COMMUNITY DEVELOPMENT
CITY OF COLUMBIA

Celebrating 40 Years

BUILDING COMMUNITIES.
TRANSFORMING LIVES.

City of Columbia Consolidated Plan 2015-2019

We Are Columbia

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

www.columbiasc.net

We Are Columbia

HUD's New Consolidated Plan Template

In May 2012, the U.S. Department of Housing and Urban Development's (HUD) Office of Community Planning and Development (CPD) introduced the eCon Planning Suite, a collection of new online tools to assist grantees in creating market-driven, leveraged housing and community development plans. One of these tools, the Consolidated Plan Template, allows grantees to develop and submit their Five Year Consolidated Plans and Annual Action Plans online. This plan represents the first time the City of Columbia has utilized the online template to prepare a Consolidated Plan. The following document is an exported version of the Consolidated Plan entered in HUD's Integrated Disbursement and Information System (IDIS), which will be submitted electronically to HUD. Additional sections may be present in this draft document to ensure the public has access to the range of information considered in preparing the draft. Content will be retained in the final version; however formatting is subject to change.

We Are Columbia

Fiscal Years 2014-2019
Consolidated Plan

And

Fiscal Year 2015-2019
Annual Action Plan

For Consolidated Plan Years
July 1, 2015 through June 30, 2019

Prepared by:

City of Columbia
Community Development Department
1225 Lady St. Suite 102, PO Box 147
Columbia, SC 29217
803.545.3373
www.Columbiasc.net/CommunityDevelopment

Civitas LLC
1150 Wexford Park
Mount Pleasant, SC 29466

We Are Columbia

Honorable Stephen K. Benjamin
Mayor

Council Members
Honorable Sam Davis, District 1

Honorable Tameika Isaac-Devine, At-Large

Honorable Leona Plaugh, District 4

Honorable Brian DeQuincey Newman, District 2

Honorable Cameron Runyan, At-Large

Honorable Moe Baddourah, District 3

Teresa Wilson
City Manager

Deborah J. Livingston
Community Development Director

Table of Contents

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b) 7

The Process 11

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b) 11

PR-10 Consultation - 91.100, 91.200(b), 91.215(l) 12

PR-15 Citizen Participation 49

Needs Assessment 53

NA-05 Overview 53

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c) 54

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2) 81

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2) 86

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2) 92

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2) 94

NA-35 Public Housing – 91.205(b) 95

NA-40 Homeless Needs Assessment – 91.205(c) 102

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d) 105

NA-50 Non-Housing Community Development Needs – 91.215 (f) 108

Housing Market Analysis 110

MA-05 Overview 110

MA-10 Number of Housing Units – 91.210(a)&(b)(2) 111

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a) 121

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a) 131

MA-25 Public and Assisted Housing – 91.210(b) 139

MA-30 Homeless Facilities and Services – 91.210(c) 146

MA-35 Special Needs Facilities and Services – 91.210(d) 152

MA-40 Barriers to Affordable Housing – 91.210(e) 158

MA-45 Non-Housing Community Development Assets – 91.215 (f) 160

MA-50 Needs and Market Analysis Discussion 171

Strategic Plan 173

SP-05 Overview 173

SP-10 Geographic Priorities – 91.215 (a)(1) 174

SP-25 Priority Needs - 91.215(a)(2) 179

SP-30 Influence of Market Conditions – 91.215 (b) 180

SP-50 Public Housing Accessibility and Involvement – 91.215(c) 192

SP-55 Barriers to affordable housing – 91.215(h) 194

SP-60 Homelessness Strategy – 91.215(d) 197

SP-65 Lead based paint Hazards – 91.215(i) 201

SP-70 Anti-Poverty Strategy – 91.215(j) 203

SP-80 Monitoring – 91.230 205

2015-2016 Annual Action Plan 207

AP-15 Expected Resources – 91.220(c)(1,2) 207

AP-35 Projects – 91.220(d) 218

AP-38 Project Summary 220

AP-50 Geographic Distribution – 91.220(f) 230

AP-55 Affordable Housing – 91.220(g) 231

AP-60 Public Housing – 91.220(h) 233

AP-65 Homeless and Other Special Needs Activities – 91.220(i) 235

AP-70 HOPWA Goals– 91.220 (l)(3) 240

AP-75 Barriers to affordable housing – 91.220(j) 241

AP-85 Other Actions – 91.220(k) 244

Program Specific Requirements 249

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

1. Introduction

The Community Development (CD) Department is committed to making the City of Columbia and its neighborhoods a better place to live, work and play. The City of Columbia strives to provide safe, decent and affordable housing, a suitable living environment, and economic opportunities especially for low- to moderate-income individuals and communities.

CD is the fuel that supports the local economy by providing resources and opportunities for growth. It administers federal, state and local funds and ensures compliance; increases home ownership; and builds neighborhood capacity through excellent customer service. Partnerships with banks, neighborhoods and organizations allows it to improve the quality of life and continue to make Columbia a *World Class City*.

Columbia is the state capital and largest city in South Carolina, with a population of 131,004 and a metropolitan statistical area (MSA) of 800,495 and rising as of 2014. The city experienced an above average population growth with population increasing 13% from 2000 to 2013 (116,278 to 131,004).

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

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

- Provide homebuyer opportunities
- Increase and improve the supply of affordable rental housing
- Assist homeowners with needed repairs
- Provide for special needs housing opportunities

- Promote fair housing
- Provide support to new and expanding businesses
- Provide job training and job placement services
- Improve access to economic opportunities
- Improve access to housing opportunities
- Decrease vacancy and blight
- Reduce hazards in homes, including lead-based paint, mold, and asbestos
- Improve the availability of public services and facilities
- Increase capacity of housing and service providers

3. Evaluation of past performance

The City, with other public, private and non-profit community housing providers and non-housing service agencies, have made significant contributions to provide safe, decent and affordable housing, a suitable living environment, and economic opportunities especially for low- to moderate-income individuals in the community. However, affordable housing remains one of the most prolific needs facing the City of Columbia, as documented by the current Consolidated Plan, the City's previous 2010-2015 Consolidated Plan, and the 2013 Consolidated Annual Performance and Evaluation Report (CAPER).

The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies the need for affordable housing and community development, and provides strategies to address the needs over a five-year period. The CAPER provides an assessment of progress towards the five-year goals and the one-year goals of HUD entitlement grants CDBG, HOME and HOPWA.

4. Summary of citizen participation process and consultation process

The City of Columbia is engaged in ongoing efforts to increase coordination amongst the complex network of public, private, and non-profit organizations that deliver housing and social services to the community. As the administrators of HUD's CDBG, HOME and HOPWA programs, the City's CD

Department acts as a hub for community and economic development in the area. Open lines of communication are maintained between the City and the area's many non-profit and social service agencies.

The CD Department held seven (7) community forums and meetings in various neighborhoods throughout the City in order to gain insight from the public on their views about housing and economic development in the region. In addition to live question and answers, an online survey that asked participants to rate community development priorities was available for members of the community throughout the planning process. The City also consulted with local and regional service providers, agencies, and planning organizations by way of interviews and meetings.

5. Summary of public comments

The City of Columbia ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City's 2015-2019 Consolidated Plan submission, public meetings were held to communicate with citizens the plans for Housing and Community Development funds. (For copies of the advertisements for the public hearings, minutes from the public meetings as well as survey responses, please refer to the Appendix.) A survey was conducted at each meeting.

There were a total of seven (7) meetings and hearings, and participants provided responses to the survey. Based on the general section of the survey that asked participants to prioritize issues within their community, there were three (3) top priority responses: safe, decent, and affordable housing; crime prevention, and community development.

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

All comments and survey responses were accepted and are attached in the Citizen Participation Appendix.

7. Summary

Primary data sources for the Consolidated Plan include: 2009-2013 American Community Survey 5-Year Estimates, 2007-2011 CHAS, Bureau of Labor Statistics, Boxwood Means market data, 2000 Census, 2010 Census, Center for Disease Control, Longitudinal Employer-Household Dynamics, Homeless Management Information System (HMIS), Inventory Management System/PIH Information Center (IMS/PIC), SC Department of Health and Environmental Control, and local data sources.

Due to data constraints in HUD's CPD Maps tool, the maps contain data from the 2011 American Community Survey. Where possible, the data used in the tables and text throughout the plan is from the more current 2013 ACS. This disparity in the source of data between the tables and maps does not lessen the value or usefulness of the maps because the purpose of the maps is to show geographic concentrations and distributions, not precise values.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	COLUMBIA	CD Department
HOPWA Administrator	COLUMBIA	CD Department
HOME Administrator	COLUMBIA	CD Department

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Dollie D. Bristow, CD Administrator

Community Development Department

1225 Lady Street, Columbia, SC 29201

Phone: (803) 545-3371

Fax: (803) 988-8014

ddbristow@columbiasc.net

PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

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

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

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

Economic & Community Development Committee

This committee reviews matters related to economic, community and neighborhood development.

Environment & Infrastructure Committee

This committee reviews matters related to green space, water quality, roads, and buildings.

Public Safety Committee

This committee reviews matters related to public safety, including animal services, code inspection, Municipal Court, and other matters related thereto.

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

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

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

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

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

A variety of non-profit, for-profit and public organizations were consulted as part of the Consolidated Planning process. Each organization was invited to the stake-holder luncheon and asked to provide

feedback via the online survey. Several organizations, particularly the public housing authority, the Continuum of Care and CHDO organizations were contacted directly to provide feedback and guidance for the sections of the plan that were directly tied to their respective organizations. The table below provides details for each organization and their primary mission.

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	Alston Wilkes Society
	Agency/Group/Organization Type	Services - Housing Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Homelessness Needs – Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Alston Wilkes Society (AWS) is a statewide non-profit organization that provides those most at risk with hope for a brighter future. AWS gives hope and rebuilds lives through rehabilitative and prevention services. The agency was founded in 1962 as a non-profit organization led by a group of dedicated volunteers working under the direction of the Reverend Eli Alston Wilkes, Jr., a Methodist minister who labored as a tireless and devoted worker in helping those less fortunate. Today, the Alston Wilkes Society is the largest statewide agency of its kind providing direct services in North and South Carolina to not only criminal offenders, but also the homeless, families in crisis, at-risk youth, and homeless veterans.
2	**Agency/Group/Organization**	Lexington County Community Development
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government – County
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The CD Department coordinates the permitting and development functions for the current and future residential, commercial, and industrial interests of Lexington County. These activities are accomplished by several divisions in cooperation with other County departments and outside agencies. The Development Services Division and Building Inspections and Safety Division are responsible for many of the County's development review services. This includes zoning permits, building inspections and permits, and landscape permits. Subdivision review also is administered through this office in conjunction with the County's engineering and stormwater management teams, which are part of the Public Works Department. The Department also promotes community development through the County's Community Development Block Grant (CDBG) program and the HOME Investment Partnership Program (HOME), which are funded by the US Department of Housing and Urban Development (HUD).
3	**Agency/Group/Organization**	Central Carolina Community Foundation
	Agency/Group/Organization Type	Regional organization Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Central Carolina Community Foundation is a nonprofit organization that links charitable people and businesses with areas of need in the Midlands. The Foundation emerged in 1984 with a vision to establish itself as the central resource for philanthropy in the Midlands. Since then, through the generosity of our donors, we have given more than $90 million to organizations nationwide and have invested time and resources in identifying the critical needs within our community. The Foundation receives gifts and bequests from individuals, families, businesses and organizations. These donations make up our $108 million philanthropic endowment. The money is pooled and invested for maximum growth and impact, and we use the income generated to award grants that support charitable organizations in our community. Our donors are often looking to give back to the community but do not have time to research and vet every organization. We work with investors to ensure that their dollars support causes they believe in and go to legitimate organizations. Our mission is to promote, facilitate, and increase philanthropy to create a sustainable impact within our community through responsible giving.
4	**Agency/Group/Organization**	Community Relations Council
	Agency/Group/Organization Type	Regional organization Planning organization Business and Civic Leaders Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Community Relations Council (CRC) was founded in 1964 as the primary vehicle for fostering peace and civility in the community. Business, community and civic leaders from diverse backgrounds came together to discuss and propose solutions to issues that threatened to divide the community. CRC's mission still embodies the principle of enhancing the well-being of the community by promoting harmony, mutual respect, and justice through civil dialogue and understanding. CRC recognizes the interdependency of business, community and government, and seeks to accomplish its objectives through education, collaboration, and partnership. CRC envisions a community where all citizens can enjoy a prosperous environment that enables the Midlands to be a better place to live, work, and conduct business.
5	**Agency/Group/Organization**	Harvest Hope Food Bank
	Agency/Group/Organization Type	Regional organization Neighborhood organization
	What section of the Plan was addressed by Consultation?	Non-homeless special needs Food bank

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The mission of Harvest Hope Food Bank is to provide for the needs of hungry people by gathering and sharing quality food with dignity, compassion and education. Harvest Hope began in 1981 as the result of a shared vision of business leaders and the faith community who set out to provide for the hungry in Columbia. Since then, Harvest Hope has increased its mission to feed the hungry across 20 counties of South Carolina. Harvest Hope distributed over 28 million pounds of food in 2014 and fed approximately 38,000 people a week. From its simple beginnings, Harvest Hope has continued to increase the scope of its operations and now provides food, comfort and hope to hungry individuals and families in the Midlands, Pee Dee and Greater Greenville regions of South Carolina.
6	**Agency/Group/Organization**	United Way Of The Midlands
	Agency/Group/Organization Type	Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Foundation

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	United Way of the Midlands works to determine and respond to the critical human service needs of the community. Community volunteers in three councils focused on education, financial stability and health, develop and review a community-wide needs assessment to determine key issues in the community. Based on priorities, opportunities and resources, the councils offer competitive grants to partner agencies who best address the needs. Occasionally, United Way of the Midlands sponsors initiatives to implement large scale solutions. Funds are raised through a workplace campaign, grant writing, and private, individual donations. Its work is achieved by a four-part process: determining community needs; prioritizing community needs; developing community resources; and distributing community resources. United Way of the Midlands develops partnerships with non-profit partners, businesses, community leaders and individuals to understand the conditions in each area it serves. It works to provide the programs and resources through certified partner agencies to improve the quality of life in Calhoun, Fairfield, Lexington, Newberry, Orangeburg, and Richland counties.
7	**Agency/Group/Organization**	Midlands Area Consortium for the Homeless
	Agency/Group/Organization Type	Housing Services - Housing Grantee Department Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Midlands Area Consortium for the Homeless (MACH) represents 14 Counties across the Midlands of South Carolina, advocating for issues and initiatives that will help end homelessness. It seeks to not only connect others as a collaborative network of individuals and organizations, but most importantly, to empower clients to advocate for themselves and facilitate positive change. MACH, a non-profit organization and HUD registered Continuum of Care (CoC), is designed to provide a community solution to homelessness. It works collaboratively to reduce the time that people spend in a homeless situation while promoting self sufficiency and independence for its clients. Since 1994, MACH has existed to serve individuals and families currently experiencing homelessness and to aid those who are at risk of becoming homeless. MACH seeks to increase collaboration between all citizens of the region to help those who are most in need.
8	**Agency/Group/Organization**	Columbia Housing Authority
	Agency/Group/Organization Type	Housing PHA Services - Housing Other government – Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Housing Authority's (CHA) mission is to meet the emerging affordable housing needs of low- to moderate income individuals and families in Columbia and Richland County while promoting self-reliance and improving quality of life. CHA currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 2,200 units of housing for families of low- and moderate-incomes; most of the properties are located near bus lines, schools, churches and shopping facilities. On-site maintenance and management are provided for residents in the larger communities. Additionally, City of Columbia Police substations have been established in two communities, Gonzales Gardens and Latimer Manor.
9	**Agency/Group/Organization**	Home Works of America
	Agency/Group/Organization Type	Housing Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Home Works of America is a 501(c)(3) non-profit founded in 1996. Its mission is to show God's love by repairing homes of homeowners in need, assisting youth in their development, and empowering communities to meet the needs of their members.
10	**Agency/Group/Organization**	Lexington County
	Agency/Group/Organization Type	Other government – County

	What section of the Plan was addressed by Consultation?	County
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Lexington County's mission is to provide quality services to citizens at a reasonable cost. With a rich historical background and promise of a strong future, Lexington County provides a diverse community, endless economic opportunities, and prosperous growth. Located in the Midlands of South Carolina, Lexington County is known as one of the fastest growing areas in the state and region. As a leader in business and industry, Lexington County provides an outstanding quality of life with a reasonable cost of living. Featuring a temperate climate, convenient location and access to Lake Murray, Lexington County offers exceptional recreational and residential opportunities.
11	**Agency/Group/Organization**	Richland County
	Agency/Group/Organization Type	Other government – County
	What section of the Plan was addressed by Consultation?	County

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Named for the sprawling rich land that supported hearty indigo and cotton plantations for generations, Richland County today is home to a diverse population of more than 390,000 residents. From its agrarian roots to its establishment as the legislative hub of South Carolina, Richland County boasts a vibrant military community at Fort Jackson, several acclaimed educational institutions, award-winning hospital systems, the South Carolina State Museum, a cutting-edge urban scene in downtown Columbia, and a variety of recreational activities, all nestled between its many rivers and lakes.
12	**Agency/Group/Organization**	City Center Partnership
	Agency/Group/Organization Type	Services - Housing Planning organization Business and Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia is leading the state in downtown development with South Carolina's first Business Improvement District (BID). City Center Partnership was formed to manage Columbia's downtown BID in the 36-block area bounded by Gervais, Elmwood, Assembly and Marion streets. The organization provides public space management, economic development, marketing services, and public advocacy for downtown Columbia. The board of directors oversee the organization's mission to focus on filling vacancies in commercial properties, retaining existing downtown businesses and recruiting new ones, expanding the downtown residential base, and creating a safe, clean, and friendly downtown environment.
13	**Agency/Group/Organization**	City of Columbia
	Agency/Group/Organization Type	Housing Other government - Local Grantee Department
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	

14	**Agency/Group/Organization**	Palmetto AIDS Life Support Services
	Agency/Group/Organization Type	Health Agency Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	In 2010, Palmetto AIDS Life Support Services (PALSS) commemorated 25 years of service to the community, having been formed in 1985 to help South Carolinians fight the war against AIDS. It offers FREE services to people who have been diagnosed with or are at risk of contracting HIV/AIDS, as well as their loved ones.
15	**Agency/Group/Organization**	Epworth Children's Home
	Agency/Group/Organization Type	Services-Children Services-Health Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Since 1896, Epworth Children's Home has been a place for children to grow, learn and be loved. Licensed by the SC Department of Social As a 501(c)(3) private, child and family service organization, the mission of Epworth Children's Home is to serve children, youth and families through a caring, accepting, and safe Christian community, where hurts are healed, hope is nurtured, and faith in God, self, and others is developed. The vision of Epworth Children's Home is to provide superior services for the greatest number of individuals through competent, caring adults who are trained in the most effective, research-based methods of child and family care.
16	**Agency/Group/Organization**	Midlands Fatherhood Coalition
	Agency/Group/Organization Type	Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Midlands Fatherhood Coalition is the only non-profit with more than ten years of experience in the Midlands with the sole mission of helping fathers overcome the barriers to being a responsible and involved father. It serves fathers from Richland, Lexington, Fairfield and Aiken counties, as well as Kershaw, Newberry, Saluda, Aiken, Orangeburg and Calhoun counties attend as well. In addition to supporting fathers and families, it serves as a resource to businesses seeking employees ready-to-work and community organizations who want to learn more about father absence and engaging fathers.
17	**Agency/Group/Organization**	Eau Claire Cooperation Health Center
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Health Health Agency Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Eau Claire Cooperative was founded with the purpose of addressing the primary health care needs in Eau Claire Columbia, South Carolina's largest underserved collection of low-income neighborhoods. The Cooperative has grown into a four-county, multiple-outlet, 50-provider primary care group serving families of all income levels. It is South Carolina's largest and most cost-effective community health center system, with an annual patient base exceeding 50,000 individuals. A sliding fee scale is available for families in economic distress and no one is denied care due to an inability to pay.
18	**Agency/Group/Organization**	Fast Forward
	Agency/Group/Organization Type	Services-Education Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Fast Forward is a community-focused, 501 (c)(3) non-profit corporation providing technology education and computer access to those who have been underserved through traditional programs in the Midlands. It offers instructor-led and on-line classes, a pre-school program, summer camps for children, technology classes for non-profits, and a program that helps veterans obtain the technology and business skills needed to re-enter the workforce.
19	**Agency/Group/Organization**	Midlands Housing Trust Fund
	Agency/Group/Organization Type	Regional organization Community Development Financial Institution

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Midlands Housing Trust Fund (MHTF) was created to provide financing, technical assistance, and advocacy for the construction, rehabilitation, and preservation of affordable housing in the Midlands. MHTF is a revolving loan fund that lends to housing developers for the creation of affordable housing for households earning less than 80% of area median income in a seven-county area of central South Carolina (Calhoun, Fairfield, Kershaw, Lexington, Newberry, Orangeburg, and Richland counties).
20	**Agency/Group/Organization**	Midlands Housing Alliance, Inc. / Transitions
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs – Veterans

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The primary goal of Midlands Housing Alliance, Inc. / Transitions 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 enroll them in services designed to stabilize their lives, increase their income, and help them secure permanent housing.
21	**Agency/Group/Organization**	Eau Claire Development Corporation
	Agency/Group/Organization Type	Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Eau Claire Development Corporation (ECDC) serves as a catalyst agency to lead and facilitate strategic development of both economically-driven commercial and community-based residential initiatives in Eau Claire/North Columbia's historic, yet resurgent community. Under the umbrella of the City of Columbia, ECDC operates as a community-based 501(c)(3) non-profit organization whose mission of conservation and redevelopment spans across all Eau Claire/North Columbia neighborhoods with boundaries within Columbia City Council District One. Since its inception, which derived from the 1998 Eau Claire Task Force Report and the 1993 Eau Claire Redevelopment Plan, ECDC's overarching goal continues to focus on revitalization efforts in Eau Claire/North Columbia that support and uplift cultural diversity, urban renewal, residential vibrancy, sound economic investments and financial prosperity. Its past, current and future development projects and initiatives are the vehicles that have and will continue to steer both commercial and residential growth and renewal.
22	**Agency/Group/Organization**	Lincoln Park Community Club
	Agency/Group/Organization Type	Planning organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Neighborhood Organization

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Lincoln Park Community Club organizes club meetings and coordinates the participation of various elected officials. During club meetings, it addresses neighborhood problems and concerns. Recently, LPCC arranged for the removal of overgrown tree limbs that were obstructing street lights.
23	**Agency/Group/Organization**	Elizabeth Marks & Associates
	Agency/Group/Organization Type	Planning organization Business Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Elizabeth Marks and Associates began as a full-service advertising agency in 1975 and today, those services include a diverse and growing array of digital pathways as well as a new division created to utilize the company's experience in project and bid management. Since the beginning, the company has matched marketing strategies with the times, retaining communications at its core, while engaged in a wide range of related business activities. The company's work has been rewarded with more than 60 creative awards for broadcast and print, including a "100 Best" for television production from Advertising Age, multiple awards from Creativity Magazine, and dozens of national and regional awards. Well in to its third decade, the company now serves public and private entities; the construction, real estate and development industry; non-profits; food commodities; state and federal agencies; and local governments.
24	**Agency/Group/Organization**	Columbia Empowerment Zone
	Agency/Group/Organization Type	Regional organization Planning organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Columbia Empowerment Zone, Inc. (CEZ) is focused on encouraging and nurturing small business growth, with an overarching goal of creating jobs and improving quality of life across all sectors of the community. CEZ currently holds a portfolio of ready-to-lease properties ideal for new and minority-owned businesses, including multi-business locations, as well as a number of properties for development by interested, qualified developers. Working closely with the City's Office of Business Opportunities and its Office of Economic Development, the Small Business Association, the SC Department of Commerce, New Carolina (Council on Competitiveness), the USC/Columbia Technology Incubator, and other resources for entrepreneurial enterprises, CEZ is a valuable key to assuring that small businesses have a place to grow and thrive.
25	**Agency/Group/Organization**	Richland County School District One
	Agency/Group/Organization Type	Services-Children Services-Education
	What section of the Plan was addressed by Consultation?	Education
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Richland County School District One is a leader in transforming lives through education, empowering all students to achieve their potential and dreams. It is committed to ensuring that each learner achieves his/her potential in a safe, caring, academically challenging and diverse learning environment that will develop productive citizens for a changing world.

