

# Community Development Department



## Neighborhood Services



## FY 2009-2010 CAPER Consolidated Annual Performance and Evaluation Report



**“One Mission, One Message, One Columbia”**

# **Consolidated Annual Performance and Evaluation Report**

**Fiscal Year 2009-10  
July 1, 2009 through June 30, 2010**



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# **Columbia City Council**

Honorable Stephen K. Benjamin  
*Mayor*

## **Council Members**

Honorable Sam Davis, District 1  
Honorable Daniel Rickenmann, At-Large  
Honorable Tameika Isaac-Devine, At-Large  
Honorable Dr. Belinda Gergel, District 3  
Honorable Leona Plough, District 4  
Honorable Brian Newman, District 2

Steven A. Gantt  
*City Manager*

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## Executive Summary

The Consolidated Annual Performance and Evaluation Report (CAPER) is a summary of the progress made by the City of Columbia to achieve the goals identified in the, 2005-10 Consolidated Plan and the Fiscal Year 2009 Action Plan. The Consolidated Plan is a five-year plan that establishes objectives for the City's use of Community Development Block Grant (CDBG), HOME Investment Partnerships (HOME) and Housing Opportunities for Persons with AIDS funds received from the U.S. Department of Housing and Urban Development (HUD). The Action Plan is an annual plan that defines goals and strategies for the use of these funds in support of Consolidated Plan objectives. Fiscal Year 2009 (FY2009) successfully concluded the fifth and final year of the 2005-2010 Consolidated Plan.

CDBG, HOME, and HOPWA funds received during FY2009 (July 1, 2009 – June 30, 2010) enabled the City of Columbia to improve housing, strengthen neighborhoods, expand economic opportunities, and provide necessary services for low- and moderate income citizens.

The City takes the holistic approach to improving the quality of life with “One Mission, One Message, One Columbia.” The mission of the Community Development Department is to improve the quality of live for Columbia's citizens by providing economic, housing and social opportunities. The City is pleased to report significant accomplishments in meeting performance objectives, which are highlighted below. See Table – 1 and Table – 2 for Funding Sources.

**TABLE - 1 Federal Funding Sources**

<b>FY2009-10 Federal Program</b>	<b>Entitlement Amount</b>	<b>Budgeted Project/Activity</b>	<b>Project/Activity Name</b>
<b>CDBG</b>	\$1,244,466.00		
		\$702,973.00	Administration/Operations
		\$486,492.00	HUD Section 108 (Repayment)
		\$55,000.00	Parks & Recreation - Summer Camp Scholarships/BADD
		\$0.00	Mini Grant (Carryover of funds from FY08-09)
		\$0.00	Housing First (3rd yr of contract not funded in FY09-10)
<b>HOME</b>	\$907,074.00		
		\$90,704.00	Administration/Operations
		\$680,286.00	Affordable Housing loans at low interest rates for eligible homebuyers that are 80% and below the area median income level. The communities that have been selected are Burton Heights, Belmont, Edgewood Communities, and Rehabilitated properties in the 29203, 29204 and 29205 zip code areas.
		\$136,057.00	15% CHDO Set-aside - Trinity Housing Corporation
<b>HOPWA</b>	\$1,404,470.00		
		\$29,914.00	Administration/Operation
		\$38,623.00	Resource ID
		\$1,357,394.90	Sub-recipients (incl. \$21,433.90 carry over from previous yr):
			Columbia Housing Authority
			The Cooperative Ministries
			Healing Properties
			Palmetto AIDS Life Support Services (PALSS)
			USC- Dept. of Medicine
			Upper Savannah Care Services
<b>CDBG-R</b>	\$342,783.00	\$342,783.00	MKL Drainage Project
<b>HPRP</b>	\$524,731.00	\$524,731.00	Homelessness Prevention and Rapid Re-Housing Program
<b>TOTAL FUNDING</b>	<b>\$4,423,524.00</b>	<b>\$4,444,957.90</b>	<b>(includes carryover of \$21,433.90 for previous year HOPWA)</b>

**TABLE – 2 Revolving Loan Funds**

<b>FUND TITLE</b>	<b>SOURCES</b>	<b>BALANCE</b>	<b>USE</b>	<b>COMMITMENTS</b>
Commercial Loans	CDBG/EDA	\$ 692,016.38	Commercial Loans	Economic Development
Façade Loans	CDBG	\$ 201,833.00	Commercial Loans	Economic Development
Development Loan Fund	CDBG	\$1,254,277.00	Development Loans	Housing Development
CDBG Housing Restricted	CDBG	\$1,067,772.68	Home Loan Purchase	Housing Loan Purchase Program
CDBG Housing Unrestricted	CDBG	\$1,492,139.43	Residential Rehab	Housing Rehabilitation
<b>TOTAL LOAN FUNDS</b>		<b>\$4,708,038.49</b>		

**Program Highlights****Community Development Block Grant (CDBG)**

City of Columbia received \$1,244,466 million in funds (CDBG) from the U.S. Department of Housing and Urban Development (HUD). The Community Development Department, with the assistance of the Council-appointed Citizens Advisory Committee for Community Development, administered these funds to act as a catalyst and to leverage additional funds for projects and programs such as:

- ❑ Housing First Pilot Program – Provided transitional housing to over 25 chronically homeless individuals with in-home supportive services. FY 2009-2010 was the last year of three-year contract with USC Dept. of Medicine. However, in June of 2010, the contract for the pilot program was extended through March 31, 2011 to help transition these individuals into permanent housing and extend the much needed support services.
- ❑ The Community Development Liaisons work with community leaders and the Columbia Council of Neighborhoods, which encompasses over 106 neighborhood associations, to foster citizen participation and neighborhood improvement. During FY 2009-2010 fourteen (14) Mini Grants were also awarded for neighborhood improvements such as community projects, newsletters, beautification projects, and tutoring programs.
- ❑ Summer Youth Scholarship and Special Initiative Program – Provided 40 scholarships to underserved youth (6 yrs-15 yrs) in high risk crime areas:
  - Pinehurst Park served - Eight (8) youth
  - Lorick Park served – Twenty-two (22) youth
  - St. Anna’s Park serviced – Ten (10) youth
- ❑ Special initiative (BADD) Black Achievers Determined to be Different, in partnership with Richland District One challenged over 25 underperforming males (15yrs – 19yrs) to achieve success through summer enrichment and character building activities.
- ❑ Parks and Recreation Community Building Project – Progress has been made to identify all funding sources for the construction of a community center which is a part of the \$2,031,600 Parks & Recreation Administration Complex project. \$400,000 in CDBG funds has been obligated to this project for the community building. The environmental assessment is nearing completion and construction is slated to begin during the second quarter of FY 2010-2011.

**Housing Opportunities for Persons With AIDS ( HOPWA)**

The City received \$1,404,470 in (HOPWA) funds to assist persons not only within the City of Columbia and Richland and Lexington Counties, but in Kershaw, Fairfield, Saluda and Calhoun counties as well. Funds were allocated to housing needs (supportive services, case management and vouchers) and assessments for this population.

- ❑ FY 2009-2010- Columbia Housing Authority, assisted 100 households through tenant based housing exceeding the goal of 85 for the program year.

**HOME Investment Partnership (HOME)**

The City received \$907,074 in HOME funds to make homeownership more affordable for very low-, low-, and moderate- income persons. HOME funds in conjunction with other leveraged private funds created the vehicle to remove the barrier of down-payment from homeownership. Applicants are required to receive Homeownership Training; approximately 200 households received these services this year.

- ❑ Fifty-three (53) households were assisted under the housing initiative through CDBG, HOME, ADDI, City and private funds. In total, fifteen (15) very low- and low-income homeowners were assisted; eighteen (18) were first-time homebuyers; and fifteen (15) moved into the City limits. City and federal funds leveraged over \$30 million from eight local lenders, assisting 852 socio-economically diverse households city wide over an eight year period.
- ❑ These eight (8) partner banks made a five-year commitment of \$64 million. We are now in the fifth (5) year of this commitment and negotiations for continued partnerships have begun.
- ❑ \$1.5 million of the HOME funds went to Burton Heights Development in District I to construct twelve (12) affordable homes in the Burton Heights neighborhood. All twelve homes have been constructed. Nine homes have sold with three remaining into the FY2010-11.

### **Other Resources (Stimulus Funding)**

The City of Columbia received \$342,783 CDBG-R and \$542,731 Homelessness Prevention and Rapid Re-Housing Program (HPRP) stimulus funding as a part of the American Recovery and Reinvestment Act of 2009.

- ❑ The M.L. King Park/Rocky Branch Environmental & Drainage Restoration Infrastructure project was completed and 900 liner feet of degraded stream channel was restored. Although this project did not create any additional jobs, the \$342,783 grant created aesthetic value to one of lowest income neighborhood included in the designated CDBG M.L. King Target area. All funds were expended for this project during the fiscal year. A total of \$468,468 of CDBG funding from a prior fiscal year brings the total CDBG funding for this project to \$811,251.
- ❑ The City of Columbia received \$524,731 in funding for the Homelessness Prevention and Rapid Re-Housing Program which is a three-year grant program designed to prevent the threat of homelessness and re-house those that are experiencing homelessness. Funds have been sub granted to three sub-recipients to provide case management for financial assistance for Homelessness prevention and rapid re-housing, and legal services for housing relocation and stabilization services.
  - USC- Dept. of Medicine
  - The Cooperative Ministries
  - S.C. Legal Services

The City received \$3,900,000 in Neighborhood Stabilization Program funds for Down-payment Assistance, Acquisition, rehabilitation, redevelopment and demolition of foreclosed, abandoned and/or vacant single family homes located on unspecified scattered sites throughout Columbia in the 29203, 29204, and 29205. During this fiscal year 100% of the funds have been obligated and 50% have been expended. 35 foreclosed homes have been purchased.

### **Development Corporation Highlights**

Columbia Housing Development Corporation

- ❑ CHDC currently has three (3) houses for sale in Edgewood Community and have selected Aggressive Realty to market the homes at:
  - 2512 Louisa Street
  - 2506 Louisa Street
  - 2517 Gordon Street

Two Notch Development Corporation

- ❑ TN Development Corporation provides quality, affordable rental housing and provides supportive services to Columbia residents by rehabilitating neglected properties and also building new ones. The Water-Shaw

Redevelopment project is currently under.

#### Eau Claire Development Corporation

- ❑ During the FY 2009-2010, Eau Claire Development Corporation has used \$1.62 million in HOME funds to successfully build 12 affordable houses in the Burton Heights Neighborhood. As of June 30, 2010, nine (9) of the twelve (12) homes have sold.

#### Columbia Development Corporation

- ❑ CDC utilized \$10,000 in CDBG funds to assist with pre-development cost for the Mast General Store locating onto Main Street.

