8 percent, according to the US Postal Service tracking of such rates for the 3Q 2009<sup>12</sup>. That was higher than in Richland County for the same period (4.2 percent). This represents an increase over the year 2000 when Columbia's vacancy rate was 8.4 percent compared to Richland County's vacancy rate at 7.5 percent, the state of South Carolina's vacancy rate at 12.5 percent, and the U. S. rate at 9.0 percent.<sup>13</sup> High vacancy rates typically suggest an excess of housing units relative to demand; in this case this excess of units is probably related to the recent economic downturn. The spatial distribution of vacancy rates is displayed on the map below.

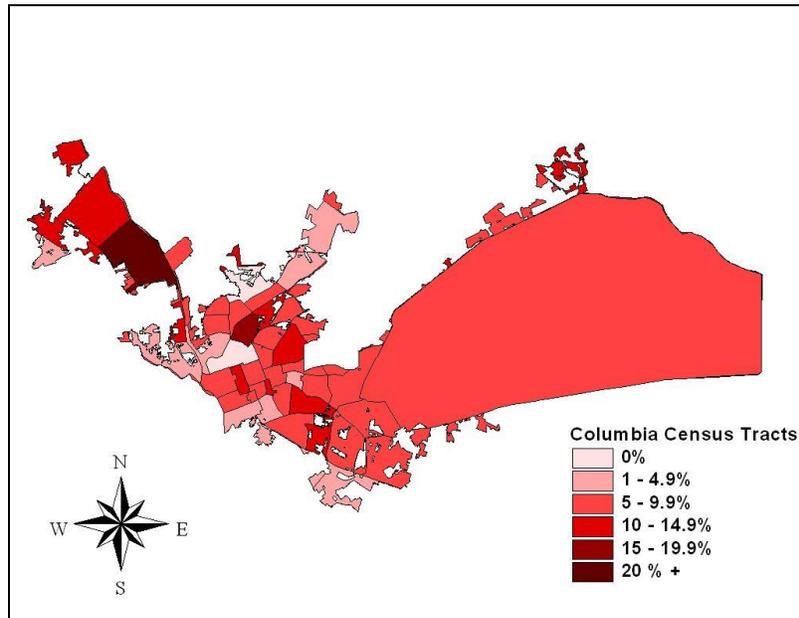
<sup>10</sup> 2000 U.S. Census

<sup>11</sup> The Policy Map, Community Report- Columbia, SC, February 10, 2010

<sup>12</sup> The Policy Map, Community Report – Columbia SC, February 10, 2010

<sup>13</sup> American Community Survey (2000-08), U.S. Census

**Table 16**  
**Vacancy Rates by Census Tract**



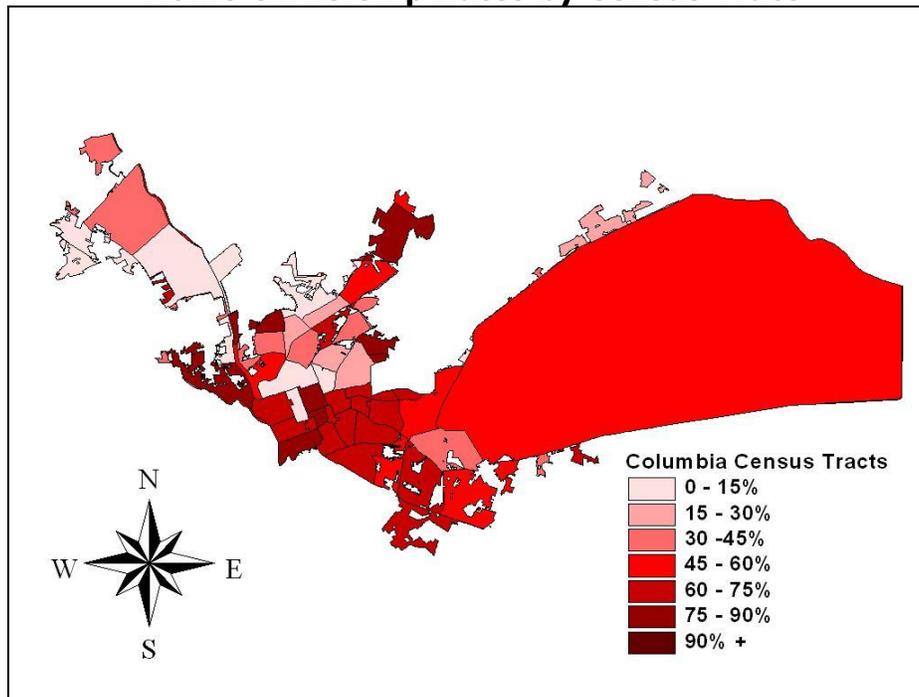
**F. Tenure**

The 2000 homeownership rate for the City of Columbia was 45.6 percent, which was lower than the Richland County average of 61.4 percent, the statewide average of 72.2 percent and the nationwide rate of 66.2 percent.<sup>14</sup> However, by 2009, Columbia’s rate had grown to 46.4 percent.<sup>15</sup> The Richland County average in 2008 was 61.9 percent, the statewide average was 70.3 percent and the national average was 67.1 percent.

<sup>14</sup> American Community Survey (2000-08), U.S. Census

<sup>15</sup> The Policy Map, Community Report – Columbia SC, February 10, 2010

**Table 17  
Home Ownership Rates by Census Tract**



**Table 18: Comparative Summary Housing Statistics**

	Occupied Units	Vacant Units	Percent Occupied	Percent Vacant	Owner Occupied	Renter Occupied	Percent Owner Occupied	Percent Renter Occupied	Average Household Size (owned)	Average Household Size (rented)
Columbia	42,134	6,791	86.1%	13.9%	20,325	21,809	48.2%	51.8%	2.25	1.98
Richland County	137,742	15,802	89.7%	10.3%	86,571	51,171	62.9%	37.1%	2.48	2.20
South Carolina	1,686,571	332,191	83.5%	16.5%	1,185,421	501,150	70.3%	29.7%	2.57	2.42

Source: American Community Survey – 2008, U.S. Census

**G. Cost of Housing**

The median monthly housing costs for homeowners with a mortgage was \$1,245, for homeowners without a mortgage was \$387, and for renters was \$702. Thirty-four percent (34%) of homeowners with mortgages spent 30 percent or more of their household income on housing costs in 2008, while only 13.1 percent of owners without mortgages spent 30 percent or more of their household income on housing costs. A majority of renters (53.3 percent) in Columbia spent 30 percent or more of their household income on housing costs in 2008.<sup>16</sup>

In Columbia MSA, the Fair Market Rent (FMR) for a two-bedroom apartment is \$710. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must

<sup>16</sup> American Community Survey – 2008, U.S. Census

earn \$2,367 monthly or \$28,400 annually. Assuming a 40-hour work week, 52 weeks per year, this level of income translates into a Housing hourly Wage of \$13.65.

In Columbia, a minimum wage worker earns an hourly wage of \$6.55. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 83 hours per week, 52 weeks per year, or a household must include 2.1 minimum wage earners working 40 hours per week year-round in order to make the two bedroom FMR affordable.

In Columbia, the estimated average wage for a renter is \$11.49 an hour. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 48 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.2 workers earning the average renter wage in order to make the two-bedroom FMR affordable.

Monthly Supplemental Security Income (SSI) payments for an individual are \$674 in Columbia. If SSI represents an individual's sole source of income, \$202 in monthly rent is affordable, while the FMR for a one-bedroom is \$637.

**Table 19: Housing Affordability**

Unit Size	2009 FMR	Annual Income Needed to Afford FMR	% of Family AMI Needed to Afford FMR	Housing Wage as % of Minimum Wage	Housing Wage as % of Mean Renter Wage	Jobs at Mean Renter Wage Needed to Afford FMR
0-Bedroom	\$585	\$23,400	38%	172%	98%	1.0
1-Bedroom	\$637	\$25,480	41%	187%	107%	1.1
2-Bedroom	\$710	\$28,400	46%	208%	119%	1.2
3-Bedroom	\$877	\$35,080	56%	257%	147%	1.5
4-Bedroom	\$905	\$36,200	58%	266%	151%	1.5

Source: National Low Income Housing Coalition – Out of Reach 2009

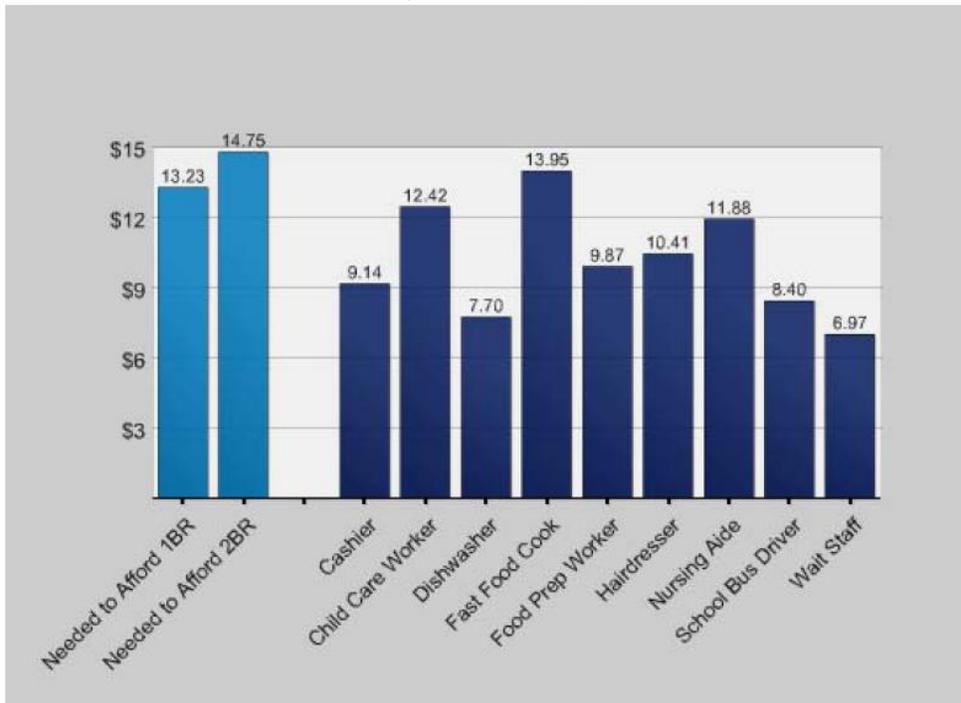
As the table above shows, the average renter in Columbia who works a job at the hourly rate of \$11.49 can only afford a studio (zero-bedroom) apartment. If that average renter has a family to support and requires a two-bedroom apartment, the minimum salary needed rises to \$28,400 in a city where the average renter's salary is \$32,417. While statistically, a household with only 88 percent of that annual income could afford a two-bedroom apartment, the National Low Income Housing Coalition estimates, based on distribution within the state, that 43% of the renter households in Columbia will not be able to afford that two-bedroom apartment at all. This will lead to doubling up and overcrowding, as households share accommodations.

What this means to the average hourly worker is that a significant number of service workers essential to the continuing economic vitality of Columbia cannot readily afford the cost of basic housing without incurring a housing burden of more than 30% of their income. The chart below illustrates many of the types of workers who, without incurring a housing burden, cannot afford to house themselves and their families in the City of Columbia.

**Table 20**

**Rental Market**

2009 Fair Market Rent: 1BR \$688/month, 2BR \$767/month



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Rental data are from the U.S. Department of Housing and Urban Development's report on Fair Market Rents for the year 2010 and are based on a survey of recently occupied units. The Hourly Wage Needed to Afford is the hourly wage that must be earned so that this rent does not exceed 30 percent of income, a standard measure of affordability. It is based on a concept developed by the National Low Income Housing Coalition.

Wage data are as of November 2009 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.

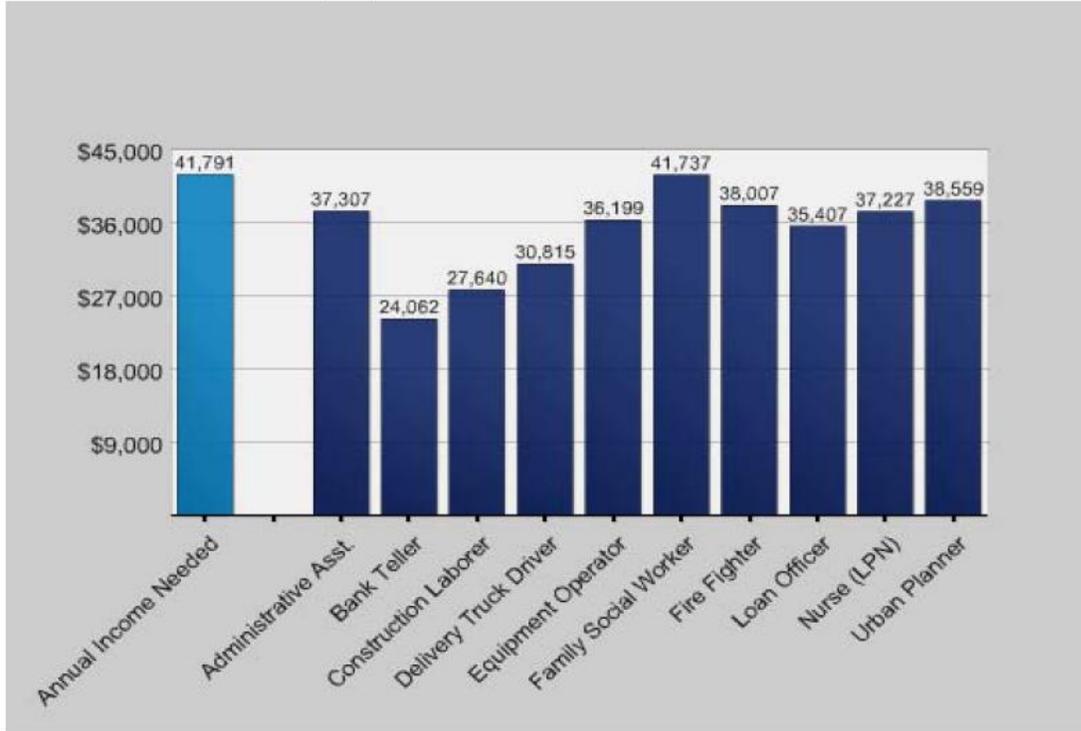
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In spite of Columbia’s status as the state capital, the vitality of this community requires the talents of a large and modestly compensated work force. Without hourly wage workers - like bank tellers, day care workers, school bus drivers and wait staff- and middle income professionals - such as school teachers, fire fighters, nurses, and police officers- Columbia could not function. As seen in the figures above and below, many of these workers are not able to afford the fair market rent or mortgages for housing in the Columbia market without becoming cost burdened. Therefore, it is critically important to find solutions that do not force these workers out of the housing market.

**Table 21**

**Homeownership Market**

2009 Median Priced Home: \$140,000



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Data on the median-priced home are from the National Association of Home Builders' Housing Opportunity Index for the fourth quarter (4Q) of 2009. The annual income needed to qualify for a mortgage was calculated using the average prevailing interest rate, assumes a 10 percent downpayment and the use of private mortgage insurance, and includes principal, interest, taxes and insurance.

Wage data are as of November 2009 and were obtained from a proprietary database of salary information by geographic location maintained by Salary.com.

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## H. Public and Assisted Housing

**Table 22: Columbia Housing Authority Public Housing Inventory**

Project Name	Number of Bedrooms						Totals
	0	1	2	3	4	5	
Allen Benedict Court	0	116	88	40	0	0	244
Archie Dr.	0	5	15	0	0	0	20
Arrington Manor	14	32	12	0	0	0	58
Arsenal Hill	0	4	12	4	0	0	20
Atlas Rd	0	5	15	5	0	0	25
Cayce	0	11	13	12	4	0	40
Celia Saxon							164
Congree Vista	0	0	0	25	0	0	25
Dorrah Randall	0	0	0	56	0	0	56
Eastover	0	10	37	17	3	0	67
Fair St.	0	16	0	0	0	0	16
Fontaine Pl	0	5	15	5	0	0	25
Gonzales Gardens	0	96	112	64	8	0	280
Hammond Village	0	12	52	14	0	0	78
Latimer Manor	0	0	30	70	80	20	200
Marion St	85	60	1	0	0	0	146
Oak Read	54	56	1	0	0	0	111
Pine Forest	0	0	28	0	0	0	28
Pinewood Terrace	0	0	13	0	0	0	13
Rosewood Hills							85
St. Andrews Terrace	0	5	15	5	0	0	25
T. S. Martin							35
Wheeler Hill	0	2	10	4	0	0	16
<b>Totals</b>	<b>153</b>	<b>435</b>	<b>469</b>	<b>321</b>	<b>95</b>	<b>20</b>	<b>1777</b>

Some 10.2 percent of the Columbia Housing Authority's (CHA) existing inventory is in 0 bedroom (efficiency) units, 29.1 percent in one bedroom units, 31.4 percent in 2 bedroom units, 21.5 percent in 3 bedroom units, 6.3 percent in 4 bedroom units and 1.3 percent in 5 bedroom units. The Authority also manages 3,047 vouchers in the Section 8 Assisted Housing Program. These numbers include:

- Moderate Rehabilitation Program – 99 certificates
- Homeless Voucher Program – 25 vouchers
- HOPWA Program – 90 vouchers
- Mainstream (Disabled) Voucher Program – 100 vouchers
- Veterans Affairs Supportive Housing (VASH) – 105 vouchers
- Single Room Occupancy (SRO)

CHA completed dwelling unit construction in Celia Saxon on June 30, 2006, concluding a seven-year redevelopment effort funded in part by a \$25.8 million HOPE VI Revitalization Grant for the Saxon Homes community.

The development has created opportunities for reinvestment in the community and reconnects formerly isolated public housing tenants with the surrounding neighborhood. Approximately \$3 million of the HOPE VI grant was dedicated to assisting residents in becoming economically self-sufficient and/or achieving homeownership. Total investment in the revitalized community

exceeds \$60 million, and 89 former residents of Saxon Homes have moved back into Celia Saxon.

The first phase of construction was completed in 2003. Under the Low-Income Housing Tax Credit Program, 35 single-family homes were built off-site at T.S. Martin behind W.A. Perry Middle School. On-site housing includes 164 rental apartments and town homes, and 93 single-family owner-occupied units.

Thanks, in part, to a \$10.7 million HOPE VI Revitalization Grant, CHA has developed 166 units on the former Hendley Homes public housing site and on several contiguous parcels of land that CHA purchased to increase the size of the community. This new in-town neighborhood, Rosewood Hills, includes 60 single-family homes that are one and two-stories with 3 or 4 bedrooms, 2.5 baths and range in size from 1,200 to 2,050 square feet. In addition, the development includes 32 town homes, 52 senior apartments, and 22 duplex units. Sixty-six of the rental units and 19 of the homeownership units are proposed for public housing.

After the success of Columbia Housing Authority's revitalization programs with Celia Saxon and Rosewood Hills, CHA plans to redesign two additional communities, Gonzales Gardens and Allen Benedict Court. CHA is currently renovating Latimer Manor and Dorrah-Randall Communities with asbestos removal, new HVAC, floor covering, kitchen cabinets and fixtures. American Recovery and Reinvestment Act funds are supporting this work.

The Columbia Housing Authority is partnering with a private developer to build 60 energy efficient townhomes on a 28-acre site at The Village at River's Edge.

### **Homeownership Programs**

Columbia Housing Authority offers two programs for persons to become homeowners through training, counseling and down payment assistance. The training and counseling cover credit, financial literacy, home buying and home maintenance. In addition to CHA residents, first time homebuyer classes are offered to other low to moderate income families. Over 2,000 participants attended the training classes in 2009. This program will expand in 2010 to include a post-homeownership program. These programs are meeting needs identified by Columbia residents in the consolidated plan community forums.

### **HOPE VI**

Through the revitalization of Celia Saxon Homes, 93 single family homes were constructed and sold between 2004 and 2009. HOPE VI funds were also used to revitalize the former Hendley Homes. CHA has constructed 60 single family homes in the new Rosewood Hills. As of December 2009, 16 homes have sold. The remaining 44 homes are being marketed to buyers by a new management company, Russell and Jeffcoat.

Columbia Housing Authority has also used \$1.6 million as down payment assistance for qualified buyers to purchase a home in Richland County. The funds were used to assist 64 families with incomes at or below 80% of area median income.

### **Section 8 Homeownership Plan**

Families currently housed under the CHA Section 8 Housing Choice Voucher Program can convert their rental subsidy to a Housing Assistance Payment (HAP) that they can use toward the purchase of a single-family home, condominium or townhouse for up to 15 years, provided they remain eligible all 15 years. Elderly or disabled families may receive assistance for up to 30 years, if they remain eligible. The program is assisting 34 families to purchase homes.

### **Identified Need for Public Housing**

There are 1,777 units of public housing for families of low and moderate incomes and 3,047 Section 8 Housing Choice Vouchers and certificates. The Public Housing Waiting List remains

open, and in fact, has never been closed in the agency's history. Applications are taken in accordance with the CHA Admissions and Continued Occupancy Policy. However, the Section 8 Waiting List is closed with a total of 2,570 applicants waiting for housing. Here is additional information concerning the list.<sup>17</sup>

- The CHA has a combined waiting list of 6,903 applications.
- The 2,570 Section 8 applications remaining on our waiting list indicates a significant need for additional housing choice vouchers. The last day the CHA accepted applications was on January 14, 2008. The Housing Authority does not anticipate re-opening the list until 2011 at the earliest.
- There are a large number of single persons on our waiting list that are under age 50 (1,906). Many of these applicants have disabilities and the CHA continues to work with other non-profits to identify housing resources.
- The need for family housing continues to be at the one and two bedroom level, with a secondary need for three bedroom units.
- A large number of applicants seek other housing assistance because of CHA's one-to-three year waiting period.
- Many Section 8 applicants have had to also request Public Housing due to the long waiting period for Section 8 assistance; this has placed an extra strain on the Public Housing waiting list. The number of applications on this list increased by 9.5 percent from the previous year.
- The Senior Housing (over 50) waiting list has decreased in number from 510 applicants to 374. However, the length of time on the list has increased from 9 months to 18 months.
- Only 1.5% of the applicants on the waiting list have incomes greater than 30% of area median income. The Columbia Housing Authority continues to serve the extremely low income.
- Working with the City of Columbia using HOPWA funds, the Columbia Housing Authority has created 95 vouchers for persons living with HIV/AIDS. Plans are to continue the needed program.
- The gap between the average rent paid by public housing residents (\$281/month) and private market rent (\$1,020 for a 2-bedroom unit in downtown Columbia) continues to increase. The demand for affordable housing in Columbia is great.
- CHA is partnering with the City of Columbia, HUD, and homeless service providers to house 47 disabled homeless persons. Through this experience, CHA has identified a need for one-bedroom, handicapped-accessible units.
- Affordable housing near public transportation is becoming difficult to find. The Central Midlands Transit System eliminated many bus routes due to financial constraints.
- During the next five years, CHA plans to demolish 524 units of public housing (Allen-Benedict Court and Gonzales Gardens). Until new housing is constructed, the inventory of affordable housing will be severely reduced.

In addition to the public housing for vulnerable populations, there is a considerable inventory of privately owned and managed housing that is affordable to these target groups. The chart below details those projects, the types of households to which they cater and the number of bedrooms available in units for rent.

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<sup>17</sup> Columbia Housing Authority 2010-2011 Annual Plan

**Table 23**  
**Affordable Housing in Columbia SC**

Project Name	Address	Type	Number of bedrooms				
			1	2	3	4	5+
AHEPA 284-II	130 Jimmy Love Lane	Elderly	X				
AHEPA 284-I	451 Pelham Dr.	Elderly	X				
AHEPA 284-III	Jimmie Love Lane		X				
Arrington Place	1734 Van Heise St.	Family		X	X	X	
Bethel Bishop Chappelle Memorial Apts.	100 Rippermeyer Ave	Family	X	X	X	X	
Bridgewood Apartments	2209-A Percival Rd.	Disabled	X				
Broad River Terrace Apts.	3245 Lucius Rd.	Family	X	X	X	X	
The Carolina Apartments	3201 Meadowlark Dr.	Elderly	X	X			
Carriage House Apartments	110 Amsterdam Dr.	Elderly	X	X	X		
Christopher Towers	1805 Devine St.	Elderly	X				
Colony Apartments	3545 W. Beltline Blvd.	Family		X			
Columbia Gardens, LP	4000 Plowden Rd.	Family	X	X	X		
Dena Bank Apartments	744 Zimalcrest Dr.	Disabled	X				
Ensor Forest	4501 Monticello Rd.	Elderly	X	X			
Finlay House	2100 Blossom St.	Elderly	X				
Gable Oaks	901-6 Colleton St.	Family	X	X	X		
Harmon Hill Apartments	1 Meadowland Ct.	Disabled	X				
Hillandale, LP	525 Alcott Dr.	Family	X	X			
J. William Pitts Apartments, Inc.	150 Flora Dr.	Elderly	X	X			
Lakeside Apartments	401 Harbison Blvd.	Elderly	X	X			
Lexington West, Inc.	1203 Carater St.	Disabled	X				
Mental Illness Recovery Center, Inc.	581 Beckman Rd.		X				
Mid-Carolina Housing Corp.	3218 Blossom St.	Disabled	X				
Palmetto Terrace	3021 Howell Ave.	Family	X	X			
Palmetto Terrace II	3021 Howell Ave.	Family	X	X	X		
Pinehaven Villas Apartments	1400 Trinity Dr.	Family	X	X	X		
Prescott Manor	1601 Prescott Rd.	Family	X	X	X		
Richland East, Inc.	33 Archie Dr.	Disabled	X				
Richland Four Ninety, Inc.	8001 Caughman Dr.	Disabled	X				
Richland North, Inc.	100 Kensington Rd.	Disabled	X				
Richland Village	1234-1 Universal Dr.	Family	X	X	X		
River Oaks Apartments	5324 Bush River Rd.	Family	X	X	X		
Sandstone Apartments	6130 Bush River Rd.	Disabled	X				
Willow Run Apartments	511 Alcott Dr.	Family	X	X	X		

Noted on the table below are the projects with at least partial funding through the Low Income Housing Tax Credit program. Of the 2,460 units included in this list, 2,260 (91.9 percent) are affordable for low income, elderly and/or disabled households.

**Table 24**  
**Low Income Housing Tax Credit Projects - Columbia SC<sup>18</sup>**

Project Name:	Project Address:	Total Number of Units:	Total Low-Income Units:
PAVILION TOWER APARTMENTS	2000 PAVILION TOWER CIR	240	48
1016-1018 OAK STREET	1016 OAK ST	2	2
CHERRY STREET APARTMENTS	2539 CHERRY ST	4	4
HEYWARD STREET APARTMENTS	3808 HEYWARD ST	6	6
KING & BRATTON STREET	CORNER OF KING & BRATTON STS	8	8
MAYBELLE COURT	1 MAYBELLE CT	20	20
MCCALISTER DEVELOPMENT	1716 OGDEN ST	4	4
OGDEN DEVELOPMENT	1716 OGDEN ST	4	4
PAGE DEVELOPMENT	1107 PAGE ST	8	8
QUAD DEVELOPMENT	1730 PINEHURST RD	4	4
SHAW & WATER STREET APARTMENTS	3869 SHAW ST	10	10
THE COLONY APARTMENTS	3545 W BELTLINE BLVD	300	300
OAK & SENATE STREET APARTMENTS	CORNER OF OAK & SENATE STS	12	12
WAVERLY (1) DEVELOPMENT	210 WAVERLY ST	4	4
WAVERLY (2) DEVELOPMENT	210 WAVERLY ST	4	4
WAVERLY (3) DEVELOPMENT	2210 WAVERLY ST	4	4
WAVERLY (4) DEVELOPMENT	1116 BLANDING ST	4	4
WAVERLY (5) DEVELOPMENT	2210 WAVERLY ST	4	4
BENTLEY COURT APTS I	1000 BENTLEY CT	136	136
BENTLEY COURT APTS II	1000 BENTLEY CT	136	136
AMES 1 ASSOCIATES	5779 AMES RD	4	4
AMES 13 ASSOCIATES	5779 AMES RD	4	4
AMES 14 ASSOCIATES	5779 AMES RD	4	4
AMES 15 ASSOCIATES	5779 AMES RD	4	4
AMES 16 ASSOCIATES	5779 AMES RD	4	4
AMES 2 ASSOCIATES	5779 AMES RD	4	4
AMES 3 ASSOCIATES	5779 AMES RD	4	4
AMES 4 ASSOCIATES	5779 AMES RD	4	4
AMES MANOR 10	5779 AMES RD	4	4
AMES MANOR 11	5779 AMES RD	4	4
AMES MANOR 12	5779 AMES RD	4	4
AMES MANOR 5	5779 AMES RD	4	4
AMES MANOR 6	5779 AMES RD	4	4
AMES MANOR 7	5779 AMES RD	4	4
AMES MANOR 8	5779 AMES RD	4	4
AMES MANOR 9	5779 AMES RD	4	4
MEDICAL DRIVE APARTMENTS	3600 MEDICAL DR	4	4
SPRING VALLEY APARTMENTS	127 SPARKLEBERRY LN	152	152
THE GABLES	714 WASHINGTON ST	11	11
RIVER OAKS APARTMENTS	5324 BUSH RIVER RD	100	100
THREE OAKS APARTMENTS	3909 PALMETTO AVE	44	44
ST ANDREWS POINTE APARTMENTS	1510 SAINT ANDREWS RD	149	149
COLUMBIANA RIDGE APTS., PHASE II	401 COLUMBIANA DR	36	28
WILLOW LAKES APARTMENTS	5313 FAIRFIELD RD	141	141
WARDLAW APARTMENTS	1003 ELMWOOD AVE	66	66
ASHLEY APARTMENTS	901 COLLETON ST	200	200
ARRINGTON PLACE	1720 VAN HEISE ST	67	67
AUSTIN WOODS	7648 GARNERS FERRY RD	240	240
AVALON PLACE	1030 ATLAS RD	72	72

<sup>18</sup> Source: <http://lihtc.huduser.org/>

## **I. Barriers to Affordable Housing**

The City of Columbia Affordable Housing Task Force reported in 2007, after months of effort, the need to focus on ways that the City could encourage development so that the rich, the middle class and the poor live more integrated lives. As the Task Force moved forward with recommendations, they kept in mind the need to strike a balance. The Task Force was cognizant of the need to make recommendations that reflect the struggles of developers in providing housing, especially affordable housing, while at the same time encouraging the developers to do just that – provide more affordable housing within projects.

The Task Force sought to make recommendations needed to encourage diversity within the Columbia community among income ranges, races and ages. Their recommendations also tried to reflect a balanced economy. The Task Force discussed the opinions of many people in the community that argue that Columbia has more than its fair share of subsidized housing. In addition, the Task Force reflected upon statistics that reveal that approximately 60% of the city center is composed of churches, schools, colleges and universities and city, state and federal government offices which do not pay taxes while still benefiting from public services. Above all, the recommendations do not need to impose conditions that make it hard to develop projects in Columbia.<sup>19</sup>

### **Code Enforcement**

The Property Maintenance Division of the Planning & Development Services Department is responsible for most code enforcement for single- and two-family residences in the City of Columbia. The Fire Department tackles code enforcement for the remaining approximately 16,000 parcels containing commercial structures and structures with three or more units, such as apartment complexes. Zoning Inspectors enforce the Zoning Ordinance across the entire City.

If existing housing stock, that is appropriate for rehabilitation and/or conversion to housing affordable for low income households, is not maintained, as is often the case during difficult economic times such as now, the opportunities for creating more affordable housing as well as maintaining the existing stock may be materially impacted. The housing may be lost due to code enforcement resulting in its demolition, or it may be lost to fires and vandalism. In either case, this could result in a net loss of stock and a loss of opportunities to expand that stock.

However, an opportunity might be generated for the production of affordable housing stock out of the misfortune of others. If the rash of foreclosures that has accompanied this economic downturn continues apace, there may be more housing inventory available for purchase if the resources can be marshaled by the public and not for profit sectors, and/or appropriate arrangements could be made with the bank holding companies that come into possession of these foreclosed properties. Often, tough economic times when private market competition is slack, can be an opportune moment for the strategic acquisition of properties otherwise out of reach.

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<sup>19</sup> See Appendix for City of Columbia, [Affordable Housing Task Force Report](#), February 21, 2007

## Chapter 5: Housing Needs Assessment

### A. Overall Needs

The City of Columbia's estimated housing needs for the next five years is based on census data, consultations with community citizens, existing City of Columbia plans and the Community Development Department's experience with the existing market and housing stock. During the next five years, the Columbia Housing Authority will be demolishing 524 units of public housing, so the need for affordable housing will intensify.