26	**Agency/Group/Organization**	The Pressley House
	Agency/Group/Organization Type	Services-Children Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Families with children
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Pressley House, Inc.'s mission is to provide pregnant and parenting teen mothers ages 12-21 in Richland County and surrounding areas with a safe and nurturing place that they can call an interim home for themselves and their babies. As advocates for education, The Pressley House has joined the battle against teen dropout rates and will provide encouragement and tools for grade school completion and continuing education. It promotes an overall well-balanced healthy lifestyle to include stable mental, physical and nutritional well-being. Through caring guidance, staff will help change the path of each girl that walks through its doors to guide them toward a future of successful parenting, self-confidence and becoming more self-sufficient to accomplish self-appointed life goals.
27	**Agency/Group/Organization**	Watson Tate Savory
	Agency/Group/Organization Type	Regional organization Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Watson Tate Savory is an award-winning firm with offices in both North and South Carolina. Central to its design approach is a deep regard for the people who use its buildings and the context in which these buildings are placed. It works diligently with clients to discover the essence of each project to arrive at design solutions that are thoughtful, understated, and delightful. Since 2002, its projects have received more than 25 design awards and have been featured in numerous national and regional publications.
28	**Agency/Group/Organization**	South Carolina Department of Social Services
	Agency/Group/Organization Type	Other government – State
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	South Carolina Department of Social Services (DSS) is one of South Carolina's largest agencies, with 4,400 employees and an annual budget of over 1.2 billion dollars. South Carolina created DSS to provide state residents with assistance and protection programs. The mission of DSS is to efficiently and effectively serve the citizens of South Carolina by ensuring the safety of children and adults who cannot protect themselves and assisting families to achieve stability through child support, child care, financial and other temporary benefits while transitioning into employment.
29	**Agency/Group/Organization**	The Cooperative Ministry
	Agency/Group/Organization Type	Regional organization Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	To increase the economic self-sufficiency of people experiencing poverty in the Midlands through crisis assistance and sustainability
30	**Agency/Group/Organization**	Auntie Karen Foundation
	Agency/Group/Organization Type	Regional organization Foundation Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Auntie Karen Foundation is a global, non-profit, 501(c) (3) charitable corporation with the mission to create and implement a series of reproducible community outreach programs designed to empower, enlighten and educate through the arts.
31	**Agency/Group/Organization**	South Carolina Appleseed Legal Justice Center
	Agency/Group/Organization Type	Services-Health
	What section of the Plan was addressed by Consultation?	Economic Development Legal Agency

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	South Carolina Appleseed Legal Justice Center (Appleseed) is a forceful and respected advocate for low-income South Carolinians on issues such as housing, education, hunger, public benefits, domestic violence, immigration, health care and consumer issues. Appleseed is dedicated to to effecting systemic change wherever it can do the most good and through the courthouse, legislature, administrative agencies, community and the media. It grows its impact by helping others do the same through education, training and co-counseling.
32	**Agency/Group/Organization**	Midlands Authority for Conventions Sports and Tourism
	Agency/Group/Organization Type	Regional organization Planning organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Midlands Authority for Conventions Sports and Tourism's mission is to direct and manage the activities and mission of the Columbia Metropolitan Convention and Visitors Bureau; oversee the development and operation of the Columbia Metropolitan Convention Center under a long-term management agreement for the benefit of the Governmental Entities; direct and manage the activities and mission of the Columbia Regional Sports Council; and direct and manage the operation of the Columbia Regional Visitors Center.

33	**Agency/Group/Organization**	Goodwill Industries of Upstate/Midlands
	Agency/Group/Organization Type	Services-Employment Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Goodwill Industries of Upstate/Midlands is a private not-for-profit organization committed to helping people become independent through education and training leading to employment. Sometimes these are individuals who face specific challenges, such as language barriers, or physical or mental disabilities. But often they are people whose lives have been affected by plant closings, company downsizing, or simply the impact of a difficult economy. In South Carolina, Goodwill Industries of Upstate/Midlands serves the counties of Abbeville, Anderson, Cherokee, Fairfield, Greenville, Greenwood, Kershaw, Laurens, Lexington, Newberry, Oconee, Pickens, Richland, Saluda, Spartanburg and Union. Program funding is generated through the sale of donated clothing and goods in retail outlets. In 2014, it touched 48,886 lives in the area and placed 10,057 people into employment. Its services created an economic impact on the Upstate and Midlands of over $99 million through the wages of people Goodwill placed into employment.

34	**Agency/Group/Organization**	Senior Resources Inc.
	Agency/Group/Organization Type	Services-Elderly Persons Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Elderly
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Senior Resources is a non-profit organization that coordinates services, provides resources, and encourages the personal choices that allow Midland's area senior citizens to remain independent.
35	**Agency/Group/Organization**	University of South Carolina, The College of Social Work
	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Victims of Domestic Violence Services-Homeless Services-Health Services-Education Services - Victims Publicly Funded Institution/System of Care Planning organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	University of South Carolina, The College of Social Work collaborates with the local, national, and international community to promote social well-being and social justice through dynamic teaching, research, and service.
36	**Agency/Group/Organization**	First Citizens Bank
	Agency/Group/Organization Type	Regional organization Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	With roots dating back over 100 years, First-Citizens Bank & Trust Company, known as First Citizens Bank, serves its customers through an extensive network of branches and ATMs. In addition to offering a wide range of banking services for individuals and businesses, First Citizens Bank offers brokerage and investment services through First Citizens Securities Corporation1. With these capabilities, First Citizens can offer the products and services of a large institution while maintaining a focus on competent, personal, and urgent attention to customers' needs.
37	**Agency/Group/Organization**	Palmetto Health
	Agency/Group/Organization Type	Health Agency Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Health Agency

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Palmetto Health is the region's largest, most comprehensive, locally owned, not-for-profit health care resource. It leads the region in the number and volume of inpatient and outpatient services provided because of the depth and breadth of available services including general, acute and critical care; the number and diversity of specialty physicians providing the full array of treatment from primary to emergency care and beyond; care that is delivered with compassion by a staff that records high levels of satisfaction in their work and achieves the highest level of patient satisfaction in the nation; and because of its emphasis on leadership development, patient safety and quality outcomes. The 1,138-bed system in Columbia, a JCAHO-accredited institution, has more than 8,400 team members and 1,000 physicians. The hospitals of Palmetto Health provide care for 70 percent of the residents of Richland County and more than 55 percent of the health care for the combined Richland/Lexington county area. Palmetto Health is composed of five outstanding hospitals Palmetto Health Richland and Baptist in Columbia, and the Heart Hospital and Children's Hospital in Columbia and our newest hospital, Palmetto Health Baptist Parkridge that opened in March 2014.
38	**Agency/Group/Organization**	Keller Williams Realty
	Agency/Group/Organization Type	Housing Business Leaders

	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	General stake-holder input.
39	**Agency/Group/Organization**	Office of Business Opportunities
	Agency/Group/Organization Type	Other government - Local Planning organization Business Leaders
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Small businesses drive the U.S. economy by providing jobs for over half of the nation's private workforce. Yet small businesses also face many obstacles that stall or prevent their growth and development, including access to capital, effective marketing strategies, adequate accounting systems, and comprehensive business plans. The Office of Business Opportunities (OBO) uses several economic development tools to provide creative business opportunities to address many of the obstacles that face small businesses.
40	**Agency/Group/Organization**	Newmark Grubb Wilson Kibler
	Agency/Group/Organization Type	Business Leaders Realtor
	What section of the Plan was addressed by Consultation?	Economic Development

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Newmark Grubb Wilson Kibler is a full-service commercial real estate company that provides a broad range of commercial real estate services from the Upstate, throughout the Midlands, to Charleston and the Grand Strand of South Carolina, including tenant and buyer representation, project leasing, acquisition and disposition, property management, development and consultation.
41	**Agency/Group/Organization**	St. Lawrence Place
	Agency/Group/Organization Type	Services-homeless Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	St. Lawrence Place uproots homelessness with a program of life skills, support services, and transitional housing. Its community of 30 single-family homes in Columbia's Edgewood-Floral neighborhood gives families the security to stay together and to grow stronger while doing so. The community, founded by Trinity Episcopal Cathedral in 1989, is a 501(c)(3) operated by Trinity Housing Corporation. Families living in the St. Lawrence Place program pay income-based rent, maintain employment or continue their education, remain drug and alcohol free, volunteer within the community, and live in a structured environment that demands accountability.

42	**Agency/Group/Organization**	TN Development Corporation
	Agency/Group/Organization Type	Housing PHA Services - Housing Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	TN Development Corporation (TNDC) is bridging the perceived gap between "inexpensive" and "quality" by creating first-rate rental housing structures with long-term viability. TNDC believes that neighborhoods and families can flourish and prosper when they have a decent place to live.
43	**Agency/Group/Organization**	Renaissance Foundation
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Regional organization Foundation
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	The Renaissance Foundation was formed in October 1996 and became a 501(c)(3) non-profit organization in 2001. The Renaissance Foundation was established for the charitable purpose of improving the lives of people of all ages and enhancing the quality of life in their neighborhoods. This faith-based organization has much to offer because it is active in the neighborhoods and responds to on-going needs of the community by supporting mission programs. The Renaissance Foundation provides cultural diversity, outreach, resources, partnerships and initiatives within the community in order to bridge the gaps of disparities and provide a platform to address those issues. Because the Renaissance Foundation is a faith-based organization, it is aware of the disparities that exist in depressed communities. Its initiatives and projects are designed to build a new climate of inclusion, quality and morality. Therefore, the Renaissance Foundation has identified the following initiatives to address some of these disparities: renaissance cultural arts center, senior citizens initiative, volunteer mentoring program (Project Save A Child), The Partnership Initiative

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

The City's Consolidation Plan was open to public comment.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	United Way of the Midlands (UWM)	The UWM is the lead agency for the CoC as such their goals for ending homelessness are reflected within this plan as well.

Table 3 – Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Columbia and the greater region's population has grown in recent years, housing costs have increased, and the availability of homes affordable to existing and new residents that are located close to employment centers and existing public facilities and services has declined. As a result, the City recognizes the need to have a current assessment of housing in the area. The following committees were created to address the provision of affordable housing and workforce consistent with the recommendations of the City:

1) Economic & Community Development Committee, which reviews matters related to economic, community and neighborhood development.

2) **Environment & Infrastructure Committee,** which reviews matters related to green space, water quality, roads, and buildings.

3) Public Safety Committee, which reviews matters related to public safety, including animal services, code inspection, Municipal Court and other matters related thereto.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

The City of Columbia's Community Development Department (CD) is responsible for the development of and updates to the Citizen Participation Plan. CD also maintains all required records and reports available for public review. Records are kept and made available which show racial and income data, as well as beneficiaries of CDBG funded activities.

CD staff and other City staff encourage participation by all citizens with special emphasis on persons of low- to moderate- incomes and residents of slum and blighted areas in the community.

The CD has developed a formal process for soliciting the maximum amount of citizen input into the comprehensive housing and neighborhood planning process. With regard to the five-year Consolidated Plan, public hearings and various meetings are conducted prior to the formulation of the plan. The public is afforded 30 days to comment on the contents of the Consolidated Plan. Citizen comments are then summarized and included in the Consolidated Plan document.

The City conducted a series of community meetings, as well as a survey, to obtain insight from the public into community development needs and priorities. Seven (7) meetings were conducted in the first half of 2015. The table below show when the meetings were conducted and how surveys were distributed.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
1	Public Meeting	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Thursday, January 8, 2015 Earlewood Park Community Center 1111 Parkside Drive, Columbia, SC 29201	All comments received. See Appendix.
2	Public Meeting	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Thursday, January 15, 2015 King Park 2300 Greene Street, Columbia, SC 29205	All comments received. See Appendix.
3	Public Meeting	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Thursday, January 22, 2015 Edisto Discovery Park 1914 Wiley Street, Columbia, SC	All comments received. See Appendix.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
4	Public Meeting	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Thursday, January 29, 2015 Woodland Park 6500 Olde Knight Parkway, Columbia, SC 29209	All comments received. See Appendix.
5	Public Hearing	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Thursday, April 23, 2015 Eau Claire Print Bldg. 3907 Ensor Avenue, Columbia, SC 29203	All comments received. See Appendix.
6	Public Hearing	-Minorities -Persons with disabilities -Non-targeted/broad community -Residents of Public and Assisted Housing	Tuesday, May 5, 2015 City Council Meeting, Woodland Park Community Center, 6500 Olde Knight Parkway, Columbia, SC 29209	All comments received. See Appendix.

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received
7	Stakeholder Meeting	-Service Providers and Non-profits	February 5, 2015 Earlewood Park Community Center1111 Parkside Drive, Columbia, SC 29201	All comments received. See Appendix.

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

This section assesses the housing needs in Columbia by analyzing various demographic and economic indicators. Developing a picture of the current needs in the community begins by examining broad trends in population, area median income, the number of households, etc. The next step is intersecting those data points with a more nuanced analysis of variables such as family and household dynamics, race, and housing problems.

A key goal of the needs assessment is to identify the nature and prevalence of housing problems experienced by Columbia's citizens. The main housing problems examined are: (a) cost burdened households; (b) substandard housing; and (c) overcrowding. Furthermore, these housing problems are juxtaposed with economic and demographic indicators to discern if certain groups carry a disproportionate burden. Are African-Americans more cost burdened than other racial groups? Do low-income households experience higher levels of overcrowding? Do large families have more housing problems than small families? These questions are empirically answered through data analysis. Understanding the magnitude and incidence of housing problems in the community is crucial in aiding the City in setting evidence-based priorities for the CDBG and HOME programs.

The area's public housing, homeless, and non-homeless special needs are also discussed. Finally, non-housing community development needs, such as public services, are considered.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City of Columbia experienced a population growth of approximately 13% between 2000 and 2013 (2013 ACS 5-Year Estimates) - with the population climbing from 116,278 to 131,004. Over the same time period, the median household income increased 33% to $41,344. The poverty rate increased just slightly, increasing 1.7% to 23.8% since 2000. Furthermore, the percentage of homeowners with a mortgage who are cost burdened increased by 28% and the percentage of cost burdened renters increased by 39%. Currently 29% of homeowners with a mortgage and 55% of renters are cost burdened due to housing costs. The data paint a picture of both growth and struggle for the community. Rising prices (in terms of wages and housing) are positive indicators of economic growth, but expensive housing puts continued pressure on low- to moderate-income households - pushing many of them into unsustainable housing situations.

The chart below highlights demographic changes in population, number of households, and income between 2000 and 2013.

Demographics	Base Year: 2000	Most Recent Year: 2013	% Change
Population	116,278	131,004	13%
Households	41,960	45,112	8%
Median Income	$31,141.00	$41,344.00	33%

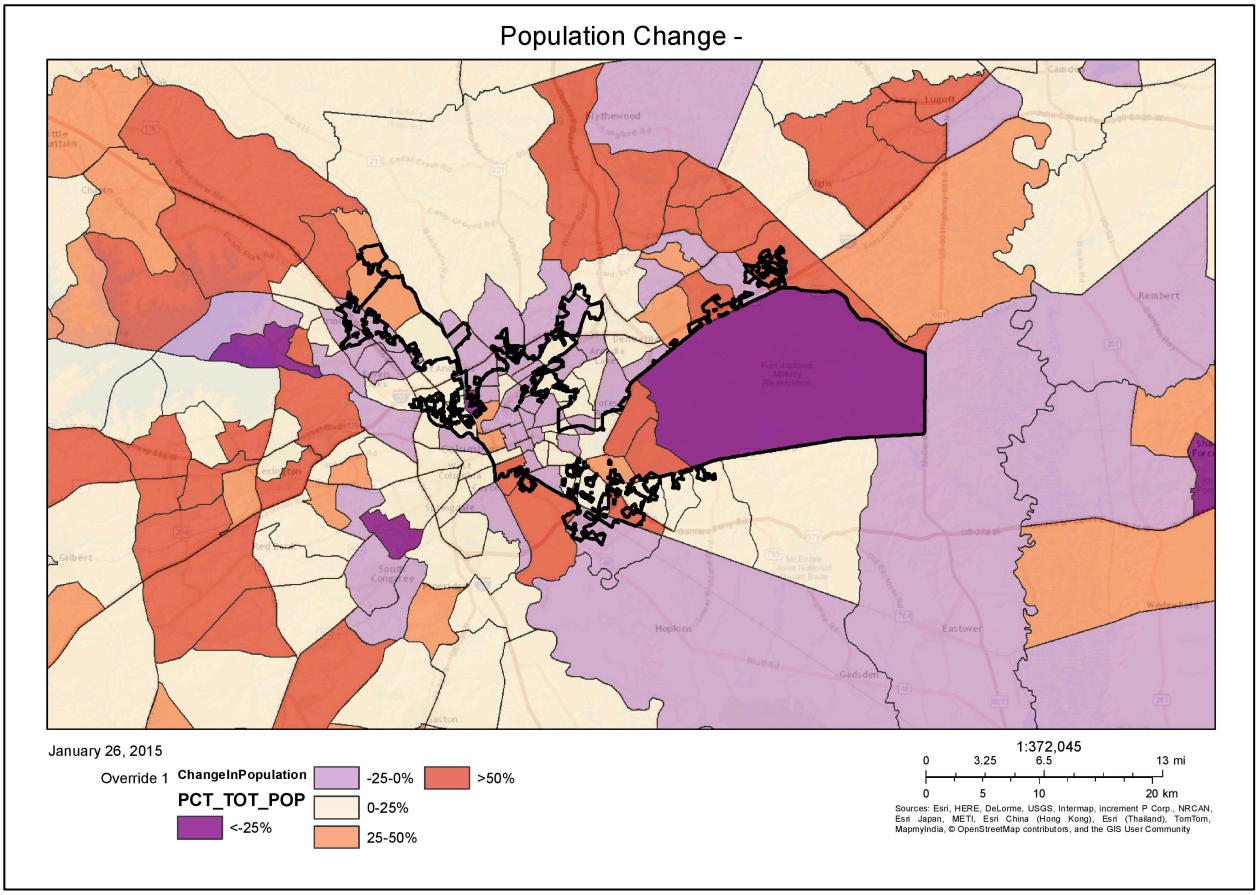
Table 5 - Housing Needs Assessment Demographics

Alternate Data Source Name:

2000 Census (Base), 2009-2013 ACS (Most Recent)

Demographic Maps

This series of maps visually display the geographic distribution of demographic trends in the City of Columbia across a few key indicators. Population change, density, income, and poverty are amongst the variables that will be reviewed.

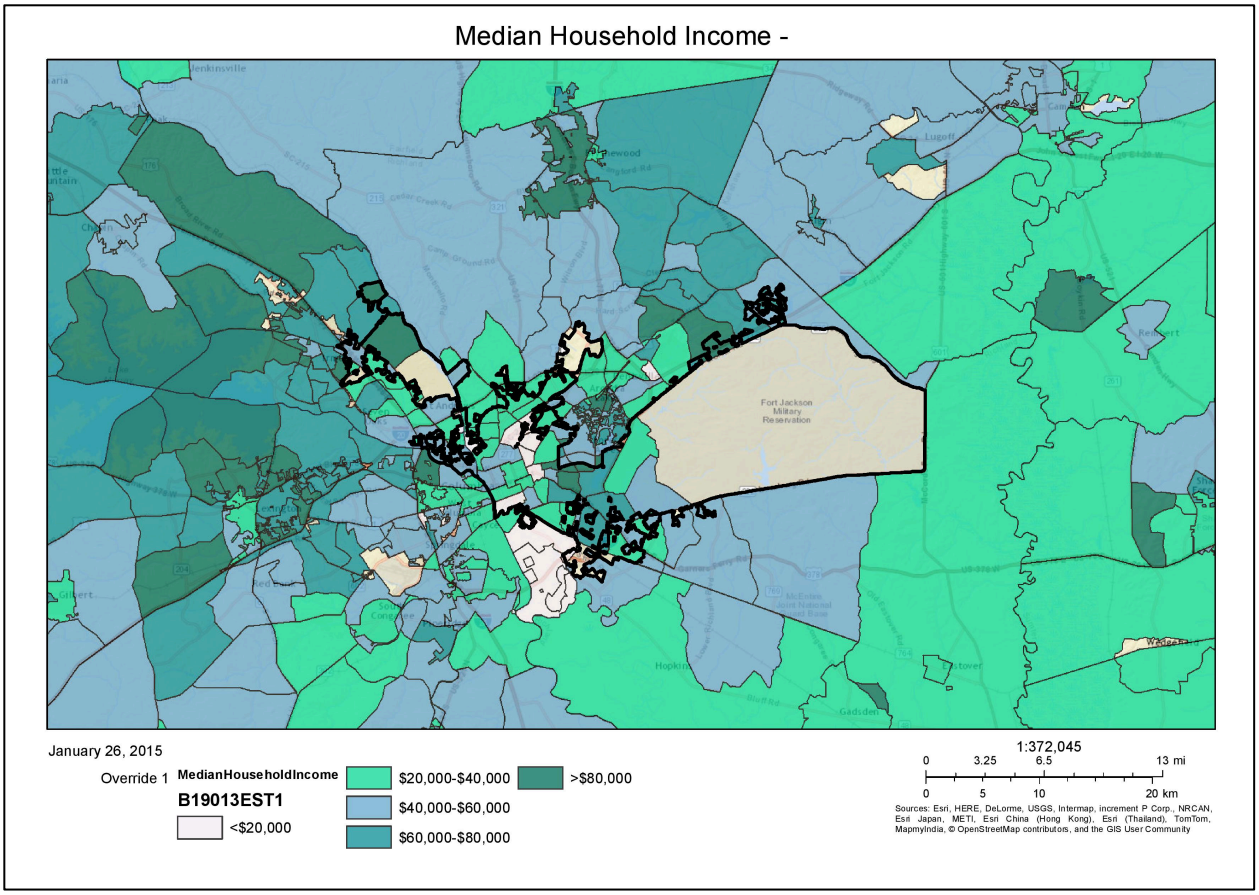


Population Change

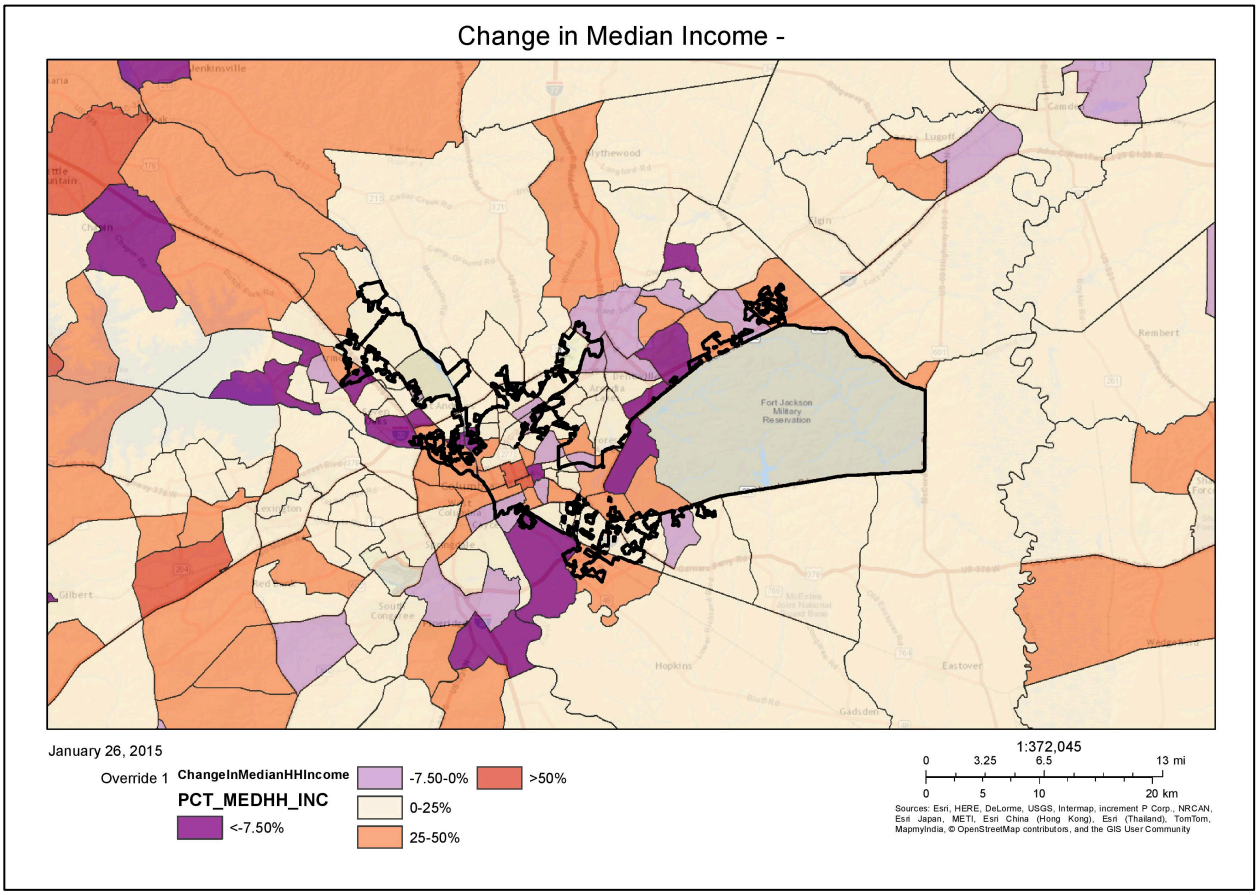
The map above displays population change throughout Columbia since 2000. While the average growth rate for the city as a whole was 13%, some areas experienced much higher, and others much lower, growth. The dark purple shaded areas of the map saw a population decline of greater than 25%, whereas the lighter purple areas declined between 25% and 0%. The beige shaded areas experienced

between 0% and 25% population growth, whereas the light orange areas experienced between 25% and 50%. The dark orange areas of the map saw the highest growth rates at greater than 50%.