The City of Columbia Community Development Department has actively pursued partnerships with local non-profit organizations that meet the Community Housing Development Organization (CHDO) requirements. There are six designated CHDOs: Trinity Housing Development Corp., Women's Shelter, Palmetto State Base Camp, Benedict-Allen CDC, Community Assistance Provider, Inc. (CAP) and Shandon Presbyterian Housing Resources Inc.

In FY 2009-2010, Community Assistance Provider, Inc. (CAP) used HOME dollars to purchase three quadraplexes located at 7303, 7307, and 7309 Patterson Road Columbia, SC 29209. The quadraplexes were purchased to be renovated and used for low income rental property. This would provide the area with 12 affordable rental units. The total amount of home dollars used for this project was \$308,713. This allocation helps the City of Columbia meet their CHDO set aside requirement for the year.

### **Assessment of Three- to Five-Year Goals and Objectives**

During the CDBG program year 2009-2010, the creation and initiation of quality, affordable housing continued to be a key component of the City of Columbia Community Development Department. The following loans were completed in the effort to produce the housing opportunities to very low- and low-income families:

- ❑ Seventeen (17) CityLender I and II;
- ❑ Nineteen (19) ADDI (American Dream Down payment Initiative);
- ❑ Zero (0) Home Improvement;
- ❑ Six (6) Emergency Repair;
- ❑ Nine (9) Affordable Housing; and
- ❑ Two (2) Employees

Partnerships with several local banks (BB&T, Bank of America, Regions Bank, NBSC, Wachovia, First Citizens, South Carolina Bank and Trust, and Carolina First) and City Council produced a 5-year, \$64 million total initiative. Community Development incorporated the concept of the ADDI program into the CityLender I program, which lowered the down payment to \$500 with a maximum loan amount of \$200,000. The Housing-Emergency Loan Program or HELP for home repair is designed to assist qualified low-income homeowners within the city limits with emergency home repairs that are health and safety related. A maximum loan amount of \$5,000 at 0% interest rate will be made to qualified homeowners at 80% or below median income.

The City of Columbia has four (4) development corporations that continue to work on projects that increase homeownership. Current projects by Corporations include:

**Columbia Housing Development Corporation (CHDC)** continued its citywide work with affordable housing development, including the Lyon Street, Manning Street and Waites Road area, now known as Edgewood Place.

- ❑ Construction was completed on 2517 Gordon Street, 2506 Lousia Street, 2512 Lousia Street and all three houses are being marketed by Aggressive Realty.

**Two Notch Development Corporation (TNDC)** continued its effort of providing affordable multi-family units for low-income residents. The Arbor Hill Development was constructed in 2005, and continues to provide a source of affordable rental opportunities to Columbia residents. During the reporting period, Arbor Hill averaged 95%

occupancy.

**Eau Claire Development Corporation (ECDC)** continued its focus on affordable housing development in the North Columbia/Eau Claire Redevelopment Area.

- During 2009-10, the ECDC continued construction on the twenty-two (22) single-family homes in Burton Heights Development where twelve (12) affordable units were constructed using \$1.62 million in HOME funds. Nine (9) homes have been sold and the remaining three (3) units are anticipated to sell during the second quarter of FY 2010-11. The remaining ten (10) units were financed by contractor, Rex Thompson of which three (3) units have been constructed. The remaining seven (7) will be completed during FY 2010- 2011.

**Columbia Development Corporation (CDC)** has worked in the Vista redevelopment area and Arsenal Hill neighborhood for years acquiring land valued at \$ 1,163,222.56 utilizing various sources.

- CDC was instrumental in assisting the Mast General Department Store using \$10,000 in CDBG funds for pre-development soft costs. CDC will continue its efforts of redevelopment during the FY 2010-2011 with housing rehabilitation of substandard homes in the Edisto Court Redevelopment Area.

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In FY 2009-2010, Community Assistance Provider, Inc. (CAP) used HOME dollars to purchase three quadraplexes located at 7303, 7307, and 7309 Patterson Road, Columbia, SC 29209. The quadraplexes were purchased to be renovated and used for low income rental property. This would provide the area with twelve (12) affordable rental units. The total amount of HOME dollars used for this project was \$308,713. This allocation helps the City of Columbia meet their CHDO set aside requirement for the year.

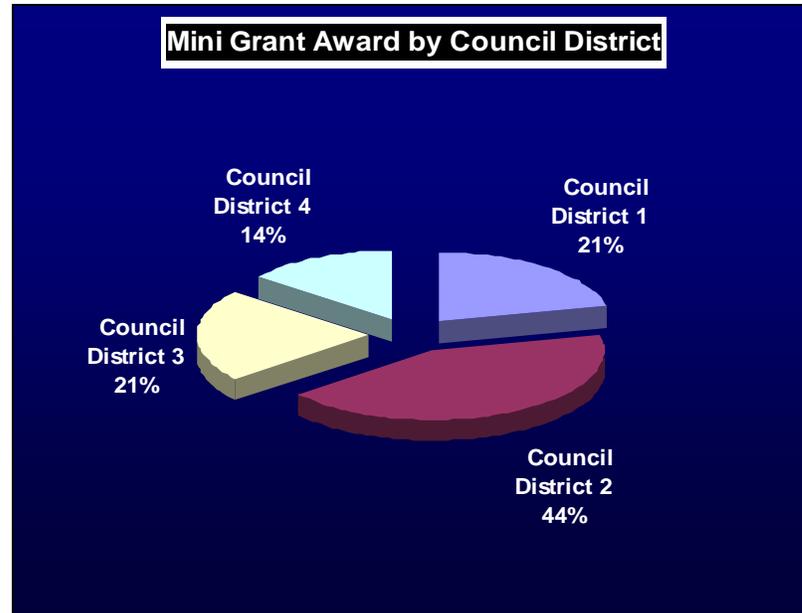
### **Mini Grant Program**

The Mini Grant Program is designed to empower low and moderate neighborhoods to address needs in their communities that are a concern or issue of the quality of life for the community. The Mini Grant is awarded quarterly and requires a 1:1 match over \$1,000. See Table -2 and Chart -1.2 below that summarizes and displays activity per Council District for FY 2009-2010.

**TABLE 3 – Mini Grant Funding**

<b>Mini Grant Projects FY 2009-10</b>					
<b>NEIGHBORHOOD ORGANIZATION</b>	<b>PROJECT</b>	<b>AWARD AMOUNT</b>	<b>Matching Funds</b>	<b>Matching In-Kind</b>	<b>Council District</b>
Eau Claire Community Council	Communicating with the neighborhoods	\$ 10,000.00	\$ 4,500.00	\$ 4,500.00	Dist. I
Edisto	Back to school bash	\$ 999.00	0	0	Dist. III
Historic Waverly Improvement & Protection Association	Neighborhood beautification, national register plaques	\$ 5,200.00	\$ 1,400.00	\$ 5,750.00	Dist. II
Whaley St.	700 & 800 block of Heyward St. for beautification	\$ 1,000.00	0	0	Dist. III
Bradon Acres/Cedar Terrace	Neighborhood sign/newsletter	\$ 1,222.25	\$ 222.25	0	Dist. IV
Earlewood	Newsletter	\$ 2,600.00	\$ 800.00	\$ 800.00	Dist. I
Pinehurst	Newsletter	\$ 1,000.00			Dist. II
South Kilbourne	Neighborhood and meeting signs	\$ 1,650.00	\$ 325.00	\$ 325.00	Dist. III
Avalon Place	Neighborhood activities	\$ 904.86	0	0	Dist. IV
Colonail Park	Neighborhood beautification	\$ 1,000.00	0	0	Dist. II
Edgewood Floral	Summer camp tuition for (40) forty students	\$ 5,000.00	\$12,250.00	\$ 2,800.00	Dist. II
Jones McDonald	Newsletters	\$ 3,328.73	0	\$ 4,200.00	Dist. II
Ames Manor Apartment	Neighborhood beautification	\$ 6,000.00	\$ 2,500.00	\$ 2,500.00	Dist. I
Lyon St. Community	Community garden	\$ 5,000.00	\$ 2,000.00	\$ 2,000.00	Dist. II
<b>TOTALS</b>		<b>\$ 44,904.84</b>	<b>\$ 23,997.25</b>	<b>\$ 22,875.00</b>	

Chart -1.1



Economic Development/Commercial Revitalization is another priority that was addressed in the Five-Year Consolidated Plan with a focus on providing low-cost financing to small businesses. The City of Columbia Office of Business Opportunities which is now a division of Community Development provides the Commercial Revolving Loans program. There were three (3) CRLF loans to close in the 2009-2010 program year.

- ❑ During the reporting year, four (4) employees were hired and two (4) retained by CRFL loan recipients.
- ❑ Three (3) loans closed with a projected four (4) jobs to be created.

Public facilities and improvements are another area in which the Community Development Department indicated it would place an emphasis on providing assistance to low- and moderate-income neighborhoods. During the FY 2009-10 reporting year, construction was completed on the Martin Luther King, Jr. Drainage Project. The project was awarded to Trussell Brothers Construction. Additional CDBG-R funds in the amount of \$342,783 were approved to fund the project as a part of the American Recovery and Re-investment Act. The total amount of \$995,940 of CDBG funds was injected into this project, which was administered by the Utilities and Engineering Department.



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 level. The City of Columbia Community Development Department (CDD) as the lead agency for implementation of the Consolidated Plan. CDD coordinates efforts among its many partner organizations to ensure that the goals outlined in the consolidated plan are met. These partners include neighborhood residents, representatives of health and human service agencies, businesses, churches, nonprofit developers, lenders and for-profit entities. The housing, public housing and community revitalization initiatives work toward fulfilling this goal. The City focuses significant resources on affordable housing utilizing the federal CDBG and HOME programs and coordinating the efforts of local nonprofit and for-profit providers. Affordable housing is the foundation for achieving self-sufficiency.