Of the 41,999 households in the City of Columbia, 22,135 of them or more than 52.7 percent of them have incomes at or below 80 percent of the Area Median Income (AMI) of \$62,100. These households can be segmented as follows:

- 8,784 (20.9 percent of total households) with incomes less than or equal to 30 percent of the AMI (extremely low income);<sup>20</sup>
- 5,506 (13.1 percent of total households) with incomes of 30 to 50 percent of AMI (very low income);<sup>21</sup>
- 7,845 (18.7 percent of total households) with incomes of 50 to 80 percent of AMI (low income).<sup>22</sup>

By Department of Housing and Urban Development (HUD) standards, there are three criteria by which a household is determined to have a housing problem:

- If a household pays more than 30 percent of its gross monthly income for housing, it is considered *cost burdened*. HUD considers households that pay more than 50 percent of their income on housing costs to be *severely cost burdened*. For renters, housing costs include rent paid by the tenant plus utilities. For owners, housing costs include mortgage payments, taxes, insurance and utilities.
- If a household occupies a unit that lacks a complete kitchen or bathroom, the unit has a *physical defect*.
- If a household contains more members than the unit has rooms, the unit is *overcrowded*.

**Of the 41,999 total households in Columbia, 14,196 (33.8 percent of households) are experiencing some sort of housing problem.** The vast majority of those problems are associated with cost burden. Of the total city households 30.6 percent, or 12,852, have a cost burden of at least 30%. Some 15.4 percent of all households (6,468 households) have a cost burden that exceeds 50% of the income. See Appendix 4 - City of Columbia Housing Problems.

Some 1,344 households (3.2 percent of households) have housing problems exclusively associated with substandard conditions such as overcrowding or incomplete kitchen or plumbing facilities. These 1,300+ substandard structures need to be rehabilitated or removed from the housing stock as funding permits.

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<sup>20</sup> Extremely low-income households are those earning 30% or less of the area median income (adjusted for family size). Given that the aggregate area median household income for Columbia in 2009 was \$62,100 (for a household of four), households earning \$18,630 or less annually are considered extremely low-income.

<sup>21</sup> Very low income households are those earning between 31% and 50% of the area median household income (adjusted for family size). Given that the aggregate area median household income for Columbia in 2009 was \$62,100 (for a household of four), households earning \$31,050 or less annually are considered low-income.

<sup>22</sup> Low income households are those earning between 51 and 80% of the area median household income (adjusted for family size). Given that the aggregate area median household income for Columbia in 2009 was \$62,100 (for a household of four), households earning \$49,700 or less annually are considered moderate income.

### Extremely Low Income Households

Extremely low income households represent approximately 20.9% of total households in Columbia. A high percentage of this segment will be subject to at least one housing burden, and many face overlapping burdens of cost burden, overcrowding and substandard living conditions. This group will have an ongoing need for housing assistance. Almost all (98.5%) of the applicants on the Columbia Housing Authority's waiting list fall within this income range.

### Very Low Income Households

Very low income households represent approximately 13.1% of total households in Columbia. A high percentage of this segment will also be subject to at least one housing burden, and many will face overlapping burdens of cost, overcrowding and substandard living conditions.

### Low Income Households

Low income households represent approximately 18.7% of total households in Columbia. This segment will see mixed housing burdens. At upper income levels in the low income range, households can rent smaller units at fair market rent without exceeding their cost burden of 30%. Housing needs for this group will need to focus on cost burdens and overcrowding, where the household cannot afford a large enough housing unit for the income and the city must guard against substandard structures, where large substandard housing may be all the household can afford to house all family members.

## B. Renter Households

According to the 2000 US Census, 54.5 percent (22,896) of all households in Columbia are renter households. Those with incomes at or below 80 percent Area Median Income and experiencing a housing problem represent 40.7 percent (9,322) of renter households. Of the rental households at or below 80 percent AMI, 52.3 percent (8,521) have housing burdens more than or equal to 30 percent of their income and 4,674 (28.7 percent) have housing burdens that exceed 50 percent of their income. Also 798 (4.9 percent) of these rental households with incomes at or below 80 percent AMI have housing problems associated with substandard conditions alone. Overall, renters are twice as likely to experience housing problems as owners.

**Table 25: Housing Problems - Renters**

Household by Type, Income, & Housing Problem	Elderly	Small Related	Large Related	All
	1 & 2 Member	(2 to 4)	(5 or more)	Other Households
	Households			
	(A)	(B)	(C)	(D)
1. Household Income <=50% MFI	2,055	3,620	774	4,712
2. Household Income <=30% MFI	1,511	2,080	490	3,050
3. % with any housing problems	62.0%	69.2%	76.5%	75.9%
4. % Cost Burden >30%	61.4%	64.7%	56.1%	74.8%
5. % Cost Burden >50%	37.6%	47.6%	28.6%	67.5%

**Extremely Low-Income Renters (7,131 households)**

Non-elderly, non-family households (i.e. a person living alone or a householder who shares the home with nonrelatives) experience many more housing problems than other groups—75.9 percent experience housing problems, 74.8 percent pay 30 percent or more for housing, and 67.5 percent pay 50 percent or more for housing. Extremely low-income elderly households are generally experiencing fewer housing problems than other groups. Even so, 62.0 percent are encountering housing problems, 61.4 percent are encountering a 30 percent or more cost-burden and 37.6 percent are encountering a 50 percent or more cost-burden.

**Very Low-Income Renters (4,030 households)**

Among households of very low-income renters, 58.8 percent experience housing problems with households of unrelated very low-income renters having the worst experience. Some 80.1 percent of this group experience housing problems. A 30 percent or more cost burden is encountered by 79.3 percent of these unrelated very low-income households and 46.7 percent of elderly households. Small related households (i.e. those with 2 to 4 members) are just as likely to be 30 percent or more cost burdened as elderly households. But elderly households are more likely to pay 50 percent or more for housing than any other group except the unrelated households.

**Low Income Renters (5,122 households)**

A higher percentage (48.7 percent) of large related households, i.e. those with 5 or more persons, experience one or more housing problems than other low income groups. Elderly households and unrelated households are more likely to be cost burdened and spending more than 30 percent of income for housing expenses. However, elderly households are more likely to be severely cost burdened, as 7.7 percent spend more than half of their income on housing expenses than any other group among the low income renters.

**C. Owner Households**

More than 45 percent (19,103) of all households in Columbia are owner households. Some 53.2 percent (or 3,115) of those with incomes at or below 80 percent of AMI experience a housing problem. Those who experience a cost burden over 30 percent are 51.4 percent (3,008 households). Those who experience 50 percent cost burden are 27.6 percent (1,617 households) of this ownership group. Only a small percentage, 1.8 percent, (105 households) of this group of owner households are experiencing housing problems strictly associated with substandard physical conditions, i.e. overcrowding or incomplete bathroom or kitchen facilities.

**Table 26**

Owner Households				
		% of owner HH <=80%	% of total HH	% of owner HH
owner HH <=80%	5,852	100.00%	13.90%	30.60%
w/hsg problems	3,115	53.20%	7.40%	16.30%
w/30% cost burden	3,008	51.40%	7.20%	15.70%
w/50% cost burden	1,617	27.60%	3.90%	8.50%
w/substd problems	105	1.80%	0.25%	0.55%

**Extremely Low-Income Owners (8,784 households)**

Among extremely low-income homeowners, 89.2 percent of large related households experience the greatest number of housing problems (i.e. incomplete plumbing or kitchen facilities, overcrowding or cost burden). They also experience the greatest incidence (84.9 percent) of cost burden over 30 percent. However, the small related households experience the greatest incidence (69.8 percent) of cost burden over 50 percent. Elderly households experience the least cost burden over 50 percent (48.1 percent).

**Very Low-Income Owners (5,506 households)**

More than 83 percent of large related households experience some housing problems. With the exception of elderly households (of which 26.8 percent are 30 percent cost burdened), nearly one-half (45.7 percent) of all very low-income owners are 30 percent or more cost burdened. And 40.5 percent, individuals and unrelated households have the highest incidence of spending more than 50 percent of their income for housing expenses.

**Low Income Owners (7,845 households)**

Large related households of owners are the most likely to experience one or more housing problems at 63.6 percent, encountering the most problems. More than 50 percent of individual and unrelated households experience a cost burden of more than 30 percent, but this drops to 9.4 percent for those in individual and unrelated households that experience a cost burden of more than 50 percent. Small related and elderly households are least likely to be 50 percent or more costs burdened.

**D. Disproportionate Needs**

Based on the CHAS Data Book with data current as of 2000, the racial or ethnic groups with the disproportionately greater need are as follows:

- 87.6 percent of White renter non-elderly, non-family households with household incomes of 30-50 percent AMI (vs. 75.9 percent for all renter households at this income level) are living with some form of housing problem;
- 81.8 percent of White owner non-elderly, non-family households with household incomes of 30-50 percent AMI (vs. 60.7 percent for all owner households at this income level) are living with some form of housing problem;
- 73.8 percent of Black elderly renter households with household incomes of 30 percent or less of AMI (vs. 62.0 percent for all elderly renter households at this income level) are living with some form of housing problem;
- 60.0 percent of Black elderly owner households with household incomes of 30-50 percent of AMI (vs. 48.5 percent for all elderly owner households at this income level) are living with some form of housing problem;
- 100 percent of Hispanic non-elderly, non-family households with household incomes of 30 percent or less of AMI (vs. 75.9 percent non-elderly, non-family households at this income level) are living with some form of housing problem;
- 100 percent of Hispanic owner family households with household income of 30 percent or less of AMI (vs. 78.8 percent of all owner family households at this income level) are living with some form of housing problem;
- 100 percent of Hispanic renter non-elderly, non-family households with household incomes of 30-50 percent of AMI (vs. 80.1 percent of all renter non-elderly, non-family households at this income level) are living with some form of housing problem; and
- 100 percent of Hispanic owner family households with household income of 30-50 percent of AMI (vs. 72.3 percent of all owner family households at this income level) are living with some form of housing problem.

When using all households as the standard from which disproportion is measured, the following conclusions can be drawn:

- Hispanic and White renter households at income levels of 30 to 50 percent of the median are disproportionately needy;
- Hispanic renter households at income levels above 80 percent of the median are disproportionately needy;
- Hispanic owner households with incomes of 30 percent or less of the median, 30 to 50 percent of the median, and over 80 percent of median are disproportionately needy; and

- Black owner households in general, i.e. the total of such households but no individual subgroup, are disproportionately needy.

**Table 27: Households with Any Housing Problems**

Household	Percent of Median Family Income				
	30% or Less	30 to 50%	50 to 80%	80% or More	All Households
<b>Renter Family Households</b>					
White	70.80%	75.50%	38.00%	5.40%	38.40%
Black	72.20%	56.90%	25.10%	8.20%	47.30%
Hispanic	68.40%	80.00%	35.60%	19.00%	38.80%
All Households	71.10%	64.60%	32.20%	7.50%	42.90%
<b>Owner Family Households</b>					
White	63.90%	51.90%	42.00%	9.10%	17.90%
Black	77.70%	67.30%	36.20%	10.50%	34.50%
Hispanic	100.00%	100.00%	21.10%	34.50%	49.30%
All Households	71.60%	59.80%	38.50%	9.60%	22.90%

Source: CHAS Data Book

## E. Lead-based Paint Hazards

About three-fourths of housing built before 1978 contains lead-based paint which, if not controlled, poses a health risk to occupants, particularly children and pregnant women. Lead can be found in paint, dust, soil and plumbing. According to the Environmental Protection Agency (EPA) and HUD Fact Sheet on lead hazards, long-term low-level exposure to lead from these sources "can cause a range of health problems including permanent damage to the brain, nervous system, and kidneys."<sup>23</sup>

Lead poisoning of pregnant women can result in neurological problems, low birth weight, premature birth, miscarriage or stillbirth. According to David Belliger, Ph.D., a psychologist and epidemiologist at Children's Hospital in Boston, for every increase of 10 µg/dL (micrograms per deciliter) of blood lead, a child's IQ is lowered about one to three points. Children are far more susceptible to lead poisoning; for every 11% absorbed by an adult, a child absorbs 30% to 75%. The dangerous blood lead level for adults is 25 µg/dL, but for children it is only 10 µg/dL. Because children's nervous systems are still developing, they are at greater risk than adults.

The risk of lead poisoning is higher for children who are poor, non-Hispanic black, Mexican American and those living in cities or large metropolitan areas or in older housing. Other contributors to elevated risk are poor nutrition, especially calcium and iron deficiencies, high-fat diets, and not enough food. There are many symptoms of lead poisoning. However, by the time these symptoms appear, it is often too late to reverse the damage. Symptoms in children may be absent or may include headache, irritability, abdominal pain and changes in kidney function. In adults, lead poisoning can cause lethargy, loss of appetite, stomach ailments, damage to the reproductive system, high blood pressure, loss of recently-acquired skills, abnormal behavior, fatigue and lack of coordination. In both children and adults, it can result in coma, as well as death.<sup>24</sup>

To reduce and eliminate the number of lead-based hazards in housing, Congress passed The Residential Lead-Based Paint Hazard Reduction Act of 1992, thereby recognizing "modern scientific knowledge that childhood lead poisoning was ubiquitous in America, caused primarily by lead-based paint hazards, and preventable."<sup>25</sup> The Lead-Based Paint Disclosure Rule, which is part of this Act, is intended "to protect families from exposure to lead from paint, dust and soil." It requires that sellers and lessors of most private and public housing, federally-owned housing and federally-assisted housing "retain a copy of the disclosures for no less than three years from the date of sale or the date the leasing period begins."<sup>26</sup>

According to the U.S. Department of Health and Human Services, in the past fifteen years, the Centers for Disease Control (CDC) "has appropriated funds to state and local health departments to support childhood lead poisoning prevention programs," including a \$30 million allocation in fiscal year 2005. Since this time, "the geometric mean blood lead levels in children one through five years of age have dropped to an average of 1.9 µg/dL from a high of 15 µg/dL in the early 1980s."<sup>27</sup> One program, entitled Healthy People 2010, is a collaborative effort by the CDC, HUD,

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<sup>23</sup> United States Environmental Protection Agency. EPA/HUD Fact Sheet. (1996, March) *Lead Hazard Prevention in Homes Pamphlet Released*. Retrieved January 24, 2006, from [www.epa.gov/docs/lead\\_pm](http://www.epa.gov/docs/lead_pm)

<sup>24</sup> U.S. Food and Drug Administration. FDA Consumer. (1998, January-February). *Dangers of Lead Still Linger*. Retrieved January 30, 2006 from [www.cfsan.fda.gov/~dms/fdalead.html](http://www.cfsan.fda.gov/~dms/fdalead.html)

<sup>25</sup> U.S. Department of Housing and Urban Development. Homes and Communities. (2002, November 8). *About HHLHC*. Retrieved January 24, 2006, from [www.hud.gov/utilities/](http://www.hud.gov/utilities/)

<sup>26</sup> U.S. Department of Housing and Urban Development. Homes and Communities. (2004, June). *The Lead-Based Paint Disclosure Rule*. Retrieved January 24, 2006, from [www.hud.gov/utilities/](http://www.hud.gov/utilities/)

<sup>27</sup> Department of Health and Human Services. Centers for Disease Control and Prevention. (2005). *Centers for Disease Control and Prevention Childhood Lead Poisoning Prevention Program*. Retrieved January 30, 2006, from [www.cdc.gov/od/pgo/funding/EH06-602.htm](http://www.cdc.gov/od/pgo/funding/EH06-602.htm)

EPA and other agencies. Its goal is to eliminate childhood lead poisoning as a public health problem. The key elements are:

- Identification and control of lead paint hazards
- Identification and care for children with elevated blood lead levels
- Surveillance of elevated blood lead levels in children to monitor progress
- Research to further improve childhood lead poisoning prevention methods<sup>28</sup>

At this time, the state of South Carolina currently does not receive CDC funding for childhood lead poisoning prevention activities. However, Richland County Health Department will conduct lead screening tests on children as indicated and does provide education and referral services. In 2005, Richland County screening tests resulted in 27 cases of childhood lead poisoning greater than 10 µg/dL.

### Housing with Lead-Based Paint Hazards

According to a report published by the U.S. Department of Housing and Urban Development in September 1995, as many as 64 million homes (83% of the privately-owned housing units built before 1980) have lead-based paint somewhere in the building. Twelve million of these homes are occupied by families with children who are six years old or younger. An estimated 49 million privately-owned homes have lead-based paint on their interiors. Although a large majority of pre-1980 homes have lead-based paint, the affected areas are relatively small. The amounts of lead based paint per housing unit vary with the age of the dwelling unit. Pre-1940 units have, on average, about three times as much lead-based paint as units built between 1960 and 1979.

According to the National Survey of Lead-based Paint in Housing<sup>29</sup>, there are no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, amount of rent payment, household income or geographic region. The following table includes data from the 2008 American Community Survey based on the year housing units throughout the city of Columbia were built. By applying the estimated national percentages of housing with lead-based paint somewhere in the building, the number of housing units in Columbia with lead-based paint can be estimated: approximately 22,940 housing units in Columbia may contain lead-based paint. The following table also estimates the units within the city of Columbia.

**Table 28: Lead-Based Paint**

Construction Year	Columbia		
	Housing Units	Housing with Lead-Based Paint	
		Units	Percent
Total	27,976	22,940	82%
1960 to 1979	11,866	9,018	76%
1940 to 1959	16,110	14,821	92%
Before 1940	4,669	4,109	88%

Nationally, the presence of lead is even more widespread in public housing; 86% of all pre-1980 public housing family units have lead-based paint somewhere in the building. It is likely that this holds true in Columbia's public housing units as well.

### F. Impediments to Fair Housing

The City of Columbia actively seeks to affirmatively further fair housing. The City prepared an Analysis of Impediments to Fair Housing in May 2005 and has reported in each of its annual CAPERS updates to that plan. One of the goals of the Annual Fair Housing Action Plan is to

<sup>28</sup> Centers for Disease Control. (2005, December). *CDC Childhood Lead Poisoning Prevention Program*. Retrieved January 30, 2006, from [www.cdc.gov/nceh/lead/about/program.htm](http://www.cdc.gov/nceh/lead/about/program.htm)

<sup>29</sup> EPA, *National Survey of Lead-based Paint in Housing*, DocNo024EPA., June, 1995

educate people on Fair Housing laws. As a part of the 2010 Consolidated Plan planning process, the City of Columbia solicited comments during the public forums and through the community survey on fair housing. Seventy-nine percent (79%) of the respondents stated that they were aware of the basic Fair Housing requirements, while only 6% responded that they were uninformed. Nineteen percent (19%) of the respondents to the survey stated that they were aware of Fair Housing complaints. The most common responses by those who completed the survey to the major problems inhibiting Fair Housing choice were lack of decent, affordable housing in safe neighborhoods and lack of money. When asked for solutions to the problems, people most often replied more education, more affordable housing, continue monitoring. See Appendix 3 for community survey results.

Between January and April of 2008, South Carolina Human Affairs Commission (SCHAC) conducted a survey to determine needs that exist regarding fair housing. The survey was distributed to jurisdictions that had previously received CDBG funds. These jurisdictions are responsible for undertaking actions to "Affirmatively Further Fair Housing". The purpose of the survey was to follow up on barriers previously identified in a study conducted in August of 1997 and updated in 2003. All recipients of Community Development Block Grant funds are required, as a condition of receiving such funds, to take proactive steps "to affirmatively further fair housing".

HUD interprets those broad objectives to mean:

- Promote fair housing choice for all persons
- Provide opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability and national origin
- Promote housing that is structurally accessible to, and usable by, all persons, particularly persons with disabilities
- Foster compliance with the nondiscrimination provisions of the Fair Housing Act, defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin.

The survey was distributed to a total of 134 different individuals representing local governments. A total of 48 survey responses were returned. Responders included locally elected officials, chief elected or executive officials, representatives of councils of government (COGs), and other related administrative staff.

### **Survey Results**

- 38% of respondents stated there was no general understanding of the fair Housing Act by the general public.
- 40% of the respondents indicated that the general public was not aware of the role that the SC Human Affairs Commission plays in Fair Housing
- 61% of respondents had an established procedure in place to deal with fair housing issues.
- 77% of respondents reported that social service organizations are doing a competent job of making fair housing referrals.
- 61% of the respondents reported that a lack of pre-housing counseling leaves both renters and sellers with insufficient understanding of the financial responsibilities that come with renting or buying a home.
- 83% of respondents indicated that realtors and public housing agencies include Equal employment Opportunity and/or fair Housing language in their advertising for housing vacancies.
- 77% of the respondents reported that their community had passed a fair housing ordinance.
- 90% of respondents stated that a lack of job opportunities affected where one lives.
- 60% of respondents stated that there was a lack of affordable rental housing for low income individuals making 50% of the median income. In addition, 52% of their

responses indicate that both moderate income individuals earning 80% of median income and those earning 120% of median income are also experiencing an inability to find affordable rental properties within their means.

- 52% of respondents stated that zoning laws or regulations restrict or limit manufactured housing, rental unit locations or group homes in their communities.
- 58% of respondents indicated that their community had examined its building, zoning, and/or permitting requirements to eliminate those that restrict affordable housing.
- 75 % of respondents cited the fact that a lack of transportation imposes additional restrictions on where an individual or family with a low-moderate income may live.
- 48% of respondents indicated that builders and developers and 44% of property owners were not aware of Americans with Disabilities Act requirements that address basic housing needs for the disabled and elderly.
- 63% of respondents indicate that predatory lending is viewed as a fair housing impediment.
- 75% of respondents stated that their community would be willing to participate in a task force or study that addresses impediments to fair housing.

Following is a list of impediments and commonly perceived barriers to fair housing identified by survey respondents.

- Lack of infrastructure
- Lack of transportation to work
- Lack of affordable rental and homeownership choices
- Lack of funds for housing
- Lack of counseling services
- Lack of model tools and strategies to facilitate provision of affordable housing
- Effects of predatory lending
- NIMBY Factor
- Community perceptions

The following table lists the Fair Housing Complaints filed with the South Carolina Human Affairs Commission from Richland County during the years 2007-2009. Seven cases were files in 2007, four cases were filed in 2008, and 12 cases were filed in 2009, for a total of 23 cases. Forty-eight percent (48%) were found to have no cause. Thirty percent (30%) failed to cooperate with the process or withdrew the complaint, with twenty-two percent (22%) ending in successful conciliation.

**Table 29**  
**Fair Housing Complaints, Richland County**  
**Source: SC Human Affairs Commission**

Complaint Type & Action	2007			2008			2009		
	Multiple Bases	Race	Sex	Multiple Bases	Race	Sex	Multiple Bases	Race	Sex
Total Filed by Type	2	3	2	1	2	1	2	5	5
Resolution									
Dismissed	0	0	0	0	0	0	0	0	0
No Cause	1	1	2	0	1	1	1	1	3
Uncooperative	0	0	0	1	0	0	1	3	0
Withdrawn	0	1	0	0	0	0	0	0	1
Conciliation	1	1	0	0	1	0	0	1	1
Transfer to HUD	0	0	0	0	0	0	0	0	0
Total for Year	7			4			12		

## Chapter 6: Homeless and Special Needs Assessment

### A. Nature and Extent

To address the needs of the homeless, the Midlands Area Consortium for the Homeless (MACH) was founded in 1994 and is recognized by the U.S. Department of Housing and Urban Development as a Continuum of Care. MACH serves the following 14 counties: Aiken, Allendale, Bamberg, Barnwell, Calhoun, Chester, Fairfield, Kershaw, Lancaster, Lexington, Newberry, Orangeburg, Richland and York. The City of Columbia is a member of MACH.

MACH, a nonprofit corporation, is comprised of over 50 agencies and led by a board of directors to fulfill a single purpose: to end homelessness by making a difference in the lives of people who are experiencing homelessness. MACH addresses this cause by promoting collaboration and planning among state and local governments, corporate and nonprofit organizations and faith-based entities that support individuals and families in their quest to move from homelessness to housing.

Members of MACH provide a wide range of housing and supportive services, which include: emergency and transitional shelter, permanent housing, clothing, food, meals, employment and training, transportation, legal services, rent and utility assistance, counseling for various addictions, case management, dental care, medical care and childcare.

The MACH membership and Board of Directors meet on a quarterly basis. Homeless service providers and other members of MACH located in Columbia and Lexington County meet on a monthly basis to exchange ideas about decreasing homelessness and to share best practices. Staff from the City of Columbia participates in these meetings. Every two years MACH conducts a point in time count of homeless persons and an inventory of available housing. The most recent count was conducted in 2009.

Columbia is the county seat of Richland County. According to the 2009 MACH Housing Inventory Chart, four emergency shelters with 97 beds and 12 transitional housing programs with 291 beds are located within the City of Columbia,<sup>30</sup> or a total of 388 year-round beds. The Winter Shelter in Columbia has 200 seasonal beds and Oliver Gospel Mission has 30 overflow beds. There are no beds listed under the geo code for Richland County. Thus, all beds within Richland County are also within the City of Columbia and, consequently, all sheltered homeless in Richland County are within the City of Columbia.

**Table 30**  
**Total Homeless Sheltered and Unsheltered from One-Day Count by MACH (2009)**

Population		Columbia <sup>31</sup>	South Carolina <sup>32</sup>
Persons in Households with Children		126	1285
Persons in Households without Children	Male	566	2271
	Female	133	852
	Total	705	3143
Unaccompanied Youth	Male	0	21
	Female	1	21
Singles with Unknown DOB		21	194
<b>Total</b>		<b>853</b>	<b>4664</b>

On January 29, 2009, MACH volunteers conducted a count of homeless persons and concluded there were **853 homeless persons in Columbia**. According to this estimate, Columbia has a need to provide stable housing for at least 853 persons, including 126 homeless persons living in

<sup>30</sup> 2009 MACH Housing Inventory Chart

<sup>31</sup> Midlands Area Consortium for the Homeless et al, *A Snapshot of Homelessness- Midlands Area Consortium for the Homeless - 2009*, November 16, 2009

<sup>32</sup> South Carolina HUD Homeless Count January 29, 2009 Statistical Tables, August 2009

families with children and 705 homeless adults living in situations without children. This amounts to approximately 18.3 percent of the total need for the state of South Carolina.

The population of Richland County on July 2008 was 364,001.<sup>33</sup> The homeless rate per 10,000 population for Richland County was 23.43. **This rate was the third highest rate in the state, following Horry and Williamsburg Counties.** The homeless rate for Greenville County, with a population of 438,119, was 15.29 and the homeless rate for Charleston County, with a population of 348,446, was 10.52.

The Point In Time count is exactly that, a snapshot of the homeless population. The count was conducted by volunteers and agencies which provide homeless services. The count used a limiting definition of homeless, as provided by HUD, which does not include those persons who may be "doubled-up" or "couch-surfing." The 2009 "count" identified people as homeless if they were in any of the following conditions on January 29, 2009:

- currently living on the street
- staying in emergency or transitional shelter
- living in substandard housing or housing not fit for human habitation such as housing without running water or electricity
- temporarily living in a hotel or motel paid by someone else (voucher)
- temporarily in a hospital or psychiatric hospital that will have nowhere to live upon release

Of the 853 homeless persons in Richland County on January 29, 2009, 332 were in emergency shelters, 205 were in transitional housing, and 316 remained unsheltered<sup>34</sup>. **Over a third of those surveyed (37%) were not living in shelter.**

Using HUD's definition, 18.5 percent (158) of the homeless population in Richland County was defined as chronically homeless, as compared to 10.3 percent of the state homeless population. HUD defines chronically homeless as

"(1) an unaccompanied homeless individual with a disabling condition who has been continuously homeless for a year or more, OR (2) an unaccompanied individual with a disabling condition who has had at least four episodes of homelessness in the past three years."<sup>35</sup>

### **Over 20% of the Richland County homeless population stated that they were veterans.**

This represents almost twice as many as the percentage of homeless veterans for the state as a whole (11%). Seventy-three percent (73%) of the homeless survey respondents were black compared to 53% for the state as a whole. Seventy-nine or nine percent (9%) of the reported homeless are children younger than 18. One hundred ninety or 22% are older than 52 years.<sup>36</sup> Eighty percent (80%) of the individual homeless are male.

## **B. Gaps Analysis and Unmet Need**

The number of homeless in Columbia is increasing. The 2007 Point in Time Count reported 743 homeless in Columbia, compared to 853 in 2009. We are seeing a 14.8% rise in the number of persons who are unstably housed. Members of the Midlands Area Consortium for the Homeless met in August 2009 to review the data from the January 2009 Point in Time count and analyze the need for housing and services. The following table (HUD's Table 1-A) shows the unmet need or gap in housing units by unit type. Using HUD's calculation of estimating unmet need, the City estimates that 50% of the unsheltered individual homeless (158) need emergency shelter plus

<sup>33</sup> South Carolina HUD Homeless Count January 29, 2009 Statistical Tables, August 2009

<sup>34</sup> Unsheltered includes: 1) A building not meant for human habitation, 2) outdoors, 3) car/other vehicle, 4) emergency room, 5) hotel/motel paid for by vouchers, and 6) missing information

<sup>35</sup> HUD, Office of Special Needs Assistance Programs, Office of Community Planning and Development, Defining Chronic Homelessness: A Technical Guide for HUD Programs, September 2007

<sup>36</sup> Midlands Area Consortium for the Homeless et al, A Snapshot of Homelessness- Midlands Area Consortium for the Homeless - 2009, November 16, 2009

the 293 housed in emergency shelter, minus the 57 existing individual beds for a total unmet individual emergency shelter need of 394 beds.

The City estimates the unmet need of 247 transitional housing beds for individual homeless - 50% of unsheltered (158) plus 50% of those housed in emergency shelter (147) plus those housed in transitional housing (118) minus existing inventory of 176.

The City estimates the unmet need of 609 permanent supportive housing beds for homeless individuals - 293 currently housed in emergency shelter plus the 316 who are unsheltered. Most of the persons currently housed in permanent supportive housing will continue to need that housing; hence those units are unavailable for new move-ins.

The City estimates that the current housing stock for permanent supportive housing for homeless families will support the need. However, homeless service providers estimate that the number of homeless families was undercounted. The community is more apt to help homeless children and keep them off the streets in January. Again, this point in time count did not collect information on persons who were staying with friends or family in an unstable housing situation.

There is only one emergency shelter for families in Columbia and it stays full. The one emergency shelter for women and children escaping domestic violence in Columbia turns away hundreds each year. Using conservative estimates, the City needs an additional 20 emergency shelter beds for homeless families (50% of current inventory) and 32 transitional housing beds (the additional 20 emergency beds plus the 40 current emergency beds plus the 87 currently housed in transitional housing minus the existing inventory of 115).

**HUD Table 1A  
Homeless and Special Needs Populations  
City of Columbia  
2009**

**Continuum of Care: Housing Gap Analysis Chart**

		Current Inventory	Under Development	Unmet Need/ Gap
<b>Individuals</b>				
<b>Beds</b>	Emergency Shelter	57		278
	Transitional Housing	176		370
	Permanent Supportive Housing	161	19	418
	<b>Total</b>	<b>394</b>	<b>19</b>	<b>1066</b>
<b>Persons in Families With Children</b>				
<b>Beds</b>	Emergency Shelter	40		
	Transitional Housing	115		
	Permanent Supportive Housing	192		
	<b>Total</b>	<b>347</b>		

**Continuum of Care: Homeless Population and Subpopulations Chart**

<b>Part 1: Homeless Population</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
	<b>Emergency</b>	<b>Transitional</b>		
Number of Families with Children (Family Households):				45
1. Number of Persons in Families with Children	39	87		126
2. Number of Single Individuals and Persons in Households without children	293	118	316	727
<b>(Add Lines Numbered 1 &amp; 2 Total Persons)</b>	<b>332</b>	<b>205</b>	<b>316</b>	<b>853</b>
<b>Part 2: Homeless Subpopulations</b>	<b>Sheltered</b>		<b>Unsheltered</b>	<b>Total</b>
a. Chronically Homeless	102			
b. Seriously Mentally Ill	113			
c. Chronic Substance Abuse	173			
d. Veterans	173			
e. Persons with HIV/AIDS	26			
f. Victims of Domestic Violence	115			
g. Unaccompanied Youth (Under 18)	1			

### C. Priority Homeless Needs, Including the Chronically Homeless

The City of Columbia does not receive Emergency Shelter Grant (ESG) or Continuum of Care (CoC) funds directly from HUD. However, the City has used Community Development Block Grant (CDBG) funds to support a **Housing First model of permanent housing for chronically homeless persons**. Continued funding for this program is a priority. The City plans to fund 25 units of permanent housing each year for chronically homeless persons. See HUD Table 2C, Objective DH1.5.

The City of Columbia participated in the development of a 10-year plan to address homelessness entitled "Blueprint to Address Homelessness in the Midlands" (Blueprint). According to that plan, "to address chronic homelessness, the Blueprint recognizes that the **most pressing issue in the region is development of permanent shelter program to replace the Beth and Lou Holtz Winter Shelter**."<sup>37</sup> The Midlands Housing Alliance is developing programs to address this priority need. The City of Columbia will coordinate its efforts with the Midlands Housing Alliance. On the day of the Point in Time count, 243 homeless persons were staying in the temporary Winter Shelter. The City of Columbia will continue to provide funding for a winter emergency shelter. See HUD Table 2C, Objective DH1.6.

The point-in-time count on January 29, 2009 identified 158 persons as chronically homeless. Interviews with Columbia area homeless service providers<sup>38</sup> have identified a **need for more homeless outreach workers** to engage and assess the chronically homeless. The City of Columbia supports the City Center Partnership's efforts to engage homeless persons in the downtown business district. City Center Partnership is a non-profit organization that manages South Carolina's only managed Business Improvement District in the 36-block area bounded by Gervais, Elmwood, Assembly, and Marion Streets in downtown Columbia. The organization is funded by the property owners within the district boundaries. Their Outreach Coordinator and Hospitality teams provide information and referral to housing and supportive services. These teams work with the City's Police Department to ensure safety and security.