The two maps below display median household incomes throughout Columbia. In 2013, the median household income for City of Columbia was $41,344.00. Areas shaded in white represent the lowest income ranges with median incomes of less than $20,000. Median incomes increase as the shading for the areas darken. Areas shaded in dark green have median incomes of over $80,000.



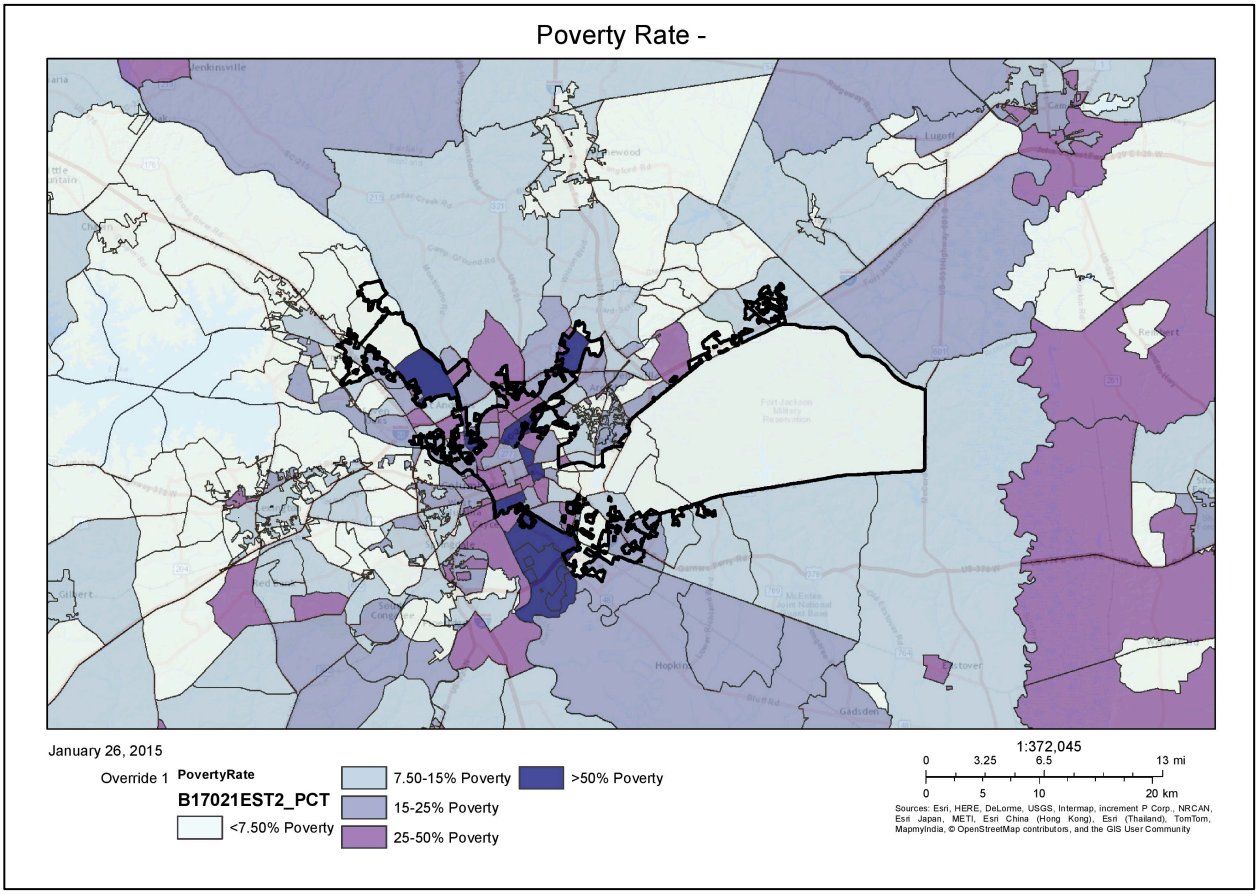
Median Household Income



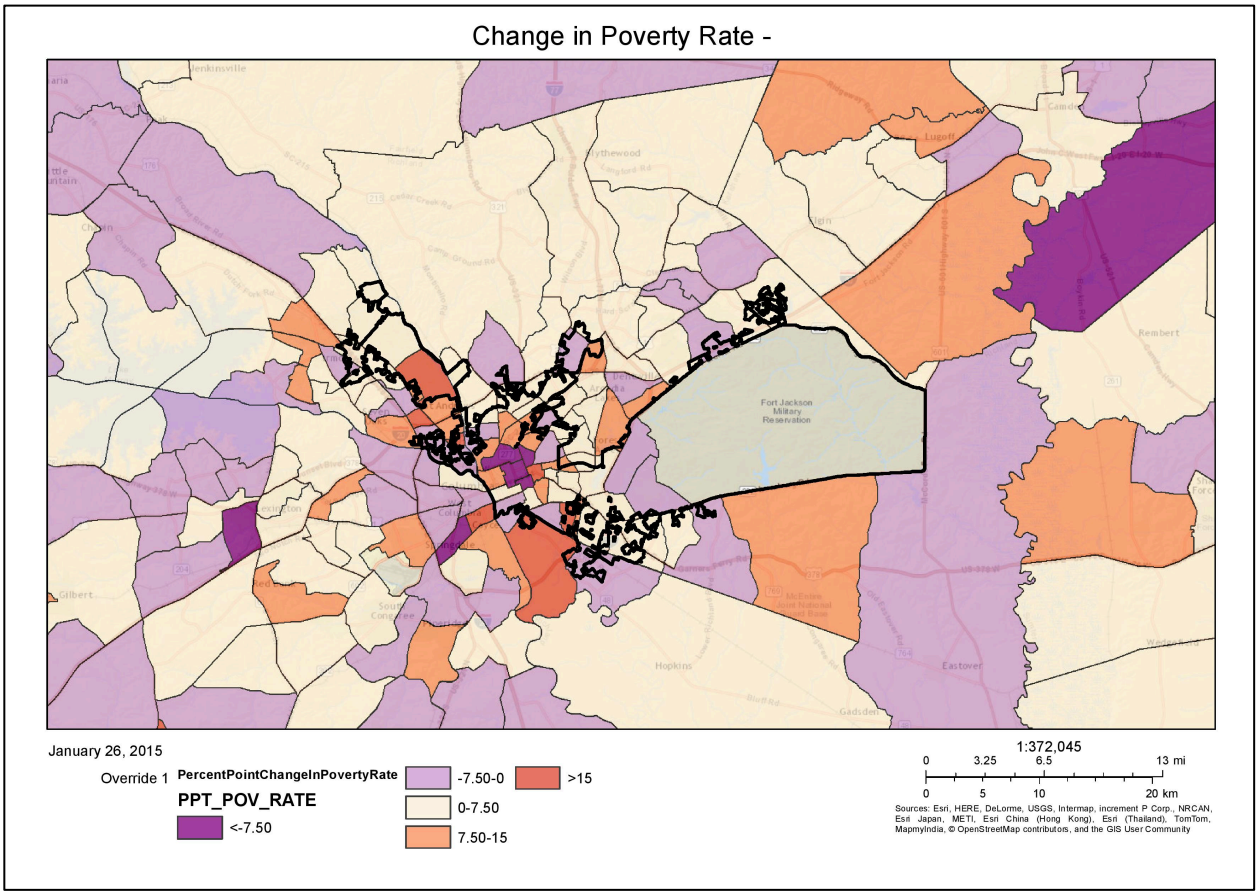
Change in Median Income

Poverty

The following two maps look at poverty in Columbia. The first map displays the current concentrations of poverty throughout the city and the second shows how poverty has changed over time. As noted above, there has been a slight increase in the poverty rate increasing 1.7% to 23.8% since 2000.



Poverty Rate



Change in Poverty Rate

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	7,974	5,885	7,480	4,415	20,745
Small Family Households *	2,180	1,645	2,360	1,250	9,185
Large Family Households *	330	210	290	185	1,025
Household contains at least one person 62-74 years of age	905	815	815	465	3,350
Household contains at least one person age 75 or older	715	995	715	430	1,445
Households with one or more children 6 years old or younger *	1,459	800	835	465	1,865
* the highest income category for these family types is >80% HAMFI					

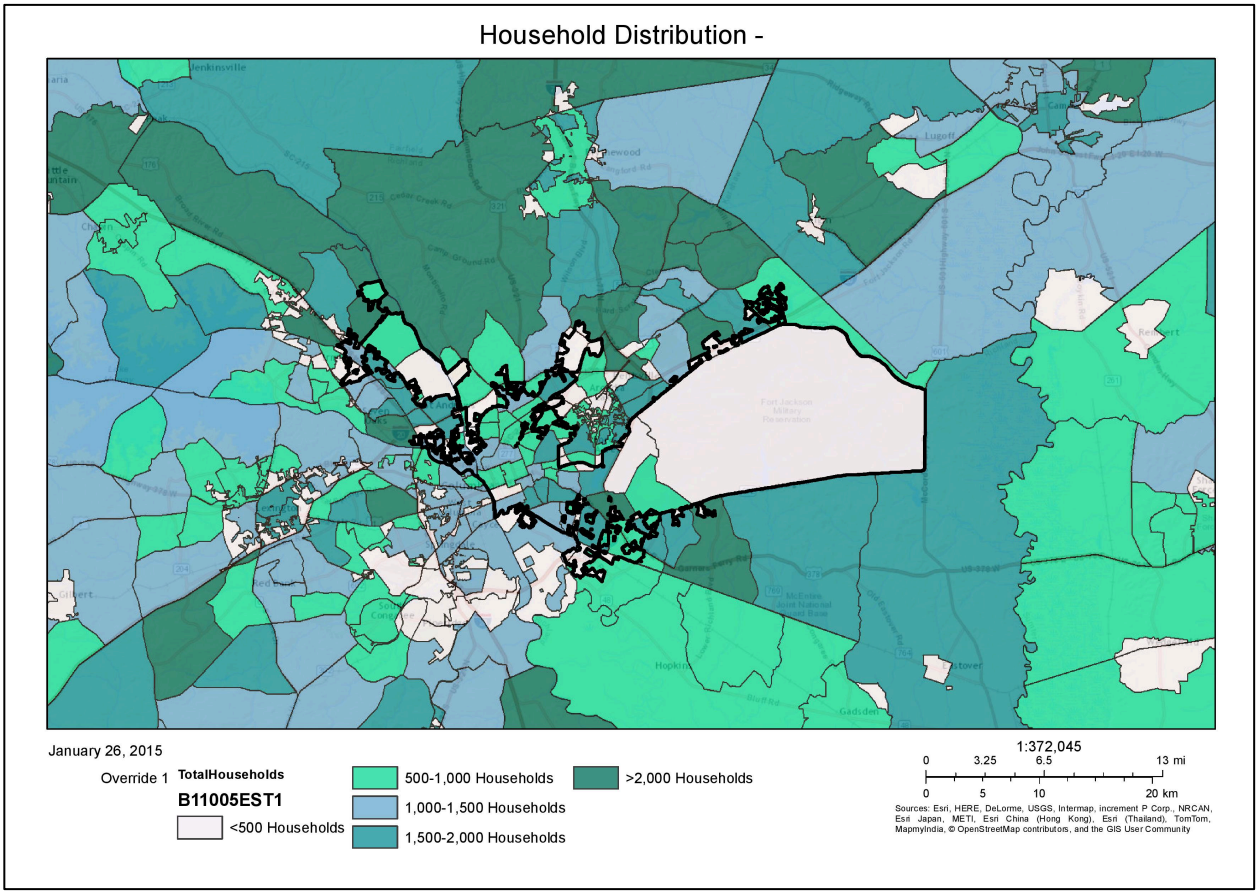
Table 6 - Total Households Table

Data Source: 2007-2011 CHAS

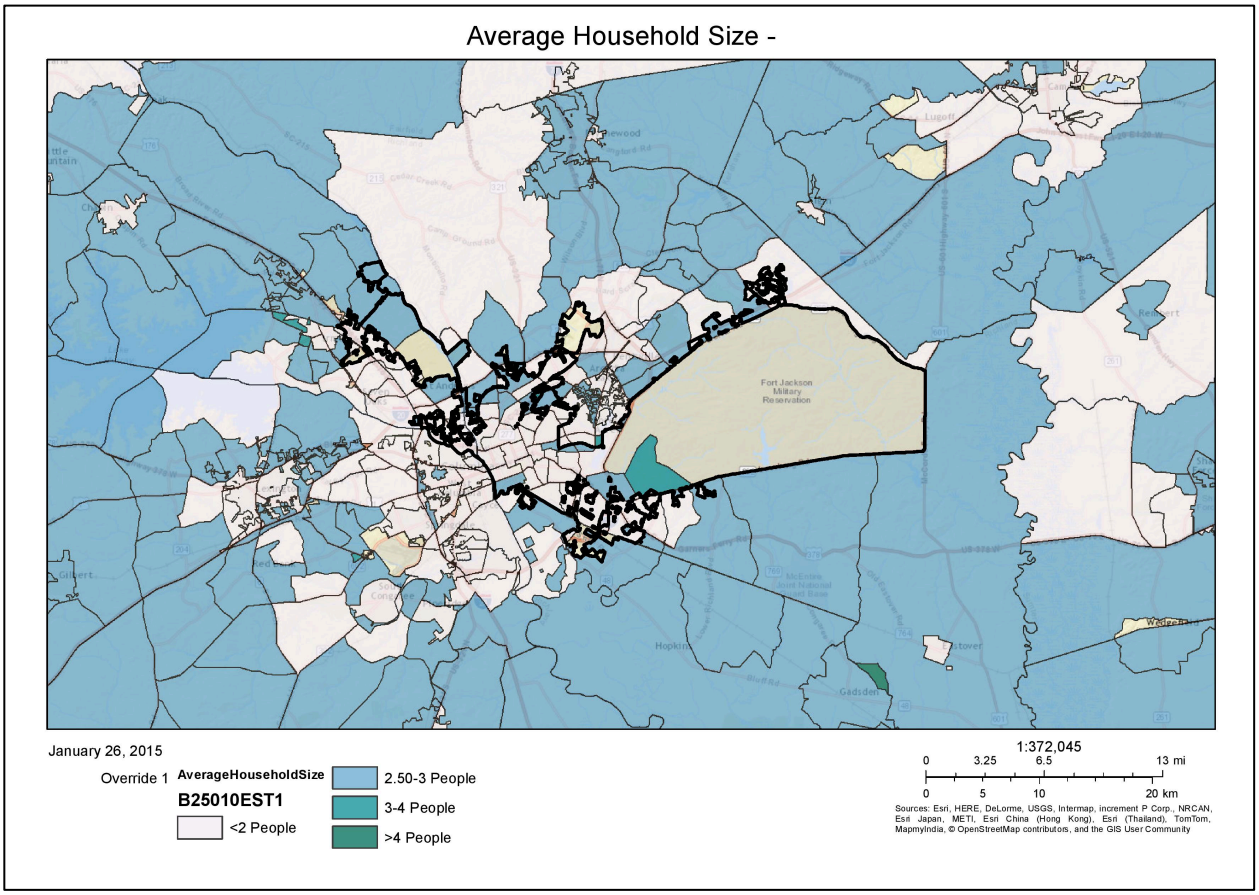
This table breaks down family dynamics and income in Columbia using 2007-2011 CHAS data. Small families are much more prevalent, which is keeping with the smaller average household size in Columbia and the nation as a whole.

Household Density and Size

The following two maps look at the distribution of households. The first map looks at the total distribution of households in Columbia. The second map displays average household size, giving a view of where larger and smaller families tend to live throughout the city.



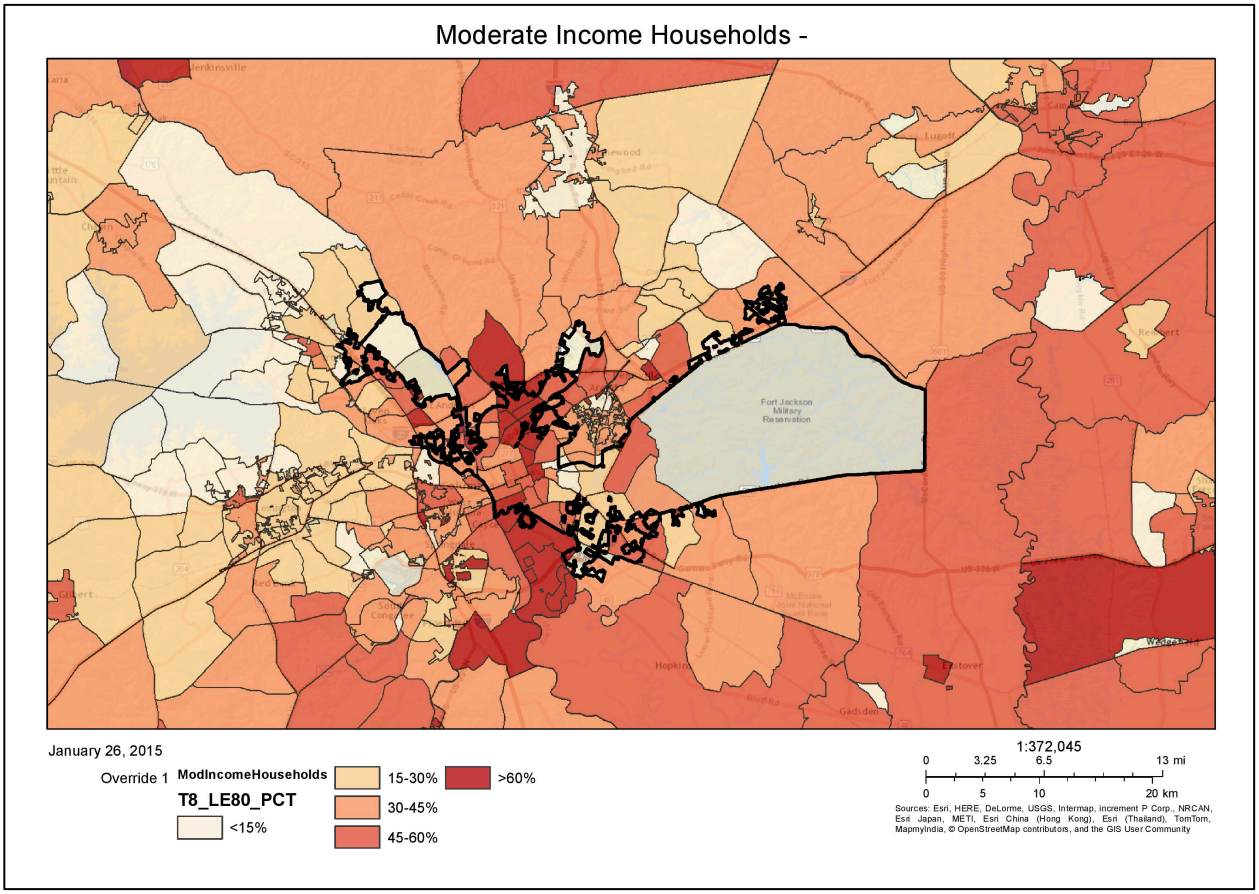
Household Distribution



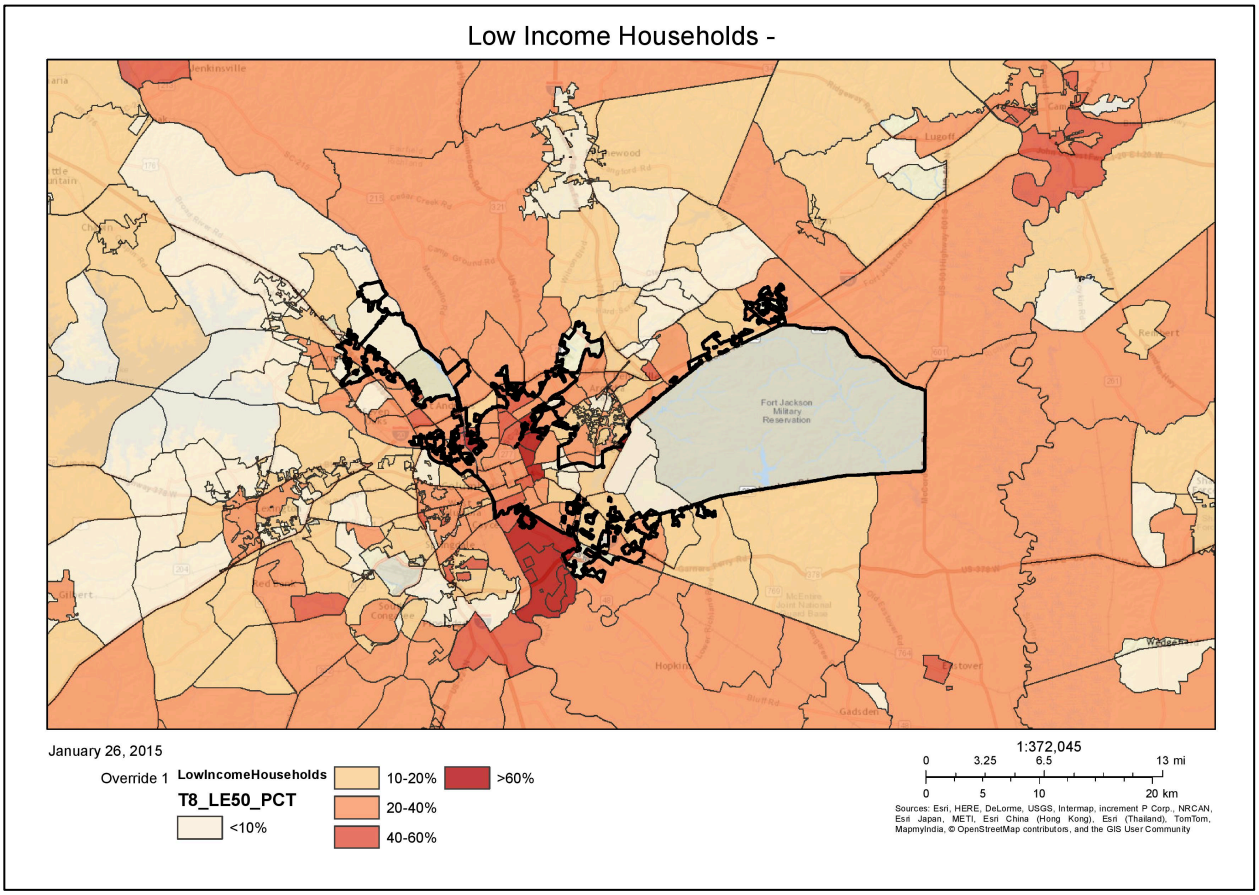
Average Household Size

Low- to Moderate-Income Households

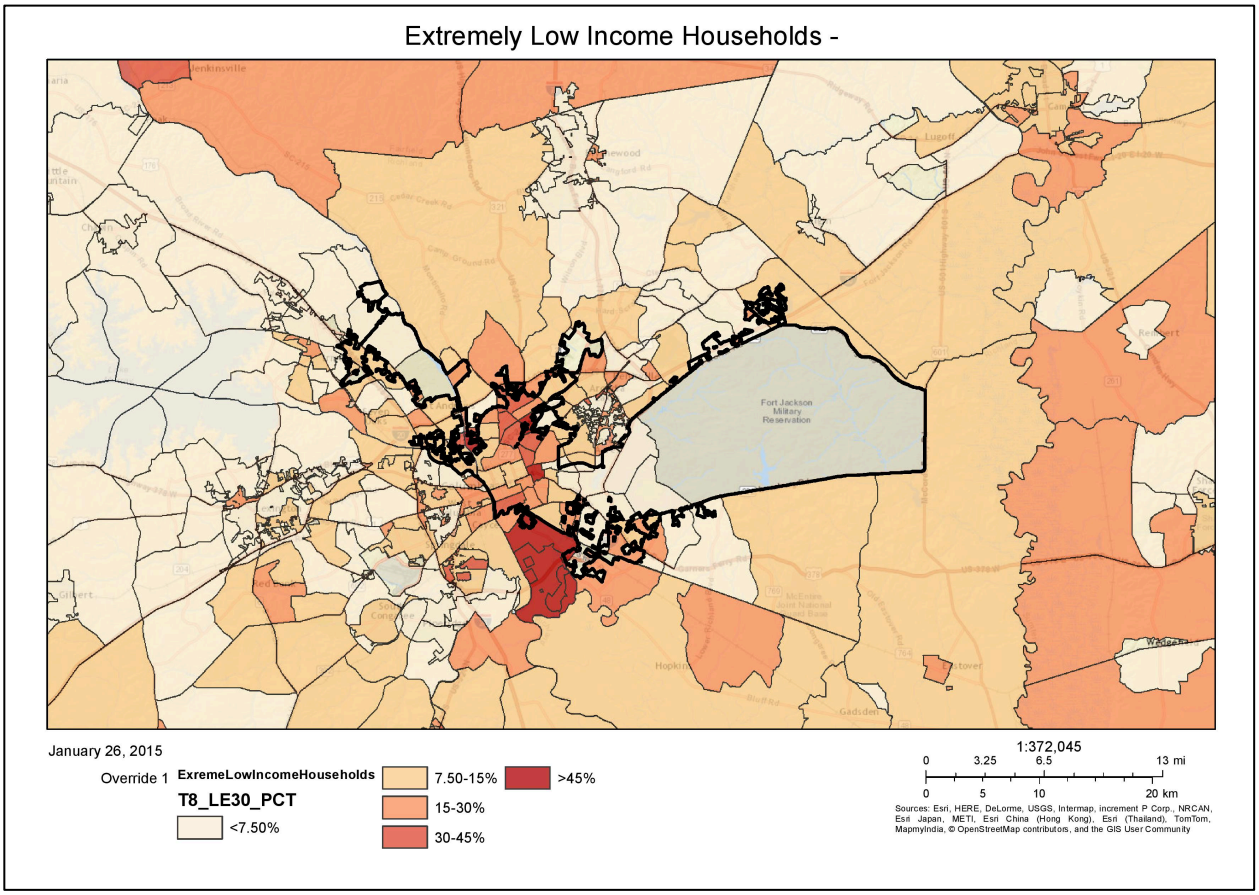
The following series of maps displays concentrations of low- to moderate-income (LMI) households throughout Columbia. The first map displays the distribution of moderate-income households, whereas the second map focuses on low-income and the third on extremely low-income.