## Projected Outcomes

The following lists projected outcomes with assessment by the end of this reporting year in accordance with the City of Columbia's Consolidated Plan 2005-2010:

- 1) Over a five-year period, the project outcome is to assist two-hundred fifty (250) new homeowners. During the 2009-2010 Action Plan period fifty-three (53) new homeowners have been assisted. After sixty (60) months into the five (5) year initiative we have completed 248 affordable housing loans which are two (2) houses short of our overall goal for the initiative. A total of 331 first time homeowners received assistance by the end of the FY 2009-2010. A total of 413 households have received assistance in the form of housing loans.
- 2) Designate three (3) new CHDOs over 5-year period. Shandon Presbyterian Housing, Trinity Housing and the Family Shelter have been certified as City of Columbia CHDOs therefore we have achieved our goal of 3 new organizations for the five year plan. Currently, there are six total CHDOs, the City has achieved the goal.
- 3) Over a five-year period provide and assist 600 rental units. With the assistance to the TN Development Corp., as a City of Columbia Non-Profit organization, we have added 200 rental units. During the FY 2009-2010 Action Plan period, the Trinity Housing and Columbia Assistance Providers (CAP) added 12 rental units. A total of 212 affordable rental units have been provided. The goal was not achieved.
- 4) Over a five-year period assist homeowners. In this five year period we have assisted 34 homeowners with health and safety related repairs as well as general home repairs for low income homeowners. Our new program, H.E.L.P. (Housing Emergency Loan Program for home repair) is designed to offer significant assistance to low income homeowners. This program is funded with non federal dollars.
- 5) Work cooperatively over five-year period with zoning, inspection and housing division to reduce and/or streamline administrative procedures regarding barriers to affordable housing. We have developed a program in conjunction with the Development Services Department of the City of Columbia to pay Building Permit fees for the low income homeowners who homes are being repaired by Non-Profit Housing repair organizations to assist in the overall cost. This program is funded with non federal dollars. During the reporting period 10 permits totaling \$100 were issued to low-income homeowners. The goal to remove reduce and/or streamline administrative procedures was accomplished.
- 6) Maintain full compliance with all applicable lead-based paint regulations. Control or abate lead-based paint hazards in all rehabilitated housing. Reduce the number of incidences of elevated blood lead levels in children. The City of Columbia's Housing Division has maintained full compliance with all applicable lead-based paint regulations. Work in rehabilitated housing is kept to minimum, therefore keeping the number of affected homes to a minimum. The five-year goal of full compliance of lead-based paint hazards was accomplished.
- 7) Over the next five years the City of Columbia will support education and offer leadership for other entities to follow. Homeownership will be at the forefront of the anti-poverty efforts. During the next five years high priority is given to assist those at poverty level to become home owners and promote an independent lifestyle, while at the same time providing an accumulation of wealth. The Housing Division has 2 certified Homeowner Counselors to assist applicants to include those at poverty level in this effort. As stated above a total of 413 households have received assistance in the form of housing loans. The five-year goal to support education and offer leadership in homeowner counseling was accomplished.
- 8) Assist ten (10) units per year with repair and rehabilitation regarding Homelessness. In FY 2005-06, Healing Properties, one of the City's Housing Opportunities for Persons with AIDS (HOPWA) grantees, expended \$142,000 of City HOPWA funding to acquire three (3) units to house eligible persons living with HIV/AIDS. These properties were purchased with HOPWA funds and then rehabilitated with HUD Supportive Housing Program (SHP) funds. In FY 2006-2007, Healing properties expended \$195,000 of City HOPWA funds to acquire another four (4) units to house eligible persons living with HIV/AIDS.

These properties were also rehabilitated with HUD SHP funds. In FY 2007-2008, Healing Properties completed its final units for a total of 13 housing units, exceeding their benchmark by 1. Benchmark of 12 units was exceeded for a total of 13.

- 9) Assist 150 households per year with emergency financial assistance for the payment of rent, mortgage, and utilities with HOPWA funds for low-income persons living with HIV/AIDS. In FY 2009-2010, two City HOPWA grantees, The Cooperative Ministry and Upper Savannah Care Consortium, provided short-term rent, mortgage, and utility assistance to a total of 125 eligible households living with HIV/AIDS.
- 10) Assist five (5) agencies per year with information on HIV/AIDS prevention services available. In FY 2008-2009, the City's Community Development Department organized and hosted the Columbia's Fourth Annual Project Homeless Connect national event on November 22, 2008 in conjunction with Midtown Fellowship's Homeless for the Homeless at the South Carolina State Fair Grounds. December 8, 2005 at the Beth and Lou Holtz Winter Shelter. Project Homeless Connect is a one-day event designed to bring services and information to the homeless for medical care, mental health, substance abuse, job training, employment opportunities, housing, and benefits programs. At the event, **28** agencies and organizations presented and exchanged information on available homeless prevention services. The goal of 25 agencies provided HIV/AIDS prevention services and information was accomplished. In FY 2006-2007 the City's Community Development Department organized and hosted the second annual Project Homeless Connect event on December 8, 2006 at the Taylor Street Emergency Winter Shelter. At the event 35 agencies presented and exchanged information on available homeless prevention services.

- 11) The Midlands Area Consortium for the Homeless (MACH) is the coordinating body for the HUD Continuum of Care process for a 14 county area in South Carolina which all counties in the Columbia area. MACH was formed in July 1994



and is a 501(c) 3 non-profit which advocates and coordinates services for Columbia's homeless. The all-volunteer organization consists of over sixty (60) private, public, nonprofit, city, state and federal agencies. These entities provide shelter, housing, and/or other assistance to the homeless and the indigent population and continue the MACH's vision "...to prevent homelessness, to compassionately serve people in crisis and to integrate homeless people into the community."

The MACH applied for the 2009 HUD Continuum of Care, Supportive Housing Program (SHP) and Shelter Plus Care (S+C) funding to provide housing and services for the homeless in the Midlands. The City provided the required certifications for the grant applications after the proposals were reviewed by Community Development staff. In addition, City Council voted to support the Columbia Housing Authority and Lexington Richland Alcohol and Drug Abuse Council (LRADAC) in their application for funding

During the program year, MACH received \$2,315,475 in new and renewal awards to provide assistance to those experiencing homelessness in the Midlands area. Local agencies received \$197,401 in Emergency Shelter Grant (ESG) funds for supportive services, administrative and operational costs, transportation, rent and utility subsidies, emergency food, hygiene packs, and furniture. These funds are granted from the State's Office of Economic Opportunity with the City signing off as the local participating jurisdiction.

- 12) Assist five agencies per year with applications for Emergency Shelter Grant funds. In FY 2005-06 and FY 2006-07, the City assisted 6 agencies (Alston Wilkes Society, The Cooperative Ministry, The Family Shelter, The Salvation Army, Volunteers of America of the Carolinas (Children's Garden), and The Women's Shelter) by providing Certification of Local Government Approval for their ESG applications to the State Office of Economic Opportunity. Through a staff review by the Community Development Department, the City found that all applications were consistent with City Ordinances and the

Consolidated Plan. During FY 2009-2010, the City assisted six (6) agencies for a five-year total of 21 agencies. The goal to assist agencies with applications for ESG was accomplished.

**ESG Funding 2010**

Family Shelter	Columbia	\$50,000
Midlands Housing Alliance	Columbia	\$40,000
St. Lawrence Place	Columbia	\$ 25,000
The Cooperative Ministry	Columbia	\$55,000
Women's Shelter	Columbia	\$60,000
Sistercare (Shelter in the City)		\$55,000

- 13) Assist the Midlands Commission on Homelessness with funding to operate the Beth and Lou Holtz Shelter. From November 2005 to March 2006, the Beth and Lou Holtz Winter Shelter was operated by The Cooperative Ministry. The City's Community Development Department provided \$137,000 of Community Block Grant Funding (CDBG) funding to assist with the cost of shelter operations. In April 2006, the lease for the Beth and Lou Holtz Winter Shelter expired. From November 2006 to March 2007, the City took responsibility for operating two emergency shelters for the winter season, the Taylor Street Emergency Winter Shelter and the Senate Street Emergency Winter Shelter. The City of Columbia ran an Emergency Winter Shelter that was located on Calhoun Street during the FY 2008-2009. In FY2009-2010, the City signed a two-year contract with The Cooperative Ministry to operate the Emergency Winter Shelter to end September 2012. Goal to assist with operations of homeless shelter was accomplished.
  
- 14) Homeless persons making the transition to Permanent Housing Assist three CHDOs recipients over a five-year period in obtaining funding to increase permanent, affordable housing options for low-income persons. A total of six (6) households were assisted from FY 2005-2007 with CHDO funds. Four of the six households were homeless and the other two (2) were at-risk homeless because there are 30% or below median income.
  
- 15) Assist two (2) agencies per year with technical assistance to develop federal funding applications for housing programs. In FY 2006-07, a special Request for Proposals was released specifically for permanent supportive housing for the HOPWA program. During the application process, the HOPWA Program Coordinator provided technical assistance to five (5) agencies (SC HIV/AIDS Council, Palmetto AIDS Life Support Services, Vision Leadership Institute, McMillian's Community Care Home, and Columbia Housing Authority) to assist them with completing their applications. As a result, the Columbia Housing Authority was awarded \$350,000 of HOPWA funding to develop 4-6 units of permanent supportive housing for eligible persons living with HIV/AIDS. Goal to assist two (2) agencies per year with technical assistance was 50% short of accomplishment.
  
- 16) Assist with the development of twenty (20) units of permanent supportive housing for low-come persons living with HIV/AIDS and their families. In FY 2005-06, Healing Properties, one of the City's Housing Opportunities for Persons with AIDS (HOPWA) grantees, expended \$142,000 of City HOPWA funding to acquire three (3) units to house eligible persons living with HIV/AIDS. These properties were purchased with HOPWA funds and then rehabilitated with HUD Supportive Housing Program (SHP) funds. In FY 2006-2007, Healing properties expended \$195,000 of City HOPWA funds to acquire another four (4) units to house eligible persons living with HIV/AIDS. These properties were also rehabilitated with HUD SHP funds. No additional permanent housing units were developed in FY 2009-2010. Goal of 35% of the 20 permanent was accomplished.

**Affirmatively Furthering Fair Housing**

The City of Columbia updated the Analysis of Impediments (AI) to the Fair Housing Document in May 2005. The City desires to produce a viable AI document that truly assists the housing industry in the elimination of any vestiges of housing discrimination. The document is reviewed on an annual basis.

Inclusive of the AI document, examples of identifiable impediments to Fair Housing Choice are listed below:

1. According to an analysis of HMDA data (1996) and comparative (2003) HMDA raw data, there may be disparity and inequality in obtaining mortgage financing from several lending institutions, which could be an impediment to Fair Housing Choice for minorities in Columbia.  
Note: The analysis of 1996 did not address the issue of applicants' poor credit history, which has been the City's experience in its lending programs. However, the 2003 raw data confirms that poor credit history is the leading factor of mortgage denials. Therefore, further study is essential to determine how to address these concerns before concluding that perception is reality. However, the Community Development Housing Division staff has certified credit counselors that provide credit counseling on individualized credit issues and continues to educate all our citizens on the need for good credit as their minimal basis for obtaining housing loans. During FY 09-10, the Housing Division staff completed a total of 608 credit counseling and prequalification appointments. The Community Development staff continues to refine and expand their educational and outreach programs.
2. Non-representative, i.e., low number and percent of loans originating in census tracts with greater than 50% minority population, is also an impediment to fair housing choice.
3. Historic segregated patterns in some neighborhoods may also serve as an impediment to fair housing choice.