Another priority need is to **coordinate the delivery of housing and services to homeless families**. Homeless service providers who house families could avoid duplication and increase effectiveness and outcomes with shared programming.

### D. Housing Inventory

The following table lists the inventory of housing in Columbia that assists homeless households with children and homeless households without children. It includes emergency shelter, transitional housing, and permanent supportive housing.

<sup>37</sup> Blueprint to Address Homelessness in the Midlands, September 2005, [www.midlandshomeless.com](http://www.midlandshomeless.com)

<sup>38</sup> Columbia/Richland MACH meeting, 2/19/2010

**Table 31: Homeless Housing Inventory Chart – Columbia, SC**

Type	Organization Name	Program Name	Inventory type	Target A	Target B	Beds for Households with Children	Units for Households with Children	Beds for Households without Children	CH	Total Year-Round Beds	Total Seasonal Beds	O/V Beds
ES	City of Columbia	Winter Shelter	C	SMF		0	0	0	0	0	200	0
ES	Family Shelter	Emergency Shelter Program	C	HC		40	15	0	0	40	0	0
ES	Oliver Gospel	Oliver Gospel Mission	C	SM		0	0	46	0	46	0	30
ES	Women's Shelter	Women's Shelter	C	SF		0	0	11	0	11	0	0
TH	Alston Wilkes	Alston Wilkes VA Home	C	SM	VET	0	0	18	0	18		
TH	Christ Central	Hannah House	C	SFHC		29	10	12	0	41		
TH	Elmwood Church of God	Stepping Stones	C	SM		0	0	26	0	26		
TH	Four Vision Foundation	Four Vision Foundation	C	SF		0	0	8	0	8		
TH	Killingsworth	Killingsworth	C	SF		0	0	19	0	19		
TH	Family Shelter	PATH Program	C	HC		15	7	0	0	15		
TH	Oliver Gospel	Oliver Gospel Mission	C	SM		0	0	42	0	42		
TH	Providence Home	Providence Home	C	SM		0	0	10	0	10		
TH	Trinity Housing Corp.	St. Lawrence Place	C	HC		71	28	0	0	71		
TH	Women's Shelter	Women's Shelter	C	SF		0	0	26	0	26		
TH	Lutheran Family Services	Lutheran Family Services	N	SF	VET	0	0	7	0	7		
TH	Salvation Army	Columbia	C	SMF		0	0	8	0	8		
PH	Columbia Housing Authority	Section 8 Vouchers	C	HC		40	25	0	0	40		
PH	Columbia Housing Authority	Scattered Site	U	SMF		0	0	6	6	6		
PH	Columbia Housing Authority	Scattered Site	U	SMF		0	0	13	0	13		
PH	Women's Shelter	Women's Shelter	C	SFHC		10	4	0	0	10		
PH	Family Shelter	PATH HUD	C	HC		65	20	0	0	65		
PH	Healing Properties	Healing Properties	C	SMF+H C		50	15	34	0	84		
PH	MIRCI	Homebase Phase 1 and 2	C	SMF+H C		24	11	39	0	63		
PH	MIRCI	Homebase Phase 3	C	SM		0	0	13	13	13		
PH	MIRCI	Homebase 4	N	SMF		0	0	7	7	7		
PH	Palmetto Base State Camp	Scattered Site	C	SMF+H C	VET	3	1	14	0	17		
PH	TN Development	Oak Hill	C	SMF		0	0	29	1	29		
PH	USC School of Medicine	Housing First	N	SMF		0	0	25	0	25		

## E. Services

In addition to providing housing, over 30 homeless service providers in the Columbia area provide supportive services including case management, medical care, job training, life skills education, alcohol and drug abuse counseling, mental health counseling, transportation, child care and after school programs, budgeting education and program referral services. All agencies that provide housing also provide supportive services.

One example of services for the homeless is the Homeless Outreach Services program of the Columbia Area Mental Health Center. The Homeless Outreach Coordinator engages and assesses homeless adults with serious mental illness. The goal of the program is to help homeless individuals by beginning with their basic presenting needs and engaging them to services through intensive street and shelter outreach. Outreach is conducted in places frequented by homeless people, such as the streets, emergency shelters, soup kitchens, and public assistance offices. The Homeless Outreach Coordinator also screens for alcohol and/or other drug addiction.

The program interacts with Alvin S. Glenn Detention Center, emergency rooms at Palmetto Richland and Baptist Hospitals, and MIRCI Homeless Recovery Center. Opened on November 22, 2005, the Homeless Recovery Center provides treatment to homeless individuals with mental illness and co-occurring substance abuse. The center is open from 7:30 AM - 5:00 PM, 365 days per year, in downtown Columbia. Services include outreach, case management, mental health and substance abuse treatment and psychosocial rehabilitation. The treatment program also includes Peer Support Services provided by individuals who are in recovery from a mental illness. These Peer Support Specialists provide counseling to participants and have been trained and certified by the SC Department of Mental Health. This program has proven to be effective and needs to be sustained.

A mental health court has been established in Richland County Probate Court as an alternative to jail or prison for homeless persons who present with serious or persistent mental illness. Staff from the Columbia Area Mental Health Center counsel and monitor medication of persons in this program.

Adults in Columbia who are homeless and situationally depressed, i.e., not presenting with serious mental illness, may seek counseling services at Richland Primary Health Care, Carolina Children's Home, University of South Carolina Psychology Department, and Lutheran Family Services Counseling Center.

## F. Homelessness Prevention

Richland County has awarded Homelessness Prevention and Rapid Re-Housing (HPRP) funds to The Cooperative Ministry for financial assistance to families and individuals to prevent homelessness. The City of Columbia has used its HPRP award of \$524,000 to partner with The Cooperative Ministry, University of South Carolina-School of Medicine, and SC Legal Services to provide financial assistance for housing, case management for housing search and placement, outreach and engagement, and legal services.

The following lists additional services in Columbia to prevent homelessness for those who are low income or extremely low income.

<b>Agency</b>	<b>Activity</b>
The Cooperative Ministry	Financial assistance with rent, mortgage, and utility payments
Catholic Charities	Financial assistance with rent and utilities

Wateree Community Action	Financial assistance with rent, mortgage and utilities
Salvation Army	Financial Assistance with rent and utilities
SC Centers for Equal Justice	Legal assistance with landlord issues
United Way of the Midlands	24-hour 211 information and referral service
City of Columbia	24-hour 311 non-emergency information and referral service

## G. Homeless Strategic Plan

The "*Blueprint to Address Homelessness in the Midlands*" is the result of an 11-month process of community engagement, facilitation and research into feasible strategies for reducing homelessness in Midlands region of South Carolina. Public and elected officials, the business community, local funders, educators, neighborhood groups, private and public service organizations and people who are homeless have all demonstrated a strong interest and cautious optimism in the ten year plan.

This has been highlighted by endorsements of the strategies by major providers and stakeholders in a meeting on July 8, 2005 from the Columbia Council of Neighborhoods, the members of the current Midlands Commission on Homelessness, the Executive committee of the United Way of the Midlands, the Great Columbia Chamber of Commerce, the Lexington Chamber of Commerce, the City Center Partnership and the Midlands Business Leadership Group. An Intergovernmental Summit on September 15, 2005 resulted in endorsements by the City of Columbia, Richland County and Lexington County. Although the City and Richland County approved a joint agreement to form the Midlands Homeless Commission, the City appointed the site selection committee and all three jurisdictions approved the site selection criteria for a services center, Lexington County was unable to act before plans started changing. Various groups have formed since 2005 to address homelessness.

Columbia's 10-year plan to end homelessness, "*The Blueprint to Address Homelessness in the Midlands*"<sup>39</sup>(Blueprint), lists the following strategies, still appropriate today, to end homelessness, including the chronically homeless:

- To address chronic homelessness, the Blueprint recognizes that the most pressing issue in the region is development of **permanent** shelter program to coexist with the temporary Winter Shelter. In 2009-2010, the City of Columbia funded The Cooperative Ministry to operate a facility to serve as a Winter Emergency Homeless Shelter for the duration of November 1, 2009 until March 31, 2010. The shelter is located at 191 Calhoun Street just outside of the central downtown area, adjacent to the City's Water Treatment Plant. The shelter provided winter housing for up to 240 homeless individuals each night. The shelter also provided access to showers, lockers, telephones, washers and dryers, support group meetings, and bus tickets. Currently, Midlands Homeless Alliance is developing the former Salvation Army site on Main and Elmwood to balance best practice strategies for providing services for the homeless with public safety concerns.
- Ensure that appropriate and adequate evidence-based services are available to people who are homeless, recognizing that different segments of the homeless population will have different needs
- Improve access to homeless services with a single virtual point of entry approach

<sup>39</sup> Blueprint to Address Homelessness in the Midlands, September 2005, [www.midlandshomeless.com](http://www.midlandshomeless.com)

- Develop a capacity building program that emphasizes non-profit standards and best practice homeless services and housing. The United Way of the Midlands is committed to providing opportunities for non-profit organizations to strengthen their organizational capacity.
- Increase outreach and services to people on the street, with additional Assertive Community Treatment teams (ACT teams)
- Rationalize and coordinate feeding programs in the community to ensure meals for the homeless are accessible and adequate and do not require them to trek from place to place or compromise the use of public space.
- Develop 525 new units of housing over the next 10 years. The housing should reflect a mix of single room occupancy units, supportive housing (with services for people with disabilities), and units for families
- Create an affordable housing trust fund with a dedicated funding source targeted at supporting people at 50% median income and less
- Create a Housing Assistance Office to provide financial assistance and services to people at risk of losing their housing and implement a Rapid Exit Program to assist people who are homeless to overcome housing obstacles (e.g. poor credit, lack of security deposits) to regain permanent housing as soon as possible
- Use HMIS (Homeless Management Information System) to facilitate client management and tracking
- Partner with local colleges and universities to assist the community with research, program evaluation, direct services and technical assistance. Engage fully the faith community and other volunteers to support the plan.
- Modify any ordinances that inhibit development of affordable housing
- Create incentives to stimulate the development of affordable housing
- Review and modify public safety ordinances to better equip communities for addressing homelessness
- Expand awareness of homeless Issues and develop process to inform citizens of progress in addressing homelessness

#### **H. Midlands Housing Alliance**

Midlands's business leaders, service providers and faith leaders announced in 2008 that a new 501 (c) (3) non-profit organization, Midlands Housing Alliance (MHA), had been formed to address the issue of homelessness in the Midlands. The coalition, through MHA, seeks to help people permanently rehabilitate and transition their lives by moving off the streets and into housing, thereby enhancing the quality of life for everyone and reducing the costs and strain on the community. To jump-start this significant endeavor, the John S. and James L. Knight Foundation has provided a \$5 million challenge grant to fund the development of a comprehensive services program and center to coordinate services.



With the assistance of this transformational grant, MHA has negotiated an agreement to redevelop and repurpose the Salvation Army facility at Main and Elmwood streets into a comprehensive center to provide a wide range of services for the homeless. The plan for the new site includes space for providers to offer assistance for a variety of human needs. Leaders of the effort estimate that acquiring, renovating, constructing and equipping the facility will require a financial investment of approximately \$15 million. Along with the commitment from the Knight Foundation, organizers have raised \$6.2 million from private organizations and the business community. Additional resources are being sought from local and federal government.

Far more than a shelter, the new Comprehensive Homeless Transition Center will not only provide services to those who have no home, but also address the underlying causes of their situation and facilitate change. The center will bring together providers to offer health screenings, mental health counseling, and treatment for substance abuse, employment training and other support services.

Demolition has begun on the site, with an anticipated operational date of June 2011. The Center will serve over 200 homeless persons through its planned programs of (1) a day center for 125 men and women; (2) low demand housing for respite care and referrals from hospitals; (3) outreach to engage and establish relationships with homeless persons; (4) emergency shelter with supportive services; and (5) transitional housing beds with supportive services.

### **I. Coordination with Continuum of Care's Exhibit 1**

The City of Columbia is an integral member of the Midlands Area Consortium for the Homeless (MACH) and approves the funded projects as being compatible with the Consolidated Plan. The City participates in the identification of needs and gaps in services. The MACH CoC Gaps Analysis and 10-year planning session was August 14, 2009 with 54 CoC members participating. A majority of the MACH membership is drawn from homeless service providers and interested persons in Columbia. The members discussed the following: housing, outreach, healthcare, transportation, employment training, and legal services. Housing needs were prioritized.

The 2009 Exhibit 1 of the MACH Continuum of Care (CoC) application identified several strategies to prevent and reduce homelessness and meet HUD's national CoC goals. The City supports these strategies and incorporates them into this Consolidated Plan. In particular,

- Identify new/recruit existing permanent housing homeless providers to use HUD funding anticipated in 2010 for the chronically homeless. Columbia Housing Authority and MIRCI have responded to MACH Board requests in the past.
- The MACH Grant Committee will continue to offer technical assistance on new project development and accessing funding for chronically homeless.
- Continue to advocate for a local housing trust fund in Columbia, dedicated funding source to promote affordable housing, especially for chronically homeless people.
- MACH CoC agency outreach workers will engage persons who are homeless and at-risk including families with children, especially at soup kitchens and public facilities.
- Support the United Way of the Midlands 24/7 local information and referral line.
- Richland School District 1 and 2 will work with families to identify those who may be at risk of homelessness.
- Maintain information on available financial resources to prevent homelessness such as HUD HPRP and FEMA Emergency Food & Shelter.
- Screen for entitlement access and refer to free services such as tax preparation that can help increase family income.
- Continue to support the work of Children's Garden - a high quality, nationally accredited childcare center for homeless families.
- Continue funding of outreach workers on staff of business improvement district (City Center Partnership), Columbia Area Mental Health Center, Veteran's Administration and Richland Primary Healthcare Associates (which receives funding as part of Healthcare for the Homeless program).

- Continue annual Veterans Administration Standdown, Project Challeng and Project Connect. The City of Columbia supported the 2009 Project Homeless Connect, a community-wide event to educate and challenge our city to bring an end to homelessness in Columbia, to connect with each other. Sponsored by The Metro Baptist Association and Homeless for the Homeless, the community service event began on Friday, November 6 with a sleep out at Hope Plaza on the corner of Main and Calhoun as a demonstration of our support for the homeless community. On Saturday, November 7, 40 agencies and organizations provided information on housing, employment, legal assistance, substance abuse programs, mental health services, voter registration and health care. Haircuts and manicures were provided to participants free of charge by a local cosmetology school and wheelchair repair was offered by a local business. Breakfast and lunch were served through donations by corporate sponsors, churches, and community groups. More than 40 volunteers staffed the event which included City staff, members of a local church fellowship, and social work graduate students. Over 150 individuals participated in the event with 122 exit surveys completed by the homeless. This successful event was also attended by Jim Chaplin, Area Field Office Director of HUD. Community Development staff will plan another Project Homeless Connect for 2010.
- Continue funding of Housing First, program to provide housing for chronically homeless persons.
- Continue funding of Assertive Community Treatment team that provides outreach, clinical treatment and supportive housing.

To increase the percentage of homeless persons remaining in permanent housing for at least six months, the MACH Evaluation Committee will:

- Provide technical assistance to agencies
- Provide mentors to under-performing agencies
- Emphasize employment placement and training in provider case management
- Work with Columbia Housing Authority and Dorn Veteran's Administration to utilize VASH vouchers
- Advocate for additional funding for agency staff training to link clients to mainstream entitlement benefits, such as SOAR training.

To increase the percentage of homeless persons moving from transitional housing to permanent housing, MACH will:

- Seek funding from HOME to expand permanent housing options
- Develop transitional housing units with comprehensive supportive services
- Provide technical assistance to agencies developing housing or leasing programs
- Advocate for local housing trust fund
- Promote renewals of permanent housing grants
- Increase training opportunities for agency staff to access mainstream resources
- Increase referral services to SC Legal Services and pro bono clinic of the Richland County Bar Association of clients with legal issues that present barriers to affordable housing such as poor credit and criminal backgrounds.

To increase the percentage of persons employed at housing program exit, MACH will:

- Emphasize employment placement and training in provider case management
- Access Workforce Investment Act services
- Emphasize job readiness and placement programs for persons with disabilities.

## **J. Institutional Structure**

The City of Columbia, Community Development Department, participates in monthly meetings of the Columbia/Richland/Lexington homeless service providers meetings. The Midlands Area Consortium for the Homeless (MACH) membership and Board of Directors meet on a quarterly basis. City staff attends these meetings. HUD has announced 2009 one-year renewal awards of

\$ 1,704,549 to MACH agencies serving homeless families and individuals in Columbia. These funds will provide transitional housing and permanent supportive housing and services to homeless families and individuals served by Healing Properties, MIRCI, and St. Lawrence Place. In addition, Richland County was awarded funds to administer HMIS, (Homeless Management Information Systems). MACH also applied to HUD for new Continuum of Care funding of \$838,073 over three years to support Midlands Housing Alliance's new Transition Center. HUD has not announced any new 2009 awards.

Currently, the City of Columbia funds a Housing First pilot program in partnership with the University of South Carolina School of Medicine and Columbia Housing Authority. The focus of this funding is to provide permanent supportive housing for the chronically homeless. The three-year grant, which allocates monies for 25 units, is expiring in 2010. The Housing First program placed 50 persons in permanent housing. The clients averaged 8.8 years since their last permanent housing placement and 11.4 years of total homelessness. With the intensive services offered by Housing First, 4 clients have transitioned to independent housing. Eighteen clients are engaged in primary medical care, reducing the need for emergency room services. Prior to entering the program, 28% of the clients had income. Case managers working with clients have increased that rate to 60%, with average monthly income increasing from \$193 to \$378. Outcomes for the program include:

- 95% of the clients have maintained permanent housing for longer than 6 months
- 600 homeless persons assisted through outreach worker in last 24 months

## **K. Discharge Planning**

The City of Columbia is not a direct grantee of HUD Continuum of Care funds and, therefore, is not required to adopt a separate discharge planning policy. However, as a member of the Midlands Area Consortium for the Homeless (MACH), the city supports those discharge planning policies enumerated in MACH's 2009 Exhibit 1 CoC application.

### **Foster Care:**

Adult foster care: Persons in adult foster care are by definition vulnerable adults, and (as with youth) must have appropriate post-placement services offered to them, with "shelter" never being the discharge plan. As clients are voluntary, however, these offered services may be declined, resulting in subsequent homelessness or shelter stays. The South Carolina Department of Social Services is in the process of revising its Foster Care policy and procedures (Human Services Policy and Procedures Manual (832), Chapter 8, Foster Care). The South Carolina Homeless Coalition is in discussions with policy revisionists to include language that will eliminate discharge of foster care youth into homelessness.

Child/youth foster care: All foster care placements require per county policy as well as state statute, comprehensive discharge planning involving the child/family, social services, school, and other involved parties (e.g. therapist). The client is offered an array of continuing case management, services, educational and housing-support options. Often the youth decline this assistance, and may exit into unstable housing, and subsequent homelessness. Shelter placement, however, is never the recommended primary discharge plan. The CoC will be receiving regular reports so that this system can be monitored from a housing standpoint once the policy is in place.

### **Health Care:**

Local hospitals use medical case managers to determine eligibility for financial aid resources and housing placement. Clients may be placed in boarding homes not included in the CoC housing inventory if permanent housing placement is not available. On a case-by-case basis the hospitals will discharge to Community Residential Care Facilities when a higher level of care is needed paying a per diem rate. If there is a safety concern, including but not limited to risk of exposure during the winter months, the City of Columbia may place nondisabled adults and families with children in a motel in lieu of shelter for up to three days. Additionally, local hospitals contract

with Chamberland Edmunds to assist clients in screening and applications for entitlement benefits such as Medicaid, Social Security, and disability. If housing is still not resolved, the client will be provided assistance in accessing shelter for non-disabled persons or held at the hospital until housing is identified. CoC members are engaged with Palmetto Health Alliance, the largest healthcare system in the Continuum, in extensive local discharge planning discussions beginning in Spring 2009. Palmetto Health has committed financial resources for a new respite shelter and criteria for discharge to the respite shelter have been finalized.

**Mental Health:**

Implementation of patient discharge is a joint responsibility of Community Mental Health Centers (CMHC) and inpatient facilities. The policy outlines the responsibilities of center, facility and position (i.e., case manager, social worker, etc.) for patient discharge. The policy clearly states that the South Carolina Department of Mental Health (SCDMH) strongly discourages placement (of a patient) to a homeless shelter (as it) is a temporary placement and is not conducive to good continuity of care. With discharge planning, SCDMH involves clients' desires and preferences, whether shelter or any other placement type, and provides supportive aftercare treatment.

**Corrections:**

Clients of Corrections are assessed for potential eligibility for Adult Protection, Adult Mental Health, Public Health, or other County services, and referrals made as needed. Corrections staff counsel inmates at the time of discharge as to affordable housing linkages. The Corrections Chaplain may provide in-depth counseling on a limited basis. If a Corrections case is co-managed with the Department of Social Services, the Social Services worker takes the lead in assisting with housing and post-incarceration services. If not eligible for any of the above, or voluntarily declines other assistance, they are given a list of emergency housing services (including shelters) which they can access on their own. The person can also apply for assistance through Social Services or Economic Assistance in the same manner as a non-Corrections discharge. The statewide discharge planning policy for homeless people was adopted and implemented in 2009. Local United Way's fund discharge planning and housing placement at local detention centers and state facilities through a CoC member agency (Alston Wilkes Society). Finally, CoC members have had extensive meetings with local law enforcement including the Alvin Glenn Detention Center and Richland County leadership to discuss discharge planning.

## Non-Homeless Special Needs

### 1. Elderly

In 1990, the first Baby Boomers turned 50; in 2003, the 50 and older segment of the population comprised one-fourth of the U.S. population, and the percent is still climbing. In 1970, the median age was 28, in 2000 it was 35.3, and, by 2010, it is estimated that it will grow to 37.4. In South Carolina, the mature adult population is expected to comprise one-third of the state population by 2015. By 2020, the U.S. Census Bureau predicts that those 65 and older will number one in six. In South Carolina, the trends have been similar. From 1990 to 2000, the mature adult population grew by 33 percent to 485,300 residents who were 65 and older.

Richland County is expected to see an increase of senior citizens locating to the area. Factors that will help attract migrating seniors to South Carolina are a good governmental system, military facilities, moderate climate, and outstanding recreational opportunities such as lakes, rivers, Atlantic Ocean, and mountains. The in-migration of these senior citizens will provide an ideal opportunity to promote economic development in Richland County.

However, like many South Carolina counties, Richland County has serious issues that must be addressed as the population ages. The latest available population data show that there are 34,520 seniors in Richland County over the age of 65. The 2007 Census also showed that the median household income for householders 65 years and older was \$34,621 in Richland County. Almost 10 percent (9.1%) of the senior population between 65 and 74 years old lived below the poverty level, while 11.7% of the seniors over 75 years old lived in poverty.<sup>40</sup>

The 2008 American Community Survey, US Census reports a population in Columbia over the age of 65 at 11,413. Elderly persons generally need an environment that provides several areas of assistance or convenience. First, the availability of healthcare is important, since health problems generally become more prevalent with aging. Second, availability of assistance with daily activities such as shopping, cooking, and housekeeping becomes more important as people grow older. Also, the proximity of basic goods and services such as those provided by pharmacies and grocery stores grows increasingly important as a person becomes less able to drive or walk. Third, availability of ease of transportation is important for the same reason. Fourth, safety is a concern, since older Americans, especially those living alone, are particularly vulnerable to crime and financial exploitation. Fifth, weather and climate are considerations for many elderly people, since these are often factors in ease of transit as well as health.

Since this segment of the population is growing at such a pace, the City of Columbia should anticipate several areas of need. These include:

- availability of affordable, safe housing
- sustainability of personal financial resources
- availability of adequate Medicaid, Medicare, and Social Security
- access to healthcare
- availability of special needs such as caregivers

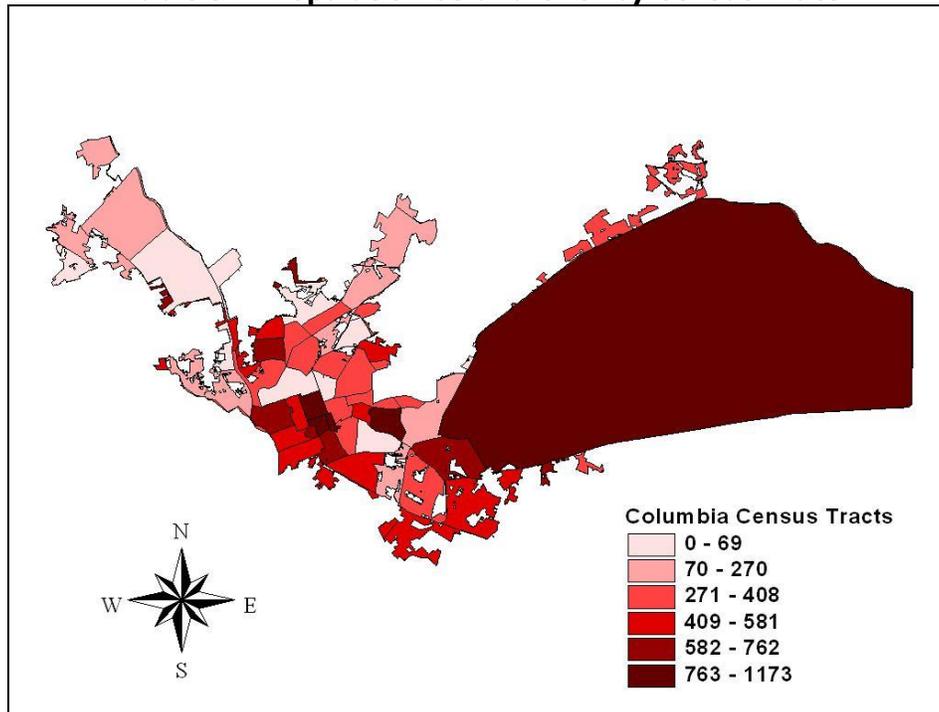
The proposed Senior Matters project will address the needs of Columbia's elderly. A new 245,154 square foot open living facility for seniors and physically challenged individuals is proposed on 9.9 acres of vacant land in the Farrow Road area of Columbia.

**Table 33: Elderly Population in 2007**

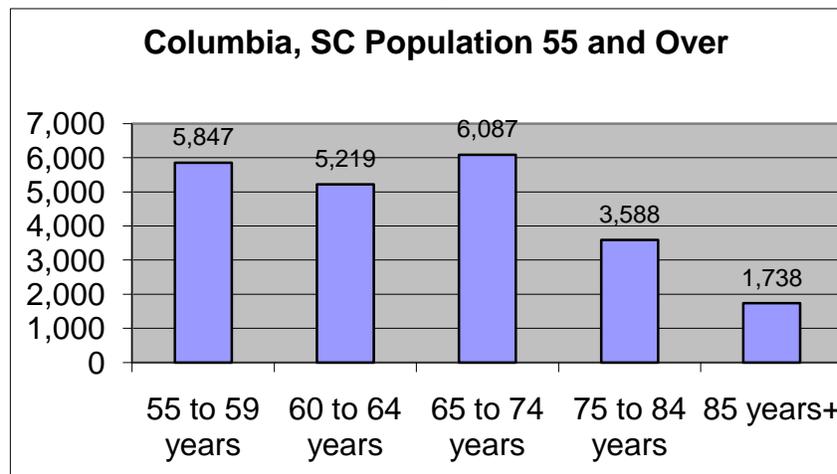
<b>Population</b>	<b>Richland County</b>	<b>South Carolina</b>
65 Years and Older	34,520	573,098
85 Years and Older	4,527	72,499
Total Population	357,734	4,407,709

<sup>40</sup> Richland Senior Count 2009, SC Lieutenant Governor's Office on Aging

**Table 34: Population 65 and Over by Census Tract**



**Table 35: Distribution of Population Over 55, 2008<sup>41</sup>**



The following affordable housing and services are available for the elderly:

Christopher Tower	225 units
Ensor-Forest Apartments	80 units
Finley House	204 units
Wardlaw Apartments	66 units
Columbia Housing Authority Marion St.	146 units
Columbia Housing Authority Oak-Reed	111 units

<sup>41</sup> 2008 American Community Survey, U.S. Census

Columbia Housing Authority Arrington Manor	58 units
Columbia Housing Authority Fair Street	16 units
Columbia Housing Authority Rosewood Hills	43 units
Senior Resources	Home care; Meals on Wheels; Senior Companion; Transportation
Palmetto Senior Care	Senior Day Care with activities
Carepro Home Health	Coordination of services
Senior Matters	Caregiver; care management; Nutritionists

Although the number of applicants on the Columbia Housing Authority's (CHA) waiting list for elderly units has decreased from prior years, the length of time on the list has increased. CHA anticipates that in the next five years, the revitalization of Allen-Benedict Court and Gonzales Garden plus the new construction of the Village at River's Edge will include units designated for the elderly.

Though not all reserved for the extremely low income, very low income, and low income populations of Richland County, there are a number of facilities that serve seniors unable to live independently, but not necessarily encumbered by major health problems.

#### Senior Living

- Rice Home - Assisted Living (100 Finley Road, Columbia, SC 29203)
- Eden Gardens of Columbia (120 Fairforest Road, Columbia, SC 29212)
- Brookdale Parklane (251 Springtree Drive, Columbia, SC 29223)
- Brookdale Harbison (51 Woodcross Drive, Columbia, SC 29212)
- Atria Forest Lake (4551 Forest Drive, Columbia, SC 29206)
- The Haven In The Summit (3 Summit Terrace, Columbia, SC 29229)
- Agape At Kathwood (4520 Trenholm Road, Columbia, SC 29206)
- Wildewood Downs Assisted Living (731 Polo Road, Columbia, SC 29223)
- Richland Pines (651 Polo Road, Columbia, SC 29223)
- AHEPA 284 I (451 Pelham Drive, Columbia, SC 29209)
- AHEPA 291 II (130 Jimmy Love Lane, Columbia, SC 29212)
- Asbury Arms (100 Asbury Lane, Columbia, SC 29169)
- Dignity Village II (1300 Campbell St., Columbia, SC 29020)
- Lakeside Apartments (401 Harbison Blvd., Columbia, SC 29210)
- The Carolina (3201 Meadow Dr., Columbia, SC 29204)
- Woods Edge Apartments (109 Hillpine Rd., Columbia, SC 29210)

For those needing skilled nursing care in Richland County, as of March 2010, there were 1,864 nursing home beds in 13 facilities.<sup>42</sup>

## **2. Persons with Disabilities, Mental Illness and Substance Abuse Issues**

In 2000, in the U.S., one out of every five people lived with some type of disability or persistent condition. These numbers were highest in the south, where almost two out of every five people lived with a disability. In 2000 in the City of Columbia, the number of people living with a disability was 19,652 or 20.5 percent of the population. That percentage was higher than that for the U.S. in the same year, which was 19.3 percent.

By 2008, the number of persons in Columbia identified as disabled had declined to 10,777. More adult women than adult men are represented in that number 5,962 to 4,529. Over a third of the total are over the age of 65 (38.3 percent or 4,125). Persons with self-care difficulties are estimated at 2,787 and the number of persons estimated to have difficulties living independently is 2,877.<sup>43</sup>

Housing needs to be designed to ensure that an individual lives with maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.

### **a. Physical and Developmental Disabilities**

In fiscal year 2006-2007, the S.C. Department of Disabilities and Special Needs (DDSN) served 28,000 individuals with mental and related disabilities, autism, head injury, and spinal cord injury. About 82 percent lived at home with their families (the national average is 60 percent), and 18 percent needed care that could only be provided in community residential settings or in one of five state-operated regional centers. The number of individuals who need these services is growing. In 2006-2007, DDSN received about 400 requests for assistance each month, and that number is expected to rise.

According to DDSN's *Accountability Report*, "More babies are born each year with severe birth defects and more adults survive accidents that leave them with severe brain or spinal cord injuries. Advances in science and modern medicine save lives, but also add a growing group of children and adults who need services for the rest of their lives."<sup>44</sup> In 2006-2007, DDSN had a waiting list of over 2,000 people needing residential services and a waiting list of 1,099 people for day and employment programs. Furthermore, many of the disabled are cared for by parents who are 65 and older. When the parents can no longer care for them, the state must supply assistance.

Supportive housing continues to be a strong need for persons living with disabilities. Specialized regional centers that provide active treatment and medical services, intermediate care facilities, group homes, community training homes, supervised apartment living programs and independent living programs are all needs for the disabled population.

Residential placements need to provide the equipment and supplies necessary to assist in successful, long-term housing stability. Admissions to state or private hospitals, mental retardation centers, state schools or alcohol and drug abuse treatment centers cannot be considered permanent or long-term residential options.