Moderate Income Households



Low-Income Households



Extremely Low-Income Households

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	104	160	155	45	464	15	0	0	0	15
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	140	60	15	85	300	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	60	65	85	65	275	50	25	0	4	79

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
Housing cost burden greater than 50% of income (and none of the above problems)	3,955	1,870	280	0	6,105	875	550	465	185	2,075
Housing cost burden greater than 30% of income (and none of the above problems)	625	1,425	2,285	629	4,964	160	415	775	435	1,785
Zero/negative Income (and none of the above problems)	850	0	0	0	850	230	0	0	0	230

Table 7 – Housing Problems Table

Data Source 2007-2011 CHAS

The above table provides a big-picture overview of housing problems in Columbia. Using 2011 CHAS data, it provides the number of households experiencing each category of housing problem broken out by income ranges (up to 100% AMI) and owner/renter status. For example, looking at the first data cell (top left), 104 renter households in Columbia made 30% or below AMI and lacked complete plumbing or kitchen facilities. Cost burden is clearly the biggest housing problem in Columbia in terms of sheer numbers, a common trend in many communities across the state and nation today. According to the 2011 CHAS data there were 11,069 renters and 3,860 homeowners paying more than 30% of their income in housing costs. The severity of the problem is greater because these figures do not include households that earn more than 100% of –AMI, a point which will be discussed further below in the cost burden section.

2. Housing Problems 2 (Households with one or more Severe Housing Problem: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	4,264	2,150	530	195	7,139	935	570	465	190	2,160
Having none of four housing problems	1,380	2,230	4,310	2,685	10,605	315	930	2,180	1,345	4,770
Household has negative income, but none of the other housing problems	850	0	0	0	850	230	0	0	0	230

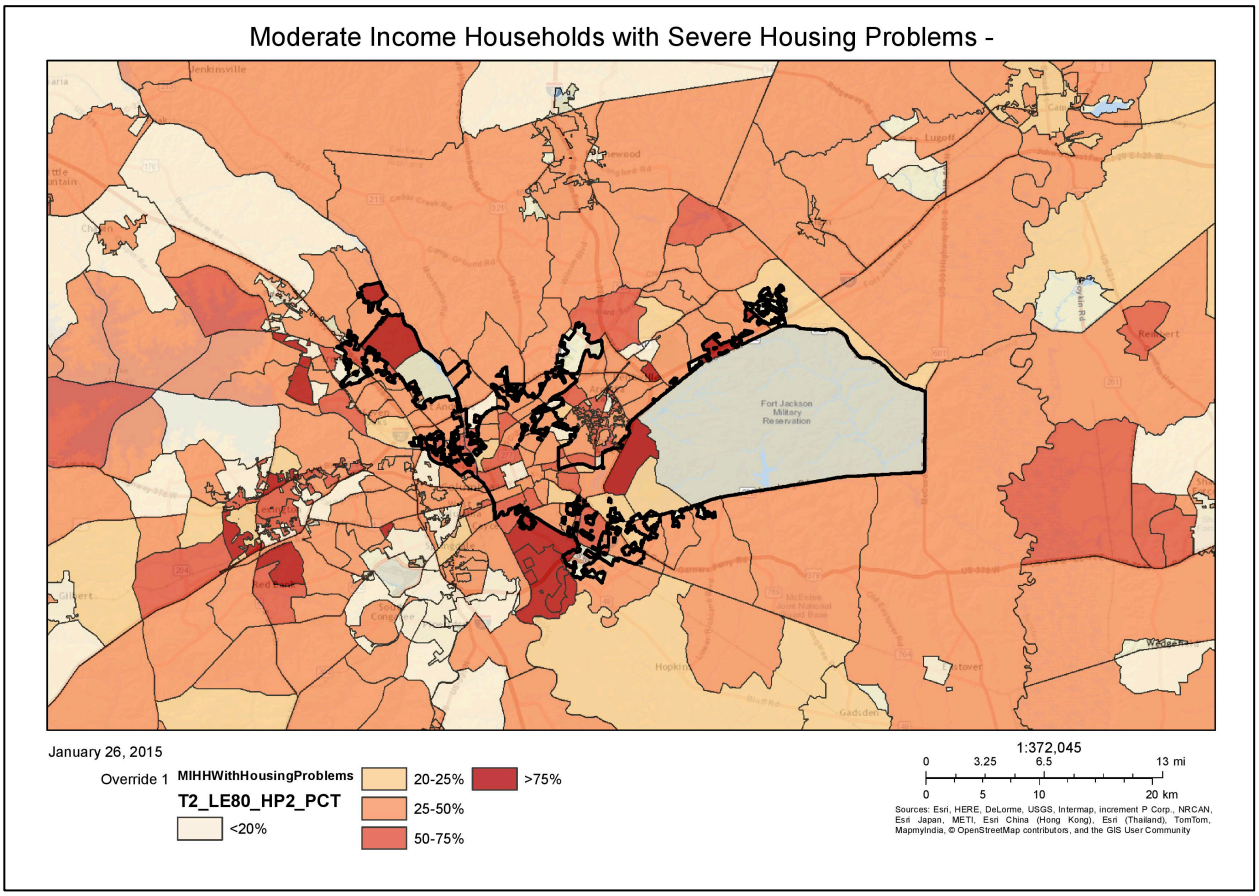
Table 8 – Housing Problems 2

Data Source: 2007-2011 CHAS

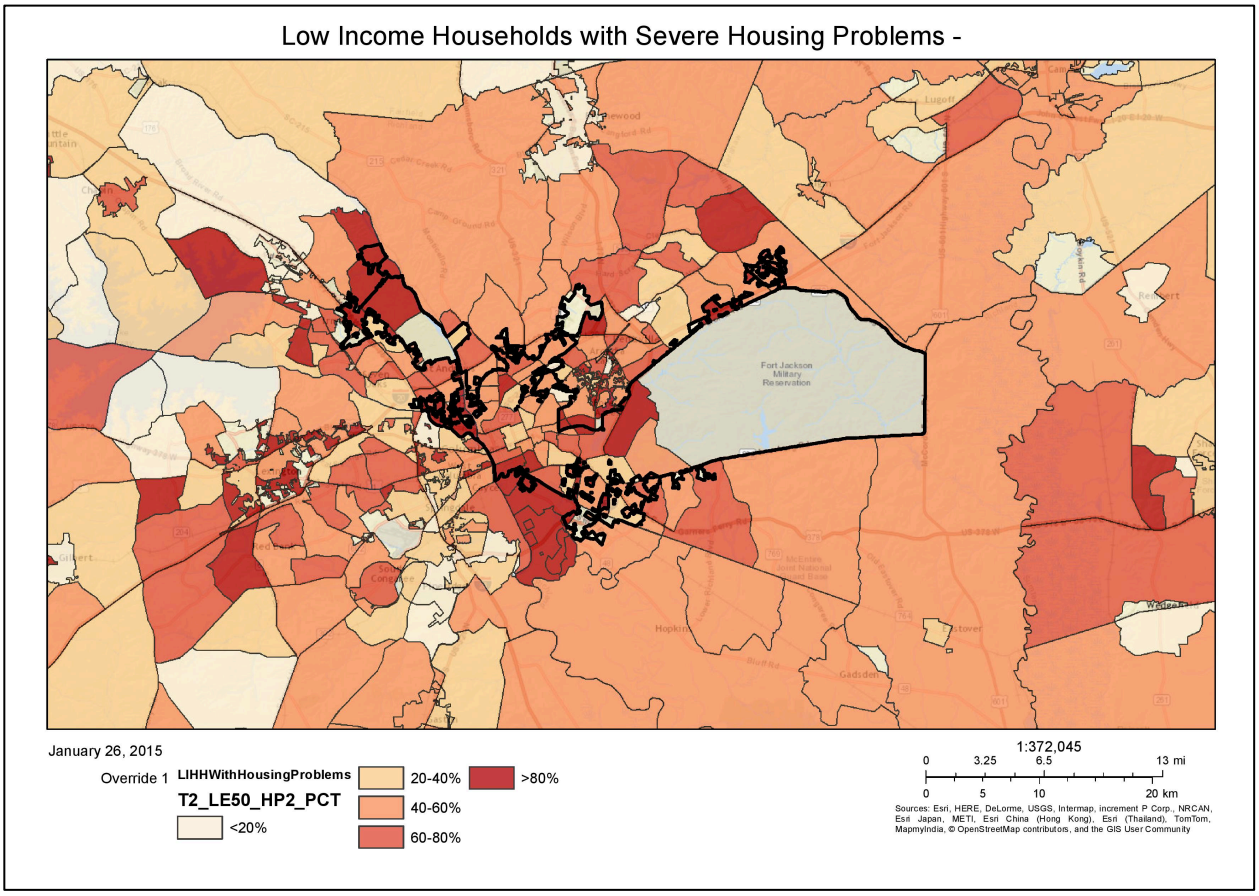
The above table shows households with at least one severe housing problem broken out by income and occupancy. The broad trend in the data is simply the lower the income in a household, the greater presence of severe housing problems.

LMI Households with Severe Housing Problems

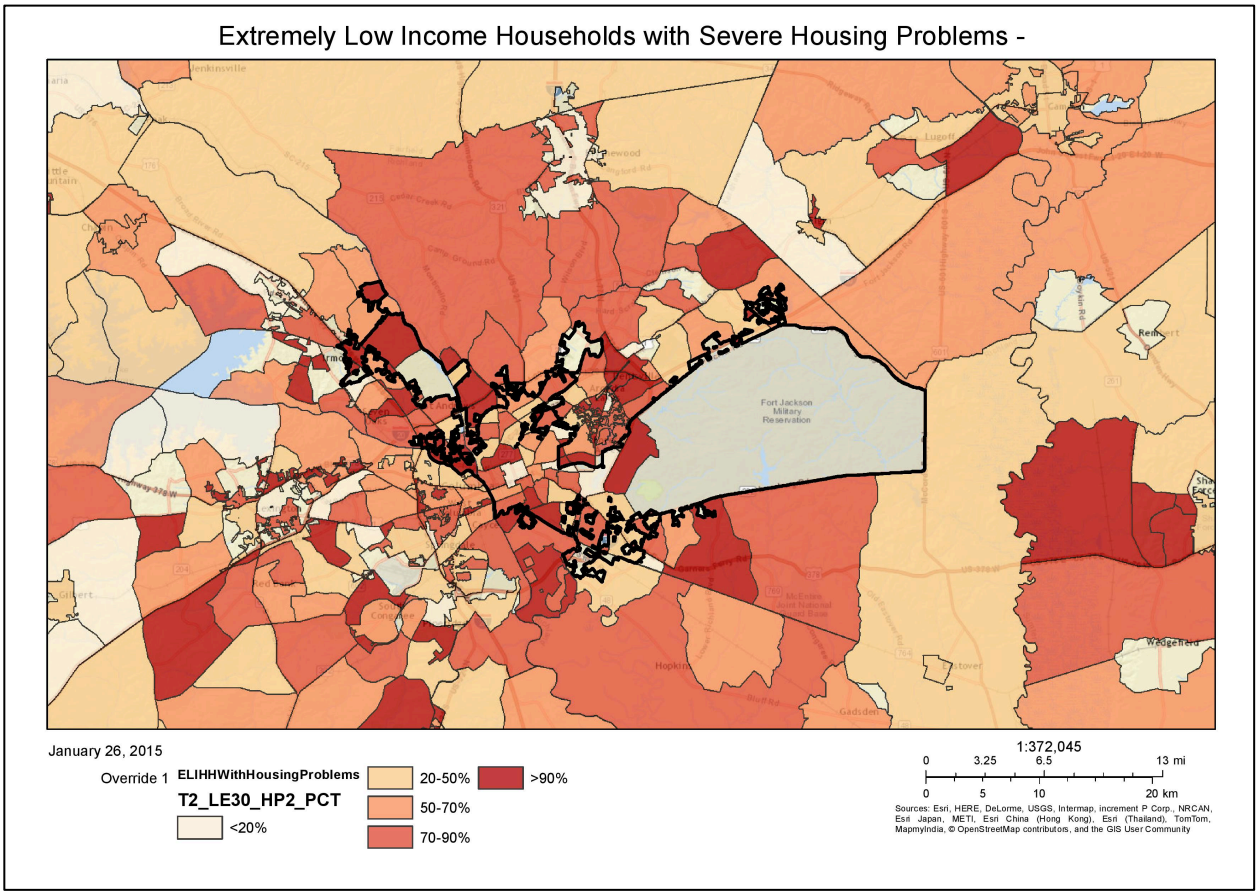
The following three maps show the concentration of extremely low-income, low-income and moderate-income households that have at least one severe housing problem.



Moderate Income Households with Severe Housing Problems



Low Income Households with Severe Housing Problems



Extremely Low Income Households with Severe Housing Problems

3. Cost Burden > 30%

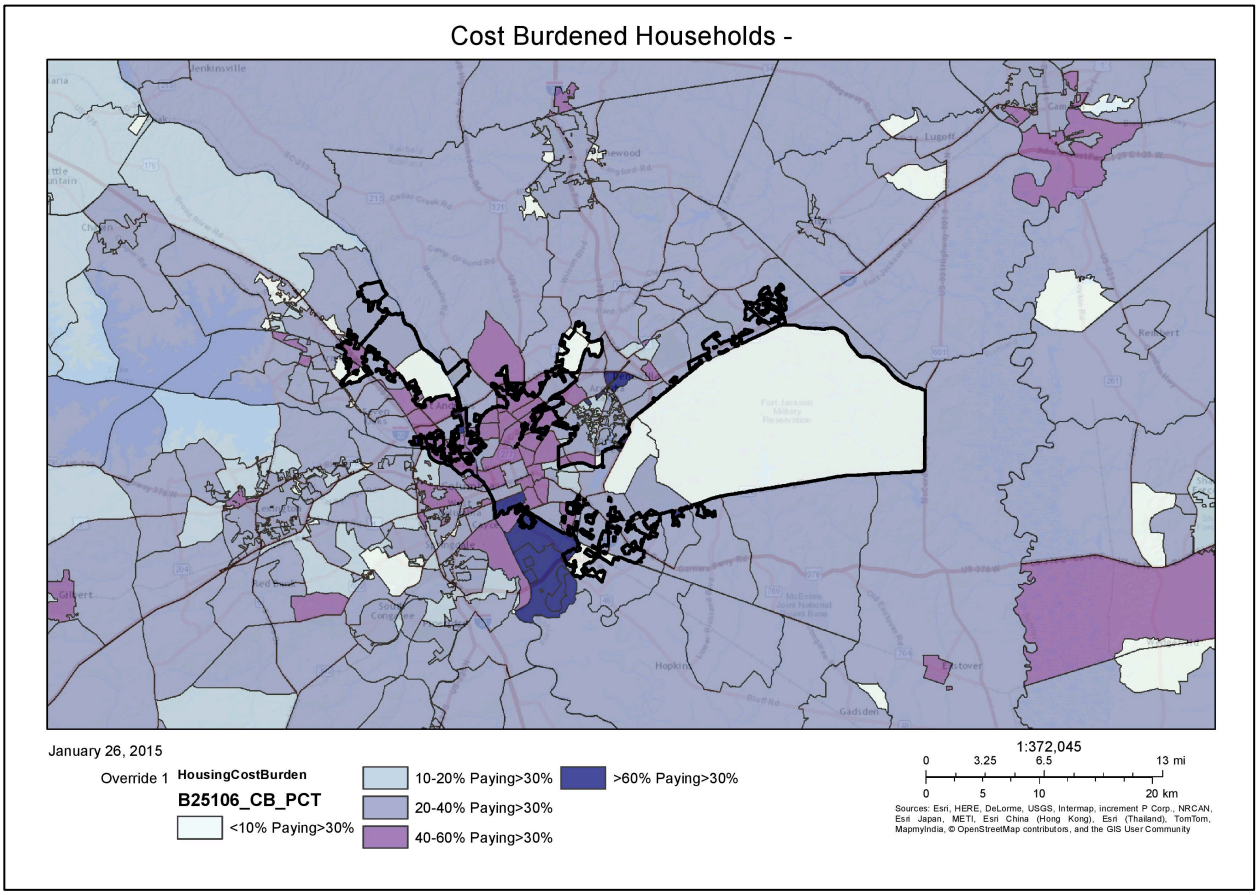
	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	1,370	1,100	1,000	3,470	315	245	420	980
Large Related	205	165	50	420	55	20	69	144
Elderly	695	569	164	1,428	430	460	285	1,175
Other	2,595	1,735	1,415	5,745	295	260	460	1,015
Total need by income	4,865	3,569	2,629	11,063	1,095	985	1,234	3,314

Table 9 – Cost Burden > 30%

Data Source: 2007-2011 CHAS

Cost Burden

The table above displays 2011 CHAS data on cost burdened households in Columbia in the 0% to 80% AMI cohorts. HUD defines cost burdened as paying more than 30% of monthly income on housing costs. The map below shows the distribution of cost burdened households.



Cost Burdened Households

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**Total**
NUMBER OF HOUSEHOLDS								
Small Related	1,170	595	70	1,835	290	120	100	510
Large Related	120	90	0	210	55	0	4	59
Elderly	540	255	50	845	325	265	75	665
Other	2,380	1,055	175	3,610	265	165	280	710
Total need by income	4,210	1,995	295	6,500	935	550	459	1,944

Table 10 – Cost Burden > 50%

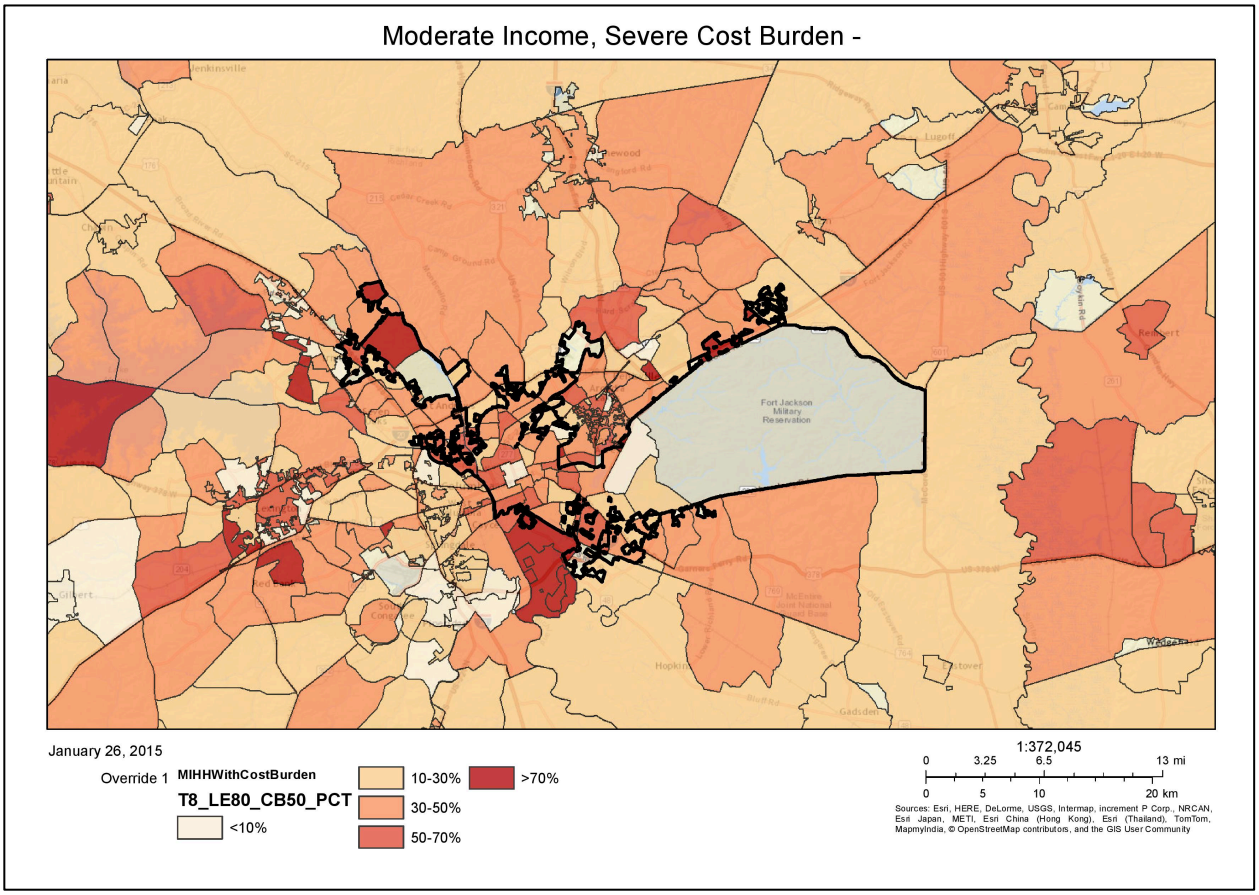
Data Source: 2007-2011 CHAS

Severely Cost Burdened LMI Households

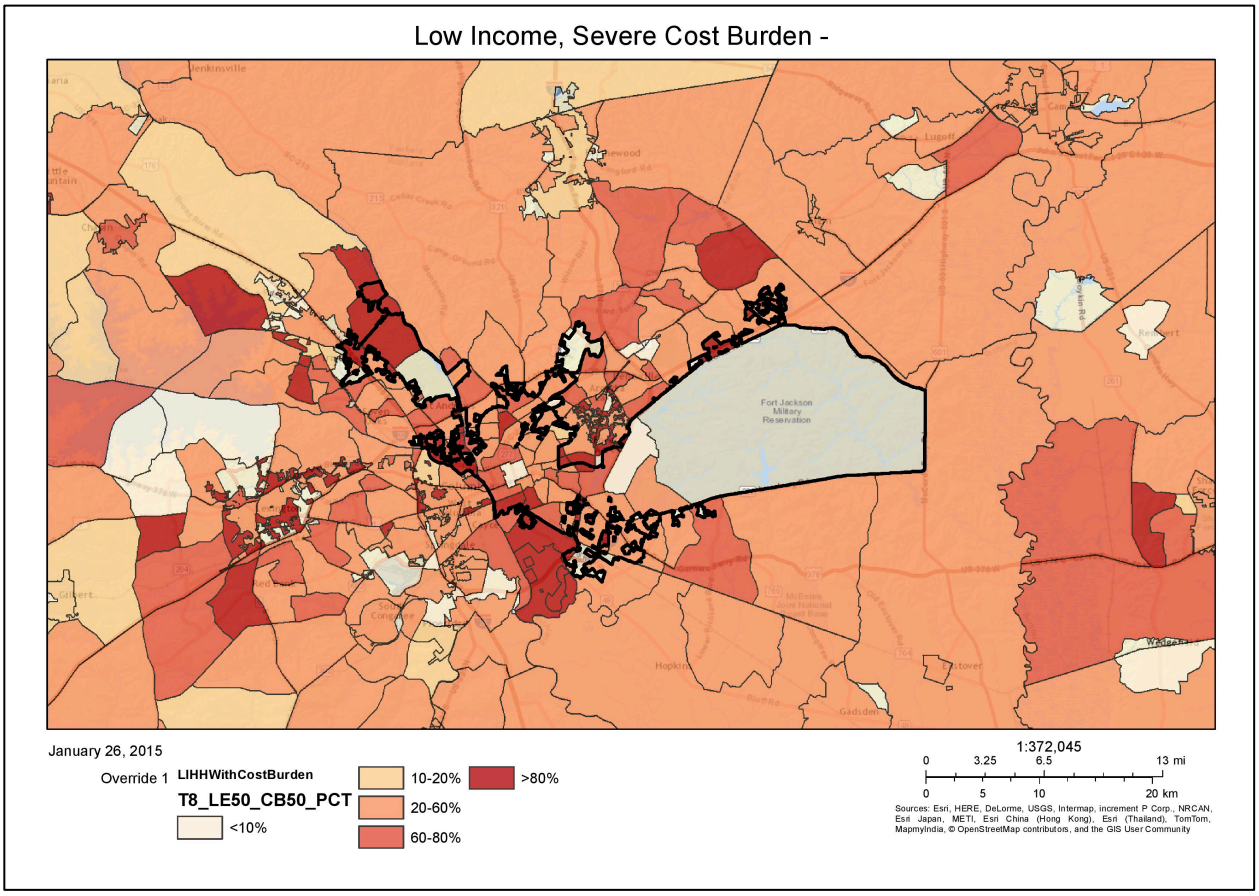
The data above highlights the problem of severe cost burden in Columbia, which is defined as paying more than 50% of household income on housing costs.