One of the goals of the Annual Fair Housing Action Plan is to 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.

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.

## **Conclusions**

The City of Columbia is operating under the existing Analysis of Impediments to Fair Housing (AI) and Fair Housing Action Plan. While this document is being readdressed for clarity and other areas, conclusions and recommendations from the AI are shared at this time. Staff drafted the update of the AI and had the following observations:

Exclusionary zoning is not an impediment in Columbia, S.C. 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 does not appear to be impediments. Also, there does not appear to be any identifiable inequities in the provision of municipal services in Columbia, which could subsequently impede fair housing choice. Also, there were no impediments listed under the areas of

disabled/handicapped persons or sexual harassment.

Based on the findings of the consultant, the City of Columbia may have some identifiable impediments to fair housing choice relating to income, socio-economic and education disparities; housing patterns; and possible unequal access to mortgage financing (according to the raw statistical data of HMDA). These factors may coincide with race and low-income status. Since statistics may conceal as much as they reveal, further investigation is warranted before reaching a definitive conclusion.

### Recommendations and Actions

In June 2006, the City updated the Analysis of Impediments (AI) action plan. The City addressed the above through the following actions noted in this plan and other avenues:

- 1) Actions and objectives to address disparity and inequality in obtaining mortgage financing, are listed, but not limited to the following: 1) Action - Examining impact fees and building code restrictions to determine what changes are necessary to provide access to cost efficient housing; Objective: Remove Fair Housing barriers. 2) Action - Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts. Objective: Reduce barriers and close gap in loan financing. 3) Action - Assessing the incentive tools currently used such as low down payment and low interest loans, and their effectiveness in removing impediments to fair housing, Objective: Design outreach tools to effectively educate those affected. Additionally, a member of the Housing Division staff sits on a review board for a partner lending institution to conduct secondary reviews of declined loans. HUD's Fair Housing Equal Opportunity (FHEO) office has provided a consensus for Columbia's AI; a copy can be obtained from the Community Development Department at 1225 Lady St. Columbia, SC 29201.
- 2) The City enforces the Fair Housing Ordinance adopted by the City Council in 1980 and updated to reflect the 1988 laws including the two new protected classes: handicapped and familial status. The City will continue to uphold and enforce the existing ordinance, which includes the Fair Housing Ordinance. Also, the City continues to consider the proposition of a regional housing Fair Housing ordinance with Richland and Lexington County Community Development Departments. The following fair housing activities took place during the fiscal year:

**September**

9/14-9/15/2009

Train the Trainer: Financial Literacy  
Value of Staff Time & Expense: \$468

**February**

2/17-2/18/2010

2010 Palmetto Affordable Housing Forum  
Value of Staff Time & Expense: \$450

**June**

6/7-6/9/2010

A Time to Build:  
Value of Staff Time & Expense: \$950

**June**

6/16-17/2010

Show Me the Money: Housing Assistance Council  
Value of Staff Time & Expense: \$1,440

- 3) The City assisted our applicant pool via loans, credit counseling, and other means to make the City's clients loan-ready. The City always seeks economic and racial diversity throughout city neighborhoods. Minorities have been able to purchase homes through City loan programs citywide, including newer subdivisions from East Lake in the far southeast to Harbison in the far northwest, thus widening housing

choices. Even in “hot” real estate, in-town markets like Earlewood, the City has assisted a diversity of new homeowners.

The City will continue to strive to produce approved loans that mirror the City’s demographic composition. Our staff will also continue to make clients loan-ready via well-publicized home buyer workshops, individual in-house credit counseling, and other means. In the future, the City will continue to process loans and provide outreach in the form of workshops, etc.

- 4) Residents were assisted in predominantly low-income minority neighborhoods to improve their neighborhoods, as evidenced in the St. Anna's, Waverly and King Street Communities. The City committed resources (CDBG, HOME, etc.) to four target neighborhoods, all of which are predominantly low- income minority communities. Substandard homes were demolished and new affordable homes were constructed, contributing to the beauty and pride of these neighborhoods.

The City’s lead housing entities, Columbia Housing Development Corporation (CHDC) and TN Development Corporation, will continue to provide affordable, high-quality housing (30 townhouse/duplex-units in Arbor Hill off Covenant Road and 16 single-family homes on the Waites Road/Edgewood Place) to low income families, low to moderate income households (Lyon Street-Phase II) and above income housing (City Dreams in the Waverly Area). Other sites located in the Eau Claire/North Main Community Belmont and the Burton Heights Development (also a predominately minority, low-income neighborhood) were identified and affordable 80% or below median income homes, were constructed by Eau Claire Development Corporation (ECDC).

- 5) The City works with the Community Relations Council, including having City representatives serve on the boards and committees. The City currently works with the Community Relations Council in the promotion of a Housing Fair, focusing on fair housing rights and responsibilities, and informing persons (including minority and low income citizens) in the areas of mortgage/loan products and other assistance programs. Throughout the reporting year City representatives provided hands-on assistance and written literature to promote fair housing choice at various workshops and meetings.

Community Development loan officers participated in various housing-oriented workshops that are often held during evening and weekend sessions. These and similar workshops were held at neighborhood organization meetings and other venues around the city for outreach and informational purposes. Other neighborhood meetings as well as City interdepartmental workshops held for the Police and Public Works Departments were conducted to assist City employees on all income levels to housing data and choices.

- 6) The City of Columbia supported the Columbia Housing Authority's efforts to conduct educational/public awareness campaigns for landlords and potential landlords for Section 8 rentals. The aim is to increase their understanding of Fair Housing requirements.
- 7) Community Development continued to work in tandem with the local financial institutions to secure funding for low-income persons who otherwise would not be afforded the opportunity of homeownership. The City sought income as well as racial diversity throughout city neighborhoods.

The City of Columbia Community Development Department secured through eight participating lenders a \$50 million initiative in Phase I of the CityLiving Housing Initiative. By the end of the first five years, approximately 558 homes (27% minority) were closed. Over \$59 million has been leveraged from these private lenders. CityLender I provide funds to assist low income citywide; CityLender II provides loan assistance for higher income families to live in lower income target areas. This provides for a well-rounded income diversity mix. The City will continue with these efforts and foster more credit-ready applicants. On January 1, 2006 these partner banks committed \$64 million over the next 5-year period for Phase II of The CityLiving Housing Initiative. By June 30, 2009, 365 (30 % minority) have been closed. The Housing Division has initiated a campaign to focus on increasing minority participation in the loan program.

- 8) During this reporting period, the City worked on a collaboration with Cooperative Ministry, PALSS, USC-

Department of Medicine, Upper Savannah Care Consortium, Healing Properties, Fort Mill Housing Services, and Columbia Housing Authority to apply HOPWA funding to address the needs of persons with HIV/AIDS in the form of supportive services, permanent supportive housing, short-term rent and utility assistance, and tenant-based rental assistance. The City used HOPWA funding for Richland, Lexington, Calhoun, Saluda, Fairfield and Kershaw Counties and the City of Columbia. The supportive housing component was secured in the reporting period with the continuation of the Healing Properties contract. Over a three-year period, they are scheduled to rehabilitate up to 12 permanent homes for this population. At the beginning of this fiscal year this goal was met. The Columbia Housing Authority also rehabilitated an additional five (5) units of permanent housing.

The HIV/AIDS population is considered to have a strong impediment to maintaining quality, stable housing due to the unfortunate stigma that shrouds this special needs group. This targeted group can rely on support and assistance in the form of an assigned PALSS Housing Coordinator and case managers trained in housing placement at USC-Department of Medicine that maintains a list of "friendly" landlords that accept rental payment from non-profits with no client history inquired.

- 9) The City, prior to the contracting of the AI, realized that certain persons were being denied mortgage loans based upon poor or no credit history, high debt-to-income ratios, under education, and consumer credit. A majority of this segment happens to be minority. To offset this, the City provided housing counseling services that address debt reconciliation and the responsibilities of homeownership.

The City's eight partner banks participate in our low down payment programs and several have internal policies to verify credit through alternative verification methods for those with no credit history.

- 10) HUD's Columbia FHEO has reviewed the AI and determined that it is consistent with HUD's suggested format. However, the City of Columbia has been advised to develop strategies to adequately address the HMDA data through an education and outreach program. The City plans to do the following to reach this goal. When collaborating with the local lending institutions, loan officers will provide them with City Housing loan reports. These semi-annual reports will list the loans made with the local lenders funds. Also, as an attachment, the report will note how the City ensures that all loans are made based on credit history, debt-to-income ratio and other exclusive non-discriminatory factors that encourage affordable housing payments for all.

The City of Columbia hopes to indirectly affect the HMDA data by setting the example and leading the way to quality, non-discriminatory loan processing.

- 11) "Of the City's 51 census tracts, 60% of all Black persons are located in 21 tracts, all of which had at least 55% minority populations" was noted in the City's Analysis of Impediments (AI). The City's housing patterns have evolved not due primarily to lending patterns but moreover to certain areas being predominately one race historically as well as "white flight" and urban sprawl. The City does not deter or influence persons to live in any one area or census tract within the city limits, but advocates income and racial diversity for all neighborhoods and will continue to do so.

The Community Development Department which includes under its umbrella the Columbia Housing Development Corporation assists persons with quality, affordable housing that is available, regardless of city location. The City will continue to make high quality housing available to its eligible loan applicants, who happen to be predominantly minority.

## Affordable Housing



The City of Columbia's Community Development Department has made an increased effort to provide affordable housing loans in a down turned economy. With increased foreclosures in the area and high unemployment we were moderately successful in providing loans to citizens. Our marketing efforts have increased and we are working to put together a comprehensive marketing plan.

The plan is designed to outreach to a wide variety of persons looking to purchase a home in an urban area. The theme of the marketing campaign is “Work Play, and Live...Downtown!”

This outreach effort is designed to target anyone interested in residing in the City of Columbia’s corporate limits. A concerted effort is also being launched to provide more homebuyer education and case management to larger numbers of individuals. Loan officers developed a quarterly homebuyer seminar that is 8 hours in duration in order to help meet the requirements of the Neighborhood Stabilization Program (NSP) There will be one session held during lunch time to provide those individuals that work in the immediate downtown area a chance to bring their “Brown Bag Lunch” and learn about sound financial management, credit repair and how to purchase a home. This new approach was the brain child of the loan officers and one that we are excited about providing. The other seminars were conducted on weekends and evenings. Making contact with local lenders and realtors to present new information is ongoing, with a renewed focus on contacting major employers to gain access to their employees.