<sup>42</sup> SC Dept. of Health and Environmental Control, [www.scdhec.gov/health/licen/hrrichl.pdf](http://www.scdhec.gov/health/licen/hrrichl.pdf)

<sup>43</sup> Source: U.S. Census Bureau, 2008 American Community Survey

<sup>44</sup> SC Department of Disability and Special Needs,

In Columbia, a wide range of housing and care facilities are available for persons with disabilities. Private boarding homes include room and board facilities, while supervised living programs are primarily single-unit apartments that provide services and support for adults – both licensed by South Carolina Department of Disabilities and Special Needs (DDSN). Community training homes resemble a single-family home and attempt to blend into the surrounding community. Individuals receive personalized services and support. Intermediate care facilities serve 4 or more individuals who require 24-hour medical and rehabilitative services and are heavily regulated and licensed by South Carolina Department of Health and Environmental Control. In South Carolina, the majority of these are 8-bed facilities. There are four Regional Centers in the State – each is licensed and certified as an intermediate care and major regional facility. One of these is located in Columbia. Generally, regional center placement is recommended only when appropriate community residential services are not available.

The South Carolina Department of Disabilities and Special Needs (DDSN) plans, develops, coordinates and funds services for people in South Carolina with severe lifelong disabilities. The department provides services through a statewide network of local disabilities and special needs boards. These local boards serve as the single planning and service coordination point for all local services. They are responsible for developing local service plans and supervising service coordination. Although most deliver services directly, some arrange for delivery of specific services by other community organizations. The local board and service organizations operating in Columbia include:<sup>45</sup>

- Richland/Lexington Disabilities and Special Needs Board
- Advanced Care Management
- Babcock Center, Inc.
- Beyond the Horizon
- Bright Start
- CarePro Medical One
- Disability Action Center
- Easter Seals of SC
- Epworth Children's Home
- New Beginnings Family Services
- Richland County Recreation Commission
- SC Mentor
- United Cerebral Palsy

For those living in Columbia that has chronic mental, cognitive and/or physical disorders, the following facilities provide housing and specialized care:<sup>46</sup>

- Archie Drive Group Home
- Bay Springs Community Residence
- Carter Street Group Home
- First Midlands IMR
- Ida Lane Community Residence
- North Pines Community Residence
- Second Midlands IMR
- Sunview Community Residence
- Third Midlands IMR
- Woodlawn Avenue Group Home

The South Carolina Vocational Rehabilitation Department (SCVRD) helps South Carolinians with disabilities to prepare for, achieve and maintain competitive employment through a statewide

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<sup>45</sup> South Carolina Department of Disabilities and Special Needs, [www.ddsn.sc.gov](http://www.ddsn.sc.gov)

<sup>46</sup> Source: [extendedcare.com](http://extendedcare.com)

service delivery system. The department also maintains the Vocational Rehabilitation Evaluation Center, which is a multidisciplinary program for individuals with severe disabilities. This facility is a 28-bed residential facility that offers medical services (including a chronic pain program), occupational therapy, personal and social adjustment, and industrial rehabilitation. The main campus of SCVRD located in West Columbia also has a barrier-free model home that demonstrates how careful planning during construction can lead to a living environment that is user-friendly for people living with disabilities.

The SC Department of Labor, Licensing and Regulation's Board for Barrier Free Design consults with contractors to ensure accessibility of new structures and in remodeling of existing structures.

### **b. Mental Illness**

Individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs—Social Security Disability Insurance or Social Security Income. Because of this limited income, many of these individuals live in either unsafe or substandard housing. The housing needs for this population are similar to other low-income individuals. However, many will need multiple treatment services such as medication management, housing and transportation management, and job skills development.

The South Carolina Department of Mental Health (DMH) provides a full range of community and inpatient services to citizens of all ages who are in recovery from mental illness. The department operates a community-based system of care through 17 community mental health centers, over 150 satellite clinics, a variety of outreach programs, five hospitals and two nursing homes. As of January 1, 2009 the South Carolina Department of Mental Health provided services to approximately 1600 consumers living in Community Residential Care Facilities (CRCF) across the state. Overall, the Department of Mental Health's consumers use less than 9% of the 16,666 CRCF beds licensed by DHEC.

Programs and services are based on the concept that most people suffering from mental illnesses are capable of living in their local communities, provided they have an adequate system of support in that community. Staff delivers individualized, rehabilitative treatment for clients and helps them to find residences. These residences may include transition treatment units operated by mental health centers, residential care facilities, supported or supervised apartments, shared housing, independent housing or adult foster care.

In Columbia, services are provided by the Columbia Area Mental Health Center, which serves the counties of Fairfield and Richland. Programs and services are offered throughout the area at a variety of clinics and specialty offices. For those needing more comprehensive assistance, inpatient facilities available in the area include the following:<sup>47</sup>

- C.M. Tucker Jr./Dowdy Gardner Nursing Care Center—a 560-bed, long-term care facility for mentally and physically disabled
- G. Werber Bryan Psychiatric Hospital—a 277-bed, short-term intensive care facility
- Moncrief Army Community Hospital—offering psychiatric and acute care services
- Palmetto Baptist Medical Center—offering psychiatric, rehabilitation and acute care services
- Palmetto Richland Memorial Hospital—offering psychiatric and acute care services
- William Jennings Bryan Dorm Veterans Hospital—offering psychiatric, rehabilitation and acute care services
- William S. Hall Psychiatric Institute – 58 beds for psychiatric and chemical addiction services for children and adolescents

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<sup>47</sup> [www.extendedcare.com](http://www.extendedcare.com).

In addition to these services, five independent mental health organizations provide advocacy and services to persons with mental illnesses. These are community-based grassroots organizations with offices in Columbia and chapters and support groups operating throughout South Carolina:<sup>48</sup>

- South Carolina Self-Help Association Regarding Emotions (SC SHARE)
- The Mental Health Association in South Carolina (MHASC)
- National Alliance for the Mentally Ill of South Carolina (NAMI of SC)
- Federation of Families of South Carolina
- Protection and Advocacy for People with Disabilities, Inc. (P&A)

### **c. Substance Abuse Issues**

An estimated 236,000 residents of South Carolina suffer from alcohol and/or drug addiction that requires immediate intervention and treatment. In fiscal year 2006-2007, the S.C. Department of Alcohol and Other Drug Abuse Services (DAODAS) provided services for 48,299 state residents. According to the DAODAS, the estimated cost of treatment and other programs to the state annually is \$2.5 billion per year. DAODAS and affiliated agencies also provide prevention activities, the funding for which comes from several sources. The Substance Abuse Prevention and Treatment Block Grant—which is provided by the Substance Abuse and Mental Health Services Administration in Washington, D.C.—provides about 50 percent of the funding. Thirty percent is provided by state funds from the South Carolina General Assembly, and about 20 percent comes from Medicaid and other federal grants.

The majority of people that suffer from any form of alcohol or substance abuse maintain jobs and homes at the beginning stages of their problem. However, as the problem progresses, the ability to maintain a well functioning lifestyle diminishes. This problem touches every income and racial group, but is found to be most prevalent among the lowest income groups. Preventive programs incorporated into housing services provided to low-income persons are necessary to address this problem.

Lexington-Richland Alcohol Drug Abuse Council, LRADAC, cares for the needs of the citizens of Lexington and Richland Counties through a wide array of prevention, intervention and treatment programs in locations convenient to residents of both counties.

With a dedicated staff and innovative programs and services, LRADAC takes a proactive approach to fighting addiction and drug abuse in schools, businesses and neighborhoods. A private, non-profit agency, LRADAC is one of 33 county alcohol and drug abuse authorities recognized by the state of South Carolina. Each year, more than 50,000 South Carolinians receive direct intervention and/or treatment services through the county authorities. Last year, LRADAC served more than 5,000 clients.

LRADAC consolidated its Richland County services with the opening in March 2010 of a new 60,000 square foot facility on Colonial Drive in Columbia near Columbia Area Mental Health Center and Palmetto Health Richland Hospital. This facility includes a 16-bed medical detoxification center.

## **3. Persons with HIV/AIDS and Their Families**

According to the S.C. Department of Health and Environmental Control, from 1981 to 2007 there were 16,970 documented cases of AIDS of which 9,288 were still living. There were an additional 5,151 individuals that were HIV-infected but did not have AIDS.

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<sup>48</sup> South Carolina Department of Mental Health, Independent Advocacy Organizations: A Mental Health Resource List for Use in South Carolina (n.d.) [On-line] Available: <http://www.state.sc.us/dmh/mentresour.htm>.

In 2007, South Carolina was ranked eighth highest in the country in the rate of annual AIDS cases.<sup>49</sup> Columbia was ranked ninth highest among Metropolitan Statistical Areas in the country in the rate of annual AIDS cases.<sup>50</sup>

**Table 36**  
**HIV/AIDS Cases and Annual Rates per 100,000 Population**

Year	Richland County		South Carolina	
	Cases	Rate	Cases	Rate
2004	188	57.4	891	21.5
2005	177	52.8	773	18.3
2006	141	40.5	770	17.8
2007	177	50.8	774	17.9
2008	142	40.8	732	16.9

In 2008, 142 new cases of HIV/AIDS were identified in Richland County which reflects a rate of 40.8 per 100,000 of population. This represents a decrease of 35 cases and a 19.8 percent decrease in the rate over the previous year. Although this is a lower number of annual cases, Richland County still ranks as number one in the state in cumulative cases since January 1981. Since an estimated 43 percent of all persons living with HIV/AIDS are unemployed and almost half of women living with HIV/AIDS earn less than \$10,000 a year, it follows that, for these people, housing and shelter are issues. In Richland County, an estimated 1,911 persons living with HIV/AIDS are unemployed.

**Table 37**  
**Recent HIV/AIDS Cases & Annual rates per 100,000 Population<sup>51</sup>**

	Cumulative through 12/31/2008			Jan 1 - Dec 31, 2007		Jan 1 - Dec 31, 2008	
	Cases	Rate	Rank	Cases	Rate	Cases	Rate
Richland County	4,444	1,276	1	174	50	142	40.8
South Carolina	23,199	536.9	N/A	780	18.1	732	16.9

The prevalence of cases of HIV/AIDS among black males in Richland County is 2.5 times the number of cases among black females and 4 times the number of cases among white males. The prevalence rate of HIV/AIDS cases in Richland County is highest among the 40-49 age group, but it is decreasing.<sup>52</sup>

While prevention, medical and support services are available to people with HIV/AIDS, there is a higher need for permanent supportive housing. Other types of housing assistance needed include rental assistance and transitional supportive housing for patients leaving institutions of physical health or incarceration.

The Statewide Comprehensive Plan developed in 2009 identified lack of housing as a hindrance to clients' ability to access and comply with HIV-related services and treatment. Clients will place a higher priority on securing safe, stable housing versus seeking health care, especially if they are asymptomatic. Housing instability contributes to inadequate storage of and compliance with medications. The lack of stable housing directly impacts the ability of people living in poverty to reduce HIV risk behaviors and homelessness. Unstably housed persons are two to six times more

<sup>49</sup> Source: Centers for Disease Control and Prevention. HIV/AIDS Surveillance Report, 2007 . Vol. 19: Table 16

<sup>50</sup> Source: Centers for Disease Control and Prevention. HIV/AIDS Surveillance Report, 2007 . Vol. 19: Table 17

<sup>51</sup> Source: [www.scdhec.gov/health/disease/sts/docs/HIVSTD\\_SurvRpt\\_Dec2008.pdf](http://www.scdhec.gov/health/disease/sts/docs/HIVSTD_SurvRpt_Dec2008.pdf)

<sup>52</sup> SC Dept. of Health and Environmental Control, [www.scdhec.gov/health/disease/sts/docs/cntyrate\\_2008x.pdf](http://www.scdhec.gov/health/disease/sts/docs/cntyrate_2008x.pdf)

likely to use hard drugs, share needles or exchange sex than similar persons with stable housing.<sup>53</sup>

#### **4. Domestic Violence**

Sistercare is a program of services for battered women and their children residing in Fairfield, Kershaw, Lexington, Newberry and Richland counties in South Carolina.

Domestic violence is a far larger problem than most people realize. And unfortunately we see more and more women and children who need Sistercare's help. Their services include:

- Children's Services
- Community Counseling Services
- Community Education and Awareness
- Court Advocacy
- Emergency Shelters
- Service Telephone Line
- Shelter Follow-Up Program
- Transitional Housing
- Hispanic Outreach Services

South Carolina has the highest homicide rate in the nation of Caucasian women by intimate partners. African American women rank 5th in the nation for domestic homicide.<sup>54</sup> In 2009, Sistercare provided housing to 661 women and children in their three emergency shelters in Richland and Lexington Counties. The need, however, exceeded the supply. Sistercare turned away 270 victims of domestic violence because of unavailable space. Over 53% of those admitted to shelter resided in Richland County. The Richland County shelter served 187 women and 132 children. A 24-hour crisis line received 4,220 phone calls in 2009.

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<sup>53</sup> SC Dept. of Health and Environmental Control, SC 2009 Ryan White HIV/AIDS Statewide Coordinated Statement of Need and Comprehensive Plan, January 2009, p. 21

<sup>54</sup> The Centers for Disease Control and Prevention, October 2001

## Chapter 7: Strategic Plan

The City of Columbia's Strategic Plan outlines the City's overall vision for housing and community development and addresses the City's response to identified needs and priority areas over the next 5 years. The Plan specifically addresses how the City of Columbia intends to use HOME, CDBG and HOPWA funds toward furthering HUD's statutory goals of decent housing, suitable living environment and expanded economic opportunities.

### Five Year Goals

#### **Goal 1: Improve quality of life for Columbia citizens**

- Objective 1.1: Increase access to affordable housing (Decent Housing 1-1)
- Objective 1.2: Increase permanent housing stability for chronically homeless (Decent Housing)
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

#### **Goal 2: Revitalize low income or blighted neighborhoods**

- Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)
- Objective 2.2: Increase green spaces and parks (Suitable Living Environment)
- Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)
  - 2.3.1 Support and promote development that builds on and improves the character of neighborhoods
  - 2.3.2 Improve and strengthen existing commercial centers
  - 2.3.3 Create and/or retain jobs through partnership with workforce development authorities
  - 2.3.4 Promote and assist local business retention, expansion and recruitment
  - 2.3.5 Improve downtown and corridor commercial facades
  - 2.3.6 Support sponsored special events in target areas
  - 2.3.7 Create and maximize the use of business development incentives
- Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)
- Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)
- Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

#### **Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS**

- Objective 3.1: Increase access to affordable housing (Decent Housing)
- Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)
- Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)
- Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)
- Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)
- Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

### **A. Priority Needs Analysis and Strategies**

The City of Columbia has assigned priorities in the expenditure of funds based on the housing market analysis, housing needs assessment and community input with the overarching goal to provide affordable housing opportunities, revitalized neighborhoods, and thriving economies.

The City has engaged in various studies and development plans covering areas within its municipal limits. This Consolidated Plan builds on the strategies and objectives in those plans.

The City's Priority Needs are:

1. Increase decent, safe and affordable housing for Columbia citizens
2. Revitalize neighborhoods and improve quality of life
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless
4. Create jobs and business redevelopment to stimulate economic development
5. Provide permanent housing for persons living with HIV/AIDS
6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

#### **Basis for Allocating Investments Within Jurisdiction**

All CDBG funds will be allocated to projects that benefit low and moderate income persons and/or areas. HOME funds will be allocated to eligible beneficiaries (at or below 80% of area median income) throughout the corporate city limits. However, the City will target funds to those neighborhoods with the highest concentration of need for affordable housing and economic development: Eau Claire Redevelopment Area, King Street Redevelopment Area, Booker Washington Heights Redevelopment Area and Edisto Court Redevelopment Area.

The following HUD Tables identify the City of Columbia's priority needs for the next five years.

The priorities are based on the following:

**High priority** = expects to fund in the coming 5 years

**Medium priority** = may fund in the coming five years based on funding availability

**Low priority** = not expected to fund in the coming five years.

HUD Table 1A identifies the Homeless Populations and Sub-Populations, with the gap analysis and unmet need for emergency shelter, transitional housing and permanent supportive housing. See Page 44 in Chapter 6: Homeless and Special Needs Assessment.

**HUD Table 1B  
Special Needs (Non-Homeless) Subpopulations**

<b>SPECIAL NEEDS SUBPOPULATIONS</b>	<b>Priority Need Level High, Medium, Low</b>	<b>Unmet Need</b>	<b>Dollars to Address Unmet Need</b>	<b>Multi-Year Goals</b>	<b>Annual Goals</b>
Elderly	M	2513			
Frail Elderly	M				
Severe Mental Illness	L				
Developmentally Disabled	L				
Physically Disabled	L	5664			
Persons w/ Alcohol/Other Drug Addictions	M				
Persons w/ HIV/AIDS	H	1911	7,830,000	1660	332
Victims of Domestic Violence	M	270			

**HUD Table 2A  
Priority Housing Needs/Investment Plan Table**

<b>PRIORITY HOUSING NEEDS (households)</b>		<b>Priority</b>		<b>Unmet Need</b>
<b>Renter</b>	Small Related	0-30%	M	1,439
		31-50%	H	825
		51-80%	H	380
	Large Related	0-30%	M	375
		31-50%	H	194
		51-80%	H	190
	Elderly	0-30%	M	936
		31-50%	H	254
		51-80%	H	98
	All Other	0-30%	M	2,315
		31-50%	H	1,331
		51-80%	H	981
<b>Owner</b>	Small Related	0-30%	L	288
		31-50%	H	298
		51-80%	H	363
	Large Related	0-30%	L	83
		31-50%	H	78
		51-80%	H	105
	Elderly	0-30%	M	573
		31-50%	H	367
		51-80%	H	285
	All Other	0-30%	M	239
		31-50%	H	139
		51-80%	H	295
<b>Non-Homeless Special Needs</b>	Elderly	0-80%	M	2513
	Frail Elderly	0-80%	M	
	Severe Mental Illness	0-80%	L	
	Physical Disability	0-80%	L	5664
	Developmental Disability	0-80%	L	
	Alcohol/Drug Abuse	0-80%	M	
	HIV/AIDS	0-80%	H	1911
	Victim of Domestic Violence	0-80%	M	270

### HUD Table 2A Priority Housing Needs/Investment Plan Goals

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<i>Renters</i>						
0 - 30 of MFI	295					
31 - 50% of MFI	280					
51 - 80% of MFI	42					
<i>Owners</i>						
0 - 30 of MFI	30					
31 - 50 of MFI	66					
51 - 80% of MFI	119					
<b>Homeless*</b>						
Individuals	125	25	25	25	25	25
Families						
<b>Non-Homeless Special Needs</b>						
Elderly						
Frail Elderly						
Severe Mental Illness						
Physical Disability						
Developmental Disability						
Alcohol/Drug Abuse						
HIV/AIDS	1600	320	320	320	320	320
Victims of Domestic Violence						
<i>Total</i>	832					
<i>Total Section 215</i>	832					
<i>215 Renter</i>	617					
<i>215 Owner</i>	215					

\* Homeless individuals and families assisted with transitional and permanent housing

**HUD Table 2A  
Priority Housing Activities**

<b>Priority Need</b>	<b>5-Yr. Goal Plan/Act</b>	<b>Yr. 1 Goal Plan/Act</b>	<b>Yr. 2 Goal Plan/Act</b>	<b>Yr. 3 Goal Plan/Act</b>	<b>Yr. 4 Goal Plan/Act</b>	<b>Yr. 5 Goal Plan/Act</b>
<b>CDBG</b>						
Acquisition of existing rental units						
Production of new rental units						
Rehabilitation of existing rental units						
Rental assistance	125	25	25	25	25	25
Acquisition of existing owner units						
Production of new owner units						
Rehabilitation of existing owner units	110	22	22	22	22	22
Homeownership assistance						
<b>HOME</b>						
Acquisition of existing rental units	15	3	3	3	3	3
Production of new rental units	2					
Rehabilitation of existing rental units	15	3	3	3	3	3
Rental assistance						
Acquisition of existing owner units	75	15	15	15	15	15
Production of new owner units						
Rehabilitation of existing owner units	30	6	6	6	6	6
Homeownership assistance						
<b>HOPWA</b>						
Rental assistance	475	95	95	95	95	95
Short term rent/mortgage utility payments	1600	320	320	320	320	320
Facility based housing development						
Facility based housing operations						
Supportive services	2000	400	400	400	400	400
<b>Other</b>						

**HUD Table 2B  
Priority Community Development Needs**

<b>Priority Need</b>	<b>Priority Need Level</b>	<b>Unmet Priority Need</b>	<b>Dollars to Address Need</b>	<b>5 Yr Goal Plan/Act</b>	<b>Annual Goal Plan/Act</b>	<b>Percent Goal Completed</b>
Acquisition of Real Property Disposition	H					
Clearance and Demolition	H					
Clearance of Contaminated Sites	H					
Code Enforcement	H		180,000	110 homes	22 homes	
Public Facility (General)						
Senior Centers	H					
Handicapped Centers						
Homeless Facilities	H					
Youth Centers	H					
Neighborhood Facilities	H		133,323	1440 users	1 building	
Child Care Centers	M					
Health Facilities	M					
Mental Health Facilities	M					
Parks and/or Recreation Facilities	H		400,000	1200 users	1 building	
Parking Facilities	L					
Tree Planting	M					
Fire Stations/Equipment	M					
Abused/Neglected Children Facilities	L					
Asbestos Removal	L					
Non-Residential Historic Preservation	M					
Other Public Facility Needs						
Infrastructure (General)						
Water/Sewer Improvements	H					
Street Improvements	H		36,000		4 improvement grants	
Sidewalks	H					
Solid Waste Disposal Improvements	M					
Flood Drainage Improvements	H					
Other Infrastructure						
Public Services (General)						
Senior Services	M					
Handicapped Services	L					
Legal Services	L					
Youth Services	H		195,000	350	70 camp scholarships; 100 college applicants 80 pre-k; 12 youth	
Child Care Services	M					
Transportation Services	H					
Substance Abuse Services	M					
Employment/Training Services	H					
Health Services	H		50,000	5,000 clients	2,500 clients	
Lead Hazard Screening	H					
Crime Awareness	M					

Fair Housing Activities	H		5,000	250	50 counseling sessions	
Tenant Landlord Counseling						
Other Services Community Liaison/Citizen Participation	H		82,603	110 Neighborhood groups	106 neighborhood groups	
Harvest Hope Food Bank	H		50,000		1 building	
Keep Midlands Beautiful	H		12,000		12,000 lbs. trash	
Economic Development (General)						
C/I Land Acquisition/Disposition						
C/I Infrastructure Development						
C/I Building Acq/Const/Rehab	H		630,884		10 building facades; Restaurant Hotel	
Other C/I						
ED Assistance to For-Profit						
ED Technical Assistance						
Micro-enterprise Assistance						
Other						

**HUD Table 2C Summary of Specific Objectives**

Grantee Name: City of Columbia

Availability/Accessibility of Decent Housing (DH-1)						
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Complete
DH 1.1 CHDO's will develop 2 new units of housing for eligible homebuyers and 3 units for renters.	HOME	2010	Home closings; Move-ins; 15% set-aside funds meet compliance deadlines	5		%
		2011				%
2012	%					
2013	%					
2014	%					
<b>MULTI-YEAR GOAL</b>						%
DH 1.2 Provide funding for acquisition and rehabilitation of scattered site single –family and/or multi-family rental housing	HOME	2010	Loan closings; Move-ins	10		%
		2011				%
2012	%					
2013	%					
2014	%					
<b>MULTI-YEAR GOAL</b>						%
DH 1.3 Provide homebuyer counseling and credit workshops	HOME	2010	Number of quarterly workshops; Number of group workshop participants; number of individual sessions	20 workshops; 600 persons; 1,375 persons		%
		2011				%
2012	%					
2013	%					
2014	%					
<b>MULTI-YEAR GOAL</b>						%
DH 1.4 Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	2010	Leased up units	475		
		2011				
2013						
2014						
2015						
<b>MULTI-YEAR GOAL</b>						
DH 1.5 Provide permanent supportive housing to chronically homeless	CDBG	2010	Leased up units	125		
		2011				
2012						
2013						
2014						
<b>MULTI-YEAR GOAL</b>						
DH 1.6 Provide emergency housing during winter months for homeless	CDBG	2010	Homeless persons served	420		
		2011				
2012						
2013						
2014						
<b>MULTI-YEAR GOAL</b>						

DH 1.7	Provide fair housing educational information	CDBG	2010	Loan Counseling sessions; Quarterly workshops; Annual report to lenders			
			2011				
			2012				
			2013				
			2014				
<b>MULTI-YEAR GOAL</b>					250 sessions		
DH 1.8	Provide permanent housing for youth aged out of children's home	CDBG	2010	# of youth housed			
			2011				
			2012				
			2013				
			2014				
<b>MULTI-YEAR GOAL</b>					60		
<b>Affordability of Decent Housing (DH-2)</b>							
DH 2.1	Provide funding to create Affordable Housing Trust Fund for rental housing	CDBG	2010	Number of rental units leased up			%
			2011				
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					15		%
DH 2.2	Provide low interest mortgage financing to homebuyers of up to \$20,000	HOME	2010	Loan closings			%
			2011				
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					75		%
DH 2.3	Administer revolving loan fund for affordable housing	CDBG	2010	Maintain 738 loans portfolio; # of loan closings			
			2011				
			2012				
			2013				
			2014				
<b>MULTI-YEAR GOAL</b>					250		
<b>Sustainability of Decent Housing (DH-3)</b>							
DH 3.1	Provide low interest or deferred or forgivable loans of up to \$50,000 to homeowners for housing rehabilitation	HOME	2010	Loan closings			%
			2011				
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					30		%
DH 3.2	Identify and address lead-based paint surfaces in pre-1978 built housing	HOME	2010	Housing inspection reports			%
			2011				
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					30		%

DH 3.3	Rehab Owner-occupied housing with community partners	CDBG	2010	Assisted houses			%
			2011				%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					60		%
DH 3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	2010	# of clients with stable housing			
			2011				
			2012				
			2013				
			2014				
<b>MULTI-YEAR GOAL</b>					1600		
DH 3.5	Provide case management to persons living with HIV/AIDS	HOPWA	2010	# of clients with access to care and support			%
			2011				%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					2000		
<b>Availability/Accessibility of Suitable Living Environment (SL-1)</b>							
SL 1.1	Maintain effective communication with neighborhood groups.	CDBG	2010	# of CCN group meetings; Increase # of CCN groups			%
			2011				%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					60;110		%
SL 1.2	Provide access to education and school readiness	CDBG	2010	# of people			
			2011				
			2012				
			2013				
			2014				
<b>MULTI-YEAR GOAL</b>					500		
<b>Affordability of Suitable Living Environment (SL-2)</b>							
SL 2.1	Provide access to affordable medical services and preventative medical care	CDBG	2010	# of people			%
			2011				%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					5,000		%
<b>Sustainability of Suitable Living Environment (SL-3)</b>							
SL 3.1	Provide resources for lifelong learning	CDBG	2010	# of youth in summer camp; # of job training clients			%
			2011				%
			2012				%
			2013				%
			2014				%
<b>MULTI-YEAR GOAL</b>					400		%

SL 3.2	Improve and maintain streets, sidewalks, parks and green space	CDBG	2010	# of park facility events; # of CCN group contacts			
			2011				
			2012				
			2013				
			2014				
			<b>MULTI-YEAR GOAL</b>		50;60		
SL 3.3	Increase asset wealth and safety of neighborhoods	CDBG	2010	Neighborhood improvement grants			
			2011				
			2012				
			2013				
			2014				
			<b>MULTI-YEAR GOAL</b>		25		
SL 3.4	Increase green space and parks	CDBG	2010	# of new park facilities; park facilities plan			
			2011				
			2012				
			2013				
			2014				
			<b>MULTI-YEAR GOAL</b>		2		

Availability/Accessibility of Economic Opportunity (EO-1)							
Specific Objective	Source of Funds	Year	Performance Indicators	Expected Number	Actual Number	Percent Completed	
EO 1.1		2005				%	
		2006				%	
		2007				%	
		2008				%	
		2009				%	
		<b>MULTI-YEAR GOAL</b>					
Affordability of Economic Opportunity (EO-2)							
EO 2.1		2005				%	
		2006				%	
		2007				%	
		2008				%	
		2009				%	
		<b>MULTI-YEAR GOAL</b>					
Sustainability of Economic Opportunity (EO-3)							
EO 3.1	Integrate economic development policy with a long term vision of Columbia	2005	# of Plan catalysts implemented				%
		2006					%
		2007					%
		2008					%
		2009					%
		<b>MULTI-YEAR GOAL</b>					10

## **B. Affordable Housing Priority Housing Needs and Specific Objectives**

The City of Columbia Affordable Housing Task Force presented the following recommendations to City Council in 2007. These strategies form the foundation of the City of Columbia's Strategic Plan for housing.

- Continue to Fully Fund the products of the CityLiving Loan Initiative.
- Continue to Support the Activities of the City's Affiliated Development Corporations. In addition to this Task Force recommendation, the City will concentrate on two areas that are characterized by low income and substantial blight and slum. Funds will be used to acquire property, demolish abandoned or less than substandard housing, and build new replacement affordable housing.
- The City of Columbia should provide quality multifamily rental units that are affordable for households with incomes that are 80% of the Area Median Income or less. These rental units should cost no more than thirty percent (30%) of the family's monthly income to be considered affordable.
- The City should address the need for an increase in the number of affordable multifamily housing units by dedicating a set amount of funds toward the development of new multifamily rental units, by creating subsidy programs to allow low-income families to access private-market multifamily units, by steadfastly preserving and rehabilitating existing multifamily units and by imposing conditions on the sale of property owned by the City or its affiliated development corporations.
- The City of Columbia should draft and adopt an ordinance allowing for voluntary Inclusionary Zoning.
- The City of Columbia should implement specific requirements for the sale of City of Columbia owned property to help meet the need for affordable housing.
- The City of Columbia should investigate the feasibility of Community Land Trusts and implement them, if feasible.
- Develop a policy allowing for the re-establishment of accessory dwelling units that have lost their grandfather status where these units will be used for affordable housing.
- The City should encourage and actively participate in the development of the State of South Carolina's Qualified Action Plan for the issuance of tax credits to insure that the requirements of the plan meet the needs of Columbia.
- Form an Oversight Agency to Monitor and Enforce Affordable Housing Policies and Regulations.
- The City should take a consistent, unwavering position against NIMBYism and ensure that its actions relating to residential land use and development comply with this position so that there will be an impartial distribution of affordable multifamily rental housing throughout the City.
- The City should be the leader in this area and should bring regional partners to the table to develop a comprehensive strategy for developing affordable housing in the region, not just in the City of Columbia.

- Determine the requirements and needs of any existing development projects and effectively invest funds to bring them to completion.
- The City of Columbia's Homeownership/Homebuyer workshops will institute Fair Housing as one of the focuses in order to increase awareness of Fair Housing among all city residents.
- The City's Credit Counseling program will be heavily marketed to increase the number of qualified applicants who are ready to become homeowners, including Housing Authority residents. Additional educational workshops will be offered to include credit, budgeting, banking, and the loan application process.



The City of Columbia Community Development Department continues to prioritize the creation of quality, affordable housing as an integral component of its development programs. The City created partnerships with several local banks (BB&T, Bank of America, Regions Bank, NBSC, Wachovia/Wells Fargo, First Citizens, South Carolina Bank and Trust and Carolina First) to produce a 5-year, \$64 million financing initiative. The City will continue to seek partnerships with local lenders for leveraged private dollars.

The City revised its CityLender I program to lower the down payment to \$500 with a maximum loan of \$200,000. The City also has a Housing-Emergency Loan Program (HELP) designed to assist qualified low-income home owners within the city limits with financing for emergency home repairs that are health and safety related. The program, targeted to households with 80% or less of area median income, provides the homeowner with a maximum loan amount of \$5,000 at 0% interest rate.

Various community development corporations seek to increase decent, affordable housing in safe neighborhoods:

1. The Columbia Housing Development Corporation (CHDC) develops affordable housing citywide, including the Lyon Street, Manning Street and Waites Road area, now known as Edgewood Place.

2. The Eau Claire Development Corporation (ECDC) provides affordable housing in the Eau Claire\North Columbia area. The Housing and Compliance Divisions of the City of Columbia provide financial and technical assistance to this organization. Eighty three (83) affordable single-family home opportunities within North Columbia have been provided by Eau Claire Development Corporation within the past decade. All projects have been eligible for low and low – mod income homebuyers and City Living homebuyer programs. ECDC rehabilitated twelve (12) houses at infill sites in Hyatt Park, Ridgewood, Earlewood, and Elmwood Park that sold for \$1.2 million. An ECDC investment of \$150,000 in slum and blight elimination of an 8 unit substandard apartment provided opportunity for private developer partnership on a 10-lot single-family home project in Elmwood Park. ECDC provided 5 new single-family homes at an infill location on Timrod Street off Monticello. ECDC demolished 23 substandard houses and acquired additional lots at tax sale and foreclosure actions in the Belmont neighborhood for an affordable housing initiative using over \$750,000 in CDBG dollars provided by the City of Columbia and the US Dept of Housing and Urban Development (HUD). Through this line of credit, ECDC is providing single family home reconstruction to create over thirty (30) houses for very low and low-moderate income families. This project utilizes an in-fill strategy to replace existing abandoned and blighted structures in this federally designated Empowerment Zone neighborhood located off North Main Street just past Fairfield Road intersection and Columbia College. ECDC in 2010 continues to serve a lead development role on projects in similar manner to the completed 20,000 SF of neighborhood infill commercial space at North Main Plaza. Currently underway are a new \$4.5 million 40 unit mixed-use college apartment project named the Lofts at College Place and a new 26 lot affordable residential subdivision known as Burton Heights II utilizing \$1.8 million in HOME funding. Eight of 12 homes completed on Sept 1, 2009 have been sold as of February 2010. An additional 10 homes are being completed and sold to the general public by the Builder Partner in the project, Rex Thompson Builders, Inc.
3. The Columbia Development Corporation (CDC) targets development in the Congaree Vista and Arsenal Hill neighborhood, acquiring land for future development of affordable housing and community-serving businesses.