Severely Cost Burdened LMI Households

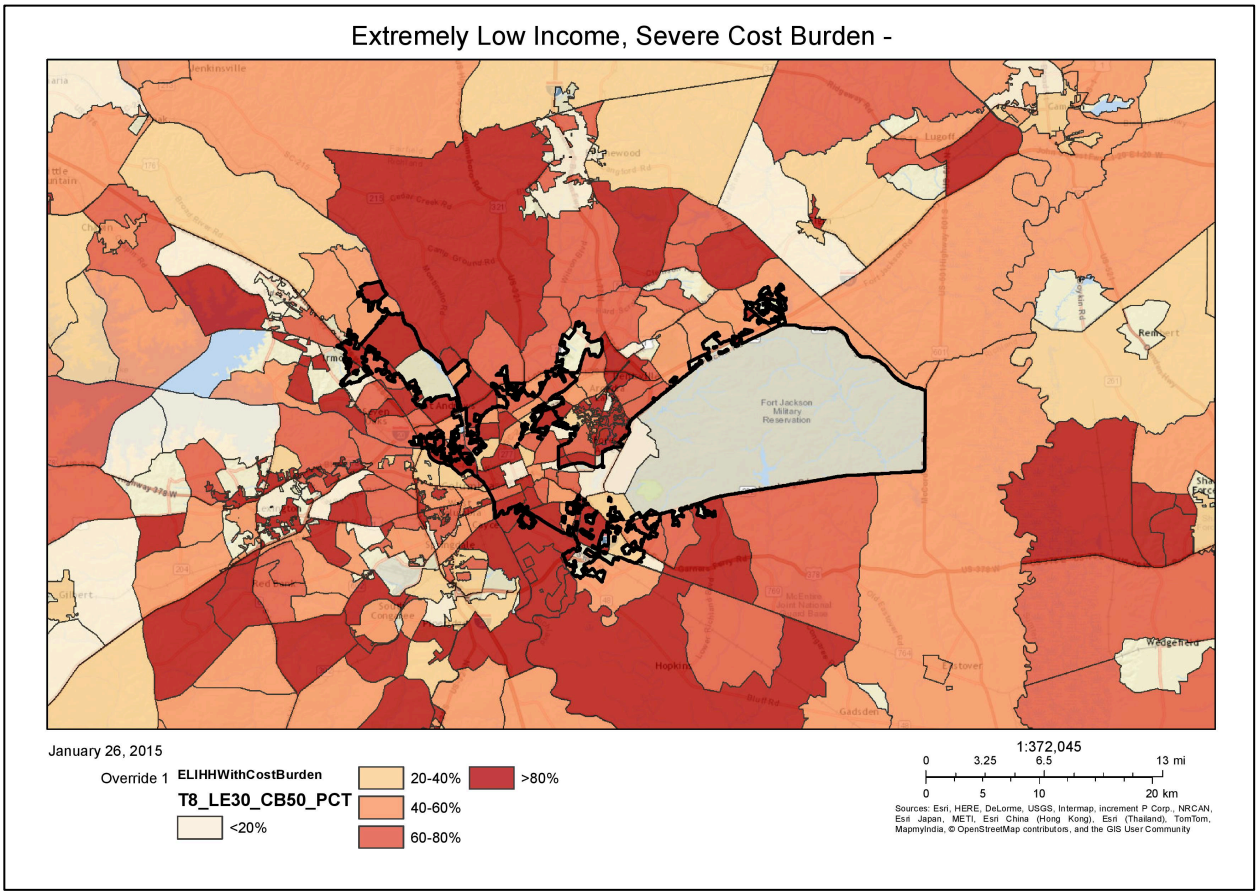
The below series of maps displays the percentages of extremely low, low- and moderate-income households that are severely cost burdened in Columbia.



Moderate Income, Severe Cost Burden



Low Income, Severe Cost Burden



Extremely Low Income, Severe Cost Burden

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**	**0-30% AMI**	**>30-50% AMI**	**>50-80% AMI**	**>80-100% AMI**	**Total**
NUMBER OF HOUSEHOLDS										
Single-family households	170	95	90	105	460	50	4	0	0	54
Multiple, unrelated family households	25	35	10	10	80	0	20	0	4	24
Other, non-family households	0	0	0	35	35	0	0	0	0	0
Total need by income	195	130	100	150	575	50	24	0	4	78

Table 11 – Crowding Information – 1/2

Data Source: 2007-2011 CHAS

Describe the number and type of single person households in need of housing assistance.

The Five-Year Estimates of the 2013 American Community Survey show that 39% of occupied housing units in Columbia are single-person households (17,368 households). Furthermore, single-person households are much more likely to be renters. Approximately 43% of renter-occupied units are single-person households as compared to 33% of owner-occupied households.

Because single-person households are more likely to be renters, it is important to note that ACS estimates show 55% of renters in Columbia are cost burdened - meaning they pay more than 30% of their income on housing costs (2013 ACS). In contrast, only 29% of homeowners are cost burdened. Overall, these percentages represent a significant portion of the population experiencing housing cost burden and needing assistance. Furthermore, the poverty rate in the city has increased to 23.8%.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According to 2013 ACS estimates, 9.6% of the population (approximately 10,790 persons) of Columbia has some sort of disability. Of that population 16 and over, 42.9% are in the workforce and 19.3% are unemployed. Approximately 28.9% of the disabled are living at less than 100% of the poverty level, and almost 20% more than the general population without disability. (Source: 2013 ACS)

What are the most common housing problems?

Like many communities across the nation, affordability is by far the largest housing problem in Columbia. Census estimates show 55% of renters and 29% of homeowners with a mortgage as paying more than 30% of their income on housing costs (2013 ACS). In total, more than 16,000 households are financially overstretched due to housing. In total over 35% of households in Columbia are cost burdened.

Are any populations/household types more affected than others by these problems?

Lower-income households experience more housing problems across the board. The extremely low-income income range (30% AMI and below) is statistically more likely to have at least one problem than other income ranges, and extremely low-income renters more so than owners., Extremely low-income renter households show a greater existence of severe housing cost burden than all other groups.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

These issues are addressed in the Homeless Needs Assessment.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

This section compares the existence of housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing problems among different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	6,490	1,330	1,050
White	1,950	235	310
Black / African American	4,225	1,060	580
Asian	114	4	65
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	155	4	50

Table 12 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	4,315	1,780	0
White	1,580	705	0
Black / African American	2,320	1,025	0
Asian	175	35	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	85	4	0

Table 13 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	3,605	4,740	0
White	1,725	1,965	0
Black / African American	1,705	2,705	0
Asian	70	30	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	65	45	0

Table 14 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,015	3,655	0
White	620	2,150	0
Black / African American	335	1,285	0
Asian	10	135	0
American Indian, Alaska Native	10	0	0
Pacific Islander	0	0	0
Hispanic	35	65	0

Table 15 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than one person per room 4. Cost Burden greater than 30%

Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to housing problems.

Jurisdiction wide, 83% of persons in the 0% - 30% AMI income cohort experienced at least one of the four housing problems. However, 97% of both Asians and Hispanics in this income category experienced at least one housing problem; 14% higher than the jurisdictional rate.

Jurisdiction wide, 71% of persons in the 30% - 50% AMI income cohort experienced at least one of the four housing problems. However, 83% of Asians and 96% Hispanics in this income category experienced at least one housing problem; 12% and 25% higher than the jurisdictional rate, respectively.

Jurisdiction wide, 43% of persons in the 50% - 80% AMI income cohort experienced at least one of the four housing problems. However, 59% Hispanics in this income category experienced at least one housing problem; 16 % higher than the jurisdictional rate.

Jurisdiction wide, 22% of persons in the 80% - 100% AMI income cohort experienced at least one of the four housing problems. However, 35% Hispanics in this income category experienced at least one housing problem; 13% higher than the jurisdictional rate.

It is important to note that these populations are small compared to the overall Columbia population, ranging from 100 to 200 people per race or ethnic group in each income cohort. Nonetheless, the fact that a disproportionate number of these groups experience housing problems is an issue planning efforts should take into consideration.

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

This section compares the existence of severe housing problems amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's severe housing problems. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience severe housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of severe housing problems amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	5,475	2,350	1,050
White	1,780	405	310
Black / African American	3,385	1,895	580
Asian	114	4	65
American Indian, Alaska Native	10	15	0
Pacific Islander	0	0	0
Hispanic	145	15	50

Table 16 – Severe Housing Problems 0 - 30% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than 1.5 persons per room 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,935	4,160	0
White	865	1,420	0
Black / African American	905	2,435	0
Asian	50	155	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	45	45	0

Table 17 – Severe Housing Problems 30 - 50% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than 1.5 persons per room 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	695	7,655	0
White	340	3,345	0
Black / African American	320	4,090	0
Asian	0	100	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	10	95	0

Table 18 – Severe Housing Problems 50 - 80% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than 1.5 persons per room 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	365	4,305	0
White	190	2,580	0
Black / African American	130	1,495	0
Asian	10	135	0
American Indian, Alaska Native	0	10	0
Pacific Islander	0	0	0
Hispanic	35	65	0

Table 19 – Severe Housing Problems 80 - 100% AMI

Data Source: 2007-2011 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities 2. Lacks complete plumbing facilities 3. More than 1.5 persons per room 4. Cost Burden over 50%

Discussion

By HUD's definition of a disparity of 10% or higher, a few different racial and ethnic groups experience a disproportionately greater need when it comes to severe housing problems.

Jurisdiction wide, 70% of persons in the 0% - 30% AMI income cohort experienced at least one of the four housing problems at a severe level. However, 81% of Whites, 97% of Asians, and 91% Hispanics in this income category experienced housing problems at a severe level; 11%, 27%, and 21% higher than the jurisdictional rate, respectively.

Jurisdiction wide, 32% of persons in the 30% - 50% AMI income cohort experienced at least one of the four housing problems at a severe level. However, 50% of Hispanics in this income category experienced at least one severe housing problem; 18% higher than the jurisdictional rate, respectively.

Jurisdiction wide, 8% of persons in the 80% - 100% AMI income cohort experienced at least one of the four housing problems at a severe level. However, 35% Hispanics in this income category experienced at least one housing problem; 27% higher than the jurisdictional rate.

It is important to note that these populations (except for Whites) are small compared to the overall Columbia population, ranging from 100 to 200 people per race or ethnic group in each income cohort. Nonetheless, the fact that a disproportionate number of these groups experience severe housing problems is an issue planning efforts should take into consideration.

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

This section compares the existence of housing cost burden amongst racial groups against that of the jurisdiction as a whole in an effort to see if any group(s) share a disproportionate burden of the area's cost burden. For this purpose, HUD guidelines deem a disproportionately greater need to exist when persons of a particular racial or ethnic group experience housing problems at a rate at least 10 percentage points higher than the jurisdiction as a whole.

The following series of tables looks at the existence of housing cost burden amongst different racial and ethnic groups across the 0% -30%, 30%-50%, 50%-80%, and 80%-100% AMI cohorts.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	29,340	8,480	7,865	1,050
White	17,960	3,700	3,145	310
Black / African American	10,280	4,285	4,255	580
Asian	520	215	139	65
American Indian, Alaska Native	65	10	35	0
Pacific Islander	0	0	0	0
Hispanic	365	140	195	50

Table 20 – Greater Need: Housing Cost Burdens AMI

Data Source: 2007-2011 CHAS

Discussion:

By HUD's definition of a disparity of 10% or higher, only American Indians or Alaska Natives and Hispanics experience a disproportionately greater need when it comes to either cost burden or severe cost burden. Jurisdiction wide, 17% of persons experienced severe cost burden (paying more than 50% of income on housing costs). However, 32% of American Indians or Alaska Natives and 28% of experienced severe cost burden.

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Housing Problems

Asians and Hispanics in the 0%-30% and 30%-50% income categories experienced a disproportionately greater need in terms of housing problems. Additionally, Hispanics in both the 50%-80% and 80%-100% AMI cohort experienced a disproportionately greater need.

Severe Housing Problems

Whites, Asians, and Hispanics in the 0%-30% AMI cohort experienced a disproportionately greater need in terms of severe housing problems. Additionally, Hispanics in both the 30%-50% and 80%-100% AMI cohort experienced a disproportionately greater need.

Housing Cost Burden

Only American Indians or Alaska Natives and Hispanics experienced a disproportionately greater need when it comes to either cost burden or severe cost burden – experiencing severe cost burden at a rate much higher than the rest of the community.

NA-35 Public Housing – 91.205(b)

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Columbia is primarily served by the Columbia Housing Authority (CHA).

Columbia Housing Authority Overview

Mission Statement - "To meet the emerging affordable housing needs of low- to moderate-income individuals and families in Columbia and Richland County while promoting self-reliance and improving their quality of life."

Columbia Housing Authority currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 2,200 units of housing for families of low- and moderate- incomes.

Section 8 Rental Assistance Programs offer rental assistance to persons with low-income who wish to live in homes in the private rental market, but cannot afford market rental rates. Section 8 participants pay 30% of their adjusted gross income for rent and utilities. The Housing Authority Assistance Payments Program subsidizes the balance of rent for the property owner.

CHA administers approximately 3,100 Vouchers and Moderate Rehabilitation Certificates.

Totals in Use

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of vouchers in use	0	99	2,142	3,154	0	2,780	274	0	100

Table 21 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Alternate Data Source Name:

PIC (PIH Information Center)

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	8,436	11,023	12,478	0	12,636	10,827	0
Average length of stay	0	5	6	6	0	6	1	0
Average Household size	0	2	2	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	274	0
# of Elderly Program Participants (>62)	0	14	427	295	0	267	28	0
# of Disabled Families	0	22	643	664	0	614	50	0
# of Families requesting accessibility features	0	22	643	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 22 – Characteristics of Public Housing Residents by Program Type

Race of Residents

Program Type									
Race	**Certificate**	**Mod-Rehab**	**Public Housing**	**Vouchers**					
				Total	**Project - based**	**Tenant - based**	**Special Purpose Voucher**		
							Veterans Affairs Supportive Housing	**Family Unification Program**	**Disabled ***
White	0	4	60	130	0	95	3	0	9
Black/African American	0	95	2,046	3,016	0	2,690	236	0	90
Asian	0	0	3	2	0	2	0	0	0
American Indian/Alaska Native	0	0	6	1	0	1	0	0	0
Pacific Islander	0	0	0	2	0	1	1	0	0
Other	0	0	9	3	0	1	1	0	1
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 23 – Race of Public Housing Residents by Program Type

Ethnicity of Residents

Program Type									
Ethnicity	**Certificate**	**Mod-Rehab**	**Public Housing**	**Vouchers**					
				Total	**Project - based**	**Tenant - based**	**Special Purpose Voucher**		
							Veterans Affairs Supportive Housing	**Family Unification Program**	**Disabled ***
Hispanic	0	0	13	10	0	5	4	0	1
Not Hispanic	0	99	2,112	3,144	0	2,775	270	0	99
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 24 – Ethnicity of Public Housing Residents by Program Type

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

CHA has conducted an assessment of all of its public housing and is in compliance with Section 504. When new housing is constructed, CHA conforms with all local and HUD requirements in regards to housing which meets the needs of handicapped and disabled program participants.

CHA currently has a total of 872 individual applications for public housing for persons over age 50 (225 for persons 62 and over, and 647 applications for persons between ages 50 and 61 on file). This information is based on a CHA pre-application. CHA does not obtain information as to whether these applicants have disabilities or are handicapped. But experience has shown that when the initial application is completed, 90 days prior to move-in and update, a large percentage of persons in these categories do have some degree of disability or handicap.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

Although needs are identified further in the Annual Plan, there is additional need for 1, 2 and 3 bedroom units. The waiting list for public housing was approximately an 18-month waiting list; for most categories, in 2014, the wait time is almost 4 years. The wait time for elderly housing was approximately 1 year. With the elimination of the HUD designation for elderly housing (persons over 62) decreasing at CHA from 600 units to only 257 units (Marion Street Highrise – 146 – and Oak-Read Highrise– 111) in 2014, CHA anticipates that the wait time for elderly housing will substantially increase.

In regards to housing choice vouchers, the identification of units in the Columbia area that are under the limits for the Fair Market Rent is becoming more difficult with each year. In 2014, HUD published FMRs went down in most categories. This makes identifying housing by clients a challenging task; many applicants request an extension from the 60 days when the voucher is issued. An additional challenge lies with the identification of affordable housing in proximity to bus lines and grocery stores. Most affordable housing near bus lines is already saturated.

How do these needs compare to the housing needs of the population at large?

Columbia is experiencing exponential growth during the last two years, and the future holds more promise. But the development of any affordable housing in the downtown area, and in particular near medical facilities, is becoming more challenging. Another difficulty is that several tax credit projects are expiring and at that time, the owners are converting the housing to private market rentals. For example, in 2014, a project called The Rapids had 64 units that utilized Housing Choice Vouchers for the payment of rent. In May, 2014, the complex increased the rent from $475 a month for a one-bedroom to $700 a month for a one-bedroom plus utilities, exceeding the FMR of $656 (which also includes utilities). The increases for 2 and 3-bedroom units were approximately the same. All 64 families had to be relocated by July 1, 2014.

NA-40 Homeless Needs Assessment – 91.205(c)

Homelessness is a particularly troublesome and complex issue that plagues communities across the nation. A major reason that homelessness is so difficult to combat is that it has many causes with overlapping and interrelated variables. The cause of any one person's homelessness often lies, not in a single factor, but at the convergence of multiple events and conditions. From one angle, homelessness can be seen as an economic problem - caused by unemployment, foreclosure, or poverty. From another viewpoint, homelessness could appear to be a health issue - as many homeless persons struggle with one or more conditions such as mental illness, physical disability, HIV, or substance abuse. Looking at the issue another way, homelessness emerges as a social problem - with factors such as domestic violence, educational attainment, or race lying at the root. In reality, homelessness is caused by all of these issues, sometimes simultaneously. As such, fighting homelessness requires a truly collaborative, community-based approach.

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

According to annualized HMIS data, 5,879 people were served in MACH's 14 counties in 2014 (1/1/2014 – 12/31/2014):

- 913 chronically homeless
- 285 families with children
- 4 unaccompanied youth
- 744 veterans
- 33 families with Veteran head of household
- 57 families with chronically homeless head of household

Nature and Extent of Homelessness: (Optional)

Race:	**Sheltered:**	**Unsheltered (optional)**
White	1,727	0
Black or African American	3,875	0
Asian	8	0
American Indian or Alaska Native	28	0
Pacific Islander	8	0
Ethnicity:	**Sheltered:**	**Unsheltered (optional)**
Hispanic	84	0
Not Hispanic	N/A	0

Alternate Data Source Name:

HMIS (Homeless Management Information System)

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

- 285 families with children
- 33 families with Veteran head of household

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

By far, Blacks or African Americans are over-represented as almost 66% make up the homeless population in Columbia, while they only represent 42.3% of the general population in the city. (source: 2009-2013 ACS)

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Unsheltered homeless numbers are only collected on one night each year and thus should only be compared to point-in-time rather than annual data. In 2014, MACH counted 426 unsheltered people on January 23, compared to 1,162 people staying in emergency shelters and transitional housing that night.

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

The non-homeless special needs assessment includes the elderly, developmentally disabled, persons with disabilities, persons with HIV/AIDS, and persons with drug and alcohol addictions. Services to these populations are critical in the prevention of homelessness. Common special needs populations identified in the city's consolidated plan public/stakeholders forums included ex-offenders, and persons in need of non-traditional child care (nights, evening, weekends).

HOPWA

Current HOPWA formula use:	
Cumulative cases of AIDS reported	4,267
Area incidence of AIDS	120
Rate per population	15
Number of new cases prior year (3 years of data)	430
Rate per population (3 years of data)	18
Current HIV surveillance data:	
Number of Persons living with HIV (PLWH)	4,084
Area Prevalence (PLWH per population)	520
Number of new HIV cases reported last year	0

Table 25 – HOPWA Data

Data Source: CDC HIV Surveillance

HIV Housing Need (HOPWA Grantees Only)

Type of HOPWA Assistance	Estimates of Unmet Need
Tenant based rental assistance	232
Short-term Rent, Mortgage, and Utility	0
Facility Based Housing (Permanent, short-term or transitional)	0

Table 26 – HIV Housing Need

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Describe the characteristics of special needs populations in your community:

Elderly

The elderly (65+) make up 9.2% of the Columbia population. They tend to be white, female (60.5%), and married or widowed more than the general population. The elderly are nearly two and a half times more likely to be military veterans and 40.5% are reported with disability. Of these, 17.6% remain in the labor force and 92.2% are on social security. The elderly population also has a higher rate of living at over 150% of the poverty level and a higher rate of home ownership than the general population. (source: American Community Survey 2013)

Disability

According to 2013 ACS estimates, 9.6% of the population (approximately 10,790 persons) of Columbia has some sort of disability. Of that population 16 and over, 42.9% are in the work force and 19.3% are unemployed. 28.9% of the disabled are living at less than 100% of the poverty level, and almost 20% more than the general population without disability. (source: American Community Survey 2013)

Columbia also experiences a higher leg amputation per 1,000 Medicare enrollees with diabetes than the national average. According to the Dartmouth Atlas of Health Care, the city sees 2.9 while the national average was 2.4 enrollees experiencing leg amputation. Black enrollees in Columbia also saw more leg

amputations at 7.5 compared to the national average (5.6). (Source: The Dartmouth Atlas of Health Care 2015)

What are the housing and supportive service needs of these populations and how are these needs determined?

The City of Columbia has a need of senior care services. Meals and in-home services that would allow the senior to remain in their homes are needed due to a lack of funding. With more than 1,000 volunteers in the Columbia metro area, Meals on Wheels provided 81,179 meals to 525seniors on a daily basis in 2014. However, as of January 2015, there was a waiting list of 2,013 seniors that could not be served.

The City of Columbia's CD staff polled several local agencies serving persons with disabilities regarding an inventory of "accessible" housing in Columbia. There was a consensus that no data existed describing the total number of "accessible" housing units. Education on disability rights and fair housing laws are needed.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:

According to the South Carolina Department of Health and Environmental Control (SCDHEC), South Carolina was ranked eighth in the nation for the annual rate of AIDS cases as of December 2013. The Columbia eligible metropolitan statistical area independently (EMSA) ranked ninth (9th) in the nation for AIDS cases. Through December 31, 2013 the Columbia EMSA has 4,050 cumulative unduplicated cases of HIV/AIDS. In 2011 and 2012, there were 345 new cases diagnosed in Fairfield, Kershaw, Lexington and Richland counties. During this same two year period, Calhoun and Saluda counties had less than three diagnosed cases per county, per year. A potential reason for the low number of reported new cases in these two counties is the limited availability of HIV testing and person seeking testing elsewhere. These numbers should not be and are not indicative of the total number of persons with HIV in these counties. In Richland County only, as of December 31, 2013 1,498 deaths had occurred due to AIDS since the data began being reported in 1986.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The City of Columbia Parks & Recreation Department spearheaded a 5-year Leisure Study and Assessment of the parks system. As a result, the assessment revealed a need for the upgrade of age appropriate playground equipment and more green space in urbanized areas where the concentration of low- to moderate-income individuals and families reside, to include all six (6) Redevelopment Areas: Booker Washington Heights, Eau Claire, Edisto Court, King/Lyon Streets, Pinehurst Community, and Brandon Acres/Cedar Terrace. Additionally, updated community centers with Wi-Fi access and community daycare centers with non-traditional hours (evenings, nights & weekends) were also extremely important. A gymnasium and a library were also identified needs in the Booker Washington Heights Redevelopment Area.