The City was awarded \$3,900,000 in Neighborhood Stabilization Program funds for the acquisition/rehabilitation/resale/rental/land banking of foreclosed homes in the 29203, 29204, and 29205 zip codes through the South Carolina State Housing and Finance Development Authority. Richland County also provided the City of Columbia with \$144,000.00 in set aside funds for the acquisition/rehabilitation/rental of homes in the 29203 zip code. The intent is to purchase and rehabilitate more than 40 homes. By putting qualified individuals and families into homes that were previously foreclosed or abandoned our goal is to halt or slow the decline in property values and to restore stability to the target neighborhoods.

During this fiscal year 100% of the NSP funds have been obligated and 50% have been expended. The City of Columbia has purchased thirty-five (35) foreclosed homes through the NSP program. In addition, three structures were purchased for demolitions .They have purchased and rehabilitated 1 home using set-aside NSP funds provided through Richland County.

**Continuum of Care**

The Midlands Area Consortium for the Homeless (MACH) is the coordinating body for the HUD Continuum of Care process for a 14 county area in South Carolina which all counties in the Columbia area. MACH was formed in July 1994 and is a 501(c) 3 non-profit which advocates and coordinates services for Columbia’s homeless. The all-volunteer organization consists of over sixty (60) private, public, nonprofit, city, state and federal agencies. These entities provide shelter, housing, and/or other assistance to the homeless and the indigent population and continue the MACH’s vision “...to prevent homelessness, to compassionately serve people in crisis and to integrate homeless people into the community.”

The MACH applied for the 2009 HUD Continuum of Care, Supportive Housing Program (SHP) and Shelter Plus Care (S+C) funding to provide housing and services for the homeless in the Midlands. The City provided the required certifications for the grant applications after the proposals were reviewed by Community Development staff. In addition, City Council voted to support the Columbia Housing Authority and Lexington Richland Alcohol and Drug Abuse Council (LRADAC) in their application for funding.

During the program year, MACH received \$2,315,475 in new and renewal awards to provide assistance to those experiencing homelessness in the Midlands area. The following renewals were received by providers in the Columbia area:

<b>CoC No.</b>	<b>CoC Name</b>	<b><u>Sponsor Name</u></b>	<b><u>Program</u></b>	<b><u>Amount</u></b>
SC-502	Columbia/ Midlands CoC	Condemned Houses, Reconstructed Lives, Phase I	SHPR	\$36,750
SC-502	Columbia/ Midlands CoC	Condemned Houses, Reconstructed Lives, Phase II	SHPR	\$68,645
SC-502	Columbia/ Midlands CoC	Home Base I	S+CR	\$287,052
SC-502	Columbia/	Home Base II	S+CR	\$200,064

	Midlands CoC			
SC-502	Columbia/ Midlands CoC	Midlands Transition Center	SHP	\$838,073
SC-502	Columbia/ Midlands CoC	Richland County HMIS Expansion Renewal Grant	SHPR	\$80,544
SC-502	Columbia/ Midlands CoC	Sistercare, Inc., Permanent Housing and Supportive Services for Disabled Victims of Domestic Violence	SHPR	\$110,380
SC-502	Columbia/ Midlands CoC	St. Lawrence Place	SHPR	\$80,316

Local agencies received \$197,401 in Emergency Shelter Grant (ESG) funds for supportive services, administrative and operational costs, transportation, rent and utility subsidies, emergency food, hygiene packs, and furniture. These funds are granted from the State’s Office of Economic Opportunity with the City signing off as the local participating jurisdiction.

The MACH commemorated Hunger and Homeless Awareness in November 2009 with activities designed to heighten public awareness of homelessness. Events included a fund-raiser by The Women’s Shelter - *The Thanksgiving Souper*, offering a bowl of soup and crackers to symbolize the plight of hunger and homelessness and a supply drive of hygiene items by United Way of the Midlands and the Midlands Interfaith homeless Action Council.

The bi-annual Point-in-Time Homeless Count in the Midlands area was conducted by the MACH in January 2009. The statewide count required by HUD, strived to identify homeless individuals and families in the community and their service needs. The count was coordinated by volunteers, agency providers, and local law enforcement. City staff and the police department participated in surveying homeless people living on the streets, in abandoned buildings, under bridges, and in the woods.

For the purposes of the count, the sheltered homeless included any adult or child living in a shelter or transitional housing program. The unsheltered counted were those who were found on the street, in camps, abandoned buildings, vehicles, or other places not fit for human habitation. The results represent only the individuals counted on a single day. Counts of the homeless population are difficult to perform and may under-represent the true number of homeless in a given area. See the report in Appendices.

The Homeless Management Information System (HMIS) continues to be used as the central point of entry for people without a house and the agencies providing them with services. The system captures demographic information and services provided to these clients. The HMIS is also used to collect similar information on those presented with a housing challenge and eligible for assistance under the Homeless Prevention and Rapid Re-housing Program. Currently there are 56 agencies participating in HMIS in the MACH area. The MACH reported an unduplicated count of 4,467 people - see attached report. The MACH also reported HMIS information to HUD for the Annual Homeless Assessment Report (AHAR) - see attachment - (information is based on shelter counts during specific PIT counts within the year).

One of the goals of HMIS, a directive from the federal government, is to have 75% of the beds from each shelter type (i.e. emergency shelter, transitional housing, etc) entering data into the HMIS. We currently have 62% of Emergency Shelter beds designated for individuals and 100% of the beds for families; 74% of the beds designated for Transitional Housing for individuals and 100% for families; Permanent Supportive Housing beds were 100% designated for individuals and 100% for families.

At the time of this report, the City continues its efforts to balance best practice strategies for providing services for the Columbia area homeless, the immediate need for a homeless shelter for the winter, and public concerns. As outlined in the 10-year plan to address homelessness entitled “Blueprint to Address Homelessness in the Midlands,” emergency shelter and supportive housing are currently being addressed by the City as priority issues. Over a three-year period, the City obligated a total of \$1,151,764 CDBG funds and other funds to implement a supportive housing pilot program following the national model of Housing First. The immediate goal is to house and service 25 City of Columbia, SC, Fiscal Year 2009-10 CAPER

of the chronically homeless. The City entered a two-year subcontract agreement for the operation of the emergency winter shelter with The Cooperative Ministry in partnership with the University of South Carolina, Department of Medicine. The City provides \$485,000 per year from general funds for operation.

In addition, the City of Columbia will provide operational support to the Midlands Housing Alliance (MHA) and Transitions, whose primary goal is to move people from homelessness to permanent housing. Various strategies and types of housing are used to help stabilize individuals living on the street and enrol them in services designed to stabilize their lives, increase their income, and help them secure permanent housing. Construction on the Transitions facility began June 2010 and the completion target date is April 2011. Transitions will provide community outreach, day services center, 52 emergency beds, 26 respite beds, 72 program entry beds, and 64 Transitional Housing Units.

The Blueprint details ten long and short-term strategies to address homelessness and will continue to be the centerpiece for current and future planning:

1. Create an empowered lead authority to ensure the implementation of the strategies of the Blueprint, monitor progress and to function as the public mechanism for accountability.

The existing Midlands Commission on Homeless would be reorganized with new by-laws, authority, and membership structure.

- The new structure would include members from Richland and Lexington Counties, the Cities of Columbia, West Columbia, and Cayce and two at-large member positions.
  - An executive director and administrative assistant would staff the new Commission.
  - The Commission would organize advisory councils to provide input from appropriate stakeholders.
2. Establish a permanent homeless services center and emergency shelter to accommodate both sheltering needs and to provide access to appropriate supportive services.
    - Develop a new emergency shelter facility serve 150 persons year round with the capacity to serve up to another 100 persons during the winter months.
    - The facility would include appropriate services such as showers, voice mail/mail, laundry, and on-site supportive services such as assessments and referrals to employment services and health care.
    - The facility would include a 'sobering center' for 25 undisruptive, medically stable intoxicated people in lieu of jail or the emergency room.
    - Develop a site selection panel comprised of business and community leaders to recommend an appropriate location for the new facility.
  3. Ensure appropriate services to address the needs of people who are homeless.
    - The MCH would work with local homeless providers and the MACH to ensure to assess gaps in services and shortages in services annually.
    - Develop a capacity building program for service providers to strengthen the quality of services offered.
    - Increase outreach to the street homeless through additional Assertive Community Treatment teams (ACT teams)
    - Coordination of existing feeding programs to ensure that meals are accessible and adequate.
  4. Provide sufficient, affordable, and supportive housing.
    - Develop 525 new units of affordable permanent housing.
    - Develop an affordable housing trust fund with dedicated funding sources targeted at supporting people at or below 50% median income.
  5. Establish secure funding resources.
    - The MACH would work with public, private, and non-profit entities to ensure adequate funding are available for the new homeless services center and other Continuum of Care projects.
  6. Make full use of the Homeless Information Management System (HMIS).

7. Engage community resources partners such as institutions of higher education and the faith community.
8. Develop ordinances that facilitate solutions to homelessness.
9. Expand awareness of homeless issues and develop process to inform citizens of progress in addressing homelessness.
10. Prevent homelessness.

## **HOPWA**

### **Grantee and Community Overview**

There is a devastating trend of HIV/AIDS in the South. According to a July 2007 report by the Kaiser Family Foundation on the HIV/AIDS Epidemic in the United States, the South has the greatest number of people estimated to be living with HIV/AIDS, HIV/AIDS deaths, and new HIV/AIDS diagnoses. Between 2001 and 2005, HIV/AIDS cases increased the fastest in Midwest followed by the South. Over this same period, deaths decreased in all regions except for the South. In 2007, South Carolina had the tenth highest AIDS rate 16.8% and Columbia had the twelfth highest rate among metropolitan cities, according to the Centers for Disease Control. In the December 2006, SCDHEC Surveillance reports indicated that there were 5,336 persons with HIV/AIDS in the Columbia EMSA.

The City, as an entitlement recipient of Housing Opportunities for Persons with AIDS (HOPWA) funds, received \$1,404,470 for FY 2009-10 for the Eligible Metropolitan Statistical Area (EMSA) of Calhoun, Fairfield, Kershaw, Lexington, Richland, and Saluda Counties. The City's HOPWA program is designed to provide resources and incentives to promote the development of long-term comprehensive strategies for meeting the housing and services needs of persons living with AIDS or the HIV disease and their families. The City accomplishes this goal by providing emergency housing assistance, tenant-based rental assistance, permanent supportive housing development, and comprehensive case management to clients in the EMSA.

A HOPWA project sponsor must be a nonprofit agency with the capacity to administer HOPWA funds and provide housing and/or housing assistance and supportive services to people in the EMSA living with HIV/AIDS. Project sponsors are required to submit proposals during the Community Development Department's competitive budget process that begins in October. Requests for Proposals (RFPs) are advertised in The State newspaper, on the City website, and announced at meetings related to affordable housing, HIV/AIDS, and homelessness.