The City of Columbia Community Development Department works actively to pursue HOME-CHDO partnerships. There are seven designated CHDOs in the area: Trinity Housing Development Corp., Woman’s Shelter, Family Shelter, Palmetto State Base Camp, Benedict Allen CDC, Community Assistance Providers (CAP) and Shandon Presbyterian Housing Resources, Inc. The City will continue to encourage CHDO’s to improve substandard multi-family housing units in targeted areas, or to build new affordable multifamily housing units.

### **C. Public Housing Strategy**

The Columbia Housing Authority’s (CHA) main objectives over the next five years are to develop more affordable housing to serve the needs of the Midlands. CHA plans to create new community concepts for Allen-Benedict Court and Gonzales Gardens. CHA goals for 2010-2015 are:

- Provide quality, affordable housing in Richland County, SC by effectively managing the public housing inventory and increasing the number of housing units.
- Promote quality, affordable housing in Richland County, SC by effectively managing the Section 8 Housing Choice Voucher Program.
- Promote homeownership opportunities for citizens
- Improve public housing community quality of life and economic vitality by providing an improved living environment

- Promote self-sufficiency and asset development of families and individuals in assisted households.
- Ensure equal opportunity and affirmatively further fair housing for all Americans.

#### **D. Homeless**

The City of Columbia will participate in the planning efforts of the local HUD Continuum of Care, Midlands Area Consortium for the Homeless. The City will coordinate its funding efforts of the emergency Winter Shelter with the Midlands Housing Alliance. The City plans to continue funding 25 units of permanent housing for the chronically homeless. The City will continue to address the strategies in the Blueprint to End Homelessness in the Midlands.

#### **E. Non-Homeless Special Needs**

The City of Columbia receives formula grant funding for HOPWA (Housing Opportunities for People with AIDS). The City will work with its partner agencies to continue to provide housing assistance and supportive services to low income persons living with HIV/AIDS. In 2009, HOPWA funds provided housing assistance through tenant-based rental assistance to 95 households. The City of Columbia issues an annual Request for Proposals to solicit non-profit service providers. Non-profit project sponsors assisted 212 households with short term rental assistance and utility payments. HOPWA funds supported 307 households with case management services.

#### **F. Community Development**

Infrastructure, community facilities and support services are in large part provided by local government and funded through taxes, fees and State support. Location and availability of these key components can make the difference between affordability and housing that is beyond the means of Low to Moderate income residents.

The City of Columbia has engaged in various studies and development plans covering areas within its municipal limits.

By implementing the proposed **Columbia Renaissance Redevelopment District (CRRD)** plan, the City will position itself with an opportunity to address and diminish the blighting influences within the District by 1) identifying strategic economic development opportunities, 2) ensuring adequate infrastructure for current and future development, 3) promoting diverse residential development, 4) encouraging context sensitive development, 5) preserving open space, 6) preserving and enhancing community character and 7) encouraging multi-modal transportation.

#### **Goal: Identify strategic economic development opportunities that enhance the character of the community**

The City has taken steps to foster redevelopment within the CRRD and has even begun the process of adopting guidelines to foster responsible development. To help encourage private investment in the CRRD, the City should look and work with the private sector to identify catalyst projects that are in keeping with the overall goals of the District.

- Identify and encourage development in locations that existing infrastructure can serve before extending new infrastructures into other areas
- Promote quality and desired in-fill development and expansion by using capital improvements to revitalize underutilized areas with existing infrastructure
- Develop and invest in improving existing infrastructure at adequate, efficient, and required levels of service

- The Gervais St and Taylor St corridors/intersections should not only be redeveloped to create a sense of “place” for the East Central City but also to create a significant “front door” for downtown district
- Develop primary road corridor design overlays
- Identify potential uses and operators
- Identify potential partnerships
- Provide incentives for greyfield/brownfield redevelopment
- Coordinate streetscape and utilities improvement

**Goal: Ensure adequate infrastructure for current and future development**

While the District is within the urbanized area of the metro region, aging facilities such as deteriorating or small water and sewer lines could inhibit growth in the District. Conversely, the fact that there are urban facilities in the District should be used to direct new development into the District instead of that development locating to a “Greenfield” site in the suburbs or even the rural fringe.

- Adequately and timely fund capital improvement projects to improve the operational efficiency, use and/or life expectancy of existing city facilities
- Establish municipal water service boundary (MWSB) for City of Columbia to promote in-fill development and redevelopment of blighted areas.
- Require the adaptive reuse of existing buildings before new community facilities are constructed
- Permit and encourage green infrastructure and design as a way to make Columbia’s community facilities sustainable
- Fund and pursue land acquisition to allow adequate and proper expansion of necessary community facilities throughout Columbia
- Allocate funds to expand and upgrade community facilities so they may better serve the public’s needs
- Establish timely and complete processes for the funding and completion of systems enhancements and maintenance to become proactive in addressing needs and service issues
- Infrastructure investment

**Goal: Promote diverse residential development**

While preserving the single-family residential “core” where appropriate, other forms of residential development should be encouraged as a means to provide a greater diversity of residents, but to also accommodate the changing needs of current and future residents.

- Encourage the diversity of housing types to meet the needs of all citizens
- Dedicate funds for the recapitalization of the CityLender home loan program
- Include a mix of building types such as office buildings, live-work units, shop fronts, courtyard apartments, mews houses, apartment houses, town houses, small houses and large houses

**Goal: Encourage context sensitive development**

New development and redevelopment should respect the existing pattern of development. Consideration should be given to scale, lot size, building design and layout, and street connective, among others. One way to accomplish this goal is by creating context sensitive design guidelines and even residential plan books for new development.

- With many established neighborhoods experiencing the loss of larger existing homes through lot subdividing, the City of Columbia should develop guidelines and policies to better regulate and guide this process

- The existing single-family fabric of the neighborhoods should be preserved and enhanced
- Existing homes should be restored when feasible
- New infill development within these cores should focus on single-family homes that are consistent in style and scale with the surrounding community
- Code enforcement should be increased to prevent the deterioration of existing buildings and lots
- Infrastructure investment

### **Goal: Preservation of Open Space**

Parks and preserved natural resources contribute to the open space of the community. Finding opportunities to expand the park system by improving existing parks and building new parks with the notion that they serve as “outdoor” rooms for the community contribute to the community character. Preserving natural resources such as streams and ponds help to protect the environment, furthering the goal of sustainability.

- Identify and implement innovative and sustainable ways to protect both surface and ground water sources from contamination and pollution
- Identify and protect the natural, traditional course for water drainage
- Work consistently to raise the standards of quality for all surface waters.
- Study and develop a natural water bodies buffer plan
- Develop special zoning and/or overlays to encourage cluster zoning/low-impact development for sensitive areas to ensure their protection and preservation
- Form a committee to develop and implement an extraterritorial jurisdictional boundary for the City of Columbia’s future growth and development
- Study the capability of smart growth, as well as similar practices, and their potential application and effect for the City of Columbia
- Expand and interconnect greenways and trails throughout Columbia
- Fund and implement active procurement of land for future parks
- Create in-fill parks on available open tracts of land to better serve neighborhoods
- Require a percentage of park space, public and private, for all new residential and large-scale commercial developments
- The creation of additional pocket parks, and a linear trail space that connect neighborhoods to activity nodes
- Identify issues/needs within existing parks
- Acquire areas for new parks as identified by the Master Plan
- Identify funding sources
- As part of the Bull Street redevelopment, connect the floodplain and creek within the site to a regional greenway network beyond the site, ultimately connecting to the Broad River

### **Goal: Preserve and enhance community character**

Find the unique features of a community and implement activities to protect and enhance those features. Activities could range from simple signage letting people know they are entering the neighborhood, to adopting design guidelines based on the unique architecture of a specific area.

- Articulate the unique heritage and character of Columbia through monument gateway entrances and unique identifying design and facilities
- Strive to improve the quality, aesthetics, and access to commercial corridors throughout Columbia
- Encourage and promote innovative architectural design
- Existing homes should be restored when feasible
- New infill development within these cores should focus on single-family homes that are consistent in style and scale with the surrounding community
- Establish community branding identification

- Implement a marketing campaign to combat the negative perception of a being a high crime area
- Improve community markers and develop Gateway monuments
- Create volunteer clean-up brigades for each district

### **Goal: Encourage multi-modal transportation**

Connectivity within the District, but to the regional beyond is a key component for the success of the redevelopment area. Pedestrian access has already been discussed, but in an area where approximately 30% of its residents do not have access to a private vehicle, transit access is also critical.

- Encourage the use of MX zoning districts citywide, especially along gateway corridors.
- Reduce the need for single occupancy vehicle trips and travel through better land use planning techniques
- Provide more opportunities for neighborhood scale commercial and retail.
- The City of Columbia should begin to study the potential benefits and effects of implementing Form-Based Zoning.
- Repair damaged sidewalks
- Replace missing sidewalks
- Close and consolidate curb cuts when feasible
- Improve bus stops with shelters
- New development should focus equally on traffic flow and safer pedestrian movements

The *Comprehensive Plan 2018* notes that traffic congestion is less severe inside the beltway of interstate highways than in the suburban areas outside the beltway, due to the interconnected street grid in the City Center and the lack of interconnectivity in the suburban areas. Within the CRRD, any changes or extensions to the street system should respect the following principles, which have been drawn from Columbia's existing plans:

- **Maintain an interconnected grid system.** The grid does not have to be rigid—the Comprehensive plan notes that the area inside the beltway is served by a “linear or curvilinear grid”. Extensions of existing streets should reinforce the existing grid, and existing elements of the grid should not be compromised through street closures or consolidation of land into “superblocks”.
- **Develop a system of Complete Streets.** The Complete Streets concept recognizes that, while moving automobile traffic is a primary purpose of all streets, these streets must also provide for safe and efficient movement of pedestrians, cyclists and transit.
- **Recognize the importance of streetscapes to the sound development of neighborhoods, districts and employment centers.** Beyond providing access to property, streets also have a profound influence on the character of the development on adjacent properties. The design and appearance of streets can enhance or degrade nearby neighborhoods, businesses and community facilities. Streets should be designed in context with the desired character of the neighborhoods and districts they serve. Landscaping, lighting, pedestrian ways, “way finding” signage and other design features are integral.

## **1. Public Facilities**

### **a. Libraries**

The Richland County Public Library system - which includes the Main Library in downtown Columbia and 10 branches located strategically across the county - is a community focal point that attracts more than 2.1 million visitors each year. Circulation of library materials system wide exceeds 3.3 million each year, with in-house usage at more than 6.2 million. On average

each day, more than 3,000 people use the Main Library, and another 5,000 or more use RCPL's 10 branch locations.

RCPL holds more than 1.1 million books; more than 900 magazine titles in print; more than 15,000 magazine titles online; more than 150 newspaper titles; nearly 90,000 videos, DVDs and CDs; more than 400 computers with access to online and Internet resources; and 80 electronic databases.

Services provided include: adult literacy, clubs/organizations directory, homebound service (which delivers library books to homebound patrons 60 and older), interlibrary loan, meeting rooms, small business tools, special needs services, and virtual career resources.

During 2008 the RMPL enjoyed in-house programming attendance of 42,224, outreach programming attendance of 9,664, 9,562 class visits/tours, children summer reading club enrollment of 22,042, teen summer reading club enrollment of 2,849, and adult summer reading club enrollment of 6,767.

## **b. Parks and Recreation**

The Parks and Recreation Department is responsible for hundreds of acres of park land and open spaces throughout the City of Columbia. Within the park system there are several sites which are more prominent and are utilized to a greater extent or have some historical significance. These serve on a more city or region wide basis, while other parks are community or neighborhood oriented. Each of these parks is unique and offers a variety of activities.

The Department operates many community and neighborhood centers, baseball/softball fields, shelters and greenways that can be reserved for public or private use by family, business, church and other organizations for various events. On average our neighborhood community centers can accommodate 50 people or less. These facilities are fantastic for small, less formal events particularly geared for family and children's parties. Playgrounds are adjacent to most of the sites with plenty of outdoor space for games and other activities.

In the next five years, the City of Columbia staff will develop plans for the expanded use or capital improvement of its parks and recreational facilities. Improved facilities, similar to the recently opened skate park, contribute to healthier lifestyles, revitalized neighborhoods and safer communities.

## **c. Health Care**

Several major medical hospitals and one large federally qualified health center network offer premier medical services to Columbia citizens. Area hospitals offer the latest in state of the art technology specializing in research to improve patient health and drive economic development. Federally Qualified Health Centers provide low-cost primary healthcare services to low-income working poor and work with hospitals to reduce the impact of chronic disease on hospital utilization and inappropriate emergency room visits.

Providence Hospital, located in downtown Columbia, is a 247-bed hospital founded in 1938 by the Sisters of Charity of Saint Augustine to minister to the community, in both body and spirit. The facility is best known for the expertise in cardiac care it provides through Providence Heart & Vascular Institute, which serves as a nationally recognized referral center for the prevention, diagnosis and treatment of cardiovascular disease.

Palmetto Health is a South Carolina nonprofit public benefit corporation consisting of Palmetto Health Richland and Palmetto Health Baptist in Columbia and, in partnership with Greenville

Hospital System, Baptist Easley in Pickens County. Today Palmetto Health Baptist Columbia operates at a capacity of 489 acute care beds with some 2,300 full- and part-time employees, nearly 750 physicians and 500 volunteers.

Palmetto Health Richland is a fully accredited facility and a major referral center for physicians across South Carolina and beyond. As a teaching hospital, Palmetto Health Richland has 12 physician residency programs with more than 180 residents on staff. The hospital is affiliated with the University of South Carolina and other institutions of higher learning to provide training opportunities for medical, dental, pharmacy, nursing and other healthcare students. These affiliations attract nationally known medical professionals to the hospital, and patients benefit from the latest treatment methods developed from their work and from their participation in national research efforts.

The City of Columbia will partner with the Office of Community Services at Palmetto Health to address community health initiatives and community outreach. Community health initiatives engage the underinsured and uninsured persons to ensure good health.

The Wm. Jennings Bryan Dorn VA Medical Center (Dorn VA) is a 216-bed facility, which includes primary care, specialty care, mental health, acute medical, surgical, psychiatric, physical medicine and rehabilitation, neurology, oncology, dentistry, geriatrics and extended care. Healthcare was provided to over 65,730 patients in fiscal year 2009. There were 707,533 outpatient visits and a total of 5,518 inpatients treated in fiscal year 2009.

The Eau Claire Cooperative Health Center, Columbia's Federally Qualified Health Center, is a 501 (c ) (3) neighborhood-based medical safety net system. Now in its 29<sup>th</sup> year of community service, the Cooperative operates pediatric, ob/gyn, family medical, pharmacy and behavioral health services. The Cooperative serves 35,000 patients (over 13,000 are Columbia residents) and generates more than 120,000 annual visits. The Cooperative's 11 facilities, located in four Midlands counties, include four facilities within Columbia city limits in 29203 and 29204 zip code areas. All services provided by the Cooperative are on a sliding fee scale based on family size and income. No one is denied services because of an inability to pay. The Cooperative is opening a new \$1.5 million facility on Monticello Road in Spring 2010.

According to the latest community needs survey sponsored by the United Way of the Midlands<sup>55</sup>, the lack of accessible and affordable dental care for adults ranks as the greatest primary health care need in low-income neighborhoods of the city. There are few dentists available in the 29203 zip code, fewer accept Medicaid insurance and none offer a sliding fee scale to the public. The 29203 zip code is home to a population of more than 32,000 underserved individuals.

Children in the City's target areas lack access to preventative dental services and adults lack access to affordable restorative dental services.

#### **d. Social Services**

The Richland County Department of Social Services administers programs that include foster care, protective services for children and adults, child care assistance, Young Parent program, child support assistance, and family services. Eligibility is based on income for some programs.

The SC Department of Health and Environmental Control administers the State's Medicare program. Medicaid is South Carolina's grant-in-aid program by which the federal and state governments share the cost of providing medical care for needy persons with low incomes.

<sup>55</sup> United Way of the Midlands, Facing Facts 2009, [www.uway.org/facing\\_facts](http://www.uway.org/facing_facts)

Harvest Hope Food Bank is a non-profit organization serving 20 counties in central South Carolina. Their mission is to provide for the needs of hungry people through gathering and sharing quality food with dignity, compassion and education. Harvest Hope served over 3.1 million persons in 2009. A majority of their clients (79%) have a high school education or less and 74% are unemployed. Sixty percent (60%) of their clients report monthly income of less than \$1,000.

- 55% of Harvest Hope Food Bank clients say they have had to choose between paying for food and paying for utilities or heating fuel.
- 46% had to choose between paying for food and their rent or mortgage.
- 40% had to choose between paying for food and medicine or medical care.
- 43% had to choose between paying for food and paying for transportation.
- 40% had to choose between paying for food and paying for gas.

Within the next five years, Harvest Hope is planning to move their facility into one of Columbia's target areas for development. The City will support that move and encourages a partnership.

### **e. Education and Training**

Richland County School District One is South Carolina's sixth-largest school district, with 50 schools and more than 23,000 students in kindergarten through 12th grade. It operates 29 elementary schools, 9 middle schools, 8 high schools, 3 charter schools, 1 alternative school, and an adult and community education program.

The city partners with Richland County School District One in support of the College Summit Program. College Summit helps communities increase the college-going rate of their low-income youth by ensuring that every economically-disadvantaged student who has proven that he or she can do college-level work is given the guidance, support, and financial information needed to enroll in college.

Trained student influencers build college-going culture, while teachers and counselors use a managed curriculum and technology tools to help all students create postsecondary plans and apply to college. Data and accountability tools equip school leaders to manage improved student outcomes. All students see high school graduation as a launching pad to successful futures.

College Summit focuses on transition, an often overlooked step in the postsecondary planning process that can be particularly challenging for first-generation college-going students. High-achieving low-income students often lack many of the resources and information available to their more affluent classmates when applying to college, such as test prep courses, college visits, and application guidance. College Summit equips schools so that all students can be supported through this application and transition process. Through innovative school partnerships, College Summit provides educators and students with the right tools, resources and experiences to better navigate the difficult transition from Grade 12 to Grade 13. The program begins providing support services in the eighth grade.

Richland School District Two continues to be one of the fastest growing school districts in South Carolina, with student enrollment above 24,000. Their academic programs are attracting nearly 1,100 new students per year making the district the largest in the Midlands. Richland District Two is made up of 35 schools and centers: 16 elementary schools, six (6) middle schools, four (4) high schools, four (4) magnet centers, two (2) child development centers, two (2) alternative schools, an adult/community center and an extremely, attractive variety of magnet programs.

Private Schools in Columbia include:

- Ben Lippen School
- Hammond School
- Heathwood Hall Episcopal School
- Cardinal Newman School
- Grace Christian School

Public and private higher education institutions located in the City include:

- Allen University (Private Historically Black University)
- Benedict College (Private Historically Black College)
- Columbia International University (Private Theological Seminary)
- Columbia College (Private Predominantly Female College)
- Midlands Technical College
- University of South Carolina (State-Supported Senior University)

These institutions of higher learning are logical partners for the City of Columbia to achieve its housing and economic development objectives.

#### **f. Historic Preservation**

The US Department of Interior accepts nominations to the National Register of Historic Places for individual sites and for districts. The National Register denotes a district as an area that possesses a significant concentration, linkage, or continuity of sites, buildings, structures, or objects united historically or aesthetically by plan or physical development. The following are historic districts in downtown Columbia:

- Allen University Historic District
- Bellevue Historic District (Cottontown)
- Benedict College Historic District
- Columbia Canal
- Columbia Historic District I (Arsenal Hill)
- Columbia Historic District II
- Columbia Historic District II Boundary Increase
- Elmwood Park Historic District Boundary Increase (Fuller House)
- Forest Hills Historic District
- Granby Mill Village Historic District
- Old Shandon Historic District
- University Neighborhood

#### **g. Museums**

Columbia Museum of Art - Founded in 1950, the museum opened its new building on Main Street in 1998 by transforming an urban department store into a sleek and airy, light-filled space with 25 galleries. The collections include masterpieces of the Italian Renaissance and Baroque from the Samuel H. Kress Collection, works by significant furniture and silver makers, as well as modern and contemporary art from the present time. Of particular interest are Sandro Botticelli's *Nativity*, Claude Monet's *The Seine at Giverny* and art glass by Louis Comfort Tiffany. The Museum also offers changing exhibitions from renowned museums and educational programs that include group and public tours, lectures, films and concert series.

EdVenture is a locally-managed, not-for-profit informal educational institution. Not a state-funded government agency, their funding comes through three main sources: 50% of our annual operating budget comes from admissions and earned revenue, 30% from members, sponsors and donors, and 20% from local government support. Edventure is supported in part by the City of Columbia and Richland County. The facility hosts six world-class exhibit galleries, a library, learning laboratories, resource centers and other visitor amenities. Two additional outdoor

gallery spaces are located just outside the museum's front doors. Within the total 85,000 square feet that is EdVenture Children's Museum, there are more than 350 individual hands-on exhibits. Other museums in the Columbia area include:

- Columbia Fire Department Museum
- Columbia Historic House Museums
- Criminal Justice Hall of Fame
- Fort Jackson Museum - US Army Finance Corps Museum
- McKissick Museum - University of South Carolina
- South Carolina Aviation Hall of Fame
- South Carolina Confederate Relic Room & Military Museum
- South Carolina Governor's Mansion - originally Arsenal Military Academy
- South Carolina Military Museum
- South Carolina State House Art Collection
- South Carolina State Museum

## 2. Public Improvements

The City of Columbia has engaged various studies and development plans covering areas within its municipal limits and determined that public improvements are needed and necessary to stimulate private investment in areas that are designated as blighted and/or conservation areas.

### Columbia Renaissance Redevelopment District Plan

The Columbia Renaissance Redevelopment District (CRRD) Plan includes strategies for development in the North Main Street and East Columbia Districts of Columbia. The objectives of the Catalyst Projects described in this redevelopment plan are as follows:

- Expand Columbia's economy to create more living-wage jobs, emphasizing job opportunities for unemployed and underemployed residents.
- Attract and expand new and existing services, developments, and employers to position the City to compete in the economy of the 21st century.
- Provide an array of housing choices with an emphasis on affordable housing that meets the needs of current residents and attracts new residents to the city.
- Eliminate blighting influences throughout the CRRD.
- Increase neighborhood retail services; develop commercial corridors and employment centers.
- Support redevelopment initiatives that enhance and preserve unique urban features and amenities, including downtown, the waterfront and historic structures and communities.

**Table 38: North Main and East Columbia Catalyst Projects**

Catalyst Project No.	Project Description	Private Investment	Improvements
1	Sunset Hotel Development	\$ 4,500,000	A new 56,000 square foot hotel development on 2.8 acres of commercial property that is currently vacant.
2	North Main Development	750,000	A new 4,500 square foot restaurant franchise on currently vacant commercial property
3	Senior Matters Project	37,698,385	A new 245,154 square foot open living facility for seniors and physically challenged

			individuals on 9.9 acres of vacant land.
4	Allen University Mixed Use Development	4,394,060	A new 48,064 square foot mixed business and residential development with retail space on the first level.
5	Columbia College Development	3,838,560	Approximately 79,000 square feet of residential and retail space on commercial property that is currently tax exempt.
6	Wellness Center at Two Notch Road	9,993,061	Approximately 100,000 square foot building with medical office/technology, retail and restaurant uses on 3.32 acres of vacant land.
7	Bull Street Development	<u>388,700,000</u>	Approximately 500,000 square feet of commercial and office space and 1,243 residential units on 178 acres of land that is currently tax exempt.
Total		\$449,874,066	

The Redevelopment Plan includes the following strategies for public improvements:

#### **Street Improvements**

1. Improvement to existing streets including extensions, changes to pavement or lane widths, intersection improvements, signalization, creation of on-street parking, sidewalks, curb and gutter, storm drainage. Landscaping, lighting, signage, and related infrastructure.
2. An improved vehicular connection and relocation of streets as needed
3. Entry/gateway features including landscaping, lighting, signage and other improvements at major entry points into the CRRD
4. Construction of new streets, including sidewalks, curb and gutter, storm drainage, landscaping, signalization, signage and related improvements required to serve the redevelopment area
5. Planning, engineering and other professional services related to the items above based upon a 5 year TBD utility capital improvement program estimated to be \$30,000,000

#### **Utility System Improvements**

1. Improvements to public water, sewer, electric, storm water and communication systems as required to bring the systems up to date and make them functional for planned development
2. Acquisition of utility easements, rights-of-way or other property rights associates with the provision of new and improved utility services or removal of obsolete systems
3. Removal of overhead utility lines and replacement with new below ground systems
4. Demolition and disposal of obsolete utility system components
5. Construction or improvements to administration spaces relating to utility systems
6. Planning, engineering and other professional services related to the items above
7. Public safety Shot-spotter gunshot location plat
8. Tactical wireless video/audio surveillance system
9. Broad band wireless (Wi-Fi and Wi-Max)

#### **Property Acquisition**

1. Surveys and appraisals related to all projects
2. Historic preservation surveys, nominations and design
3. Planning, design, engineering and architectural services related to all projects
4. Environmental studies and abatement for all projects

5. Legal services for all projects
6. Marketing, advertising and related costs for all projects
7. Financing, including fees and costs associated with bond issuance or re-issuances, reporting and ongoing management of bond funds

### Financing Costs

1. Construction interests
2. Debt service reserves
3. Bond issuance or re-issuance

### East Central City Catalysts

The East Central City Redevelopment Project Area is comprised of approximately 1,050 acres. The majority of the project area consists of the contiguous area generally bounded by: Harden Street to the west, Belt Line Road to the north, the Forest Acres Community to the east and Santee Ave to the south. In addition, +/- 50 acres not contiguous to the project area are located to the south of the main project area. This area, known as the South Edisto Court Neighborhood, is bordered by the Owens Field to the south, a railroad-switching yard to the west, Holt Street to the east, and Superior Street to the north.

East Central City is characterized by single-family residential neighborhoods with traditional commercial corridors and large institutional uses. The area encompasses +/- 1050 acres of blighted conditions. The neighborhoods have suffered from years of governmental neglect and suburban flight. Two former public housing projects, Celia-Saxon and Hendley Homes, and the existing Allen-Benedict Court and Gonzales Gardens public housing projects have contributed to this condition. These large developments of low-income housing often had up to 400 residents placed within an existing community, interrupting the established economic and physical fabric. Minimal redevelopment efforts and a lack of capital improvements have left the communities with abandoned homes, vacant lots and heavy crime areas. Basic services such as street lighting, sidewalks, trash removal and code enforcement are absent within the community. Areas of the Lower Waverly and Lyons neighborhoods have not seen any new development or public investment for decades.

The scope of the Plan for the Redevelopment of East Central City (ECC Plan) is twofold: First, this report provides a redevelopment plan in the form of an Implementation Plan, **identifying initial catalyst projects for twelve of Columbia's core neighborhoods with blighting influences**; and Second, it presents a Master Land Use Plan to develop generalized criteria for the overall development of the corridor, the elimination of the **blighting influences**, and the construction of necessary public infrastructure. The master plan focuses on creating affordable housing choices for future and current residents and improving retail goods and services within the community as well as planning for growth of local institutional uses.

The ECC Plan makes the following recommendations:

#### **Preserve the traditional single-family "core" neighborhoods**

- The existing single-family fabric of the neighborhoods should be preserved and enhanced. Existing homes should be restored when feasible. New infill development within these cores should focus on single-family homes that are consistent in style and scale with the surrounding community.

#### **Create centralized neighborhood activity nodes**

- Concentrate high-density commercial areas at central locations within the community. These nodes should provide basic goods and services to the community. These nodes should be within walking distance for residents, provide a pedestrian friendly environment, and should include alternative transportation opportunities, such as designated transit stops with appropriate shelters, for better local mobility.

**Redefine the traditional commercial corridors within the community**

- The existing abandoned commercial corridors should be redeveloped as high-density housing districts. These districts would provide new and existing residents with various housing opportunities. These higher density residential uses would also create a physical buffer between the high volume traffic corridors of Gervais St, Two Notch Rd, Harden St and Millwood Ave, and the single-family core neighborhoods.

**Preserve, enhance and create public open space**

- Parks are great gathering and meeting places for people. East Central City is fortunate that there are some good parks within the community. But as the residential density increases, new and existing parks will need to provide safe and well-maintained spaces for residents to interact. The creation of additional pocket parks, such as Isaac McClinton Park in the South Edisto Court Neighborhood, and a linear trail space that connect neighborhoods to activity nodes is crucial.

**Encourage home ownership and rehabilitation**

- During the community workshops, the neighborhood residents voiced concerns over the high number of rental properties. New homes, developed within the community, should be marketed towards the work force economic demographic.

**Strengthen code enforcement**

- To assist the public perception of the City's enforcement efforts, the City will need to educate the public of their activities within the community. In addition, increased consistent enforcement "sweeps" of known troubled properties will reinforce this commitment.

**Create a pedestrian friendly environment**

- Many of the streets within the East Central City do not encourage pedestrian movement. Sidewalks are often missing or damaged. Street lighting is limited. Along some of the commercial corridors, such as Gervais St and Two Notch Rd, walking is dangerous. Multiple curb cuts negatively affect pedestrian safety as well as inhibit traffic flow. Most of these corridors do not have shade trees. Bus stops are often nothing more than a sign and a dirt patch. New development and streetscape enhancement projects will need to focus equally upon traffic flow and safer pedestrian movements.

**Create gateways to downtown Columbia**

- East Central City has two strong gateways to downtown Columbia. The Gervais St and Taylor Street corridors/intersections should not only be redeveloped to create a sense of "place" for the East Central City but also to create a significant "front door" for downtown district.

**Enhance community identification**

- Signage within the neighborhoods exists; but the signs are often small or obstructed. Neighborhood signage needs to be enhanced through the use of additional community signage, hardscape and landscape elements and increased sensitivity to signage placement.

**Encourage continued community involvement**

- The community workshops proved that the neighborhood residents are interested, concerned and vocal. They know the history of the neighborhood and the owners of properties, and have identified area blight. Many residents have a negative opinion of the institutions and/or the City as they often find out projects after they have begun. Better City communication and continued community involvement will be crucial during the development of the catalyst projects for continued public support.

Twenty-one catalyst projects have been identified for the East Central City. These catalysts were identified through a three-step process. A real estate/market study inventoried and analyzed each parcel within the study area. The market study identified both the positive and negative

influences affecting each cluster. During this inventory and analysis, twenty projects were identified as potential catalysts. The market study proceeded to rank these catalysts based on five elements:

- Primary and secondary access routes
- Compatibility with surrounding developments
- Impact on existing developments
- Potential for successful redevelopment
- Long term impact to neighborhood

During the real estate/market study, the development team also performed a visual site inventory and analysis of the clusters. This analysis was based on physical and social conditions within the clusters and it allowed the development team to identify potential redevelopment areas and catalyst sites. With the impact of the real estate and development team analysis completed, the most important element of the catalyst assessment was input from neighborhood residents during the public workshops. Residents identified many of the catalysts identified by the market study and site analysis during the workshop. The development team then began the concept planning process for each.

The development team reviewed and incorporated the feedback from residents and public officials who attended the public workshops. The catalysts were then analyzed and ranked by the development team into three development tiers. The catalyst rankings were based on many elements including the site's physical and social attributes, the market analysis' recommendations, potential land parcel acquisition, potential development partners and comments provided from residents and City officials during the workshops.

Tier One catalysts<sup>56</sup>:

- Heidt Street Corridor – Lower Waverly Neighborhood - This area is predominately vacant property or single-family residential homes in blighted condition(zoned R-1) with some commercially zoned land and operating businesses (zoned C-3) fronting Millwood Ave.
- Manning Street - The catalyst is located within the Lyon St Neighborhood and consists of various vacant lots and poor-conditioned homes within a five city block area. Security is an issue and will remain one until the redevelopment of Gonzales Gardens has begun.
- Schoolhouse Road - An emphasis of owner occupied homes and the removal of the convenience store will provide a more stable residential atmosphere than the existing rental community.
- Booker Washington Heights – Two catalysts: mixture of single-family homes and multi-family concrete block units. The single-family homes are concentrated on Beaumont Street between Booker St and Douglas Street. There are numerous vacant lots and homes that are in need of demolition or extensive renovation.
- Two Notch Road at Chestnut Street - the site is ideal for a mixed-use development consisting of ground floor office/retail and second floor office or residential.
- Wiley Street Corridor - The Wiley Street catalyst looks to capitalize upon the strong existing single-family fabric of the South Edisto Court community while integrating with the redevelopment of Hendley Homes.