How were these needs determined?

Community input, stakeholders and public forums, capital needs assessment, Parks and Recreation Department Park System assessment.

Describe the jurisdiction's need for Public Improvements:

The City of Columbia has need for sidewalk infrastructure improvements that are ADA compliant and that provide safety for children to walk to school. Curb and gutters, as well as catch basins, are needed to improve the health, safety and aesthetic appearance of communities in the Neighborhood Revitalization Strategy Area or NRSA – see map for further details. Additionally, improvements are needed for the aged water and sewer system, and drainage system in the South Edisto Court Redevelopment area. In order to be considered an NRSA a neighborhood must meet certain requirements by HUD, which include being a contiguous, primarily residential area, and having a high percentage of low and moderate income households.

There is also a great need for the resurfacing of streets in the identified redevelopment areas which are high priority areas on the City Capital Improvement list in which no funding has been identified. Streets

located in the Eau Claire and Edisto Court Redevelopment areas, as well as in the NRSA, have been identified as high priority and serve the highest concentration of low- to moderate-income residents.

How were these needs determined?

Capital projects assessment, community input through public forums, stakeholders and neighborhood meetings

Describe the jurisdiction's need for Public Services:

The City of Columbia has need for more coordinated services for homelessness for families and unaccompanied youth. With this growing segment of the homeless population, more services specific to families, such as job training, financial literacy, parenting, childcare with unconventional hours (evening, weekends and nights) are needed.

Financial literacy is a need that extends beyond social classes, and is needed for all segments of society. Programs such as Bank On and Individual Development Account (IDA) are needed to provide financial stability for low- to moderate-income families.

Transitional services for ex-offenders and legal services to expunge past criminal records are also great needs for our community.

How were these needs determined?

Community input through public forums, stakeholders and neighborhood meetings.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

This section looks at the housing market and supply in Columbia, South Carolina by analyzing housing indicators. Developing a picture of the current housing stock in the community begins by examining trends in structure, age, price, and tenure. Furthermore, the supply of homeless shelter facilities, special needs services and housing, and non-housing community development resources are considered. The analysis is supplemented by GIS maps to provide geographical visualization of the data.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

This section looks at the composition of Columbia's housing stock in terms of housing type and tenure. Details are provided based on the number of units in the structure, multi-family housing distribution within the jurisdiction, unit size and tenure, as well as an analysis of owner-occupied and renter-occupied housing

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	28,218	54%
1-unit, attached structure	1,662	3%
2-4 units	6,907	13%
5-19 units	7,809	15%
20 or more units	7,708	15%
Mobile Home, boat, RV, van, etc	409	1%
Total	***52,713***	***100%***

Table 27 – Residential Properties by Unit Number

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

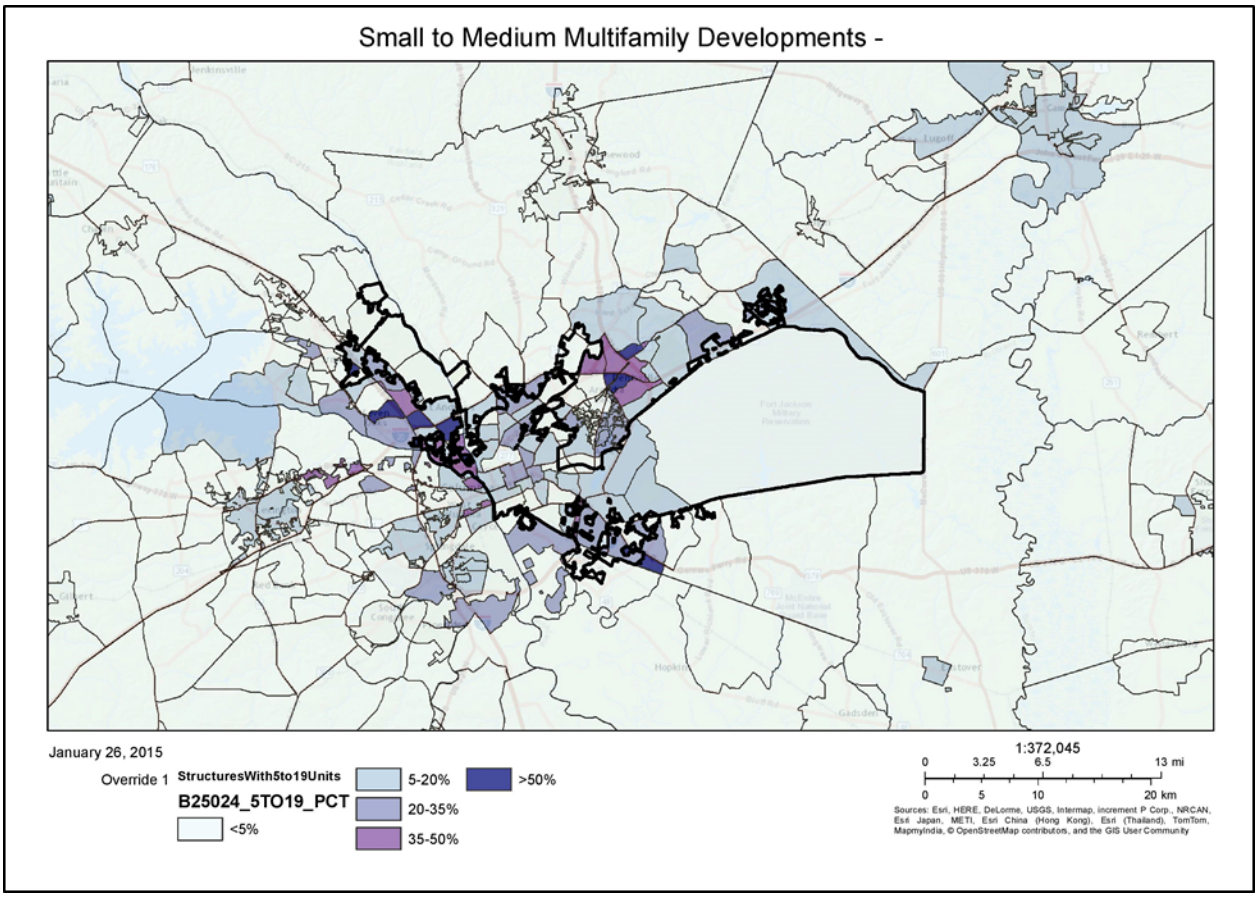
Residential Properties by Number of Units

The table above displays Columbia's housing stock by unit type. Single-family detached homes are more prominent, accounting for 54% of all housing units. Whereas, multi-family developments account for 43% of all housing units in Columbia and 1% of housing units are classified as mobile home, boat, RV, van, etc.

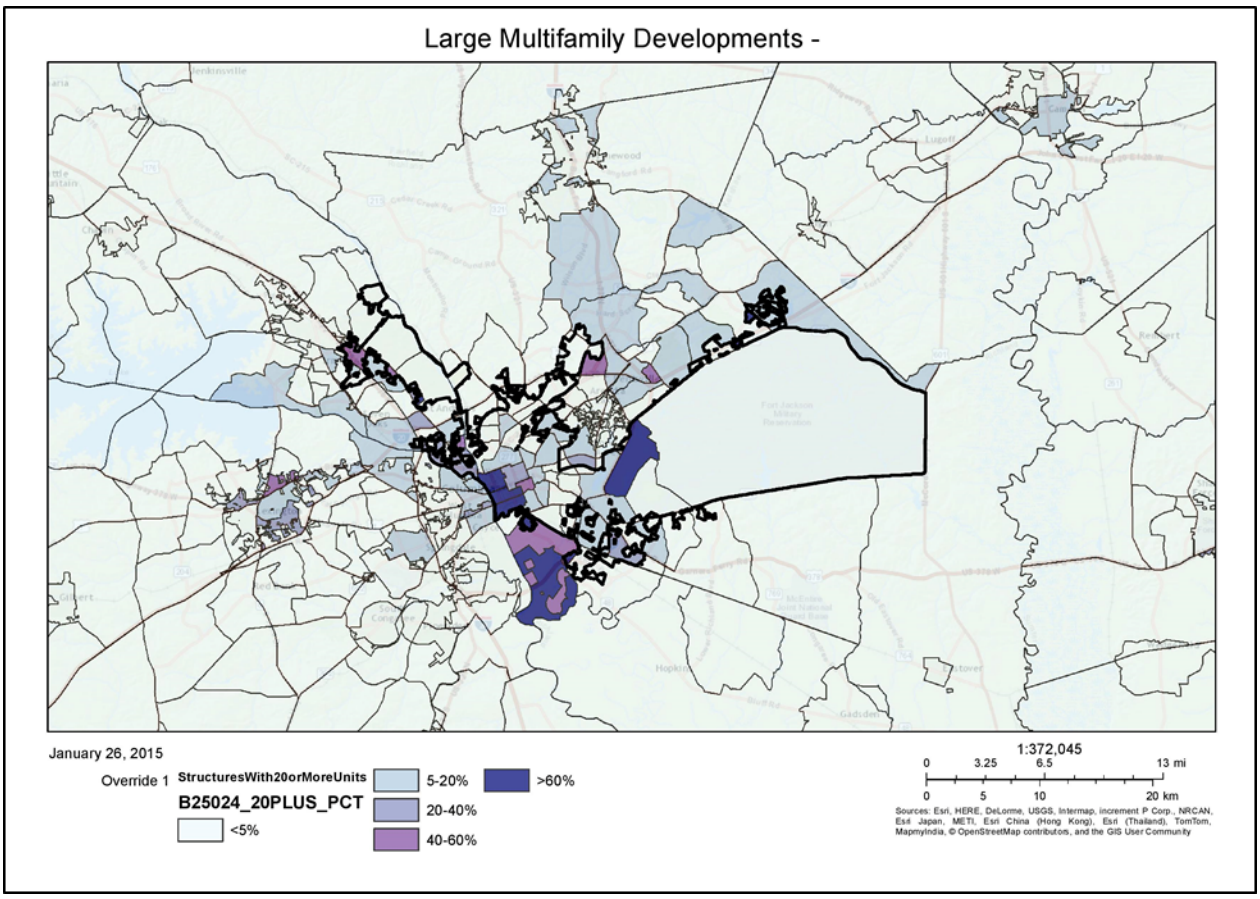
Multi-family Development Distribution

The two maps below highlight multi-family housing distribution throughout Columbia. The first map identifies the concentrations of small to medium sized multi-family developments (5-19 units). The

second map details the prevalence of larger multi-family developments (20+ units). Purple and darker blue shades show areas of higher concentrations of these developments, and the lighter blue and green shades show areas of less concentration.



Small to Medium Multi-family Developments



Large Multi-family Developments

Unit Size by Tenure

	Owners		Renters	
	Number	**%**	**Number**	**%**
No bedroom	85	0%	1,205	5%
1 bedroom	247	1%	5,681	24%
2 bedrooms	4,361	21%	10,491	44%
3 or more bedrooms	16,419	78%	6,623	28%
Total	***21,112***	***100%***	***24,000***	***101%***

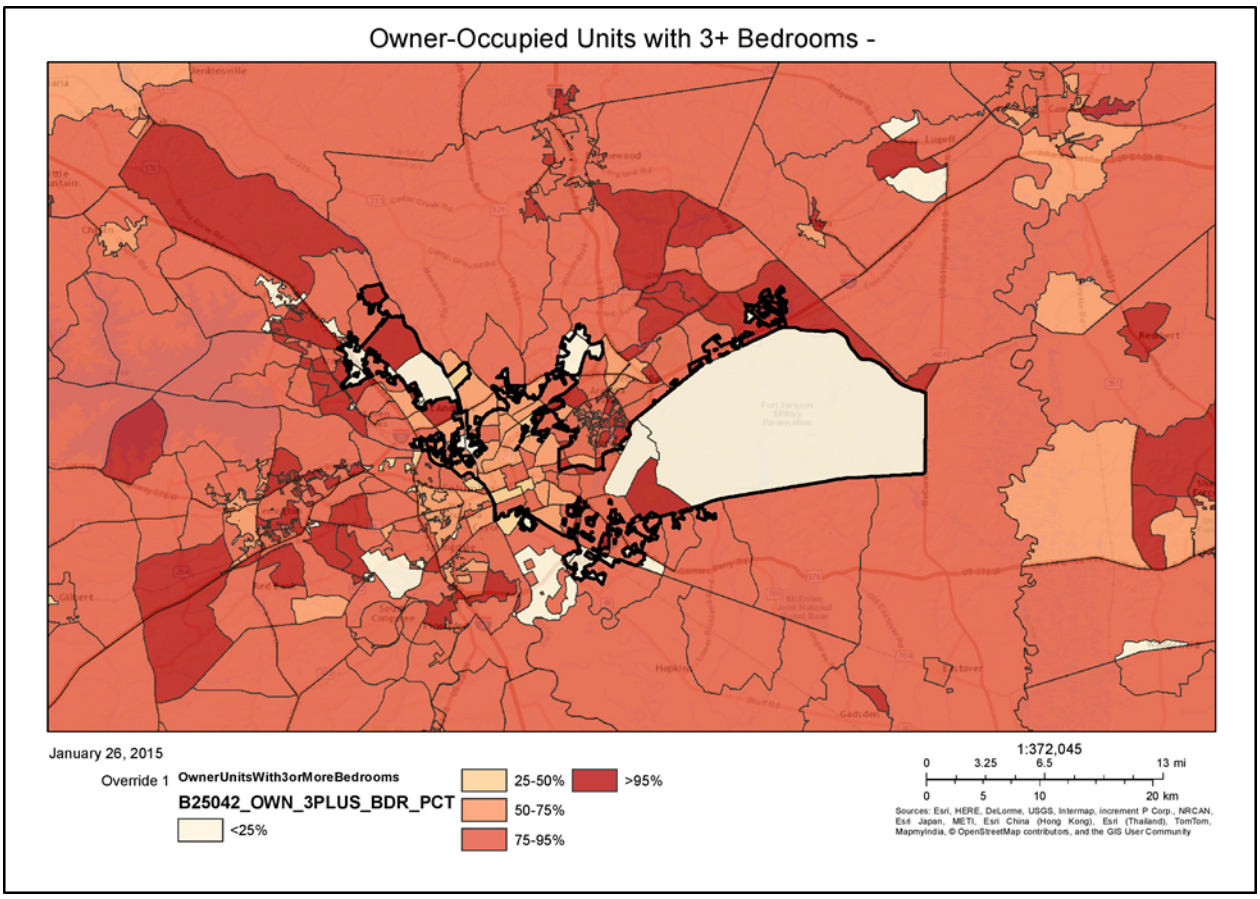
Table 28 – Unit Size by Tenure

Alternate Data Source Name:

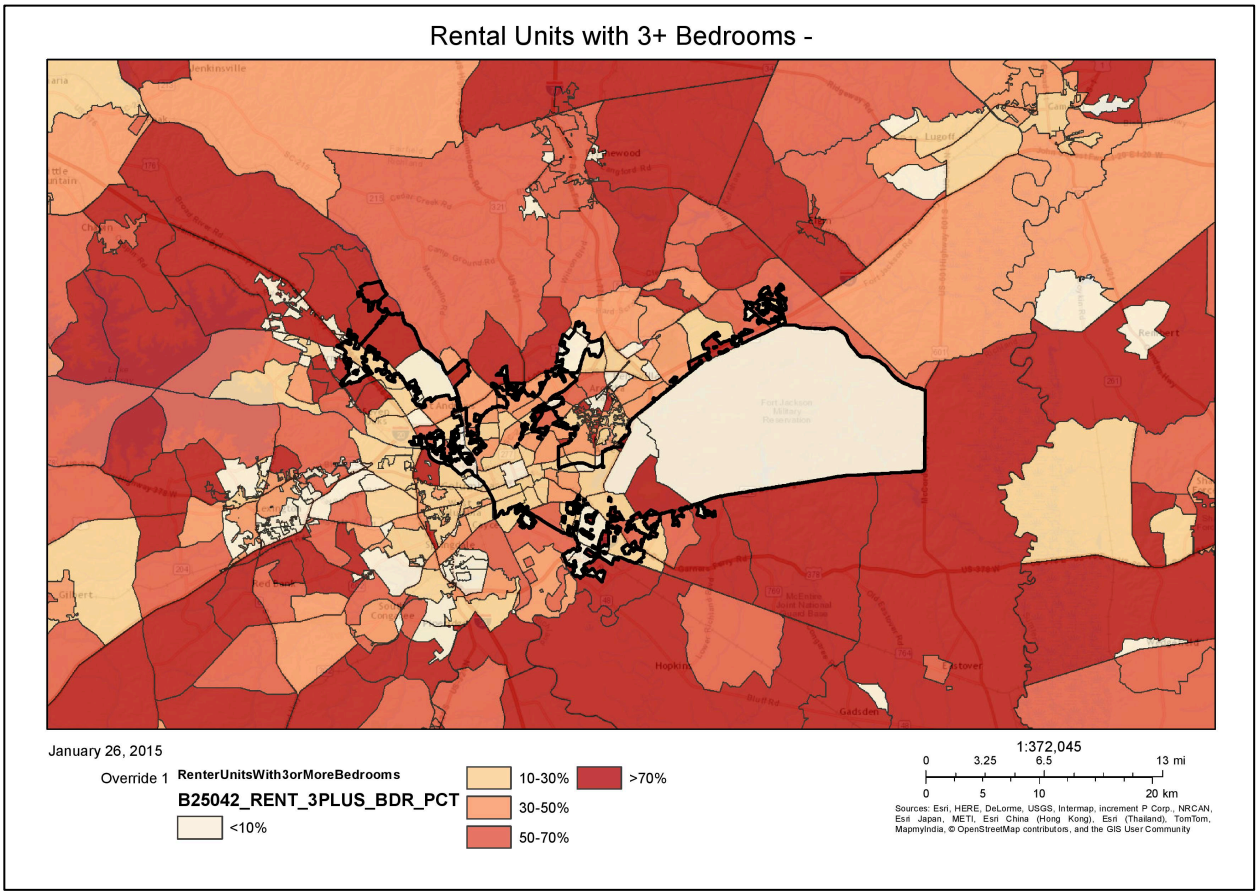
2009-2013 American Community Survey 5-Year Est.

Unit Size by Tenure

The above table compares unit sizes (by number of bedrooms) with housing tenure. Among owner-occupied homes, units with 3 or more bedrooms make up the majority with 78% of all owner units, compared to renter-occupied units which 44% of the total rental units are 2 bedroom units.



Owner-Occupied Units with 3+ Bedrooms



Rental Units with 3+ Bedrooms

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Community Development Block Grant Program (CDBG) in the City of Columbia has the primary objective of development of viable communities by providing decent housing, providing a suitable living environment, and expanding economic opportunities. To achieve these goals, any activity funded with CDBG must meet one of three national objectives: 1) benefit to low and moderate income persons; 2) aid in the prevention of slums or blight; and 3) meet a particular urgent need (referred to as urgent need). Through the help of organizations in the community, the City listed the following activities through CDBG:

Rehab owner- occupied housing - 2 households

Provide home repair assistance to elderly and disabled homeowners - 9 households

Homeless prevention for youth 18-24 years old - 44 youth

Increase organizational capacity of local service providers - 5 TA sessions

Increase program efficiencies by regional collaboration - 18 meetings

Increase access to affordable housing - 15 loan closings

Increase safety of neighborhoods - 116 CCN groups

Increase neighborhood stability - 16 public facility grants

Provide access to, transportation, education, and job training - 236 served

Provide prevention initiative for high school aged youth - 236 served

Increase asset wealth of neighborhoods with infusion of capital - 3 neighborhoods

Provide resources to address fair housing issues and concerns - 3 events

Provide resources to stimulate job creation - 9 loans

Provide resource to stimulate small business growth - 10 businesses

HOME Investment Partnership Program's (HOME) three objectives are: 1) expand the supply of decent, safe, sanitary, and affordable housing to very low and low income individuals; 2) mobilize and strengthen the ability of state and local governments to provide decent, safe, sanitary, and affordable housing to very low and low income individuals; and 3) leverage private sector participation and expand the capacity of non-profit housing providers. Through the help of organizations in the community, the City listed the following activities through HOME:

Provide technical assistance to CHDO's – 6 CHDO contacts

Rehabilitate existing housing units for rental tenants – 5 units assisted

Acquisition and rehabilitation of rental housing – 7 units assisted

Increase access to affordable housing – 330 credit counseling sessions

Increase access to affordable housing – 9 homeownership workshops

Provide low interest loans through City Living Initiative – 3 loans closings

Housing Opportunities for Persons with AIDS (HOPWA) makes grants to local communities, states, and non-profit organizations. HOPWA funds provide housing assistance and related supportive services in partnership with communities and neighborhoods to address the specific needs of low-income persons living with HIV/AIDS and their families. Funding Priorities for HOPWA are: 1) permanent housing

programs; 2) permanent housing vouchers; 3) emergency housing assistance; and 4) supportive services. The City listed the following activities through HOPWA:

Provide supportive permanent housing for persons living with HIV/AIDS – 96 leased units

Provide case management to persons living with HIV/AIDS (access to care and support; increased employment; increased income; primary health care provider; housing plan) – 589 clients

Provide short-term housing and utility assistance to persons living with HIV/AIDS – 266 clients with stable housing

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

As noted earlier in the Public Housing Needs Assessment section, the City of Columbia is experiencing exponential growth during the last two years, but the development of any affordable housing in the downtown area, and in particular near medical facilities, is becoming more challenging. Another difficulty is that several tax credit projects are expiring and at that time, the owners are converting the housing to private market rentals. For example, in 2014, a project called The Rapids had 64 units that utilized Housing Choice Vouchers for the payment of rent. In May, 2014, the complex increased the rent from $475 a month for a one-bedroom to $700 a month for a one-bedroom plus utilities, exceeding the FMR of $656 (which also includes utilities). The increases for 2 and 3-bedroom units were approximately the same. All 64 families had to be relocated by July 1, 2014.

Does the availability of housing units meet the needs of the population?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint, there are ample units in the City to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Twenty-nine percent of owners with a mortgage and 55% of renters are currently cost burdened, pointing to a disconnect between the housing supply and residents' income. These numbers represent a

significant increase from 2000, with cost burden growing by 28% among homeowners with a mortgage and by 39% among renters. Furthermore, 16% of homeowners without a mortgage are currently cost burdened. Starting at the 100% AMI income group there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low-income groups.

Describe the need for specific types of housing:

The Columbia Housing Authority (CHA) HOPWA/Housing First program indicated in the 2013 Consolidated Annual Performance and Evaluation (CAPER) that it is a challenge to identify one-bedroom units that are in close proximity to medical facilities or on the bus lines for HOPWA clients. CHA also indicated that locating housing that meets the Columbia FMR ($699) including utilities was very difficult.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

The tables below describe the cost of housing for both owners and renters in Columbia.

Table 1 looks at median home prices and rents for 2000 and 2013. Despite the national downturn and prolonged recession, housing costs have increased substantially in Columbia - with home prices increasing by 69% and rents going up 49% since the 2000 Census.