AIDS Housing of Washington completed the HOPWA Needs Analysis for the EMSA in January 2002. Recommendations from this report are utilized for planning and budget considerations. Copies of the document are available to the public the Columbia SC Community Development office at 1225 Lady Street. Additionally, the Citizen Advisory Committee for Community Development is part of the citizen participation component in the City's HOPWA grant process. Public hearings were held on the FY 2009- 2010 budget on April 22nd, and May 6th 2009 and no public comments were received.

Although not a requirement of HOPWA funds, some project sponsors provide some form of leveraging for the grant. Healing Properties has leveraged thus far \$440,000 in HUD Supportive Housing Program (SHP) funds for rehabilitation of 9 permanent housing units acquired with HOPWA funds. The Cooperative Ministry provides clients with items from their clothing bank, emergency food and hygiene kits, assistance obtaining identification cards and access to mainstream benefits, and furniture. The University Of South Carolina Department Of Medicine provides clients with additional life skills and employment assistance.

The City of Columbia is an active participant in the Midlands Care Consortium, which provides interaction with all the agencies in the Midlands serving persons living with HIV/AIDS. Additionally, the City participates in Ryan White/SCDHEC quarterly meetings that include representatives from service providers from across the state. The City is an active participant in the Midlands Area Consortium for the Homeless (MACH).

The City works with DHEC and the Midlands Care Consortium for *PROVIDE* (the statewide computer-generated reporting system for HIV/AIDS clients) technical assistance and as a resource to coordinate budgets and provide

feedback on statewide issues. In addition, the City provides technical assistance regularly to all project sponsors, including reporting, program guidance, and financials

### Project Accomplishment Overview

Based on needs identified thru the budget planning process, the City allocated the reporting year's funding (\$1,404,470) as follows:

Agency	FY2009-10 Award
USC Dept. of Medicine	\$374,021.00
Upper Savannah Care Consortium	\$14,402.20
The Cooperative Ministry	\$206,488.00
Columbia Housing Authority	\$483,209.00
Palmetto AIDS Life Support Services	\$159,100.00
<b>Subtotal of FY 2009-10</b>	<b>\$1,237,220.20</b>

The HOPWA project sponsors accomplished the following during the reporting year:

Recipient	Goal	Actual	Comments
The Cooperative Ministry	160units 50 units	123 units 46 units	Unduplicated units assisted with short-term emergency rent, mortgage, and utility payments. Unduplicated units assisted with rent deposits.
Upper Savannah Care Consortium	8 persons 5 units	10 persons 2 units	Unduplicated persons assisted with supportive services and housing information. Units assisted with short-term emergency rent, mortgage, and utility payments and rent deposits.
Palmetto AIDS Life Support Services	100 persons 125 persons	121 persons 288 persons	Unduplicated persons assisted with supportive services. Unduplicated persons assisted with housing information.
Columbia Housing Authority	85 units	100 units	Units assisted with tenant-based rental assistance.
University of South Carolina- DOM	250 persons 250 persons	241 persons 241 persons	Unduplicated persons assisted with supportive services. Unduplicated persons assisted with housing information.
Healing Properties	12 units*	4 units	Units acquired for permanent supportive housing placement. *Goal is over a 3 year period.

During FY 2009-2010, Healing Properties completed their rehabilitation project during this fiscal year and achieved a goal of four (4) units that can house 16 clients. Upon the completion of these units, Healing Properties would have exceeded their bench mark of 12 units by one (1). The supportive services for Healing Properties' clients are being provided through a partnership with another City HOPWA grantee, the University of South Carolina - Department of Medicine. FY 2007-2008 was the final year for the three -year funding for acquisition. Upper Savannah Care Services also assisted ten (10) individuals with HOPWA case management and two individuals with TBRA case management. The Columbia Housing Authority assisted with 100 units which exceeded the stated goal of 85 units. The Palmetto Aids Life Support Services provided services to an exceeded the number of persons for housing and support services, 121 for support services and 288 for housing information.

During the fourth quarter of FY 2009-2010, the Citizens Advisory Council (CAC) made recommendations and

approved the HOPWA budget for the upcoming fiscal year. In addition, public hearings were held to allow for comment on the HOPWA budget before its approval by City Council. After City Council's approval, award letters were sent to the five agencies and organizations that will receive HOPWA funding from the City in FY 2010-2011. The Columbia Housing Authority will continue to provide housing vouchers through the Columbia Cares Housing Assistance Program. HOPWA project sponsors were monitored during the reporting period.

During the reporting year, \$1,233,041.58 was drawn down for City HOPWA expenditures. Due to the City's system of project sponsor reimbursement of funds, this figure would not reflect expenditures that occurred during the reporting year, but were submitted to the City after the close of the year for reimbursement. For the upcoming FY 2009-2010 program year, nearly all City HOPWA funds from previous years and FY 2007-2008 have been obligated to eligible projects to assist clients in the EMSA.

### **Barriers or Trends Overview**

One grantee needed to identify affordable housing for the acquisition portion of the grant, and needed to consider renovation costs in the equation for acquisition. Most importantly, it was determined the units should be located near bus lines and medical facilities. These four factors created barriers to identify the housing for the program.

Grantees continue to express problems with PROVIDEE agencies fail to lease the files properly and complete all the information required.

### **Other Actions**

According to the latest census data, 75% or 34,998 units were constructed within the city limits of Columbia prior to 1980. Before any project is considered for HOME or CDBG funding and if the unit was built before 1980, an environmental review is performed by staff to determine if any paint hazards exist such as chipping, cracking or peeling paint. The City currently incorporates lead-based paint hazard reduction into its rehabilitation programs and utilizes HOME, CDBG and below-market rate matching funds to finance this work. By combining resources of HOME, CDBG, general City funds, bank funds, and federal insurance programs, the City will provide an array of resources to address the needs of low and very low-income households. The City will continue to contract with minority and female-owned businesses. The City's Compliance Officer will ensure minority and female-owned businesses are sought and opportunities to secure City contracts and other work-related activities are available.

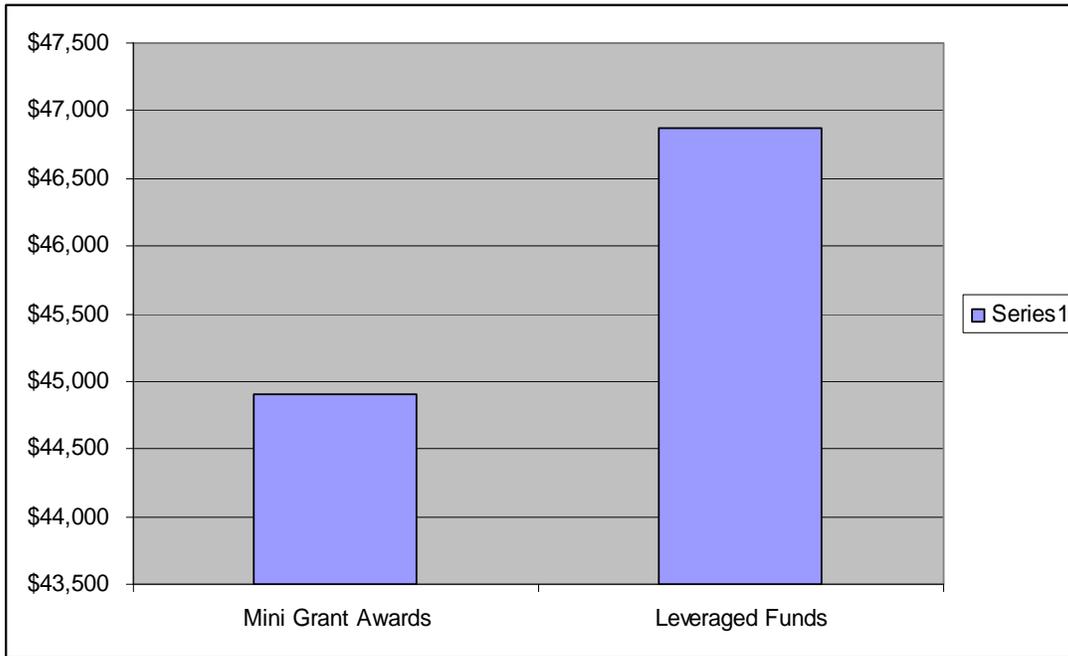
The Housing Division of the Community Development Department is committed to climate protection and a positive impact on environmental issues. There will be a continued effort to incorporate energy efficient and Energy Star features in the development of affordable housing in the City of Columbia.

### **Leveraging Resources**

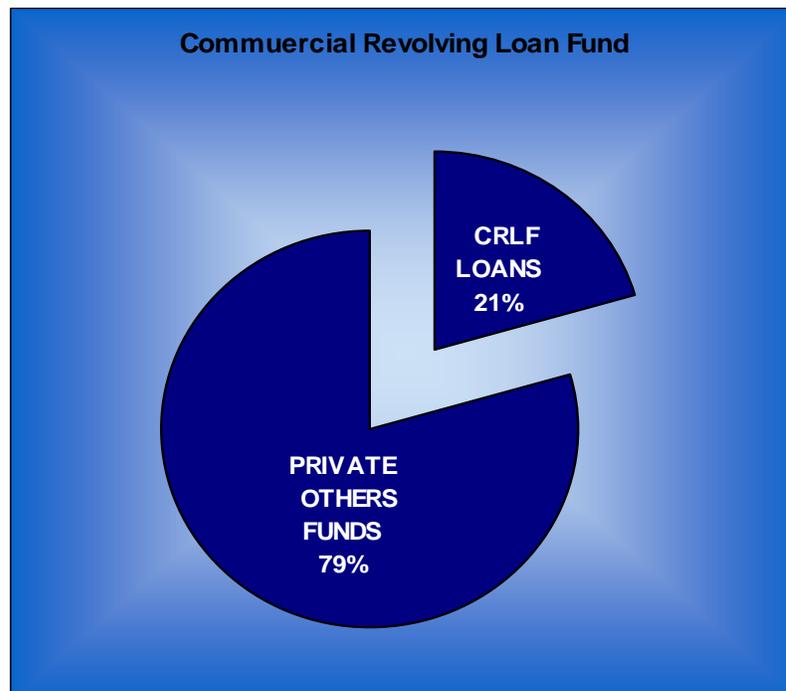
Federal resources made available from HUD (CDBG, HOME and HOPWA) totaled \$3,211,128. Other funds including CDBG and HOME program income, reprogrammed prior year funds and matching funds are utilized.