Tier Two catalysts:

- Gonzales Gardens
- House Street
- Two Notch Road at Schoolhouse Road
- Two Notch Road at Waites Road

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<sup>56</sup> East Central City Consortium Redevelopment Plan, Section 5 Catalysts, June 2004, [www.columbiasc.gov](http://www.columbiasc.gov)

- Dart Street Park
- Waverly Street
- Commerce Drive Park

Tier Three catalysts:

- Tree Street and Herbert Street
- Gervais Street and Millwood Avenue
- Carnegie Street
- Allen-Benedict Court
- Richland Street
- Elmwood Street and Harper Street

### **North Columbia Catalysts**

The North Columbia Master Plan was developed from the findings of the community analysis. Due to the size of the study area, one single recommendation or concept would not be applicable to all the areas. The North Columbia Master Plan area is bounded between Interstate 20 to the north, the City's Central Business District to the south, Farrow Road to the east and the Broad River Road to the west. The area encompasses twenty five organized neighborhood associations on approximately +/-4200 acres. The North Columbia Master Plan identified three villages within the project area. These villages were identified based on location and similarities of adjacent neighborhoods. Each village identified activity nodes for retail, residential and cultural interaction, redefined transportation corridors into higher density residential or transitioning retail districts and identified improvement recommendations for each neighborhood.<sup>57</sup> The Plan lists community goals and action steps:

Community Goal: Reinvent the Image of North Columbia

- Establish community branding identification (North Columbia Coordinating Committee)
- Implement a marketing campaign to combat the negative perception of being a high crime area
- Improve community markers and develop Gateway monuments
- Create volunteer clean-up brigades for each district (Neighborhood Clean-up Initiatives)

Community Goal: Preservation of existing single-family neighborhoods

- Code Enforcement
- Regulatory Enhancements
- Rehabilitation of existing homes
- Infill Development
- Infrastructure Investment

Community Goal: Develop mixed-use activity nodes

- Develop primary road corridor design overlays
- Identify potential users and operators
- Identify potential partnerships
- Provide incentives for greyfield/brownfield redevelopment
- Coordinate Streetscape and Utilities improvement
- 

Community Goal: Maintain and develop new parks and community open spaces

- Identify issues/needs within existing parks
- Acquire areas for new parks as identified by the Master Plan
- Identify funding sources

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<sup>57</sup> Master Plan for the Villages of North Columbia, Executive Summary, December 2005

Community Goal: Increase educational services and outreach programs

- Inform and improve social programs within the community
- Identify potential partnerships with education facilities
- Increase police presence within the community
- Identify cultural programs and groups for community

Several neighborhoods are suffering from areas of blight. This can be associated with smaller homes that lack significant reinvestment opportunities, lack of code enforcement and minimal capital improvements. Efforts currently under way in many of these blighted neighborhoods include single family construction coordinated by the city sponsored Eau Claire Development Corporation (ECDC).

The Community identified 22 Catalyst Sites as priority areas for development. The First Tier Catalysts are:

- North Main Street at River Drive - catalyst project would create a dynamic pedestrian friendly activity center that would include retail and residential elements
- Broad River Road - catalyst would redevelop existing industrial uses and vacant neglected parcels into a higher density residential development
- North Main Street at Colleton Street - redevelopment of the existing multi-family housing along N. Main Street at Colleton Street into owner occupied townhomes would eliminate a current eyesore from the community as well as provide alternative housing
- North Main Street at Columbia College Drive – mixed use node combining student use of retail with residential
- North Main Street at Prescott Road – higher density residential and retail

Second Tier Catalysts

Catalyst 1-1 (Coca-Cola Building)

Catalyst 2-1 Hawthorne Avenue at Wildsmere Road

Catalyst 2-5 N Main Street at Elmore Street

Catalyst 4-1 (Floyd Drive)

Catalyst 4-4 (Frye Road at Token Street)

Catalyst 4-8 (N. Main Street at Mason Road)

Third Tier Catalysts

Catalyst 1-3 (N Main Street at Elmwood Avenue)

Catalyst 1-4 (Wayne Street)

Catalyst 2-2 (Hillcrest Avenue at Woodridge Drive)

Catalyst 2-3 (Duke Avenue)

Catalyst 2-4 (Jackson Avenue at Lamar Street)

Catalyst 2-6 (Sunset Dr at Clement Rd)

Catalyst 3-3 (Randall Avenue)

Catalyst 3-4 (Mauldin Avenue)

Catalyst 3-6 (Elliot Avenue)

Catalyst 4-2 (Farrow Road at Easter Street)

Catalyst 4-3 (N. Main Street at Wilkes Road)

### **Innovista Master Plan**

The Innovista Master Plan includes strategies and cost estimates for public improvements. The Waterfront District cost estimate includes:

- Road improvements, primarily right-of-way and landscape improvements to existing streets to make them compatible with the pedestrian scale and overall design quality of the proposed Master Plan

- New roads, including the Congaree River Parkway along the eastern side of the Waterfront Park, the extension of the street grid to the waterfront, and the pedestrianization of the Blossom Street viaduct
- Park elements, including the creation of the Waterfront and Sculpture Parks, and the relocation of power lines from the Waterfront Park.

The total estimated cost of road improvements in the Waterfront District is \$24.5 million while park elements, including the relocation of power lines, account for \$67.5 million.

The Innovation District cost estimate includes:

- Road improvements to Greene Street and portions of Lincoln Street, as well as Blossom Street and Assembly Street from Gervais to Catawba
- New roads and bridges connecting the Innovation District to the Waterfront District. This includes the Greene Street Bridge as well as a new pedestrian connection on Wheat Street above the railroad lines
- The construction of Foundation Square and the Coliseum Promenade

The total estimated cost of the Innovation District is \$18.2 million for the roads and \$8 million for the park elements, for a total of nearly \$27 million. Total estimated costs in the Innovista planning area are roughly \$93 million.

### **a. Solid Waste Disposal**

The Solid Waste Division provides solid waste collection and disposal within the corporate city limits. The division provides daily service in eight different areas. In addition to these services, the Solid Waste Division also assists with waste collection at special events such as the St. Patrick's Day Celebration in Five Points, the Veterans Day parade and special neighborhood clean-ups.

The Solid Waste Division is divided into the following areas:

- Recycling (service is provided to approximately 29,000 residential and small commercial locations)
- E-waste recycling (safe recycling of unwanted computers, televisions, and other electronics)
- Roll cart collection (collection is provided to approximately 30,000 residential and small commercial locations)
- Trash collection (weekly curbside trash collection to approximately 30,000 locations)
- Bulk container service (front-end loader garbage collection service to approximately 3,530 bulk containers per week)
- Compost facility (nearly 25 percent of the city's total trash tonnage flows through this low-tech composting operation that requires a slow biodegradation of vegetation)
- Street sweepers (sweep the city's main thoroughfares on a rotating basis and assist other city divisions in cleanup efforts when roadwork is being performed)

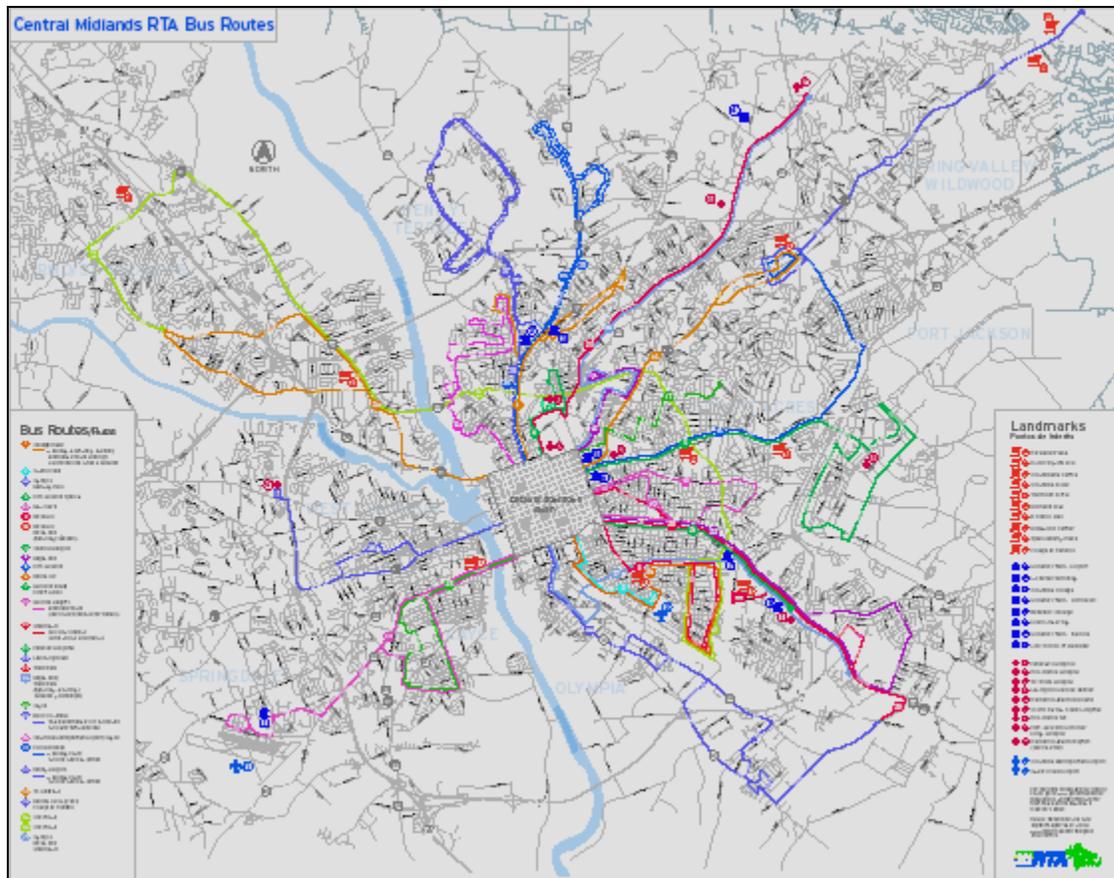
### **b. Water and Sewer**

The City of Columbia operates two water treatment plants, one of which draws water from the Broad River Diversion Canal and the other from Lake Murray. The two plants together produce an average of 60 million gallons of water per day that is furnished to approximately 375,000 people in Richland and Lexington Counties through more than 2,400 miles of underground pipeline. Generally, the Lake Murray Plant serves the areas west of Broad River and the area north of Interstate 20, and the Columbia Canal Plant serves the remaining area. The system is designed, however, so that sustainable water can be supplied to the entire service area by either plant. The Utilities and Engineering Department's Wastewater Treatment/Collection Section of the Operations Division also provides sanitary waste water services to the Columbia area.

### 3. Public Services

#### a. Transportation

Established in October 2002, the Central Midlands Regional Transit Authority (CMRTA) is committed to providing safe, dependable affordable and accessible public transit service to the heart of the Midlands, including Columbia, Cayce, West Columbia, Forest Acres, Arcadia Lakes, Springdale St. Andrews area, Harbison and the Village at Sandhills. Since 2002, the CMRTA has provided transportation for more than 14 million passengers, expanded route services and introduced 43 new ADA accessible buses that offer a safer and more comfortable mode of transportation.



Dial-a-ride-Transit (DART) is a curb-to-curb reservation service provided to people with physical or mental disabilities that do not require a lift system. Eligibility requirements must be met.

**TRAVEL TO WORK:** Sixty-one percent of Columbia city workers drove to work alone in 2006-2008, 9 percent carpooled, 3 percent took public transportation, and 6 percent used other means. The remaining 21 percent worked at home. Among those who commuted to work, it took them on average 18.1 minutes to get to work.

Since the mid-twentieth century, walking and biking have been considered forms of recreation rather than forms of transportation. Therefore, suburban streets were not designed with these modes of transportation in mind and rural roads were not upgraded to incorporate pedestrian and cyclist access. In fact, neighborhood design and placement effectively prohibited walking and biking as a means of transportation.

There are a great variety of factors to which this can be attributed, but one aspect that the City of Columbia can control is community design. Placing the first priority of consideration on new construction, renovation and resource allocation for pedestrians and bicyclist use, we can ensure that the most vulnerable are adequately protected. Everyone from the youngest child to the oldest adult has the right to safely walk and bicycle throughout Columbia as a means of transportation.

In May 2006, Mayor Bob Coble and Columbia City Council established the Bike Columbia Task Force (BCTF). In August 2008, BCTF submitted an application on behalf of the City of Columbia to the League of American Bicyclists (LAB) to be designated as a "Bicycle Friendly Community" – a nation-wide program of the LAB. A Bronze Level Designation was bestowed upon the City of Columbia in September 2008 and is up for review in 2012.

BCTF endeavors to grow the bicycling culture through program implementation emphasis of the "5 E's":

- 1) Education – sharing bicycling tips for both cyclists and motor vehicle drivers;
- 2) Encouragement – events;
- 3) Enforcement – training for law enforcement so that they may properly enforce the Bike Laws of South Carolina;
- 4) Engineering – work with local municipalities and state transportation agencies to ensure they consider installing bicycle facilities when new or maintenance roadway projects are in the planning stage; and
- 5) Evaluation & Planning – ensuring that an inventory is taken of existing bicycle facilities in order to adequately plan for additional facility installations.

## **Airports**

The Columbia Metropolitan Airport (CAE) is much like a 2600-acre city with more than 50 agencies and businesses located on the airport property. Air passenger and cargo service is provided by scheduled airlines, jet freight carriers, two fixed base operators, and various charter flights. Air operations are conducted on an 8600' x 150' runway and an 8000' x 150' runway. Annually, the airport serves more than 1.2 million passengers and processes more than 168,000 tons of air cargo.

Columbia Owens Downtown Airport includes one paved 5,002 foot runway. Owens Field is located on Jim Hamilton Road near downtown Columbia and includes a terminal building, hangers, a pilot's lounge and a conference room.

### **b. Public Safety**

#### **(1) Law Enforcement and Detention**

The Columbia Police Department is staffed by over 400 dedicated sworn officers and civilians committed to providing the finest degree of crime prevention and public safety available. The men and women of the Department work tirelessly to contribute to overall quality of life, and to address all issues which affect citizens where they live, work, and play. Through Community Policing, they maintain a visible presence in Columbia neighborhoods, and a close relationship with community leaders and citizens. Accreditation through CALEA (The Commission on Accreditation for Law Enforcement Agencies, Inc.) holds the Department to a standard that ensures a level of police protection, service, and accountability the equal of any police force in the nation.

Services are provided through an arrangement of four regions: metro, north, south and west.

- Metro region neighborhoods - Arsenal Hill, Belvedere, Benedict Campus, Bradley, Pinehurst, Booker Washington Estates, Grove Park, USC Campus, Finlay Park, to the Congaree River
- North region neighborhoods - Earlewood, Eau Claire Community Council, Elmwood Park, Bethel Bishop, Hyatt Park/Kennan Terrace, and Greenview
- South region neighborhoods - 5 Points, Deerwood, Forest Hills, Hampton Park, Heathwood, Melrose Heights, Rosewood Community, Rosewood Community Council, Shandon, South Kilbourne Community, Waverly, Woodcreek Farms
- West region neighborhoods - The 2177 acre recreational area of Harbison State Forest is also located in West Region, along with neighborhoods including Chestnut Hill Plantation, [Glenridge](#), Heritage Village, Thorntree, and others in the Harbison/Irmo area.

The Alvin S. Glenn Detention Center, located at 201 John Mark Dial Drive, is an essential part of the Criminal Justice System in Richland County. This facility is a function of the Richland County government.

## (2) Fire Service

The Columbia Fire Department exists to protect lives, property and the environment through the enforcement of fire codes, presentation of comprehensive public fire safety education programs, the investigation of incidents of arson, and rapid, effective responses to and mitigation of fires, rescue incidents, hazardous material leaks, and natural disasters. Headquartered at 1800 Laurel Street, the Columbia Fire Department provides services through 33 stations strategically located throughout the city.

## (3) Emergency Medical Services

The Richland County Emergency Services provides emergency medical services for the City of Columbia. Their main office is located at 1410 Laurens Street in Columbia.

## 4. Economic Development

Columbia benefits from a strong regional economic development partnership between the City and its neighboring jurisdictions - Calhoun, Clarendon, Fairfield, Kershaw, Lee, Lexington, Newberry, Orangeburg, Richland, and Sumter Counties. These jurisdictions, along with the Cities of Columbia and Sumter, jointly fund the **Central South Carolina Alliance** (CSCA) in a team approach to regional economic growth. The goal of this public/private partnership is to promote industrial development and jobs creation within a regional context to benefit both urban and rural areas of the ten county regions that forms the geographic heart of South Carolina. Columbia also has an Office of Economic Development and an Office of Business Opportunities, which work closely with the CSCA, the State Department of Commerce, local officials and existing and prospective industrial and commercial employers to encourage quality economic development in Columbia.

### North Main Street Retail Analysis

The City of Columbia North Main Street Retail Analysis<sup>58</sup> calculates the retail potential of the North Main Street corridor. ERA has analyzed the demand generated by several market segments. These segments are residents, office employees, and a small number of college and university students, all within the primary trade area. Students, visitors and inflow are calculated as secondary market segments. The purpose of the study is to analyze retail sales, demand, and opportunities along the corridor in order to suggest ways through which the retail environment

<sup>58</sup> 2008 North Main Street Retail Analysis, Economics Research Associates, Columbia, SC, March 2008, [www.columbiasc.gov](http://www.columbiasc.gov)

can be improved. Because of the limited retail offerings and consumer markets in the City of Columbia, this may entail drawing potential sales from the other corridors or from the downtown area.

The North Main Street corridor extends from the intersection of North Main Street and Elmwood Avenue to the intersection of North Main Street and Clarendon Street. This corridor is approximately 1.8 miles long. The half mile buffer around the corridor represents the primary retail trade area.

The retail study concludes:

*Market Strengths*

- Housing values and incomes of local residents are on the rise which will correlate with increased retail spending.
- Current retail is comprised of good business with great potential to transform the corridor into a strong retail environment.
- Many businesses have been in the market for some time and have a strong dedicated customer base.

*Market Weaknesses*

- Poor signage and street orientation of local businesses.
- Many businesses are lacking in aesthetics and will lose possible business because they do not stand out.
- Payday loan stores should be replaced by full service banking which will allow local residents to spend less on check cashing and more on retail expenditures.

*Future needs/Concerns*

- Continued infrastructure investment and improvement along the corridor.
- Educational initiatives for business owners and small businesses investment and assistance in order to help them grow and properly advertise as well as implement proper signage.
- Attraction of proper retail tenant mix in order to create retail environment that can best enhance and serve local neighborhoods.

ERA estimates that the North Main corridor could support 10,600 to 14,200 sq ft of new retail. It is recommended that new retail space along the corridor is built in clusters instead of as single stores. The development and programming of the new retail would have an influence on what end of the range could be supported. The most important factors to consider in the creation of a new retail cluster are the tenant mix, site location, and the competitive context of the area. A retail mix of 10,600 to 14,200 sq ft would be small and may only support 3 – 5 new stores. This retail mix would work best with a mix of other uses, such as residential and office space. Further retail development would need to be supplemented by additional infrastructure improvement and investment as well as educational opportunities to business owners in order to best ensure a cohesive and well formed retail cluster.

The suggested node locations for the new retail development are North Main Street at Columbia College Drive, North Main Street at Sunset Drive, and area of North Main Street Plaza.

Without some change in the quality of retail offerings along the North main corridor, it is likely that the area will continue to under-perform as a retail corridor and present the same blighted appearance. This situation undervalues the businesses, properties and adjacent residential housing and detracts from the quality of the nearby neighborhoods.

To encourage development of new, first floor retail operations in targeted areas of Columbia's retail corridors, the City of Columbia will implement a loan program for exterior renovations to existing commercial properties. The loan proceeds could be used for installation of commercial

facades, painting and repairs, canopies and awnings, signage, and architectural lighting. This program would create new jobs and increased revenue for businesses, resulting in a major economic impact.

Columbia also has several development corporations. Their goals include creation of new business opportunities either as a partner or leader in private sector development, preservation of historic properties and buildings of character, development of residential opportunities of all income levels, and support of the retail, arts, culture and entertainment sectors, all with the aim to create sustainable commercial districts supporting strong neighborhoods nearby.

### **G. Neighborhood Revitalization**

The City of Columbia has an approved Neighborhood Revitalization Strategy Area (NRSA) comprised of the inner city and central city neighborhoods. There have been no changes to that strategy. The City of Columbia proposes that the previously HUD-approved Empowerment Zone area - comprised of contiguous Census Tracts 2, 5, 9-10, 13-16, 18, 20.02, 28, 106, and 109 - will continue to be designated by HUD as a Neighborhood Revitalization Strategy Area (NRSA) for the term of this Consolidated Plan to ensure continued revitalization and community development efforts. See Appendix 5 for a map of the NRSA.

Residents in the NRSA are challenged with high unemployment and underemployment, low educational achievement, family instability, high teen pregnancy rates, lack of affordable and standard housing, pervasive poverty, access to affordable health care, high crime rates, inadequate public transportation, high number of cases of HIV/AIDS, and drug and other substance abuse.

The designation of this area enables the City to create partnerships with federal government, neighborhood organizations and residents, and local businesses to focus comprehensive community revitalization strategies. Two of the City's four target redevelopment areas are within the NRSA, Eau Claire and Booker Washington Heights. Investment is occurring in the area and the City's master plans for North Columbia and East Central City include catalysts for additional economic development in the area.

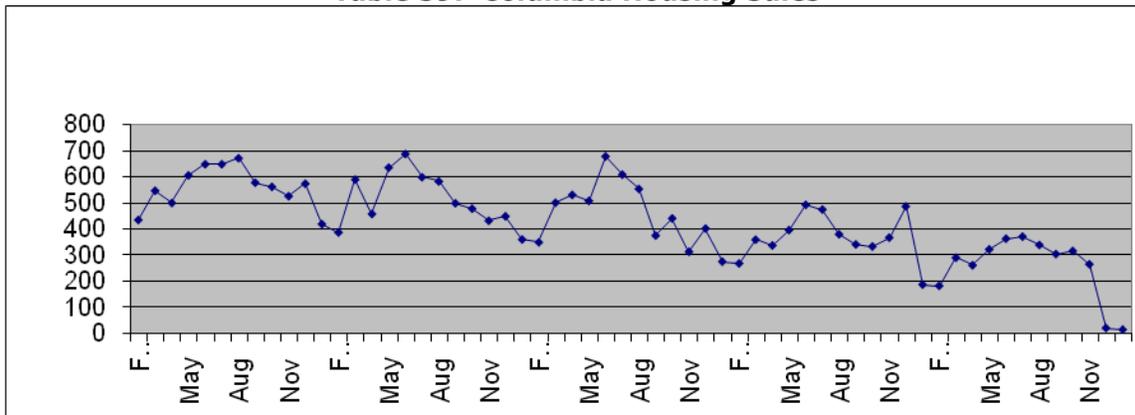
Over the next five years, the City will direct efforts in the NRSA toward creating and retaining jobs, increasing retail opportunities, improving access to affordable health care, rehabbing and weatherizing existing housing stock, constructing new community centers and recreational facilities, increasing streetscaping on economic corridors, assisting neighborhood groups with safety events and beautification projects, preparing high school students for post-secondary education, and motivating young people to make safe, smart choices.

<b>Objectives</b>	<b>Outcomes</b>
Increase access to affordable housing	25 loans
Provide access to medical care, transportation, education and job training	5000 enrollments in Richland Care 500 youth in College Summit
Provide resources for lifelong learning	350 camp scholarships
Improve and maintain streets, sidewalks, parks and green space	10 mini-grants; Parks and recreation facilities assessment; renovate cultural arts center
Increase safety of neighborhoods	Meetings with 200 CCN groups
Integrate economic development policy with a long term vision for Columbia	125 jobs created/retained 10 commercial façade rehabs; new hotel
Preserve stable housing in neighborhoods	35 houses rehabbed

### H. Barriers to Affordable Housing

There has been a decrease in the demand for housing in Columbia of the last few years as illustrated by the declining home sales and building permit applications. See Table 39. The private sector role in housing is to fulfill market demand. The public sector has impacts on the process by which this occurs through its policies, regulations and infrastructure. The challenges that exist are related both to the private sector's ability to meet market demand as well as the availability of land, financing and the public sector regulations and policies regarding development and land use.

**Table 39: Columbia Housing Sales**



	Single Family	Two Family	Three and Four Family	Five or More Family	Total	Change from Previous Year
2000	416	0	0	420	836	
2001	443	0	0	0	443	-47.0%
2002	398	14	12	232	656	25.5%
2003	372	8	0	120	500	-18.7%
2004	477	16	103	176	772	32.5%
2005	597	2	0	57	656	-13.9%
2006	667	18	0	369	1,054	47.6%
2007	700	2	0	489	1,191	16.4%
2008	434	14	12	400	860	-39.6%
	4,504	74	127	2,263	6,968	
% of Total	64.6%	1.1%	1.8%	32.5%		

Communities that strive to ensure a diverse mix of housing face barriers when trying to provide affordable housing. The greatest barrier to affordable housing is the availability and price of land. The rising cost of land and the widening gap between income and housing costs contribute to this obstacle. Another impediment is financing. Federal funding for housing has been steadily declining and state and local governments struggle to compensate for this loss in revenue. Furthermore, building regulations and government fees can make affordable housing even more challenging. These include costs and fees associated with land development regulations, zoning, building code, and infrastructure fees (tap fees).

Housing problems become apparent when there is lack of suitable, affordable housing. HUD defines housing problems as one or more of the following:

- Cost Burden— greater than 30% of income is spent on housing
- Overcrowding— a residential unit is occupied by 1.01 or more persons per bedroom
- Lacking complete kitchen or plumbing facilities

However, the concept of barriers to affordable housing is much more complex when viewed through the prism of regulatory barriers. The City of Columbia acknowledges the challenges of reducing these regulatory barriers. These include the following:

Administrative Processes & Streamlining: This is the procedure by which developers receive permission to develop affordable housing. It includes the process for obtaining zoning changes, building permits, and occupancy permits. The topic also refers to receiving approvals from each government agency involved in the development process, as well as any required public hearings or citizen meetings. It includes both the pre-construction planning activities and review activities that occur during construction.

Building & Housing Codes: Building and housing codes are state or local ordinances that prescribe certain minimum standards for construction, rehabilitation, or occupancy of affordable housing. It also relates to the acceptance or rejection of new building designs, materials, or technology intended to reduce the cost of affordable housing.

Fair Housing and Neighborhood Deconcentration: This topic refers to state and local laws that prohibit discrimination based on race, color, religion, sex, handicap, familial status, and national origin. It also refers to actions taken by state or local governments to enforce or evade these laws.

Fees and Dedications: Fees and dedications are state and local requirements for the payment of fees, dedication of property, or installation of infrastructure to meet the increased demand on public services that result from a particular development. While permit fees impact affordability, they are necessary for implementation of regulations and policies enacted to protect the individual's and community public interest.

Planning & Growth Restrictions: Barriers and solutions included in this category relate to the process of developing a comprehensive land use plan and the restrictions placed on future development based on a map of the community. The topic also covers activities such as smart growth programs, sewer and building permit moratoriums, or requirements for fiscal impact studies.

Redevelopment/Infill: This topic refers to the rules under which abandoned or underused property is redeveloped. This topic includes inner city redevelopment, single lot infill, and brownfields redevelopment, as well as the process for obtaining the state and local government authorization to proceed with such work.

Rent Controls: Rent controls are defined as state and local government actions that restrict rent increases or service fee charges to tenants.

State and Local Environmental and Historic Preservation Regulations/Enforcement Process: This topic refers to state and local enforcement of environmental and historic preservation laws. The topic also includes additional regulations promulgated by state and local governments that exceed federal requirements.

Tax Policies: Any barriers or solutions in this category are state and local tax policies that impact housing affordability, and include laws related to property taxes, tax assessments, transfer taxes, and sales taxes on building materials. It also refers to tax abatements or concessions and homestead exemptions.

Zoning, Land Development, Construction, and Subdivision Regulations: This category includes any rules and regulations that affect the use of land. It also contains rules and regulations that permit an owner to divide his land into smaller tracts. These activities include barriers, such as exclusionary zoning, as well as solutions, such as bonus density zoning. It also includes private restrictions on the use of property, such as deed restrictions.

**Obstacles to Meeting Underserved Needs**

While Columbia's homeownership rate declined from 48 percent to 46 percent between 1970 and 2000, that rate has begun to inch back up during the first decade of the 21<sup>st</sup> century. It now stands at 47 percent. However, Columbia has a sizable low income population and a disproportionate share of subsidized housing with 43 percent of all renter households and 23 percent of all owner households forced to endure some sort of housing problem. Those problems include everything from a lack of adequate plumbing and kitchen facilities to paying more than 30 percent of the household income for housing costs.

The 2009 area median income (AMI) for Columbia was \$62,100 meaning that a household with that income should be able to spend up to \$1,553 per month for housing. However, extremely low and very low income households (< 30 % AMI and 30-50% AMI, respectively) should only be spending \$466 and \$776, respectively, in a market where the fair market rent for a 2 bedroom apartment is \$710 per month.

Unless incomes increase at a rate faster than inflation in the fair market rate for housing, Columbia households will continue to be burdened with housing costs. Limited educational levels exacerbate the ability to increase household incomes. In Columbia, 32.9 percent of the population has a high school education or less.<sup>59</sup> In today's environment of high tech jobs requiring specialized skills usually taught at the post-secondary levels, it would seem unlikely that this situation is going to improve markedly in the near future. Thus, the lack of affordable housing, the relative stagnation in homeownership and the lack of prospects for significant improvement in the employment opportunities for many of Columbia's residents would seem to serve as obstacles to meeting the underserved needs of the vulnerable population.

**I. Lead based Paint**Screening of Children

According to the CDC, children younger than 72 months of age should be screened. Treatment generally consists of various methods of chelation, a process of removing lead from the body. A priority for treatment of children with elevated blood lead levels, however, is removal of lead from their environments.

Lead-Based Paint Reduction

Buildings that contain lead paint are considered hazards, especially when they contain lead paint that is chipping, peeling, flaking, chalking, is on windowsills that are wearing, is on flooring, can come into contact with a child's mouth, or is disturbed by remodeling or repainting. Abatement of a lead-contaminated building becomes a necessity when the child or children living there have a blood lead level greater than or equal to 20 µg/dL. Abatement should include the following steps:

- Proper training of all workers involved in the abatement.
- Protecting those workers whenever they are in the abatement area.
- Containing lead-bearing dust and debris.
- Replacing, encapsulating, or removing lead-based paint.
- Cleaning the abatement area thoroughly.

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<sup>59</sup> American Community Survey, 2008

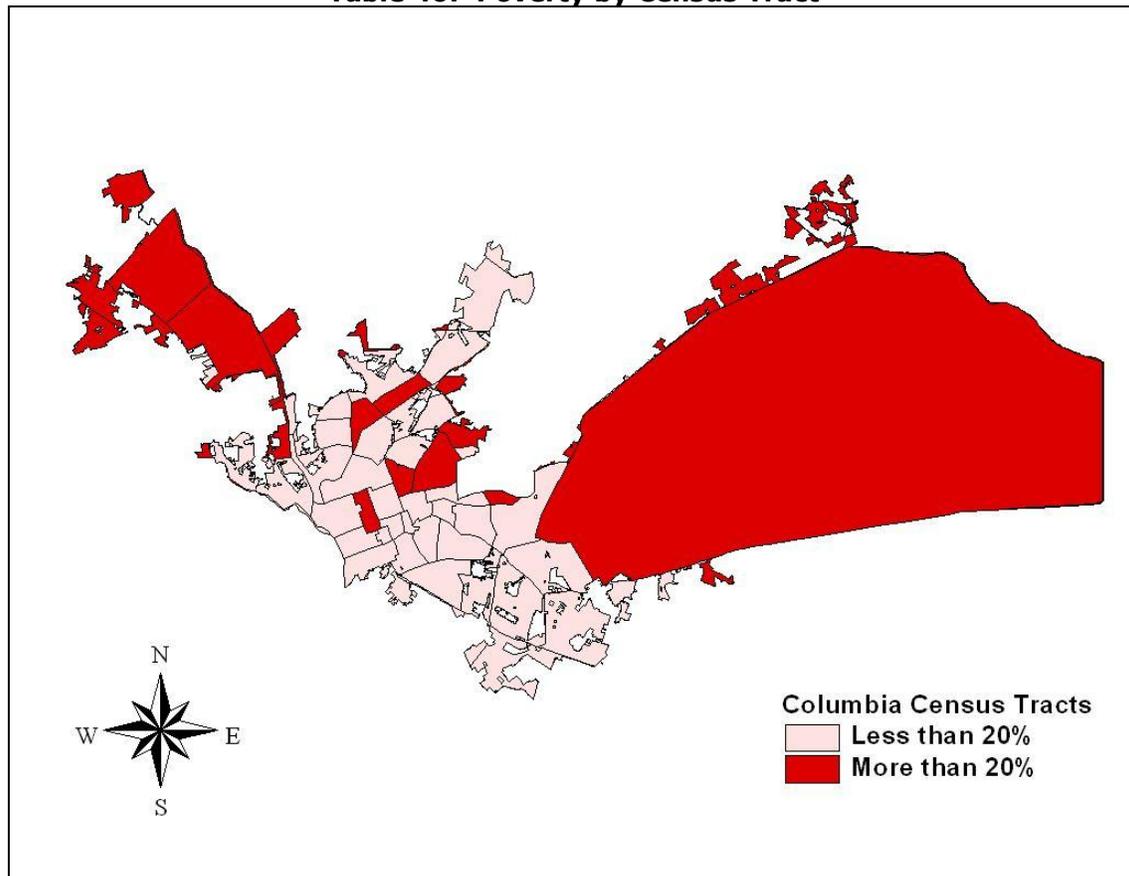
- Disposing of abatement debris properly.
- Inspecting to make certain the property is ready for re-occupancy.<sup>60</sup>

City of Columbia staff will continue to adhere to federal guidelines and control or abate lead-based paint hazards in all rehabilitated housing using federal dollars. Prior to any project receiving funds, City staff will conduct an environmental review and determine if a lead-based paint hazard exists.