Table 2 breaks out the rent paid by price cohorts. 57% of renters pay between $500 and $999 a month, the largest cohort by far. The next largest rent cohort is renters paying between $1000 and $1500 a month, with 21% of renters falling in this range.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2013	% Change
Median Home Value	96,800	163,500	69%
Median Contract Rent	438	652	49%

Table 29 – Cost of Housing

Alternate Data Source Name:

2000 Census (Base) 2009-2013 ACS (Most Recent)

Rent Paid

Rent Paid	Number	%
Less than $500	4,224	18%
$500-999	13,728	57%
$1,000-1,499	5,016	21%
$1,500-1,999	696	3%
$2,000 or more	336	1%
Total	***24,000***	***100.0%***

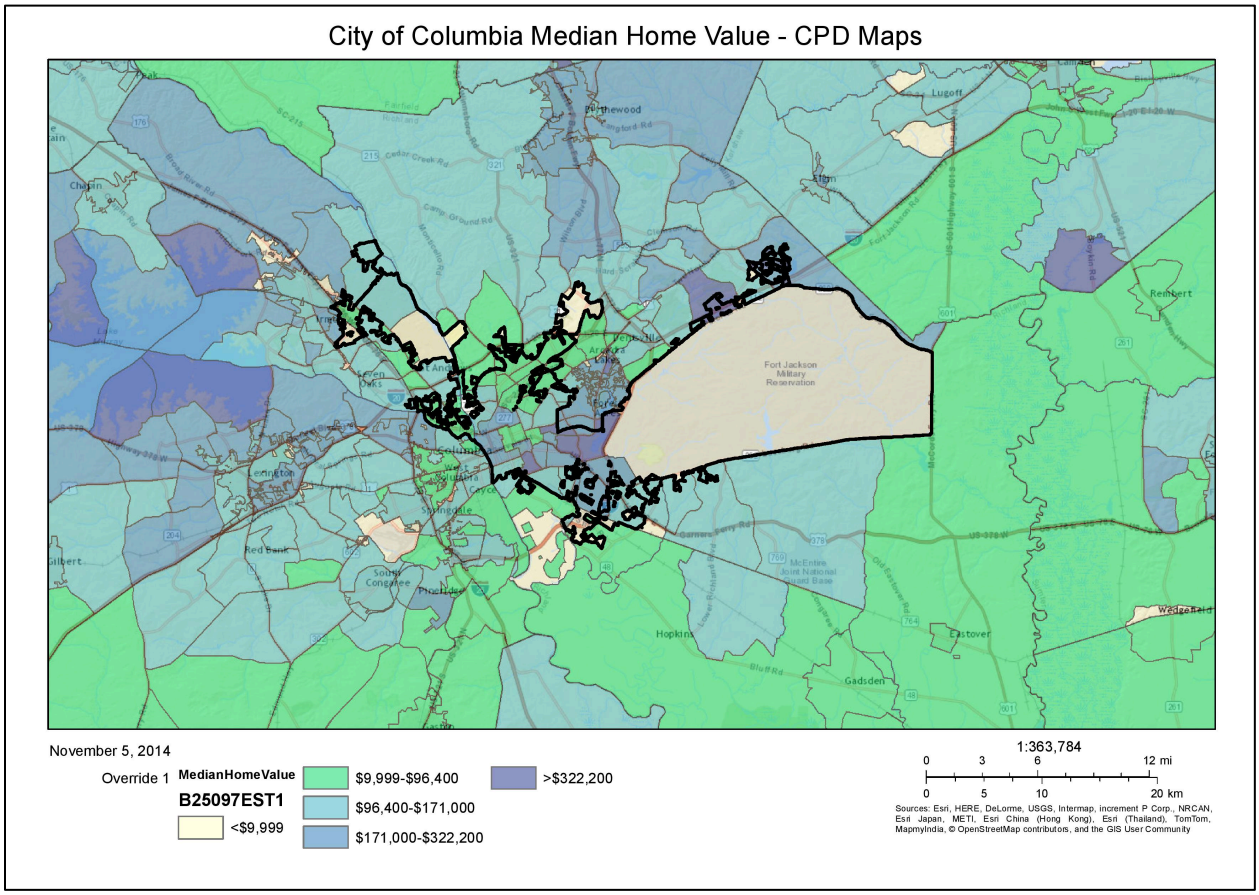
Table 30 - Rent Paid

Alternate Data Source Name:

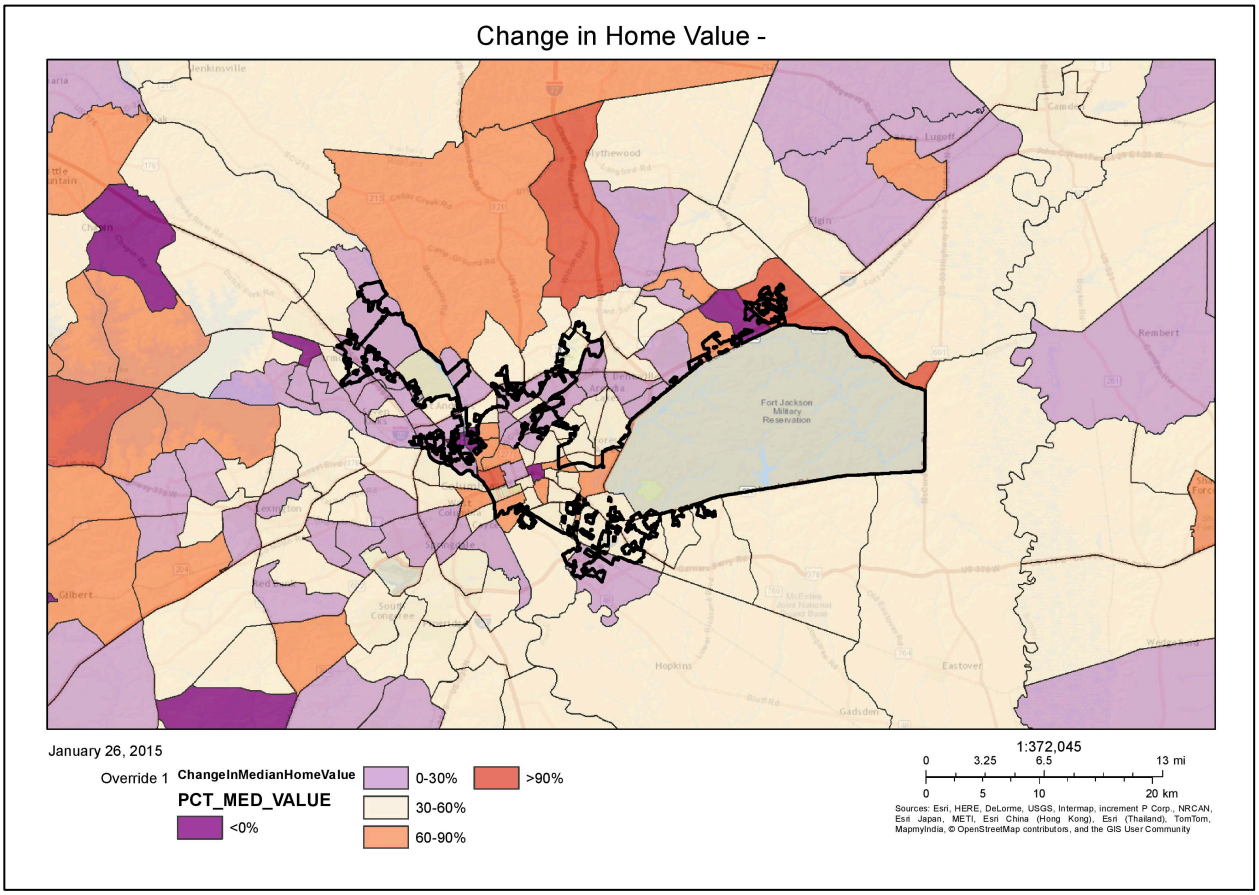
2009-2013 American Community Survey 5-Year Est.

Home Values

The following two maps look at home values in Columbia. The first map shows the median home value distribution throughout the city. The second map shows how home values have changed over the preceding decade.



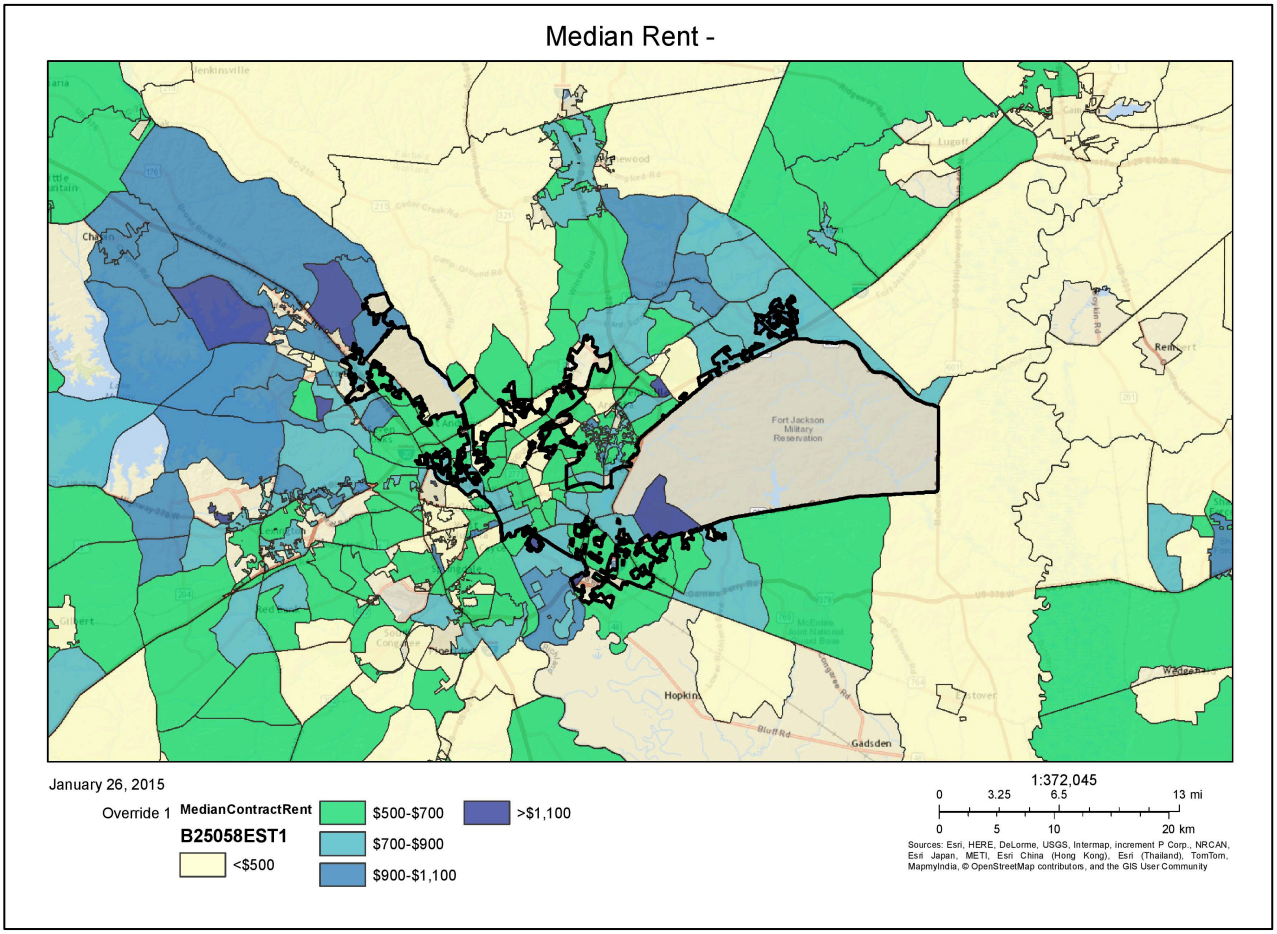
Median Home Value



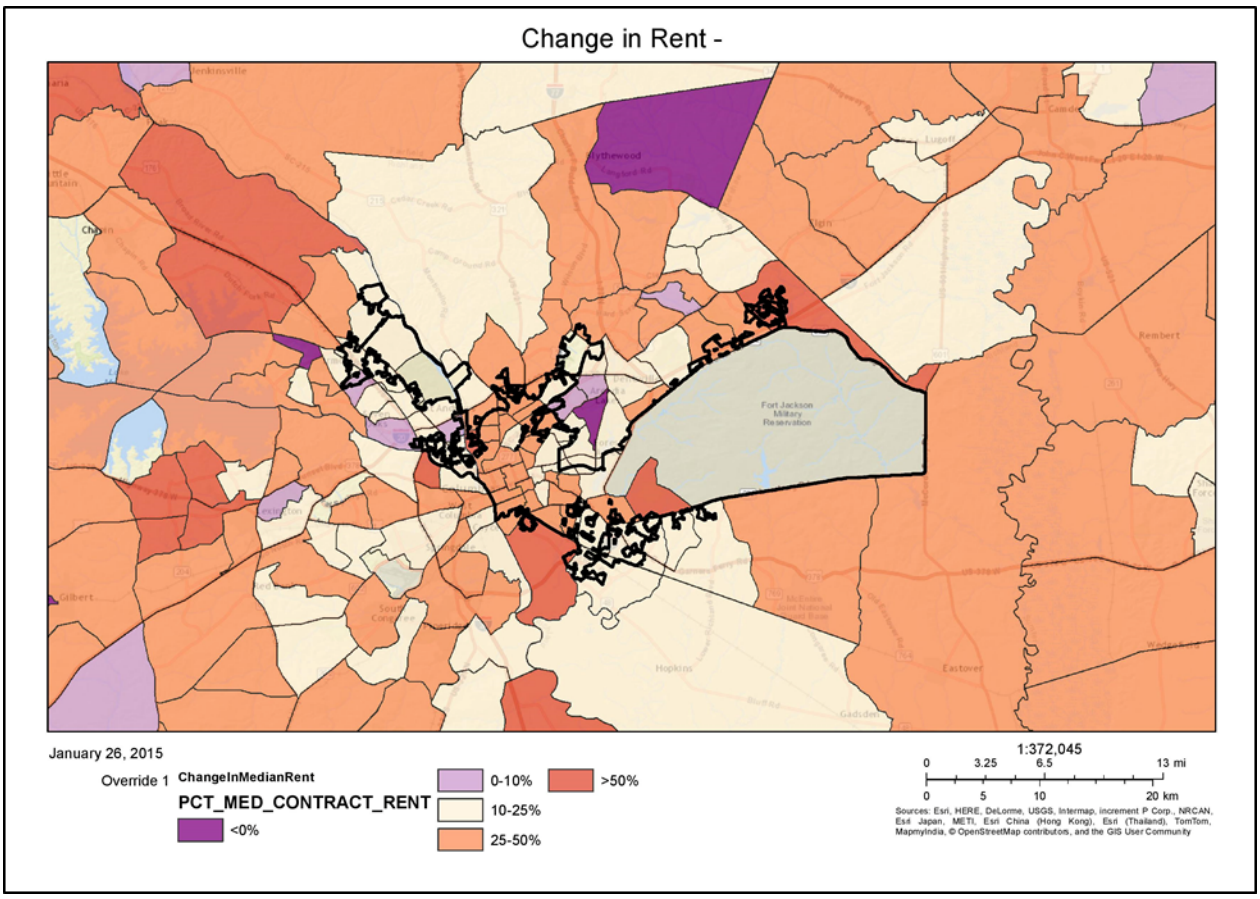
Change in Home Value

Median Rent

The following two maps look at median rent in Columbia. The first map shows the median contract rent distribution throughout the community. The second map shows how median rents have changed over the preceding decade.



Median Rent



Change in Rent

Housing Affordability

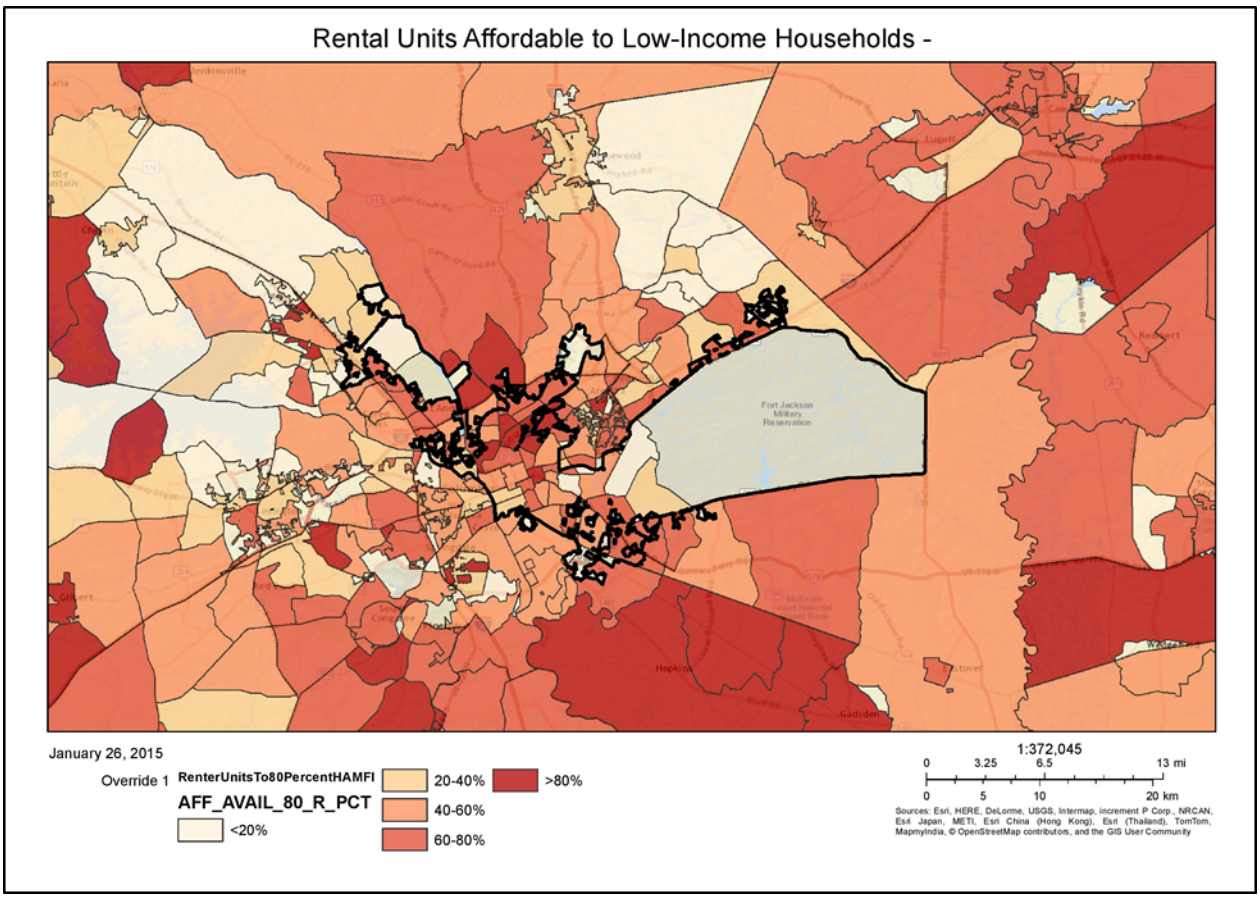
% Units affordable to Households earning	Renter	Owner
30% HAMFI	1,920	No Data
50% HAMFI	5,330	1,230
80% HAMFI	15,665	4,295
100% HAMFI	No Data	6,299
Total	***22,915***	***11,824***

Table 31 – Housing Affordability

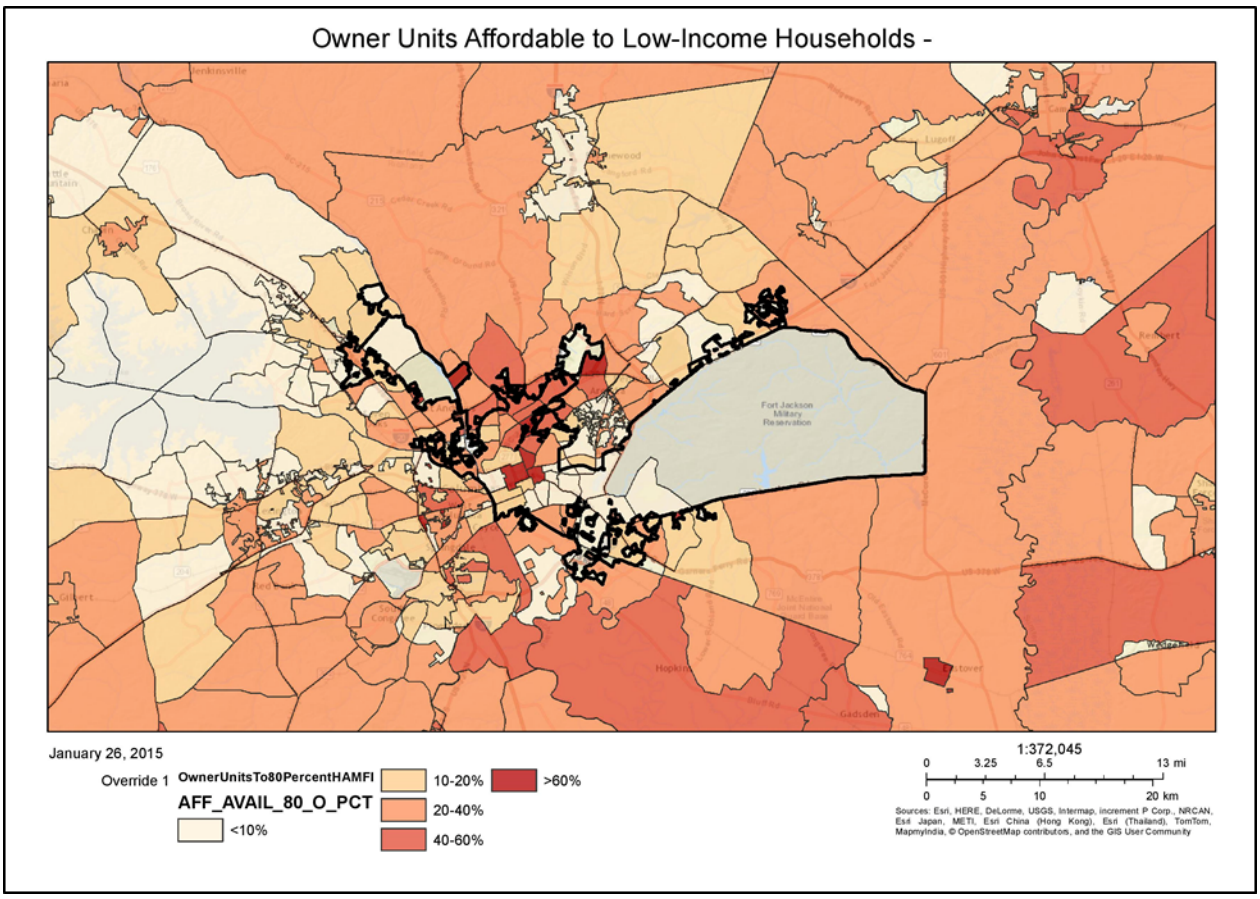
Data Source: 2007-2011 CHAS

Low-Income Affordability

The following two maps use CHAS data to display the percentage of units in the area that are affordable to low-income families, defined as 80% of the HUD Area Median Family Income (HAMFI). The first map shows rental units that are affordable to low-income families, and the second map displays the same data for owner units.



Rental Units Affordable to Low-Income Individuals



Owner Units Affordable to Low-Income Households

Is there sufficient housing for households at all income levels?

No. There is a lack of decent affordable units across the board. From a pure quantitative standpoint, there are ample units in the city to house the population. However, high home values and rents result in much of the housing stock being out of the affordable range for large portions of the population. Twenty-nine percent of owners with a mortgage and 55% of renters are currently cost burdened, pointing to a disconnect between the housing supply and residents' income. These numbers represent a significant increase from 2000, with cost burden growing by 28% among homeowners with a mortgage and by 39% among renters. Furthermore, 16% of homeowners without a mortgage are currently cost burdened. Starting at the 100% AMI income group, there is a considerable lack of affordable units; this gap is progressively larger for moderate, low, and extremely low-income groups.

How is affordability of housing likely to change considering changes to home values and/or rents?

From 2000 to 2013, Columbia's median home value increased 69% from $96,800 to $163,500, and the median rent increased 49% from $438 to $652. Over the same period, median income only went up 33%, increasing from $31,141 in 2000 to $41,344 in 2013. Continued increases in housing values and rents without commensurate income growth will further increase housing cost burden across the board.

Monthly Rent

Monthly Rent ($)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	595	645	765	1,009	1,279
High HOME Rent	617	669	793	1,046	1,160
Low HOME Rent	565	605	726	838	936

Table 32 – Monthly Rent

Data Source: HUD FMR and HOME Rents

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The median rent for all units in Columbia was $652 according to 2013 ACS estimates in the above table - meaning half of the units rent for lower than this amount and half rent for more than $652. The largest rent cohort in the city was the $500-$999 range, with 13,728 units, or 57% of the rental stock. The second largest rent cohort was the $1,000-$1,499, with 5,016 rental units, or 21% of the rental stock. The third largest rent cohort was the below $500, with 4,224 rental units, or 18% of the rental stock.

The median rent for the city of $652 falls between the High HOME Rent for a no-bedroom and 1-bedroom unit, and also between a 1-bedroom and 2-bedroom unit under Fair Market Rent. Overall, rents paid in Columbia roughly fall within the ranges of Low and High HOME Rents as well as Fair Market Rent. As was highlighted above, 55% of the city's renters are currently cost burdened due to housing. That figure represents a 39% growth in renter cost burden since 2000. This points to the fact that as housing cost increases continue to outpace income growth, a great number of renter households are deeply in need of assistance, either through direct rental assistance or more affordable rents.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

The tables and maps below provide details on the condition of housing units throughout the city of Columbia by looking at factors such as age, vacancy, and the prevalence of housing problems.

HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities; 2) the home lacks complete or adequate plumbing facilities; 3) the home is overcrowded (defined as more than one person per room); and 4) the household is cost burdened by paying more than 30% of monthly income towards housing costs.

Definitions

The City of Columbia has adopted the International Building Code from the International Code Council (ICC) and HUD standards for its definition for "substandard condition" and "substandard condition but suitable for rehabilitation."