In general, the City of Columbia Community Development Housing Division leveraged over **\$50 million** from various sources for its housing initiative over the past five years and **\$64 million** for a period of five years. These resources include private lenders such as First Citizens, BB&T, Carolina First, Regions Bank, NBSC, South Carolina Bank and Trust, Wachovia and Bank of America. Other programs such as Housing Loans, Operation Paintbrush, various in-fill redevelopment, the Mini Grant Program, the Martin Luther King Drainage Project, and other City developments, projects and initiatives have leveraged over **\$17 million for this year**.

- **Mini Grant Program**  
**CDBG \$44,905**                      **Non-Federal \$46,872**



- **Commercial Revolving Loan Fund Program**  
**CDBG \$52,500**                      **Non-Federal \$202,250**



The cities of Sumter and Columbia's collaborative efforts resulted in the two cities being designated as one of fifteen Round II Empowerment Zone (EZ) sites in the U.S. There was the potential federal allocation of \$100 million over a 10-year period; however, only **\$25.6 million** was funded to each EZ. However, since the public announcement of Sumter-Columbia EZ, and the successful implementation of over fifty-six programs and projects in both cities, at least **\$44.3 million** has been leveraged (cash and in-kind) due to EZ funds. The 10-year designation of the Round II City of Columbia, SC, Fiscal Year 2009-10 CAPER

Empowerment Zone's officially ended December 31, 2009.

The HOME Annual Performance Report and Program Match Requirements will be addressed in this report. (See attached Appendices)

### Citizen Participation/Input

The City of Columbia has adopted a citizen participation plan that sets forth the policies and procedures for citizen participation. The amended citizen participation plan includes the Consolidated Plan in compliance with the provisions of Section 91.105. During the reporting period, two (2) public hearings were held during the FY 2009-2010 Budget process. The first and third public hearings were held on Wednesdays, April 15<sup>th</sup>, and May 6<sup>th</sup> 2009, at 9:00 a.m. in City Council Chambers, 1737 Main Street, while the second public hearing was held on April 22<sup>nd</sup> at 5:00 p.m. at 1225 Lady Street. The Citizen Advisory Committee, with CD staff assisting, conducted these meetings. The Consolidated Annual Performance and Evaluation Report Public Hearings were held September 15, 2010, at 9:00 a.m. in City Council Chambers and at 6:00 p.m. at 1225 Lady St. In addition, a final public input session was held on September 29, 2010 in City Council Chambers. No public comments were received.

### Self Evaluation

The Community Development Department is committed to making the City of Columbia and its neighborhoods a better place to live, work, and play. It is through the efforts of this Department that the City strives to provide safe, decent, affordable housing, a suitable and sustainable living environment and economic opportunities specifically for people of low or moderate income. Other projects also include the elimination of slum and blighting influences and assistance to public facilities. The predominant funding sources for the Department are the following federal programs: Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA), Home Investment Partnership Program (HOME), American Dream Down Payment Initiative (ADDI) program income and Section 108 Guarantee Loan and Economic Development Initiative (EDI). The Community Development Department assists neighborhood organizations through beautification and community improvement projects. The Department also works with several lending institutions to leverage the funding provided by the federal government and make available low-interest housing loans through the Housing Division of the Community Development Department.

The City has purchased several houses in blighted areas. These homes were rehabilitated and sold to qualified low or very low-income persons. The City of Columbia's Community Development Department prides itself on the ability to leverage diminishing federal funds received, turning them into a multitude of housing units, jobs, and economic development initiatives. The City of Columbia's Housing Division secured a \$64 million matching commitment from BB&T, Bank of America, Wachovia, NBSC, Regions Bank, First Citizens, Carolina First, and South Carolina Bank and Trust to make loans citywide, while fostering income diversity within all neighborhoods for the next five years. The Community Development Department was also able to structure a deal to utilize the remaining \$900,000 in from a 2002 Section 108/EDI for the North Main Plaza (Phase II) in the Eau Claire Area. The \$2,500,000 from this Section 108 Loan is completely paid off.

During the past 35 years, the City has assisted more than 25,000 households, created or retained over 3,100 jobs, constructed almost 900 new housing units, rehabilitated over 2,000 units and served over 90 neighborhood organizations.

The City of Columbia will continue to strive for new levels of achievement, empowering the citizens through the methods prescribed via all funding sources.



Many neighborhoods throughout Columbia benefited from CDBG and/or HOME funding. Four (4) Community Development staff persons are assigned to assist in neighborhood association development and rejuvenation as well as the monthly umbrella meetings usually held at the Eau Claire Print Building. In addition, the

Community Liaisons service four (4) Council Districts produced and created:

- ❑ 10 Flyers/Other promotional items created for community events
- ❑ Over 8,000 neighborhoods site visits were made through out the year to address community concerns or complaints
- ❑ Attended 480 scheduled neighborhood meetings and events to provide resource information and technical assistance to address community issues or concerns
- ❑ Assisted one new neighborhood to organize and become member of Columbia Council of Neighborhoods (CCN) – New Member: Ames Manor Apartments, 5779 Armes Rd.

The City awarded fourteen Mini Grant to neighborhoods organizations for a total of \$44,904.84. These projects ranged from neighborhood beatification, children’s summer camps to the production of neighborhood brochures and newsletters.

These activities and strategies are making an impact on identified needs such as affordable homeownership, jobs and crime prevention. Barriers such as decreasing access to other federal funds and the enforcement of lead-based paint guidelines will have a negative impact on fulfilling the strategies and overall vision. Rising construction costs and escalating fuel costs cause the construction expenditures to be overly excessive in relation to the anticipated costs. The status of the CDBG grant program (as noted in the City's year end report) reflects that the City has expended and/or obligated approximately 100% of the current allocation. Each of the City's activities and projects are within a reasonable and relative timeline for accomplishment. Grant disbursements are requested quarterly. However, to improve timeliness measures are being made for monthly disbursements. The City of Columbia will continue to improve its methods in addressing the needs of its citizens and ensure compliance with program and planning requirements via reports, contracts, annual monitoring, and on-going communication.

## **Section 2: CDBG Entitlements**

### **Objectives, Needs, Goals and Specific Objectives Identified in the Consolidated Plan**

Within the Consolidated Plan, the City's objective was to place as many households into homeownership as possible while providing opportunities to rehabilitate existing units. The City uses HOME and CDBG to the greatest extent feasible (with City and private funds) to meet these objectives. The major obstacle in meeting the needs of the underserved continues to be the lack of sufficient federal, state, and local funds. The funds were distributed proportionally among the need as determined by the Citizen Advisory Committee and staff. The most prevalent need remains affordable homeownership opportunities. The City used its funds almost exclusively for homeowners through the CityLiving Programs. Over 70% of \$1,244,466 million in CDBG funds benefited low and moderate-income persons and/or areas.

### **Objectives, Changes, Examine the Nature and Reason**

During the reporting period, there were no changes to the program objectives.

### **Implementation Efforts for Consolidated Plan**

Under the framework of the Consolidated Plan, the City of Columbia implemented the planned actions listed. Most activities undertaken are multi-year initiatives; however certain activities have come to fruition. These include:

- ❑ Edgewood neighborhood affordable housing development
- ❑ Greenview / Gabriel Street redevelopment
- ❑ Phases I and II of the North Main Plaza;
- ❑ Confederate Printing Plant’s redevelopment (the Publix Grocery Store and development of seven housing units) and the Arsenal Hill Master Plan to encourage acquisitions through new construction.

The City of Columbia pursued all resources indicated. The City of Columbia has provided requested certifications of consistency to various entities in a fair and impartial manner and has not hindered Consolidated Plan implementation by action or willful inaction.

### **Exclusive Use of Funds for the Three National Objectives**

All activities undertaken by the City meet one of the three national objectives. The overall benefit met the requirement of at least 70% having to benefit the low and moderate income persons/households.

### **Displacement/Relocation Efforts**

There were no relocations during the program year. All CDBG assisted projects are subject to the Uniform Relocation Act (URA) or Section 104 (d).

When displacement and/or relocation exist, the following steps are taken to minimize permanent displacement of persons from their homes and neighborhoods:

Tenants are counseled on the steps that the City may take to allow them to relocate to permanent, safe, decent and standard housing within their ability to pay. Each household is advised of the City's relocation policies and options:

1) to receive a portion of the first months rent if the rent at the new residence exceeds 30 % of the monthly gross income; 2) to receive assistance for reasonable moving expenses prorated according to the number of rooms occupied by each individual family or the actual moving expenses determined by a quote from a mover; 3) to receive a resettlement allowance determined by family size and the number of rooms at the new location, or 4) down payment assistance towards the purchase of a standard home not to exceed \$1,500.

Displaces are advised to apply for, and are referred to, subsidized housing with the Columbia Housing Authority through its various housing programs. These programs include Section 8 Existing Housing, Moderate Rehabilitation, and conventional apartments. Displaces are given priority as a result of being displaced by government action or a government funded project. Displacement resulting from Code Enforcement continued to be kept to a minimum with only those whose health and safety required such action.

### **Other**

### **Economic Development/Jobs**

#### **HUD Section 108/EDI**

The City of Columbia is applying for a \$3 million HUD Section 108 guaranteed loan to finance the development of a \$7 million hotel to be located at 1301 Sunset Drive and a restaurant to be located at the 3700 block of North Main Street also known as the North Main Plaza. Combined, these projects are projected to create approximately 55 jobs for the residents of surrounding communities and will serve as catalysts for additional private development in this area. This project will also result in an increase of the tax base for the affected taxing districts and the overall redevelopment of an underserved area of Columbia. During the reporting period, the application was development; however this project was placed on hold but is expected to move forward in FY2010-2011.

The City of Columbia was awarded an EDI/ HUD 108 in year 2000. The EDI grant was \$2 million and the HUD 108 was \$ 2.5 million. The funding application was approved as a catalyst to assist the HOPE VI development and provide residential and commercial construction projects that would provide job creation.

The result was the T.S. Martin housing development funded with a loan from the City of Columbia to a development arm of the Columbia Housing Authority. A total of \$3,600,000 of combined EDI and HUD 108 funds were utilized for the construction of 35 affordable housing units. The funds were paid back to the City of Columbia and in turn satisfied the obligation of the City of Columbia to the HUD 108 debt. As a result, the City was approved

by HUD to utilize program income for the Village at Rivers Edge Development (VARE) located at 241 McCrae Street, Richland County, City of Columbia, SC and will benefit one of the city's low and moderate income neighborhoods located within the Neighborhood Revitalization Strategy Area and within the Empowerment Zone. Construction on the VARE project began during the reporting year and Phase I is scheduled to be completed during FY2010-11.