## J. Anti-Poverty

As illustrated in the map below, there are several clusters of census tracts in the City of Columbia where more than 20 percent of the population live at or below the poverty line.

**Table 40: Poverty by Census Tract**



These tracts tend to be located along Columbia's western boundaries and northeast of the central business district, between Highways 1 and 21. It is difficult to measure the extent to which the City's housing programs reduce or assist in reducing the number of households with incomes below the poverty line. Housing programs are provided independent of other social service programs in which an individual may participate. Guidelines for housing programs do not generally require disclosure of the various types of assistance an individual may receive. Thus, reduction of the number of individuals with incomes below the poverty line may be the result of a combination of various programs and activities provided by multiple organizations.

<sup>60</sup> Centers for Disease Control. Preventing Lead Poisoning in Young Children. *Management of Lead Hazards in the Environment of the Individual Child*. Retrieved January 30, 2006, from [www.cdc.gov/nceh/lead/publications/books/plpyc/chapter8.htm](http://www.cdc.gov/nceh/lead/publications/books/plpyc/chapter8.htm)

The City of Columbia’s Community Development Department, as the lead agency in the implementation of the Consolidated Plan, will coordinate efforts among its many partner organizations to ensure that the goals of this plan are met. This will be done supporting a comprehensive approach to education at all levels as a means of increasing individual wealth. Wealth also can be magnified and stabilized through home ownership. Therefore in addition to support for education and therefore job readiness, Columbia will continue to support basic housing assistance through loan programs and home ownership counseling and support activities.

The anti-poverty strategy ties the housing, homeless, public housing and non-housing community development strategies together as one comprehensive plan for reducing the number of families that fall below the poverty line. There is considerable evidence from the academic literature as to the relationships between access to affordable housing and a variety of factors that contribute to poverty levels among families. The effects of inadequate housing supply and housing costs have been empirically examined and tested by social scientists in cities and counties across North America.

**Table 41: Housing and Social Issues**

**Linking Housing Affordability to Related Social Issues**

	Education	Criminal Justice	Healthcare	Transportation
Neighborhood	<ul style="list-style-type: none"> <li>▪ Access</li> <li>▪ Poverty</li> <li>▪ Support</li> </ul>	<ul style="list-style-type: none"> <li>▪ Associations</li> <li>▪ Opportunities</li> <li>▪ Isolation</li> </ul>	<ul style="list-style-type: none"> <li>▪ Dependency</li> <li>▪ Depression</li> <li>▪ Anxiety</li> </ul>	<ul style="list-style-type: none"> <li>▪ Commuting Costs</li> <li>▪ Segregation</li> <li>▪ Urban Blight</li> </ul>
Homeownership	<ul style="list-style-type: none"> <li>▪ Stability</li> <li>▪ Community</li> <li>▪ Experience</li> </ul>	<ul style="list-style-type: none"> <li>▪ Investment</li> <li>▪ Interaction</li> <li>▪ Awareness</li> </ul>	<ul style="list-style-type: none"> <li>▪ Information</li> <li>▪ Self-esteem</li> <li>▪ Environment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Urban Sprawl</li> <li>▪ Infrastructure</li> <li>▪ Exclusion</li> </ul>
Public vs. Private	<ul style="list-style-type: none"> <li>▪ Family Attributes</li> <li>▪ Support Services</li> <li>▪ Management</li> </ul>	<ul style="list-style-type: none"> <li>▪ Location</li> <li>▪ Tenancy</li> <li>▪ Turnover</li> </ul>	<ul style="list-style-type: none"> <li>▪ Guidelines</li> <li>▪ Oversight</li> <li>▪ Assessment</li> </ul>	<ul style="list-style-type: none"> <li>▪ Transit Use</li> <li>▪ Gentrification</li> <li>▪ Mixed-Income</li> </ul>
Housing Quality	<ul style="list-style-type: none"> <li>▪ Resources</li> <li>▪ Absenteeism</li> <li>▪ Crowding</li> </ul>	<ul style="list-style-type: none"> <li>▪ Condition</li> <li>▪ Design</li> <li>▪ Size</li> </ul>	<ul style="list-style-type: none"> <li>▪ Injuries</li> <li>▪ Asthma</li> <li>▪ Lead Poisoning</li> </ul>	<ul style="list-style-type: none"> <li>▪ Pricing Pressure</li> <li>▪ Gentrification</li> <li>▪ Auto-orientation</li> </ul>
Homelessness	<ul style="list-style-type: none"> <li>▪ Mobility</li> <li>▪ Behavioral Issues</li> <li>▪ Stress</li> </ul>	<ul style="list-style-type: none"> <li>▪ Mental Health</li> <li>▪ Violence</li> <li>▪ Recidivism</li> </ul>	<ul style="list-style-type: none"> <li>▪ Emergency Room</li> <li>▪ Preventative Care</li> <li>▪ Mental Health</li> </ul>	<ul style="list-style-type: none"> <li>▪ Education</li> <li>▪ Criminal Justice</li> <li>▪ Healthcare</li> </ul>

**Housing Affordability and Social Costs**

Empirical examination of the direct and indirect public costs of housing shortage and substandard housing conditions:

- Poor housing conditions affect not only the health status of residents, but also the education attainment of their children and the probability of criminal victimization.
- Although homeless persons represent only a small fraction of the housing needy, they impose disproportionate social costs on their communities. Costs associated with public education, healthcare, and crime prevention have been found to substantially decline when the housing needs of homeless persons are addressed by the public and private sectors.

- The lack of affordable housing in close proximity to public transportation produces significant public costs. Public sector involvement to encourage the development of mixed-income housing near rail and bus transit is critical.

### **K. 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.

The Community Development Department (Department) is within the Bureau of Community and Neighborhood Services to unify the departments within the City structure that are primarily responsible for Parks and Recreation, Community Development, 911/311 Ombudsman and Commercial and Economic Development. The Community Development Department is organized into three sections: Neighborhood Development, Residential Housing and Development Corporations, Business Development. The Department's offices are located at 1125 Lady Street in downtown Columbia.

### **L. Coordination**

The City of Columbia Community Development staff participates in the quarterly meetings of the Midlands Community Development Group. This group is comprised of representatives from Lexington County, Richland County, United Way of the Midlands, Columbia Housing Authority and the City of Columbia. They meet to discuss short-term and long-range plans for the overlapping jurisdictions, included but not limited to housing and community development. This dynamic exchange of ideas contributes to a better understanding of regional development issues and improves communication among the various government and non-governmental jurisdictions.

### **M. Monitoring**

Community Development Department staff that report directly to the Community Development Department Director monitor all federal and non-federal funded programs on a regular basis. The City of Columbia's Internal Monitoring Division reviews the programs on periodic basis, and the City's external auditors review the programs on an annual basis.

The monitoring plan developed by the Community Development staff includes annual on-site visits to sub-recipients to review and monitor programmatic and financial records and files. Using HUD's CPD Monitoring Handbook, City staff interview sub-recipient staff and complete written checklists that address program progress, accountability, financial management and overall performance.

### **N. Housing Opportunities for People with AIDS (HOPWA)**

In FY 1999-2000, the City of Columbia became a formula grantee for an entitlement area for the Housing Opportunities for People with AIDS (HOPWA) program. The Columbia area covers Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. The City of Columbia utilizes HOPWA funding to provide housing assistance and related supportive services to persons living with AIDS or HIV and their families through community-wide strategies and partnerships with area nonprofit organizations in the six-county area.

HOPWA funds may be used for a wide range of housing, social services, program planning, and development costs. These include, but are not limited to, the acquisition, rehabilitation, or new construction of housing units; costs for facility operations; rental assistance; and short-term payments to prevent homelessness. HOPWA funds also may be used for health care and mental health services, chemical dependency treatment, nutritional services, case management, assistance with daily living, and other supportive services.

The needs most commonly identified for HIV infected persons can be broadly summarized in the following categories:

- Comprehensive health care
- Dental care
- Housing and related support services
- Substance/Alcohol abuse-related services
- Mental health services
- Case management and supportive services
  - Transportation
  - food/nutrition services
  - legal assistance
  - entitlements/benefits assistance
  - family support
  - peer education and support

### **Unmet Need Analysis**

An unmet need analysis is conducted each year in South Carolina to determine the number and type of people who are not in care. This data allows planning teams to establish outreach programs that target particularly those who have fallen out of the care system.

### **Population estimates:**

- number people living with HIV/non-AIDS who know their status = 6,963
- number people living with AIDS who know their status = 8,502

### **Estimates of people in care:**

- estimate of number and percent of PLWH/non-AIDS/aware who received HIV primary medical care = 3,049 (44%)
- estimate of number and percent of PLWA who received HIV primary medical care = 5,760 (68%)

### **Estimates of unmet need:**

- estimate of number and percent of PLWH/non-AIDS/aware who did *not* receive HIV primary medical care = 3,914 (56%)
- estimate of number and percent of PLWA who did *not* receive HIV primary medical care = 2,742 (32%)

To summarize the unmet need data in the state, a larger percentage of AIDS patients seek medical care, 68% versus 44%. A larger number of females (61%) than males (55%) seek medical care. Blacks seek medical care most often (58%) followed by whites (56%) and Hispanics (45%). Urban patients seek care less often (56%) than rural (58%).

The services that will be provided in FY 2009 will address the needs of the emerging rural, impoverished men who have sex with men and the needs of Hispanic communities in South Carolina. Providing satellite services in the rural areas, including medical care, transportation, medical case management, outreach and education, mental health services and substance abuse services will empower these groups to enter and maintain care services.

The Ryan White Parts B, C and D service providers provide an array of services that will help

clients establish and maintain medical care compliance. Treatment adherence counseling is an integral part of medical and supportive services and all Ryan White patients receive treatment adherence messages in the clinical and support services settings. Health Education/Risk Reduction services and Medical Transportation services also ensure that clients will remain engaged in HIV/AIDS primary medical care and adherence to HIV treatments.

The City awards monies to non-profit project sponsors following a Request for Proposals and review by community-based review board. This review includes an evaluation of project sponsor past performance of (1) timeliness of expenditure of funds and (2) achievement of stated outcomes. The City participates in the Midlands Care Consortium, which provides interaction with other area service providers, and the Ryan White/SC Department of Health and Environmental Control quarterly meetings, which includes service providers from across the state.

The City has provided funding in the past to the following partners: Columbia Housing Authority, The Cooperative Ministry, Palmetto AIDS Life Support Services, Healing Properties, University of South Carolina Department of Medicine and Upper Savannah Care Services. HOPWA funds were used to acquire and rehabilitate 18 units of housing. The priorities in HOPWA funding will continue to provide support to eligible non-profit sponsors in the form of (1) rental vouchers for permanent housing, (2) short term emergency housing and utility assistance, and (3) case management. These services will be available to clients living throughout the 6-county area. The following goals are based on FY 2011 budgeted amounts. In subsequent years of funding, increases or decreases in funding would necessitate revision of the annual goals.

<b>Type of Assistance</b>	<b>Output Goals</b>
Rental Vouchers for permanent housing	95 households each year
Short Term Emergency Housing/Utilities Assistance	320 households each year
Case Management and Supportive Services	400 households each year

## Chapter 8: Fiscal Year 2010-2011 Annual Action Plan

### A. Executive Summary

#### Introduction

The mission statement of the Community Development Department of the City of Columbia is to improve the quality of life for Columbia's citizens by providing economic, housing, and social opportunities. The City will take a holistic approach to improving the quality of life with one mission, one message, one Columbia.

This Annual Action Plan for 2010-2011 is built on the foundation of the Five-Year Consolidated Plan for 2010-2014. The Consolidated Plan provides the priority needs, goals, objectives and strategies for improving the quality of life for the citizens of Columbia.

The City of Columbia anticipates receiving the following 2010 entitlement federal funds:

CDBG - \$1,348,864

HOME - \$901,929

HOPWA - \$1,566,258

The City will use these federal funds, with previous years' allocated federal funds of \$889,323, plus projected CDBG Program Income of \$ 227,166 and HOME Program Income of \$ 166,481, to complete the proposed activities in the Annual Action Plan. The Plan describes the activities, including the performance indicators.

#### Priority Needs and Associated Strategies for 2010-2011

The City's Priority Needs are:

1. Increase decent, safe and affordable housing for Columbia citizens
  - a. Administer loan portfolio of 738 loans, including 50 new loans CDBG \$227,053
  - b. Increase Fair Housing Education CDBG \$ 5,023
  - c. Increase 10 energy-efficient households CDBG \$150,000
  - d. Preserve 12 existing units of stable housing CDBG \$ 30,000
  - e. Provide transitional living facility for 12 youth CDBG \$ 60,000
  - f. Provide 15 low interest loans for homebuyers HOME \$300,000
  - g. Increase 2 rental housing units HOME \$242,331
  - h. CHDO development of 1 rental housing HOME \$135,150
  - i. Increase 6 owner-occupied rehabilitation HOME \$300,000
  - j. Provide homebuyer education, credit counseling, safe housing inspections for 395 persons HOME \$ 90,000
  
2. Revitalize neighborhoods and improve quality of life
  - a. Promote communication between city and community – Community Liaison – 106 CCN groups CDBG \$ 67,306
  - b. Increase citizen participation – 106 CCN groups CDBG \$ 15,297
  - c. Increase safety with summer youth camps - 70 scholarships CDBG \$ 35,000
  - d. Increase access to health care prevention and medical services – 2,500 enrollments CDBG \$ 50,000
  - e. Increase student applicants to college CDBG \$ 50,000
  - f. Improve access to parks and community services (Construct community center in Earlewood Park) CDBG \$400,000
  - g. Increase educational success of kindergarteners CDBG \$ 50,000
  - h. Analyze and prioritize park improvements CDBG \$ 70,000
  - i. Renovate Bellfield Cultural Arts Center – host 1 community event CDBG \$133,323

j. Decrease number of hungry households	CDBG	\$ 50,000
k. Beautify streets, sidewalks, green spaces - 50 CCN groups participate	CDBG	\$ 12,000
l. Provide 4 mini-grants for neighborhood improvement projects	CDBG	\$ 36,000
m. Provide effective and efficient administration	CDBG	\$238,301
3. Provide financial assistance to prevent homelessness and provide housing and supportive services for the homeless		
a. Provide 25 units of permanent housing for chronically homeless	CDBG	\$145,166
4. Create jobs and business redevelopment to stimulate economic development		
a. Loan set-aside for restaurant at North Main Plaza and hotel development	CDBG	\$400,000
b. Improve 10 commercial building facades	CDBG	\$230,884
c. Increase 30 computer-literate persons and train for employment	CDBG	\$ 10,000
5. Provide permanent housing for persons living with HIV/AIDS		
a. Provide 95 tenant rental subsidies	HOPWA	\$ 504,676
b. Administer housing program	HOPWA	\$ 46,796
c. Resource identification	HOPWA	\$ 20,000
6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS		
a. Provide housing and utility financial assistance For 320 households	HOPWA	\$206,488
7. Provide quality supportive services to assist clients with achieving and maintaining housing stability		
a. Provide case management and access to medical care for 400 households	HOPWA	\$788,298

The City of Columbia has responded 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 homebuyer units and rental units. Because the lower income households are more heavily burdened with housing costs, rental housing will be developed. Elderly and low income homeowners will benefit from housing rehabilitation to improve housing quality and housing weatherization to reduce utility costs.

Fulfilling its mission of providing a holistic approach to community development, the City will engage community partners to provide access to medical care, education, job training, neighborhood beautification, and safety initiatives.

More four-year old children will be prepared for kindergarten and more high school students will be prepared for college. By renovating a transitional facility for youth aged out of Epworth Children Home, the City will provide housing and services for 18-24 year olds that would otherwise be homeless. More families will receive health care and more persons will become job-ready in the technological world of today.

Citizen participation will be strongly encouraged in Columbia Council of Neighborhood events such as National Night Out, Community Development Week, clean up days, neighborhood

meetings. The city staff will develop and implement strategies to improve communication between the City and neighborhood citizens.

Young people will be engaged in productive activities that offer safe and fun alternatives to hanging out on the street or staying home alone. Community Centers and parks will become focal points in the neighborhoods for community services and access to meeting facilities.

Businesses will attract more customers through the business façade program and increase economic development.

The city anticipates that the Housing First Program for chronically homeless persons will be funded from existing allocation of resources, and a specific allocation of funding in this annual action plan. The five-year goals include strategies for housing the homeless.

The City continues to commit funds within the proposed Neighborhood Revitalization Strategy Area and the four target areas:

- Eau Claire Redevelopment Area
- Edisto Court Redevelopment Area
- King Street Redevelopment Area
- Booker Washington Heights Redevelopment Area

### B. Citizen Participation

Because inclusion of the one-year Annual Action Plan is a requirement of the 5-year Consolidated Plan, citizen participation for the 2010 Annual Action Plan was conducted as part of the *City of Columbia 2010-2014 Consolidated Plan for Housing and Community Development*. The participation process for the Consolidated Plan included: a series of community meetings; on-line community survey; public notices; and individual consultation with non-profits, City staff, elected officials and housing providers. The citizen participation process, including a summary of citizen comments, for the 5-year Consolidated Plan is detailed in Chapter 2: Managing the Process.

### C. Resources

The City of Columbia anticipates receiving the following 2010 entitlement federal funds:

CDBG - \$1,348,864

HOME - \$901,929

HOPWA - \$1,566,258

The City will use these federal funds, with previous years' allocated federal funds of \$889,323, plus projected CDBG Program Income of \$ 227,166 and HOME Program Income of \$ 166,481, to complete the proposed activities in the Annual Action Plan. Twenty-four percent (24%) of the funds are estimated to be expended in the Target Areas.

The city will leverage \$244,570 in private match for the HOME homebuyer assistance program. The following table shows additional City resources in five revolving loan funds:

FUND TITLE	SOURCE	BALANCE	USE	COMMITMENTS
Commercial Loans	CDBG/EDA	729,329	Commercial Loans	Economic Development
Facade Loans	CDBG	201,833	Commercial Loans	Elimination of Slum/Blight
Development Loan Fund	CDBG	1,254,277	Development Fund	Housing Development
CDBG Housing Restricted	CDBG	1,378,181	Home Loan Purchase	Housing Loan Purchase Program
CDBG Housing Unrestricted	CDBG	1,443,630	Residential Rehab	Housing Rehabilitation

## D. Annual Objectives

The Annual Objectives for 2010-2011 area based on the Five Year Goals and Objectives.

### Goal 1: Improve quality of life for Columbia citizens

- Objective 1.1: Increase access to affordable housing (Decent Housing)  
 Strategy 1.1.1 Provide low interest loans through City Living Initiative  
 Strategy 1.1.2 Provide technical assistance to CHDO's  
 Strategy 1.1.3 Rehabilitate existing housing units for rental tenants
- Objective 1.2: Increase permanent housing stability for chronically homeless (Decent Housing)
- Objective 1.3: Provide access to medical care, transportation, education, and job training (Suitable Living Environment)
- Objective 1.4: Provide resources for life-long learning (Suitable Living Environment)

### Goal 2: Revitalize low income or blighted neighborhoods

- Objective 2.1: Increase asset wealth of neighborhoods with infusion of capital (Suitable Living Environment)  
 Strategy 2.1.1 Provide neighborhood improvement grants to non-profits
- Objective 2.2: Increase green spaces and parks (Suitable Living Environment)
- Objective 2.3: Integrate economic development policy with a long term vision for Columbia (Economic Opportunity)  
 Strategy 2.3.1 Implement catalysts from existing development plans
- Objective 2.4: Improve and maintain streets, sidewalks, parks and green space (Suitable Living Environment)
- Objective 2.5: Increase safety of neighborhoods (Suitable Living Environment)
- Objective 2.6: Preserve stable housing in neighborhoods (Decent Housing)

### Goal 3: Increase housing stability for special needs populations, including persons living with HIV/AIDS

- Objective 3.1: Increase access to affordable housing (Decent Housing)
- Objective 3.2: Provide supportive services to households to maintain housing stability (Decent Housing)
- Objective 3.3: Use HMIS to identify gaps in needed services and avoid duplication of services (Decent Housing)
- Objective 3.4: Prevent homelessness by providing financial housing and utility assistance (Decent Housing)
- Objective 3.5: Increase organizational capacity of local service providers (Suitable Living Environment)
- Objective 3.6: Increase program efficiencies by regional collaboration (Suitable Living Environment)

## HUD Table 3A Summary of Specific Annual Objectives

Obj #	Specific Objectives	Sources of Funds	Performance Indicators	Expected Number	Actual Number	Outcome/ Objective*
<b>Rental Housing Objectives</b>						
1.1.2	Provide technical assistance to CHDO's	HOME	CHDO contacts	3		DH-2
1.1.3	Rehabilitate existing housing units for rental tenants	HOME	Assisted units	3		DH-2
<b>Owner Housing Objectives</b>						
1.1	Increase access to affordable housing	HOME	homebuyer training courses; credit counseling sessions; homeownership workshops	75; 200; 4		DH-1
1.1.1	Provide low interest loans through City Living Initiative	HOME	Loan closing	15		DH-2

2.6	Rehab Owner-occupied housing	CDBG	Assisted houses	12		DH-3
2.6	Rehab Owner-occupied housing	HOME	Assisted Houses	6		DH-3
2.6	Weatherize existing housing	CDBG	Assisted houses	10		DH-3
	<b>Homeless Objectives</b>					
1.2	Increase permanent housing stability for chronically homeless	CDBG	# of units	25		DH-1
3.5	Increase organizational capacity of local service providers	CDBG	# of TA sessions	5		SL-3
3.6	Increase program efficiencies by regional collaboration	CDBG	# of MACH mtgs	12		SL-3
	<b>Special Needs Objectives</b>					
3.1	Provide supportive permanent housing for persons living with HIV/AIDS	HOPWA	# of leased units	95		DH1
3.2	Provide case management to persons living with HIV/AIDS	HOPWA	# of clients with access to care and support; increased employment; increased income; primary health care provider; housing plan	400		DH3
3.4	Provide short term housing and utility assistance to persons living with HIV/AIDS	HOPWA	# of clients with stable housing	320		DH3
	<b>Community Development Objectives</b>					
1.1	Increase access to affordable housing	CDBG	Loan closings; # of youth	50;12		DH-2 DH-1
2.1.1	Provide mini-grant funding to non-profits	CDBG	# of grants	4		SL-3
2.5	Increase safety of neighborhoods	CDBG	# of CCN groups	106		SL-3
	<b>Public Facilities Objectives</b>					
2.4	Improve and maintain streets, sidewalks, parks and green space	CDBG	# of events; # of CCN groups	4;50		SL-3; SL-1
	<b>Public Services Objectives</b>					
1.3	Provide access to medical care, transportation, education, and job training	CDBG	Number of participants	2,650		SL1;SL-2; SL-3
1.4	Provide resources for lifelong learning	CDBG	# of persons	70		SL-3
2.1	Increase asset wealth of neighborhoods with infusion of capital	CDBG	# of neighborhoods	50		SL-3
	<b>Economic Develop. Objectives</b>					
2.3	Integrate economic development policy with a long term vision for Columbia	CDBG	# of people	122,895		EO-3
2.3.1	Implement catalysts from existing development plans	CDBG	# of jobs created	55		EO-3

**Outcome/Objective Codes**

	<b>Availability/Accessibility</b>	<b>Affordability</b>	<b>Sustainability</b>
<b>Decent Housing</b>	DH-1	DH-2	DH-3
<b>Suitable Living Environment</b>	SL-1	SL-2	SL-3
<b>Economic Opportunity</b>	EO-1	EO-2	EO-3

**E. Description of Activities**

**Table 3C  
Consolidated Plan Listing of Projects**

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**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1: Increase decent, safe and affordable housing for Columbia citizens

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**Project**

City of Columbia, Community Development Department, Loan Division

**Activity**

Housing Rehabilitation (Administration and Operations)

**Description**

Administration and operational funds to maintain existing loan portfolio of 738 loans with balance of \$15,031,346. The staff has leveraged \$13 of private bank funds to \$1 of CDBG. 1 FTE and 5 partial FTE's. Fifty new housing loans will be closed during the year.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility             Affordability                                       Sustainability

---

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1	Project ID 01-CDBG	<b>Funding Sources:</b> CDBG <u>228,217</u> ESG                                      _____ HOME                                      _____ HOPWA                                      _____ Total Formula                      _____ Prior Year Funds                      _____ Assisted Housing                      _____ PHA                                      _____ Other Funding                      _____ Total <u>228,217</u>
HUD Matrix Code 14H	CDBG Citation 570.202	
Type of Recipient CD Loan Division	CDBG National Objective LMH 570.208(a)(3)	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	
Performance Indicator Housing loan closings	Annual Units 50	
Local ID	Units Upon Completion 788	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

4. Create jobs and business redevelopment to stimulate economic development

**Project**

City of Columbia, Community Development Department, Loan Division

**Activity**

Economic Development: Section 108

**Description**

Loan set-aside for restaurant at North Main Plaza (Phase III and Phase IV) and hotel development on Sunset Drive (Columbia Renaissance Redevelopment District Catalyst 1)

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability                                       Sustainability

**Location/Target Area:**

North Columbia

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.3.1	Project ID 02-CDBG	<b>Funding Sources:</b> CDBG                                      400,000 ESG    _____ HOME    _____ HOPWA    _____ Total Formula                                      _____ Prior Year Funds                                      _____ Assisted Housing                                      _____ PHA    _____ Other Funding                                      _____ Total    400,000
HUD Matrix Code 19F	CDBG Citation 24CFR570 subpart	
Type of Recipient CD Loan Division	CDBG National Objective LMI 570.208	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	
Performance Indicator # of jobs created	Annual Units 55	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Community Development Department

**Activity**

Public Service: Community Liaison

**Description**

Technical assistance provided to neighborhood organizations to promote better communication. Special emphasis will be given to new neighborhood organizations or neighborhoods wanting to organize. Funds will cover 1 FTE Community Liaison and operations. Staff provide information to Columbia citizens at neighborhood meetings, and coordinate activities through Columbia Council of Neighborhoods.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City Wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.1	Project ID 03-CDBG	CDBG	67,686
HUD Matrix Code O5	CDBG Citation 570.201 (e)	ESG	-----
Type of Recipient Technical Assistance	CDBG National Objective LMA 570.208 a (1)	HOME	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOPWA	-----
Performance Indicator # of neighborhoods	Annual Units 106 groups in CCN; 4 new	Total Formula	-----
Local ID	Units Upon Completion 110 groups	Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		<b>Total</b>	<b>67,686</b>

**Funding Sources:**

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Community Development Department

**Activity**

General Administration

**Description**

General administration, including oversight, management, planning and coordination of CDBG program. Funding will support 5 partial FTE's and operations.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

Community Development Department  
**(Street Address):** 1225 Lady Street  
**(City, State, Zip Code):** Columbia, SC

Specific Objective Number 2.3	Project ID 04-CDBG	CDBG	239,393
HUD Matrix Code 21A	CDBG Citation 570.206	ESG	-----
Type of Recipient CD Department	CDBG National Objective N/A	HOME	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOPWA	-----
Performance Indicator people	Annual Units 122,895 (est. population)	Total Formula	-----
Local ID	Units Upon Completion 122,895	Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	239,393

**Funding Sources:**

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Community Development Department

**Activity**

Citizen Participation

**Description**

Costs associated with technical assistance to citizens, committees, councils and other citizen-based groups. Funds support 2 partial FTE's and operations. Staff will attend Columbia Council of Neighborhood meetings; update city of Columbia website with information; coordinate community events such as National Night Out, neighborhood clean-ups, Community Development Week special tours; and provide office space to Columbia Council of Neighborhoods with computer and copier access.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.5	Project ID 05-CDBG	<b>Funding Sources:</b> CDBG <u>15,369</u> ESG                        _____ HOME                      _____ HOPWA                    _____ Total Formula            _____ Prior Year Funds        _____ Assisted Housing        _____ PHA                        _____ Other Funding            _____ Total <u>15,369</u>
HUD Matrix Code 21A	CDBG Citation 570.206	
Type of Recipient Technical Assistance	CDBG National Objective LMI 570.208 a (1)	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	
Performance Indicator # of CCN groups	Annual Units 106 CCN groups	
Local ID	Units Upon Completion 106 CCN groups	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department

**Activity**

Fair Housing Education

**Description**

Provide fair housing education and information to Columbia citizens. Funds will pay for educational materials, including materials that are written in Spanish. Community Development Department staff will distribute information during all educational workshops, homebuyer counseling sessions, credit counseling sessions and community fairs.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1.1	Project ID 06-CDBG	<b>Funding Sources:</b>	
HUD Matrix Code 21D	CDBG Citation 570.206	CDBG	5,023
Type of Recipient Technical Assistance	CDBG National Objective	ESG	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	
Performance Indicator # of persons contacted	Annual Units 4 workshops	HOPWA	
Local ID	Units Upon Completion 4 workshops; 50 persons	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	5,023

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Parks and Recreation Department

**Activity**

Summer Camp Youth Scholarship

**Description**

Funds will provide scholarships for 70 underserved youth (aged 6 to 17 years) who live in high risk crime areas to attend 11-week summer camp. While in camp the youth will be engaged in educational, safe fun activities.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability                                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.4	Project ID 07-CDBG	<b>Funding Sources:</b>	
HUD Matrix Code 05D	CDBG Citation 570.201(e)	CDBG	35,000
Type of Recipient Parks and Recreation	CDBG National Objective LMA 570.208 a (1)	ESG	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	
Performance Indicator # of youth enrolled	Annual Units 70	HOPWA	
Local ID	Units Upon Completion 70	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	35,000

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

4. Create jobs and business redevelopment to stimulate economic development

**Project**

City of Columbia, Community Development Department

**Activity**

Retail Façade Loan Program

**Description**

This project will include funding to encourage development of first floor operations in targeted areas of Columbia's retail corridors (North Main and East Central City). The City of Columbia will implement a forgivable loan program for exterior renovations to existing commercial properties. The loans will be used for installation of commercial facades, painting and repairs, canopies and awnings, signage, and architectural lighting. The loans will be forgiven at a rate of 20% per year for each year the business successfully remains in operation, up to 5 years. This project will aid in the elimination of slum and blight within the redevelopment area. Eau Claire Development Corp. and Columbia Housing Development Corp. would assist in identification and coordination of the program.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide/ NRSA

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.3.1	Project ID 08-CDBG
HUD Matrix Code 17C	CDBG Citation 570.202
Type of Recipient Businesses	CDBG National Objective LMJ 570.208
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator # of jobs created/retained	Annual Units 20 jobs
Local ID	Units Upon Completion 10 facades

**Funding Sources:**

CDBG	228,176
ESG	-----
HOME	-----
HOPWA	-----
Total Formula	-----
Prior Year Funds	-----
Assisted Housing	-----
PHA	-----
Other Funding	-----
Total	228,176

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Palmetto Richland Care

**Activity**

Richland Health Care Initiative

**Description**

This program will include funding for the Richland Care program through the Palmetto Health Initiatives. The program will assist the underinsured low and moderate income City of Columbia residents with access to specialty care medical and preventative services, such as cardiac surgery, cardiology, podiatry, pulmonology, rheumatology, orthopedics and ear, nose and throat. The project will target individuals who live in the 29203 zip code area. Project funding will be used to pay the \$20 co-pay fees.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.3	Project ID 09-CDBG	<b>Funding Sources:</b>	
HUD Matrix Code O5m	CDBG Citation 570.201(e)	CDBG	50,000
Type of Recipient Non-Profit	CDBG National Objective LMA 570.208 a (1)	ESG	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	
Performance Indicator # of enrollments	Annual Units 2,500 enrollments	HOPWA	
Local ID	Units Upon Completion 2,500 enrollments	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		<b>Total</b>	<b>50,000</b>

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

College Summit

**Activity**

College Summit

**Description**

This project will include providing College Summit with operational support to 100 low and moderate income high school youth to access the resources needed to implement post secondary planning. The project will equip high schools in low-income areas to increase their college enrollment rates. The project will target students in Richland School District 1.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.3	Project ID 10-CDBG	<b>Funding Sources:</b>	
HUD Matrix Code O5D	CDBG Citation 570.201(e)	CDBG	50,000
Type of Recipient Non-Profit	CDBG National Objective LMC 570.208 (a)(2)	ESG	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	
Performance Indicator # of college applicants	Annual Units 100 students	HOPWA	
Local ID	Units Upon Completion 100 students	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	50,000