### **Commercial Revolving Loan Fund (CRLF)**

The Commercial Revolving Loan Fund is designed to expand or create small/minority business opportunities in the city limits. An important component of the project is job retention/creation. A majority of the created or retained permanent jobs will be available to low-income persons. The City considered the following facts for each loan:

- a. The loan agreement contains a written commitment by each business that it will make at least 51 percent of the created jobs available to low income persons, with preference given to target area residents, and will fill the positions within three years.
- b. The Loan Request Report (an addendum to the loan agreement) contains a listing by job title of the permanent jobs to be created, and identifies which will be available to low income persons based upon the nature and extent of the skills, education and experience required to qualify for the job.
- c. The types of businesses which would generally be approved for a loan are service-oriented businesses, generally not requiring highly skilled employees.
- d. Most of the newly created positions are those which pay within a reasonable range of the minimum wage.
- e. All businesses in the target area are accessible by public transportation.

The following steps have been taken to ensure that jobs are provided to low-income persons:

- a. The loan information package states the requirement that at least 51 percent of the jobs created/retained be made available to low income households.
- b. The loan agreement specifies that each business will submit progress reports on jobs created and permit on-site verification by the City.
- c. The City includes monitoring of loan agreement performance in its CDBG activity monitoring plan.

There were three (3) CRLF loans to close in the 2009-2010 program year:

- ❑ South Carolina Contemporary Dance Company  
911 Lady St. Suite H  
Columbia, SC 29201  
CRLF \$15,000  
Private/Other: \$40,000  
Total: \$55,000  
3 year commitment for jobs  
Position(s) created (2); jobs retained (4)  
Teachers (2)
  
- ❑ Maximum Security & Protective  
Columbia, SC 29210  
CRLF \$17,250  
Private/Other \$123,000  
Total \$139,250.00  
3 year commitment for jobs  
Position(s) created (1)

- ❑ Carolina Trucking & Demolition  
Columbia, SC 29203  
CRLF \$20,000  
Private/Other \$19,250.00  
Total 39,250.00  
3 year commitment for jobs  
Position(s) created (1)  
Truck Driver (1)

### **Limited Clientele Activities**

The City did not undertake any activities during FY 2009-10 serving a limited clientele, which did not fall within one of the categories of presumed limited clientele low and moderate-income benefit.

### **Program Income**

During the FY 2009-2010 reporting year, the City Columbia received \$ 192,533.21 in CDBG Program Income. See Attachments - City's Financial Report and IDIS Reports for reference.

### **Benchmarks for Neighborhood Revitalization Strategies**

The following reflects the use of federal funds in the Neighborhood Revitalization Strategy Area (NRSA) in the reporting period:

- ❑ As part of the City's ongoing commitment to retain and grow local business, the City's Business Retention and Expansion Program made personal visits to 14 businesses in the Empowerment Zone area over the previous year. The majority of requests for assistance centered on financial assistance for business, but with strained resources and tightened credit restrictions we were not able to assist all businesses, and two of those companies ultimately closed their doors.
- ❑ The Business Liaison worked through the previous year with a collective organization of businesses, and due to those efforts the North Columbia Business Association officially rolled itself out in October 2009. The association has already grown to over 60 member businesses and continues to keep them and the community engaged having already created a website, newsletter, weekly coffee meetings, bringing new festivals to the area, and adding seasonal decorations all along the North Main corridor.
- ❑ The City obligated \$1,600,000 from HUD 108/EDI grant (Grant No.: B-99-ED-45-0043(EDI); B-99-45-0002 (Section 108 Loan Guarantee) program income, for infrastructure for the Village at Rivers Edge Development (VARE) located at 241 McCrae Street, Richland County, City of Columbia, SC and will benefit one of the city's low and moderate income neighborhoods located within the Neighborhood Revitalization Strategy Area and within the Empowerment Zone. Construction on the VARE project began during the reporting year and Phase I is scheduled to be completed during FY2010-2011.
- ❑ Columbia Housing Development Corporation (CHDC) continued its work with properties in the Lyon Street and Manning Street areas and in the Waites Road area, now known as Edgewood Place. Construction was completed at 5217 Gordon and 2506 Louisa Street and are for sale along with 5125 Louisa. There are only two lots remaining for development (2500 and 2504 Louisa) to complete the Edgewood Place Development.
- ❑ EDA/Commercial Revolving Loan Fund did not meet its goal of five (5) businesses in the NRSA.

Three (3) CRLF loans were made during the FY 09-10 reporting year.

- ❑ Columbia Development Corporation (CDC) continues to work on 701 Whaley St. and other Vista projects. Several office tenants and a restaurant are discussing leases at Whaley St. All seven (7) apartments are currently being rented.
- ❑ Community Liaison/Citizen Participation exceeded the benchmark by assisting approximately 60 neighborhoods that are within this area and other neighborhood associations. The anticipated benchmark was to assist 20 neighborhoods.
- ❑ Mini Grant Program is eligible for all CCN-neighborhood organizations, regardless of income. Out of the eight Mini Grants awarded, three (3) were located in the NRSA: Colonial Park Neighborhood Association – neighborhood beautification; Edgewood – Spring Break Camp tuition for 40 youth; and Earlewood – assistance for neighborhood newsletter and Earlewood Centennial Celebration.
- ❑ Eau Claire Development Corporation (ECDC) met its goal with the continuation of the redevelopment plan via the projects of North Main Plaza – Phase II, completed January 2007. The Columbia Empowerment Zone, Inc. (CEZ, Inc.) purchased the North Main Plaza September 24, 2008. At purchase, Phase I rented anchor space to North Main Deli (2500 sq. ft.) and they employed 8 persons. Carolina Family Health (chiropractor office) rented two (2) 1300 sq. ft. units and employed 3 persons. A 1300 sq. ft. space was rented on the second floor by the Essie Mae Washington Williams Institute (EMWW). EMWW employed 2 persons and they provided GED skills training and employment training. All businesses were vacated between March and June 2010. New businesses such as a national chain restaurant are being recruited to occupy the vacant space.
- ❑ The Burton Heights Initiative constructed 12 homes funded with HOME funds. In cooperation with Community Development Residential Housing 9 of the 12 houses have sold. The Randall Spaulding Initiative is currently being reevaluated for maximum development opportunity. This project is an affordable housing reconstruction that is part of the Belmont Initiative.
- ❑ The Housing Division's previous benchmark for housing purchase & rehabilitation was to assist at least 2 families with housing in the NRSA. These families benefited from a Housing Emergency Loan Program (HELP) and ADDI loans.
- ❑ Please note Sumter-Columbia Empowerment Zone (SCEZ) has a completed performance and evaluation report (PERMS) and it is incorporated as an attachment to this document. **(See Attached Appendices).**

## **Public Participation Requirements**

- ❑ All needed IDIS reports and the City's Community Development Department's Quarterly and Annual Report for the Fiscal Year 2009-2010 are made available for citizen's examination and comment for the appropriate period of time. No public comments were received on these reports. Two (2) public hearings for CAPERS were held on September 15, 2010 and September 29, 2010. Although no citizen comments were received, all citizens had access to reports of the federal funds including program income and other reporting requirements as listed. **(See Attached Appendices)**
- ❑ Community Development recognizes that the true spirit of citizen participation is to engage citizens in the process. City Council has taken a lead to encourage citizens to have opportunity to be an active part of the process. Measures are being made to address the current minimum standard and elevate the passion and challenge citizens to true fulfillment through involvement.

- Throughout various reports and meetings such as neighborhood meetings which are attended by the Community Liaisons, action plans, performance reports, public hearings, and most importantly, ongoing dialogue and partnerships that have been fostered for almost three decades, the City of Columbia exceeds its obligation to informing the public and gathering public participation. During any meeting forum, a myriad of topics such as total amount of funds available, committed and expended funds, as well as the geographic location are discussed. Maps and Community Development accomplishments are included in the Consolidated Plan and follow-up Action Plans and other formats including the Citizen Advisory Committee Manuals and the public forum handouts.

## **Section 3: HOME Entitlements**

### **Analysis of the HOME funds distribution**

Based on the housing needs identified in the 2005 Consolidated Plan, the City of Columbia distributes its HOME funds into three areas: Affordable Housing, Community Housing Development Organizations (CHDO's)/non-profit sub-recipients, and the American Dream Down Payment Initiative Loan (ADDI) to assist low income households with their down payments to purchase homes. In an effort to bolster homeownership, the City decided to concentrate on committing HOME fund to programs that encourage homeownership. Nineteen (19) loans were done using the ADDI Loan Program during this reporting period. The ADDI Loan Program was created by HUD in 2003 to provide extra monies for low-income households to purchase homes. With the rising cost of homes and the area median income remaining roughly the same over the past several years, the City of Columbia realized that assisting potential homeowners with a direct subsidy to the purchase price would lower their monthly mortgage payment resulting in making all houses more affordable.

The City of Columbia's version of the ADDI Loan Program was designed to accompany the CityLender program with buyers only needing \$500 in down payment money and the ability to pay to pay pre-paid items at closing. HOME requires a minimum 15% set-aside of the annual entitlement to be designated for CHDO's. During this reporting year CHDO projects completed this fiscal year, CHDO funds were used from this entitlement to the Community Assistance Provider, Inc. (CAP) to purchase three quadraplexes located at 7303, 7307, and 7309 Patterson Road, Columbia, SC 29209. The quadraplexes were purchased to be renovated and used for low income rental property. This would provide the area with twelve (12) affordable rental units. The total amount of HOME dollars used for this project was \$308,713. This allocation helps the City of Columbia meet their CHDO set aside requirement for the year. These funds committed are 28% of the total entitlement for this fiscal year, far exceeding the required 15%. All HOME funds have been committed and expended within the required time frames to meet timelessness and other guidelines.

**The HOME Match Report (HUD 4107-A) is attached.**

### **CHDO/Sub-recipient Activity and Affordable Housing**

In FY 2009-2010 HOME funds were used for CHDO/sub-recipient activity and Affordable Housing loans, which did not involve any contractors or subcontractors. There was some activity within the Burton Heights Development which will reflect sub-contactor outreach and Minority Business and Women Owned Business in Part III of HUD Form 4107.

## **SECTION 4: IDIS REPORTING/CAPER & OTHER FINANCIAL REPORTS**

City of Columbia Financial Summary

Home Match Report

IDIS PR01

IDIS PR03

IDIS PR06

IDIS PR10

IDIS PR23

IDIS PR26

IDIS PR27

Housing Opportunities for Persons With AIDS (HOPWA)  
Consolidated Annual Performance and Evaluation Report (CAPER)  
Measuring Performance Outcomes

## **SECTION 5: APPENDICES**

Fair Housing Reports

Sumter-Columbia Empowerment Zone PERMS Report

Citizen Participation

- Public Hearing Notice (Newspaper Advertisement, The State)
- City Council Action Reports (September 15 & 29, 2010)



city of  
columbia  
**community**  
**development**  
empowering *your* community.  
building our city.

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**“One Mission, One Message, One Columbia”**