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Homeworks

**Activity**

Home Repair

**Description**

This project will include providing funding for Homeworks of America, Inc. will support to repair 12 houses within the City of Columbia. Homworks coordinates volunteers to make repairs on the houses for low and moderate income persons who are elderly and/or disabled homeowners. Repairs can include installation of wheelchair ramps and grab bars, repairs to roofs, replacing rotten wood, and painting.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.6	Project ID 11-CDBG	<b>Funding Sources:</b>	
HUD Matrix Code 14A	CDBG Citation 570.202	CDBG	30,000
Type of Recipient Non-profit	CDBG National Objective LMH 570.208(a)(3)	ESG	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	
Performance Indicator # of houses repaired	Annual Units 12 houses	HOPWA	
Local ID	Units Upon Completion 12 houses	Total Formula	
		Prior Year Funds	
		Assisted Housing	
		PHA	
		Other Funding	
		Total	30,000

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Keep the Midlands Beautiful

**Activity**

Community Clean-Up

**Description**

This project will provide funds to implement service programs to help Columbia become a cleaner, safer, healthier, more beautiful place to live, work and play. The project will engage neighborhood participation to remove up to 12,000 pounds of unsightly trash and debris from within the neighborhoods and along the waterways that include drainage ditches within the neighborhoods. Services will include Adopt-a-Street, Adopt-a-Waterway, weekend cleanup days, Great American Cleanup events in neighborhoods, and litter containers at community events.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

~~(City, State, Zip Code):~~

Specific Objective Number 2.4	Project ID 12-CDBG	<b>Funding Sources:</b> CDBG	----- 12,000/ PI -----
HUD Matrix Code O5	CDBG Citation 570.201(e)	ESG	-----
Type of Recipient Non-Profit	CDBG National Objective LMA 570.208 a (1)	HOME	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOPWA	-----
Performance Indicator Lbs. of trash; containers	Annual Units 12,000 lbs. trash; 10 containers	Total Formula	-----
Local ID	Units Upon Completion	Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	----- 12,000 -----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Fast Forward

**Activity**

Job Preparation and Training

**Description**

This project will provide operational and support funding to Fast Forward, a program that will train and prepare low and moderate income City of Columbia residents for technology jobs. The funds will support staff who provide direct assistance to individuals seeking training and assistance. The community technology center is located at 3223 Devine Street, Columbia, 29205.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.3	Project ID 13-CDBG	<b>Funding Sources:</b>	-----
HUD Matrix Code O5H	CDBG Citation 570.201(e)	CDBG	10,000/ PI
Type of Recipient Non-Profit	CDBG National Objective LMC 570.208 a( 2)	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator # of jobs obtained	Annual Units	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	10,000
			-----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Parks and Recreation Department

**Activity**

Construction of Community Building

**Description**

This project will use CDBG funds to construct the Community Center portion of the Parks and Recreation Department Administrative Complex. The project will be located within Earlewood Park at 1111 Parkside Drive, 29203. The 3,367 (+/-) square foot Community Center service area will include surrounding communities that have disparities of socioeconomic status and educational opportunities within the Eau Claire Redevelopment area. The building will be used for community events, increasing access by Columbia citizens to parks and community services. The total estimated project cost is \$2,158,904 with \$400,000 provided from CDBG funds for the construction of the community center. The remaining balance of \$1,758,904 will be provided from the City of Columbia general fund.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

Earlewood Park

**(Street Address):** 1111 Parkside Drive

**(City, State, Zip Code):** Columbia, SC 29203

Specific Objective Number	Project ID	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME _____ HOPWA _____ Total Formula _____ Prior Year Funds <u>400,000/CDBG</u> Assisted Housing _____ PHA _____ Other Funding <u>1,758,904</u> Total <u>\$2,158,904</u>
2.4	14-CDBG	
HUD Matrix Code O3E	CDBG Citation 570.201(c)	
Type of Recipient Parks and Recreation	CDBG National Objective LMA 570.208 a (1)	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	
Performance Indicator # of community events	Annual Units 1 community event	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Eau Claire Promise Zone

**Activity**

Pre-kindergarten school readiness program

**Description**

This project will provide Eau Claire Promise Zone with operational support to establish an office, planning and organizational support, community assessments and marketing and development. This program provides resources and support to ensure low and moderate income children are prepared for academic and social skills success in 5-year-old kindergarten and beyond.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.3	Project ID 15-CDBG	<b>Funding Sources:</b>	-----
HUD Matrix Code O5D	CDBG Citation 570.201(e)	CDBG	-----
Type of Recipient Non-Profit	CDBG National Objective LMA 570.208 a (1)	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator # of ready kindergarteners	Annual Units 75% of students school ready	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	50,000/ CDBG
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	50,000/ CDBG
			-----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Parks and Recreation Department

**Activity**

Parks and Recreation Facilities Assessment

**Description**

This funding will provide an assessment of existing park and recreational facilities with recommendations and priorities for improvement. Columbia citizens will have increased access to community events and green space

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability                                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.4	Project ID 16-CDBG	<b>Funding Sources:</b>	-----
HUD Matrix Code 20	CDBG Citation 570.205	CDBG	-----
Type of Recipient Parks and Recreation	CDBG National Objective N/A	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator Completed plan	Annual Units Completed plan	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	70,000/ CDBG
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	70,000/ CDBG
			-----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Parks and Recreation Department

**Activity**

Bellfield Cultural Arts Center Renovation

**Description**

This project will provide funds to renovate the Katherine Bellfield Cultural Arts Center located at 2611 Grant Street, 29204, as a catalyst project in Booker-Washington Heights Redevelopment area. The total project estimated cost is \$1.6 million with \$133,323 provided by CDBG funds and \$1,466,677 provided by City General Funds. Columbia citizens will have increased access to a safe, convenient facility for neighborhood meetings, community events, and educational workshops.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

Booker Washington Heights

**(Street Address):** 2611 Grant Street

**(City, State, Zip Code):** Columbia, SC 29204

Specific Objective Number 1.4	Project ID 17-CDBG	<b>Funding Sources:</b> CDBG	----- \$ 133,323/PI -----
HUD Matrix Code O3E	CDBG Citation 570.201( c)	ESG	-----
Type of Recipient Parks and Recreation	CDBG National Objective LMA 570.208 a (1)	HOME	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOPWA	-----
Performance Indicator # of events; # of users	Annual Units 1 event; 50 users	Total Formula	-----
Local ID	Units Upon Completion	Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	----- \$ 1,466,677 -----
		Total	----- \$ 1,600,000 -----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department

**Activity**

Owner-occupied Weatherization

**Description**

This project will assist low and moderate income owner-occupied households in reducing their fuel costs and contributing to national energy conservation through increased energy efficiency and consumer education. Ten eligible households will benefit from energy assessments that include the replacement of hot water heaters, attic/floor insulation, digital thermostats, HVAC units, and roofs. This project will target households in the designated redevelopment areas.

- Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.6	Project ID 18-CDBG
HUD Matrix Code 14A	CDBG Citation 570.202
Type of Recipient CD Department	CDBG National Objective LMH 570.208(a)(3)
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator Assisted houses	Annual Units 10 houses
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	\$ 11,843/PI
ESG	
HOME	
HOPWA	
Total Formula	
Prior Year Funds	138,157/ CDBG
Assisted Housing	
PHA	
Other Funding	
Total	150,000/ CDBG

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

City of Columbia, Community Development Department

**Activity**

Neighborhood Improvement Grants

**Description**

This funding will provided to eligible low-moderate income neighborhood groups as 1:1 match for projects over \$5000 to address identified community needs of safety, beautification, and quality of life. The grant maximum is \$10,000. An application process has been established to determine eligibility of projects presented for approval to the Mini Grant committee.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability                                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.1.1	Project ID 19-CDBG	<b>Funding Sources:</b>	_____
HUD Matrix Code O3N	CDBG Citation 570.201	CDBG	_____
Type of Recipient Technical assistance	CDBG National Objective LMA 570.208 a (1)	ESG	_____
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	_____
Performance Indicator Grant outcomes	Annual Units 4 CCN grants	HOPWA	_____
Local ID	Units Upon Completion	Total Formula	_____
		Prior Year Funds	36,000/ CDBG
		Assisted Housing	_____
		PHA	_____
		Other Funding	_____
		Total	36,000/ CDBG
			_____

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

2. Revitalize neighborhoods and improve quality of life

**Project**

Harvest Hope Food Bank

**Activity**

New Distribution center

**Description**

This project will provide funding to Harvest Hope Food Bank to construct a new food distribution center located on Farrow Road in 29203 zip code area to service the growing needs of the critically underserved within the City of Columbia. Residents of 29203 zip code area have the highest need for food of any households and individuals served in the Midlands. The total project estimated cost is undetermined with \$50,000 provided from CDBG for preconstruction and preliminary testing, \$500,000 from Kresge Foundation, \$100,000 from Wachovia-Wells Fargo Foundation, \$50,000 from Wal-Mart Foundation, and \$850,000 from Harvest Hope Food Bank.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.4	Project ID 20-CDBG	<b>Funding Sources:</b> CDBG ..... ESG ..... HOME ..... HOPWA ..... Total Formula ..... Prior Year Funds <b>50,000/ CDBG</b> ..... Assisted Housing ..... PHA ..... Other Funding ..... Total <b>50,000/ CDBG</b> .....
HUD Matrix Code O3	CDBG Citation 570.201( c)	
Type of Recipient Non-profit	CDBG National Objective LMA 570.208 a (1)	
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	
Performance Indicator Lbs. of food;# of clients	Annual Units	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

3. Provide financial assistance to prevent homelessness

**Project**

Housing First Program

**Activity**

USC School of Medicine

**Description**

This project will provide supportive services for the extension of the Housing First Pilot Program designed to address the reduction of cost associated with homelessness. USC-DOM working in partnership with the Columbia Housing Authority will provide housing and supportive services to chronically homeless individuals. These funds will be used for supportive services of 25 clients that are currently in housing provided through the Housing First Program as they transition into permanent housing.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.2	Project ID 21-CDBG	<b>Funding Sources:</b>	-----
HUD Matrix Code O5F	CDBG Citation 570.201 (e)	CDBG	-----
Type of Recipient Educational Institution	CDBG National Objective LMC 570.208(a)(2)	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator # of units	Annual Units 25	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	\$145,166/ CDBG
		Assisted Housing	-----
		PHA	-----
		Other Funding	\$102,000
		Total	\$247,166
			-----

The primary purpose of the project is to help:  the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

Epworth Children's Home

**Activity**

Transitional Living Program

**Description**

This project, located at 2900 Millwood Avenue, 29205, will include the renovation and operational support to provide transitional living for students 18-24 years old who have aged out of the children's home and would otherwise be homeless. This project will provide support services as youth transition to adulthood through education and job training. The total project cost is \$362,008 with \$60,000 provided from CDBG, \$277,008 provided from the Epworth Children's Home and \$25,000 raised in contributions.

- Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1	Project ID 22-CDBG	<b>Funding Sources:</b> CDBG	_____
HUD Matrix Code 03,03T	CDBG Citation 570.201 (c), 570.201 (e)	ESG	_____
Type of Recipient Non-profit	CDBG National Objective LMC 570.208 (a)(2)	HOME	_____
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOPWA	_____
Performance Indicator # of youth	Annual Units 12	Total Formula	_____
Local ID	Units Upon Completion	Prior Year Funds	_____
		Assisted Housing	_____
		PHA	_____
		Other Funding	_____
		Total	_____
			\$ 60,000/ PI
			\$302,008
			\$362,008

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department, CityLiving Loan Initiative

**Activity**

Homebuyer Assistance

**Description**

This funding will provide low interest loans for housing acquisition financing to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income.

- Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1.1	Project ID 01-HOME	<b>Funding Sources:</b> CDBG _____ ESG _____ HOME \$300,000 HOPWA _____
HUD Matrix Code 13	HOME Citation 92.205	Total Formula _____ Prior Year Funds _____
Type of Recipient CD Department	CDBG National Objective	Assisted Housing _____ PHA _____
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	Other Funding _____ Total \$300,000
Performance Indicator # of loans	Annual Units 15	
Local ID	Units Upon Completion	

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department

**Activity**

Rental Housing Development

**Description**

This funding will provide monies to construct, acquire and/or rehabilitate housing for rental to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income.

- Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1.3	Project ID 02-HOME	<b>Funding Sources:</b>	-----
HUD Matrix Code 14B; 14G	HOME Citation 92.205	CDBG	-----
Type of Recipient CD Department	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	\$ 76,511
Performance Indicator # of units	Annual Units 2	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	\$166,481/PI
		Total	\$242,992
			-----

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department

**Activity**

Rental Housing Development – CHDO Set Aside

**Description**

This funding will provide monies to Community Housing Development Organizations to construct, acquire and/or rehabilitate housing for rental to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income HOME CHDO funds are used for affordable housing provided through non-profit organizations such as the Women's Shelter, **Palmetto Base Camp, Shandon Presbyterian Housing Resources, CAP , Benedict CDC and Trinity Housing.**

**Objective category:**     Suitable Living Environment                       Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility                       Affordability                       Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1.3	Project ID 03-HOME	<b>Funding Sources:</b>	_____
HUD Matrix Code 14B; 14G	HOME Citation 92.205	CDBG	_____
Type of Recipient Non-Profit	CDBG National Objective	ESG	_____
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	\$135,289
Performance Indicator # of rental units complete	Annual Units 1	HOPWA	_____
Local ID	Units Upon Completion	Total Formula	_____
		Prior Year Funds	_____
		Assisted Housing	_____
		PHA	_____
		Other Funding	_____
		Total	\$135,289

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

**Project**

City of Columbia, Community Development Department

**Activity**

Owner-Occupied Rehabilitation

**Description**

This funding will provide monies to rehabilitate existing owner-occupied housing to Columbia citizens whose incomes are equal to or less than 80% of Area Median Income through Affordable Housing loans.

- Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 2.6	Project ID 04-HOME	<b>Funding Sources:</b>	-----
HUD Matrix Code 14A	HOME Citation 92.205	CDBG	-----
Type of Recipient CD Department	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	\$300,000
Performance Indicator # of units	Annual Units 6	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	\$300,000
			-----

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

---

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

1. Increase decent, safe and affordable housing for Columbia citizens

---

**Project**

City of Columbia, Community Development Department

**Activity**

HOME :Program Administration

**Description**

This funding will provide monies to fund 4 partial staff persons to administer various components of the HOME program, counseling case management, safe housing inspections, homeownership workshops.

- Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

City wide

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 1.1	Project ID 05-HOME	<b>Funding Sources:</b>	-----
HUD Matrix Code 19A	HOME Citation 92.207	CDBG	-----
Type of Recipient CD Department	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	\$90,129
Performance Indicator Deadline compliance	Annual Units	HOPWA	-----
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	\$90,129

The primary purpose of the project is to help:  the Homeless  Persons with HIV/AIDS  Persons with Disabilities  Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

5. Provide permanent housing for persons living with HIV/AIDS

**Project**

Columbia Housing Authority

**Activity**

Tenant rental assistance

**Description**

This funding will provide monies to Columbia Housing Authority to provide rental vouchers for persons living with HIV/AIDS and their families.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 3.1	Project ID 01-HOPWA
HUD Matrix Code 31C	CDBG Citation
Type of Recipient PHA	CDBG National Objective
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011
Performance Indicator # of units	Annual Units 95
Local ID	Units Upon Completion

**Funding Sources:**

CDBG	-----
ESG	-----
HOME	-----
HOPWA	<u>\$504,676</u>
Total Formula	-----
Prior Year Funds	-----
Assisted Housing	-----
PHA	-----
Other Funding	-----
Total	\$504,676

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

5. Provide permanent housing for persons living with HIV/AIDS

**Project**

City of Columbia, Community Development Department

**Activity**

Program Administration and Resource Identification

**Description**

This funding will provide monies for partial funding of salaries of three staff members to coordinate program delivery among the non-profit service providers and to identify solutions to permanent housing...

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 3.1	Project ID 02-HOPWA	<b>Funding Sources:</b>	-----
HUD Matrix Code 31B	CDBG Citation	CDBG	-----
Type of Recipient CD Department	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator	Annual Units	HOPWA	\$ 66,796
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	\$ 66,796

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

6. Provide financial assistance to prevent homelessness for persons living with HIV/AIDS

**Project**

The Cooperative Ministry

**Activity**

Short term Rent, Mortgage and Utility Assistance

**Description**

This program will fund non-profit service providers (The Cooperative Ministry) who will provide housing and utility financial assistance to 320 households for them to maintain housing stability.

**Objective category:**     Suitable Living Environment     Decent Housing                       Economic Opportunity  
**Outcome category:**     Availability/Accessibility             Affordability                                       Sustainability

**Location/Target Area:**

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 3.4	Project ID 03-HOPWA	<b>Funding Sources:</b>	-----
HUD Matrix Code 31C	CDBG Citation	CDBG	-----
Type of Recipient Non-profit	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator # of households	Annual Units 320	HOPWA	\$206,488
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	\$206,488
			-----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**Table 3C  
Consolidated Plan Listing of Projects**

**Jurisdiction's Name**                      **City of Columbia**

**Priority Need**

7. Provide quality supportive services to assist clients with achieving and maintaining housing stability

**Project**

USC, School of Medicine and PALSS

**Activity**

Supportive Services and Case Management

**Description**

This program will fund service providers (USC School of Medicine and Palmetto AIDS Life Support Services) who will provide supportive services and case management to 400 households for them to maintain housing stability.

**Objective category:**     Suitable Living Environment     Decent Housing     Economic Opportunity  
**Outcome category:**     Availability/Accessibility     Affordability     Sustainability

**Location/Target Area:**

6-county area of Calhoun, Fairfield, Kershaw, Lexington, Richland, Saluda Counties

**(Street Address):**

**(City, State, Zip Code):**

Specific Objective Number 3.2	Project ID 04-HOPWA	<b>Funding Sources:</b>	-----
HUD Matrix Code 05	CDBG Citation	CDBG	-----
Type of Recipient Educ. Inst.; Non-profit	CDBG National Objective	ESG	-----
Start Date (mm/dd/yyyy) 07/01/2010	Completion Date (mm/dd/yyyy) 06/30/2011	HOME	-----
Performance Indicator # of households	Annual Units 400	HOPWA	\$788,298
Local ID	Units Upon Completion	Total Formula	-----
		Prior Year Funds	-----
		Assisted Housing	-----
		PHA	-----
		Other Funding	-----
		Total	\$788,298
			-----

The primary purpose of the project is to help:     the Homeless     Persons with HIV/AIDS     Persons with Disabilities     Public Housing Needs

**F. Geographic Distribution**

The City of Columbia's primary geographic distribution is citywide. However, the City has designated four target areas and a Neighborhood Revitalization Strategy Area (NRSA). See Appendix 6 for target area maps and Appendix 5 for NRSA map.

**G. HUD Table 3B: Annual Affordable Housing Goals**

Grantee Name: City of Columbia Program Year: 2010-2011	Expected Annual Number of Units To Be Completed	Actual Annual Number of Units Completed	Resources used during the period			
			CDBG	HOME	ESG	HOPWA
<b>BENEFICIARY GOALS (Sec. 215 Only)</b>						
Homeless households	25		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Non-homeless households	46		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Special needs households	95		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Sec. 215 Beneficiaries*</b>	166		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>RENTAL GOALS (Sec. 215 Only)</b>						
Acquisition of existing units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	3		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	120		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Rental</b>	123		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>HOME OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	15		<input type="checkbox"/>	<input type="checkbox"/>		
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		
Rehabilitation of existing units	28		<input type="checkbox"/>	<input type="checkbox"/>		
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Total Sec. 215 Affordable Owner</b>	43		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>COMBINED RENTAL AND OWNER GOALS (Sec. 215 Only)</b>						
Acquisition of existing units	15		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Production of new units			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Rehabilitation of existing units	31		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rental Assistance	120		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
Homebuyer Assistance			<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>
<b>Combined Total Sec. 215 Goals*</b>	166		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>OVERALL HOUSING GOALS (Sec. 215 + Other Affordable Housing)</b>						
Annual Rental Housing Goal	123		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Annual Owner Housing Goal	78		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Total Overall Housing Goal</b>	201		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## **H. Public Housing**

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 over the next 5 years 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.

The City of Columbia supports Columbia Housing Authority's plan to increase resident participation in the Resident's Executive Council by 50% and increase the number of employed residents by 10%.

### **I. Homeless and Special Needs**

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 Homelessness Prevention and Rapid Re-Housing (HPRP) funds to provide financial assistance and case management to persons at risk of homelessness to maintain their housing stability.

The City will fund a Housing First model of permanent housing in cooperation with the University of South Carolina School of Medicine and the Columbia Housing Authority. This funding provides 25 units 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 158 chronically homeless persons. The outreach worker from the Housing First project has provided services to over 600 homeless persons in the last 24 months. There will be a continued need to provide those services.

The City will also cooperate with the Midlands Housing Alliance to provide emergency shelter for the chronically homeless during the extreme cold nights of the Winter Season.

The City of Columbia, in partnership with area non-profit sponsors, will use HOPWA funds to provide vouchers for permanent housing, short term rental and utility assistance and case management supportive services to persons living with HIV/AIDS. The City of Columbia will use HOME funds to repair and rehabilitate owner-occupied housing, a portion of which may be owned by persons who are elderly.

### **J. Barriers to Affordable Housing**

The City of Columbia will continue to monitor the administrative processes and procedures that might inhibit the production of affordable 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. The City will continue to participate with Greater Columbia Community Relations Council to identify and address fair housing issues. The Community Relations Council Housing Committee hosts quarterly housing forums where topics on affordable housing, bankruptcy, foreclosures, heir's property, and alternative mortgage financing are discussed.

### **K. Other Actions**

#### *Obstacles to Meeting Underserved Needs*

Through the housing programs of the Community Development Department, the City of Columbia seeks to meet the needs of the underserved. By participating in the Midlands Area Consortium for the Homeless, City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's pilot Housing First program, chronically homeless persons have obtained permanent housing and supportive services

to maintain housing stability. The City's HELP (Housing Emergency Loan Program) for homeowner repair provides deferred loan payments to qualified households.

#### *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 staff is certified Homeownership and Credit Counselors.

#### *Evaluate and Reduce Housing Units Containing Lead-based Paint*

The City of Columbia's Housing Division within the Community Development Department will maintain full compliance with all applicable lead-based paint regulations as well as control or abate lead-based paint hazards in all rehabilitated housing using federal dollars. 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.

#### *Reduce 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 was 21.2%, almost 50% higher than the nation (14.5%) and 122% higher than the metro suburbs outside the City (9.5%).

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 level. The City, as lead agency in the implementation of the Consolidated Plan, will coordinate with local organizations to ensure that goals are met.

#### *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.

The Community Development Department is within the Bureau of Community and Neighborhood Services to unify the departments within the City structure that are primarily responsible for Parks and Recreation, Community Development, 911/311 Ombudsman and Commercial and Economic Development. The Community Development Department is organized into three sections: Neighborhood Development, Residential Housing and Development Corporations, Business Development. The Department's offices are located at 1125 Lady Street in downtown Columbia.

#### *Enhance Coordination Between Public and Private Agencies*

The City of Columbia has strong intergovernmental cooperation with agencies. Community Development staff meet quarterly with staff from Richland County, Lexington County, Columbia Housing Authority and United Way of the Midlands to discuss development opportunities and regional cooperation.

#### *Access to Public Transportation*

Transportation links are an essential component to successful fair housing. Residents who do not have access to commercial areas are limited in where they can shop for goods and services, as well as seek employment. The converse is true as well. Inadequate transportation routes limit the selection of housing to neighborhoods within transportation service areas. Convenient roads in good repair are as important for those who rely on their own vehicles for transportation as they are for those who rely on public transportation provided by the Central Midlands Regional Transit Authority.

The Central Midlands Regional Transportation Authority (CMRTA) has undertaken a Comprehensive Study Project in order to assess the existing state of its transit operations and management and to chart a future course for effectively serving the Central Midlands region. This project consisted of three concurrent studies: a

Comprehensive Operational Analysis (COA) of fixed route services, a Contract-Operator Management Performance Review (MPR), and a County-wide Park-and-Ride Study (PRS).<sup>61</sup>

CMRTA provides fixed route services within Richland County and portions of Lexington County, carrying over 8,000 passengers every weekday, almost 4,000 every Saturday, and almost 1,000 every Sunday. Much of this service is provided within the City of Columbia with operations reaching into the communities of Cayce, West Columbia, Forest Acres, Arcadia Lakes, Springdale, St. Andrews, Harbison, and the Village at Sandhill. CMRTA's system is primarily a radial network, with nearly all of its 24 weekday routes starting/ending at the Downtown Transfer Center (DTC), located at Laurel and Sumter Streets in downtown Columbia.

There is much that current CMRTA fixed-route service is doing right, and future recommendations seek to preserve those elements. Namely, CMRTA maintains a weekday system wide average of over 23 riders per revenue-hour, a good value for a key performance indicator. Productivity in some of the key corridors, like Two Notch Road, Forest Drive/Decker Boulevard, North Main Street, Broad River Road/St. Andrews Road, and Devine Street/Garners Ferry Road are even greater. And the latent demand analysis found that the vast majority of today's high population and employment-density areas are within ¼-mile of transit.

But underscoring the myriad of data and analysis are demographics of CMRTA's riders that are confirmed in both the onboard survey and transit opinion survey: 4 out of 5 riders live in households with zero or one vehicles earning less than \$30,000 annually. Over half of all riders do not have a driver's license. The majority of patrons rides the bus 4 days or more each week, primarily for work trips, and have been riding for over 5 years. This represents a ridership base that is highly transit dependent. This base is less sensitive to deficiencies in service levels or reliability, especially when it comes to work trips.

## **L. Program Specific Requirements**

### **a. CDBG**

The revolving loan fund is expected to generate \$227,166 in program income during 2010-2011. All program income received in this program year will be included in this action plan for next year. The city estimates \$889,323 in carry over CDBG funds. All proceeds from Section 108 loan guarantees will be used to address priority needs and objectives in this plan. The City estimates that 100% of CDBG funds will be used for activities that benefit persons of low and moderate income.

### **b. HOME**

Recapture Provision 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, ie. 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 downpayment assistance or a 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 would be 5 years; if the homebuyer receives \$15,000 to \$40,000, the period of affordability would be 10 years; and if the homebuyer receives more than \$40,000 in assistance, the period of affordability would be 15 years.

<sup>61</sup> Executive Summary, Central Midlands Regional Transportation Authority, "Transforming Our Transit System", Final Report, January 2010

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 loan. A separate written agreement stating principal residency and the affordability period are given to each homebuyer 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.

The City will not refinance existing debt on multi-family projects. The City will not use HOME funds for tenant-based rental assistance. The City does not plan to use any forms of investment other than those listed in 24 CFR 92.205(b).

HOME match is satisfied through private lenders contributions to the City's affordable housing loan program for homebuyers. The banks the City partners with provide mortgage financing to eligible borrowers at reduced interest rates. The City calculates match 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.

**Affirmative Marketing** The City of Columbia will market all programs in accordance with federal fair housing laws. Realtors, builders and individuals seeking housing opportunities will be targeted to receive information on Columbia's housing programs. The City will interact with Greater Columbia Community Relations Council, Columbia Board of Realtors, and Columbia Council of Neighborhoods to distribute information on Columbia housing programs. At least once a year, a city water bill mail out will target all water customers to inform them of City housing programs. The City will continue to market its housing programs with informational posters at the University of South Carolina's Colonial Center. Commercials on the City Information Cable Channel 2 and advertisements in the State newspaper will inform persons of available housing programs. The City's marketing plan includes direct marketing to large employers with distribution of informational posters and informational sessions with employees.

**Minority Outreach**

The City of Columbia's Affirmative Marketing program will also reach minorities. In addition, the City will distribute information to minority interest groups such as Columbia Urban League, SC Hispanic Outreach, and Hispanic Connections.

**c. HOPWA**

The one-year goals for the City of Columbia grant are as follows:

<b>Type of Assistance</b>	<b>Output Goals</b>
Rental Vouchers for permanent housing	95 households each year
Short Term Emergency Housing/Utilities Assistance	320 households each year
Case Management and Supportive Services	400 households each year

**Analysis of Impediments to Fair Housing**

The City of Columbia prepared an Analysis of Impediments (AI) to Fair Housing in May 2005. 2008 updates to the loan activity information produced for that report are included as Appendix 7. Recommendations in the AI included the following:

- The City should provide local financial institutions with Home Mortgage Disclosure Act (HMDA) loan activity information and seek to build public/private partnerships to address community lending needs.
- City of Columbia should continue to enforce Fair Housing Ordinance and work in close cooperation with Greater Columbia Community Relations Council.
- With cooperation of local realtors and Greater Columbia Community Relations Council, undertake aggressive education and outreach campaign related to fair housing rights and responsibilities and inform minority and low to moderate income citizens of mortgage loan products.
- Coordinate with Columbia Housing Authority to educate and inform landlords of Section 8 voucher program
- Consider partnership with local banks to encourage financial investment in low wealth and minority neighborhoods.
- Continue to apply for HOPWA funding to address housing needs of persons living with HIV/AIDS.
- Continue to implement action plan to address fair housing issues.

The 2010-2011 Annual Fair Housing Action Plan for the City of Columbia is as follows:

**Goal I:** Educate more people on Fair Housing Laws

- **Strategy 1.1** Continuously update Fair Housing information on City of Columbia's web page.
  - Outcome 1.1.1 Link 12 articles on the website regarding Fair Housing.
- **Strategy 1.2** Distribute Fair Housing materials in Columbia Council of Neighborhoods monthly mail outs.
  - Outcome 1.2.1 Twelve news articles in the mail to 102 neighborhood presidents
- **Strategy 1.3** Educate neighborhoods on Fair Housing laws.
  - Outcome 1.3.1 Attend 30 neighborhood meetings
  - Outcome 1.3.2 Designate Fair Housing Month
- **Strategy 1.4** Develop a programmatic agreement with SC Human Affairs Commission and SC Consumer Affairs
  - Outcome 1.4.1 Sponsor 2 Fair Housing programs

**Goal II:** Meet the requirements established by HUD relevant to Fair Housing

- **Strategy 2.1** Meet Limited English Proficiency (LEP) requirements.
  - Outcome 2.1.1 Draft an LEP plan
  - Outcome 2.1.2 Outreach materials will be translated into Spanish
- **Strategy 2.2** Meet Section 3 requirements.
  - Outcome 2.2.1 Develop Section 3 plan.
  - Outcome 2.2.2 Develop marketing plan to add Section 3 businesses to City of Columbia's Contractor's List
- **Strategy 2.3** Market housing programs to individuals that would not have access to them.
  - Outcome 2.3.1 Deliver outreach materials to agencies that work directly with protected classes.

In addition to the strategies listed in the Annual Fair Housing Action Plan, the City of Columbia continually monitors its activities in relation to the recommendations and conclusions in the AI. In the 2008-2009 Consolidated Annual Performance and Evaluation Report (CAPER), the City of Columbia reported:

"Exclusionary zoning is not an impediment in Columbia, SC. Zoning is not a direct restrictive factor that impedes housing choice. Subdivision regulations do not impede fair housing choice. The Building codes enforced in the City of Columbia and the enforcement of the City's Minimum Housing Code do not appear to be impediments."

The City has taken the following actions to address the disparity and inequality in obtaining mortgage financing:

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

The City will continue to enforce the Fair Housing Ordinance and consider the possibility of a regional Fair Housing Ordinance with Richland and Lexington Counties. The City will continue to strive to produce loans that mirror the City's demographic composition. The City will continue to make clients loan-ready via well-publicized home buyer workshops, and individual credit counseling. In 2009, City staff provided 47 credit counseling sessions. The City will continue to provide affordable housing to low to moderate income families in target

neighborhoods which are predominately low-income minority communities. The City maintains a Fair Housing Report Log. No complaints were recorded in the log for 2009.

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. Their goals include (1) the development of a Fair Housing education agenda for the Midlands; (2) securing funding from HUD to finance Fair Housing initiatives; and (3) composition of Fair Housing ordinance to be presented to Richland County for adoption.

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. Over the last five years, the City received \$60 million in leveraged funding from eight local lending institutions. The City will negotiate this year for future financial commitments from local lenders. The City's CityLender I program provides funds to assist low income families throughout the city. City Lender II provides loan assistance for higher income families to live in lower income target areas. The lending institutions who participate in the City's programs attempt to verify credit through alternative methods if potential homebuyers do not have a credit history. The city also provides housing counseling services to address debt reconciliation and responsibilities of homeownership.

The City will apply for HOPWA funds to assist persons living with HIV/AIDS. The city's grant provides housing assistance and supportive services throughout Calhoun, Fairfield, Kershaw, Lexington, Richland and Saluda Counties. Case managers trained in housing placement maintain lists of landlords who will accept clients as tenants who might otherwise face barriers to obtaining housing.

The City of Columbia advocates income and racial diversity for all neighborhoods and will continue to make quality housing available to all eligible loan applicants.