According to 24 Code of Federal Regulations (CFR):
§ 5.425 Federal preference: Substandard housing. (a) When unit is substandard. (See §5.415(a)(2) and (c)(2)(ii) for applicability of this section to the Section 8 Certificate/Voucher, Project-Based Certificate, Moderate Rehabilitation programs and the public housing program.) A unit is substandard if it: (1) Is dilapidated; (2) Does not have operable indoor plumbing; (3) Does not have a usable flush toilet inside the unit for the exclusive use of a family; (4) Does not have a usable bathtub or shower inside the unit for the exclusive use of a family; (5) Does not have electricity, or has inadequate or unsafe electrical service; (6) Does not have a safe or adequate source of heat; (7) Should, but does not, have a kitchen; or (8) Has been declared unfit for habitation by an agency or unit of government. (b) Other definitions—(1) Dilapidated unit. A housing unit is dilapidated if: (i) The unit does not provide safe and adequate shelter, and in its present condition endangers the health, safety, or well-being of a family; or (ii) The unit has one or more critical defects, or a combination of intermediate defects in sufficient number or extent to require considerable repair or rebuilding. The defects may involve original construction, or they may result from continued neglect or lack of repair or from serious damage to the structure.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
With one selected condition	5,024	23%	11,336	46%
With two selected conditions	55	0%	693	3%
With three selected conditions	0	0%	52	0%
With four selected conditions	0	0%	0	0%
No selected conditions	16,033	73%	11,919	49%
Total	***21,112***	***96%***	***24,000***	***98%***

Table 33 - Condition of Units

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

Housing Conditions

The table above details the number of owner and renter households that have at least one housing condition. As stated previously, HUD describes four housing conditions as being problematic: 1) the home lacks complete or adequate kitchen facilities; 2) the home lacks complete or adequate plumbing facilities;3) the home is overcrowded (defined as more than one person per room); and 4) the household is cost burdened by paying more than 30% of their income towards housing costs.

Twenty-three percent of all owner-occupied housing units face at least one housing condition while 46% of all renters have at least one problematic housing condition.

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	**%**	**Number**	**%**
2000 or later	3,507	16%	3,071	13%
1980-1999	3,276	15%	6,209	25%
1950-1979	9,684	44%	10,424	43%
Before 1950	5,641	26%	4,684	19%
Total	***22,108***	***101%***	***24,388***	***100%***

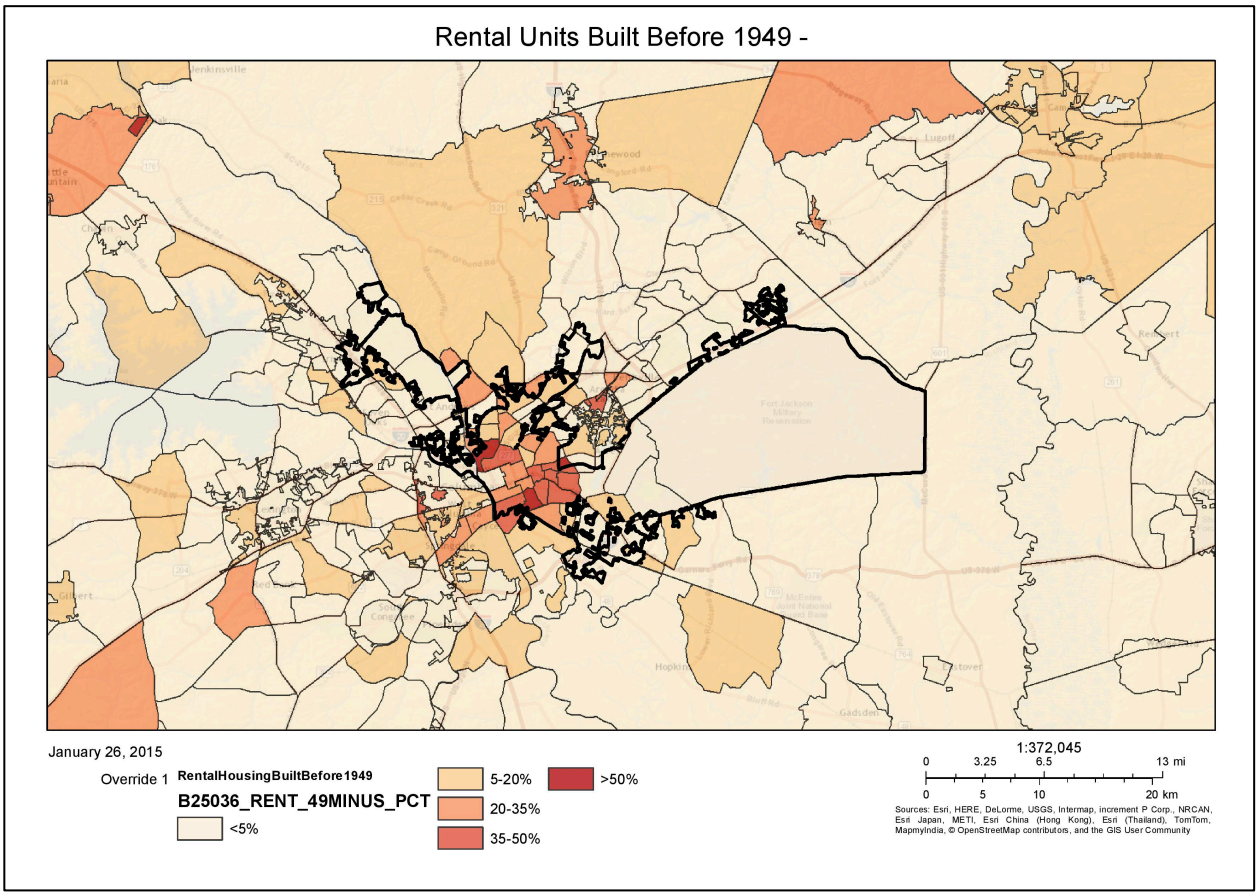
Table 34 – Year Unit Built

Data Source: 2007-2011 CHAS

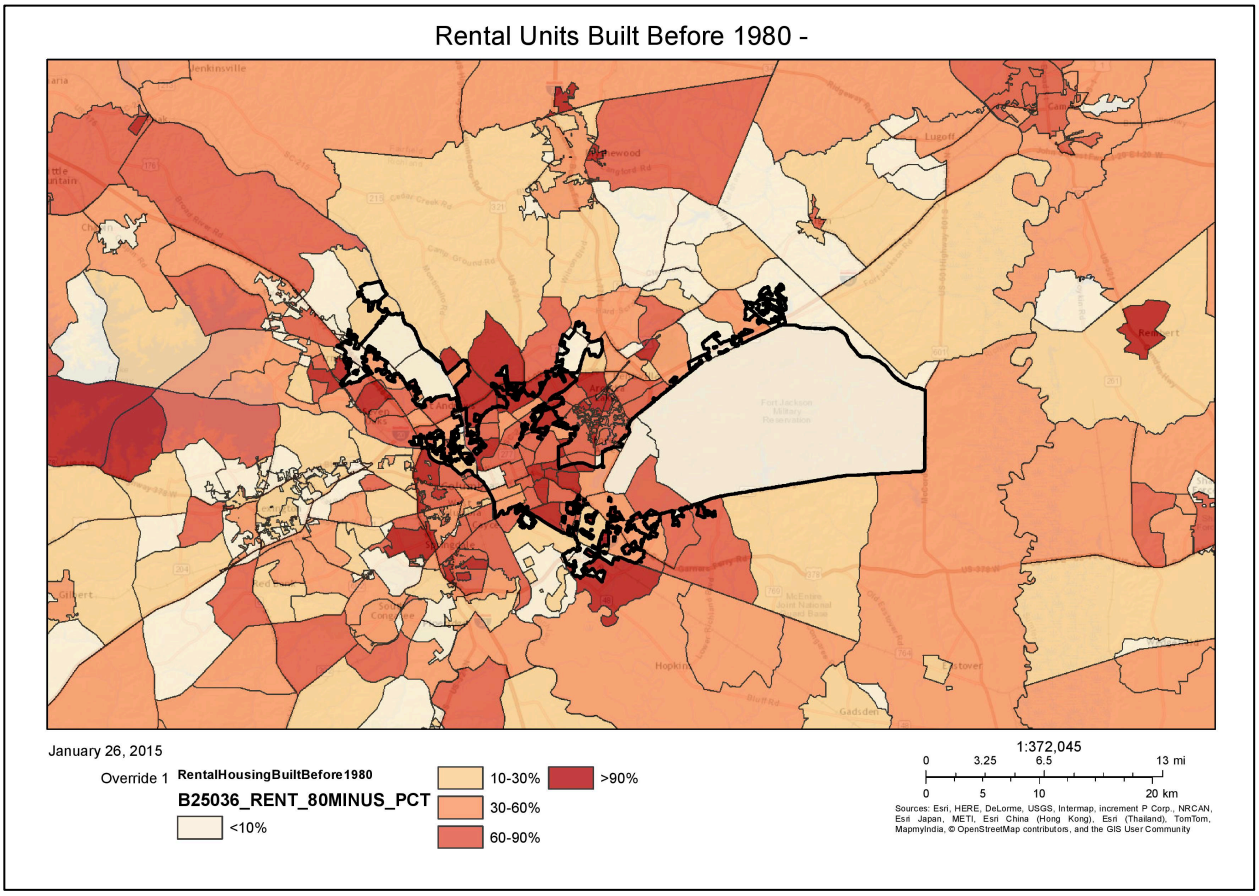
Age of Housing

The table above provides details on the age of owner-occupied and renter-occupied housing units within Columbia.

The maps below dictate the prevalence of older rental housing units. The first map identifies the percentage of rental units built prior to 1949 while the second map depicts rental units built prior to 1980. The darker shaded areas have higher concentrations of older rental housing units while the lighter shaded areas have a younger housing stock.



Rental Units Built Before 1949



Rental Units Built Before 1980

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	15,325	69%	15,108	62%
Housing Units build before 1980 with children present	1,120	5%	1,164	5%

Table 35 – Risk of Lead-Based Paint

Data Source: 2007-2011 ACS (Total Units) 2007-2011 CHAS (Units with Children present)

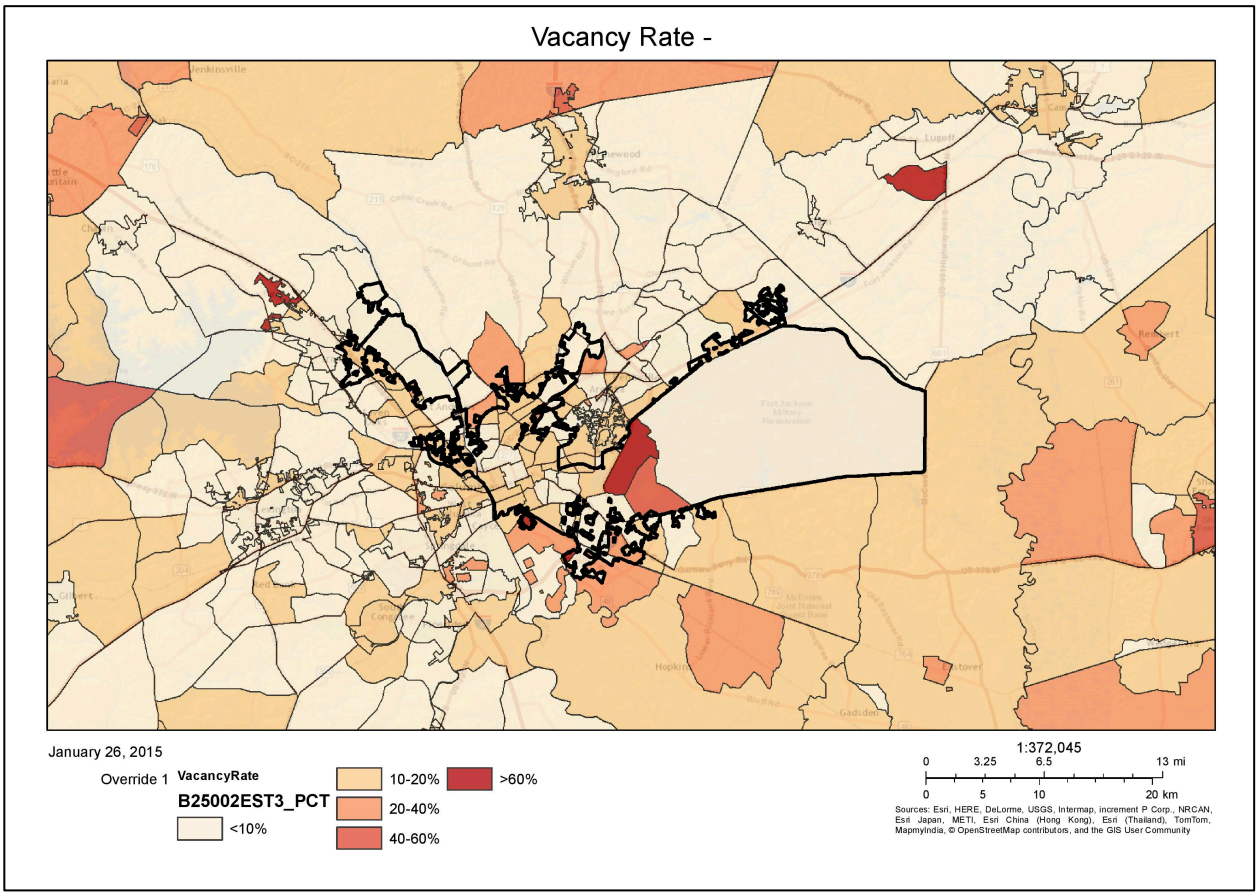
Lead-Based Paint Hazards

Housing units built prior to 1980 may contain lead-based paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases, throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout Columbia, 69% of all owner-occupied housing units and 62% of all renter-occupied units were built prior to 1980.

Furthermore, children are more at risk of experiencing lead-based paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 where children are present. Five percent of owner-occupied homes and 5% of renter-occupied homes, built prior to 1980, have children living in the home.

Vacancy Rate

The map below shows the average housing vacancy rates throughout Columbia. The darker areas have higher vacancy rates while the lighter shaded areas have lower vacancy rates.



Vacancy Rate

Need for Owner and Rental Rehabilitation

The City of Columbia has a great need for housing rehabilitation. According to the 2009-2013 American Community Survey 5-Year Estimates, 62.7% homes in the city are older than 55 years old. In addition, based on the 2007-2011 CHAS, approximately 70% of Columbia's owner-occupied and 62% for renter-occupied housing stock was built before 1980. Age is an important factor in the condition of a housing unit. Housing gradually deteriorates over time and, like other infrastructure, regular maintenance of the housing stock is necessary. Typically after 30 years, most housing shows signs of deterioration and needs reinvestment to maintain its condition. Without proper maintenance, housing that is over 50 years old requires assistance to upgrade conditions or such units will become substandard for use by owners or renters and may eventually not be suitable for occupancy.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Housing units built prior to 1980 may contain lead-based paint in portions of the home (window and door frames, walls, ceilings, etc.) or in some cases, throughout the entire home. Thus, it is generally accepted that these homes at least have a risk of lead-based paint hazards and should be tested in accordance with HUD standards. As indicated in the Age of Housing table and maps, throughout Columbia, 69% of all owner-occupied housing units and 62% of all renter-occupied units were built prior to 1980. That means 15,325 owner units and 15,108 renter units are at risk for lead-based paint hazard. (Source: 2009-2013 American Community Survey 5-Year Estimates)

Furthermore, children are at most risk for experience lead-based paint related illnesses. Therefore, special attention should be paid to homes built prior to 1980 where children are present. According to 2007-2011 CHAS data, 5% of owner-occupied (1,120) homes and 5% of renter-occupied homes (1,164), built prior to 1980 have children living in the home.

MA-25 Public and Assisted Housing – 91.210(b)

Public housing was established to provide decent and safe rental housing for eligible low and moderate income families, the elderly, and persons with disabilities. Public housing includes federally subsidized affordable housing that is owned and operated by the public housing authorities. Columbia is primarily served by the Columbia Housing Authority.

Columbia Housing Authority (CHA) Overview

Columbia Housing Authority currently provides affordable housing to approximately 15,000 residents in the Columbia Metropolitan area. There are over 2,200 units of housing for families of low- and moderate-incomes.

Most of the properties are located near bus lines, schools, churches and shopping facilities. On-site maintenance and management are provided for residents in the larger communities. Additionally, CHA serves residents of Cayce and Richland County.

CHA's mission is to meet the emerging affordable housing needs of low- to moderate income individuals and families in Columbia and Richland County while promoting self-reliance and improving quality of life.

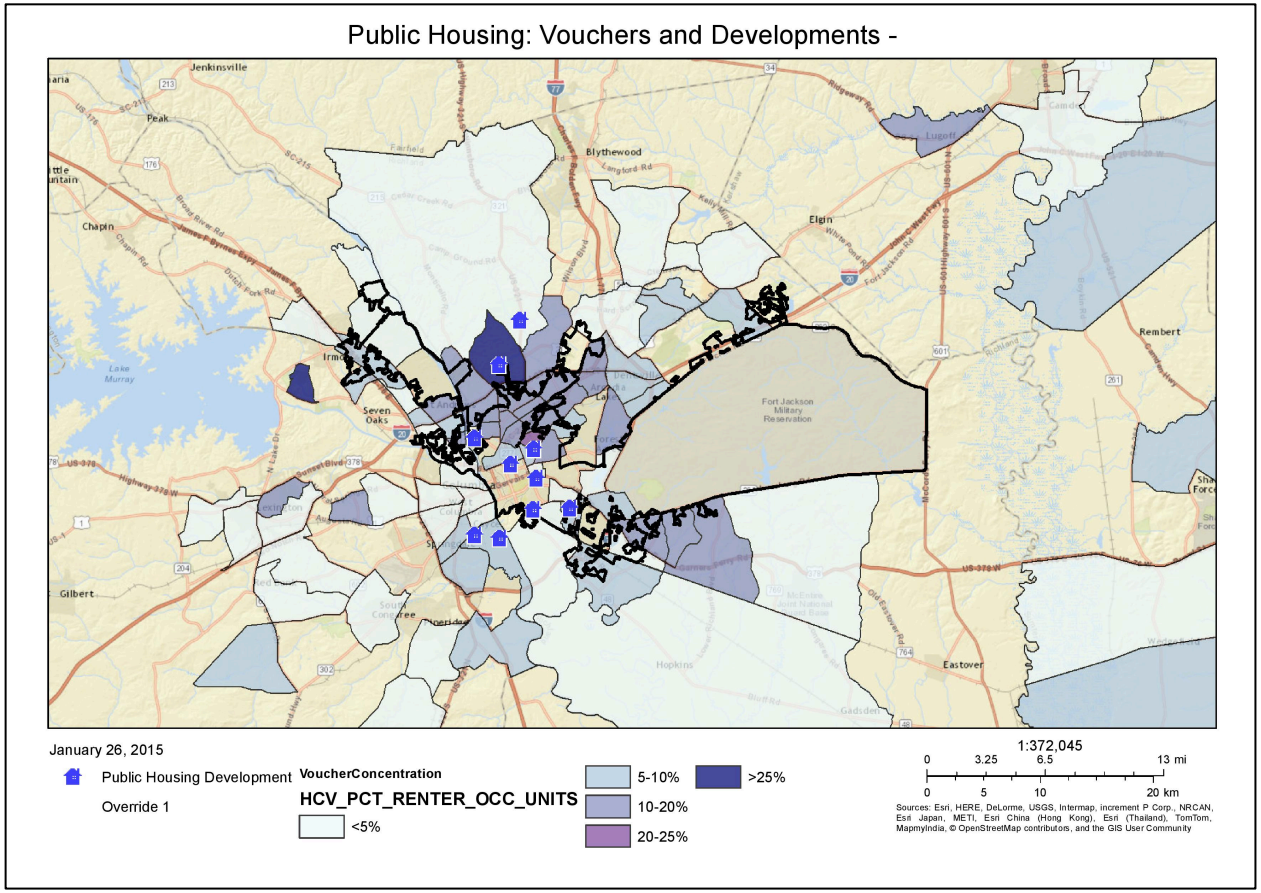
Totals Number of Units

Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	213	4,216	6,661	0	6,221	1,254	0	983
# of accessible units									
***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**									

Table 36 – Total Number of Units by Program Type

Alternate Data Source Name:

PIC (PIH Information Center)



Public Housing Vouchers and Developments

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

The 2,142 units of public housing consist of a variety of housing types: multi-family, duplexes, single-family homes, high-rises, mid-rises, and elderly cottages. Beyond that, there is a distinctive difference between the barracks-style units built in the 1950s (Gonzales Gardens and Allen-Benedict Court, for example) and the new duplexes that are energy efficient (such as Rosewood Hills and Village at River's Edge). CHA plans to demolish Gonzales Gardens and Allen-Benedict Court (504 units) in the near future, as soon as financing opportunities present themselves to create the urban plan identified in its Choice Neighborhood Initiative Plan (completed in August 2014).

The need for affordable housing has never been greater. Both the public housing and Housing Choice Voucher (HCV) Program waiting lists are closed. CHA opened its waiting list in September, 2014 for 105 hours utilizing a computer application and lottery system. In that period of time, CHA accepted 31,266 applications for the HCV program; 95% of the applications were from the Midlands (based on address). CHA only accepted 2,000 applications under the lottery portion of the application process. There are no solutions for the other 29,000 people that applied.

2,076 units are in occupancy and operate under a HUD-approved Comprehensive Annual Plan (most recent plan was submitted in April 2015 after the public hearing on March 19, 2015).

This is a summary of locations and number of units/type:

- Allen-Benedict Court, 244 multi-bedroom units
- Archie Drive, 25 multi-bedroom units
- Arrington Manor, 58 multi-bedroom units
- Arsenal Hill, 20 multi-bedroom units
- Atlas Road, 25 multi-bedroom units
- Celia Saxon, 59 multi-bedroom units
- Columbia Apartments, 24 two-bedroom units
- Congaree Vista, 25 three-bedroom units
- The Corners Apartments, 24 two-bedroom units
- Dorrah and Randall Streets, 56 three-bedroom units
- Eastover, 67 multi-bedroom units
- Elderly Cottages, 10 multi-bedroom units
- Fair Street, 16 one-bedroom units
- Fontaine Place, 25 multi-bedroom units
- Wheeler Hill, 16 multi-bedroom units
- Gonzales Gardens, 280 multi-bedroom units
- Greenfield Road, 8 two-bedroom units
- Hammond Village, 78 multi-bedroom units
- Latimar Manor, 200 multi-bedroom units including 80 four- and 20 five-bedroom units
- Marion Street, 146 multi-bedroom units
- Oak Read, 111 multi-bedroom units
- Overbrook and Thornwell, 6 two-bedroom units
- Pine Forest, 28 two-bedroom units
- Pinewood Terrace, 25 multi-bedroom units
- Reserves at Faraway Drive, 131 multi-bedroom units
- Rosewood Hills Community, 24 multi-bedroom units
- Rosewood Hills High Rise, 52 one-bedroom units
- Waverly, 20 multi-bedroom units

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

CHA has systematically replaced older units in its inventory during the last 15 years. In 1999, CHA used a HOPE VI grant to revitalize Saxon Homes and in 2003, it used a HOPE VI grant to revitalize Hendley Homes (now Rosewood Hills). During the last six years, CHA has revitalized and updated the existing units at Hammond Village and Latimer Manor (376 units all completed). The only communities that have not been revitalized are Gonzales Gardens (280 units) and Allen-Benedict Court (244 units). The current housing authority is aggressively looking at funding resources and all HUD programs to accomplish this project.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

CHA has a five-prong approach to improving the living environment of its residents:

1. All of the communities at the Columbia Housing Authority have representatives that participate in a Community Club that meets every month. The Residents Executive Council meets every month and consists of all officers from each Community Club. The meeting is open to all residents to attend, and residents can provide input to management as to concerns. The Club also coordinates special events for public housing residents.
2. CHA's primary focus for public housing residents is the safety of those residents. It works closely with the City of Columbia Police Department and Richland County Sheriff's Department to ensure that residents can live safely in those units. All crimes are reported (regardless of the offense, whether minor or major) by the CHA Director of Security to the Executive Director on a weekly basis and a report is sent to the CHA Board of Commissioners for every meeting.
3. CHA has an extensive network of partners to provide case management for all public housing residents. These partnerships provide a variety of educational, cultural, and recreational programs. There are also individual programs designated strictly for elderly persons residing at Spencer Place. Additionally, CHA has a Career Development Program that provides comprehensive training for residents wanting employment or wanting to improve their work status (part-time to fulltime and/or positions with higher salaries). CHA maintains a listing of

available jobs in the area and works with local employers to identify potential employment. All of these programs are free to residents. Case managers are also available to work with families on establishing goals such as credit repair, education degrees, or counseling with individual problems. Case Managers have been trained in VAWA (Violence Against Women Act) compliance.

4. One of the most important programs for residents is Homeownership Training. CHA offers a 16-hour course in becoming a homeowner that covers the following topics: financing a home;credit worthiness; budgeting, landscaping, and home maintenance; and basic terminology for mortgages. Completion of this program enables public housing residents to participate in special homeownership programs offered through community development agencies and local banks and financial institutions.
5. CHA has a comprehensive Modernization Program in place, and each complex has a plan for modernization utilizing Capital Funds from HUD.

MA-30 Homeless Facilities and Services – 91.210(c)

Columbia offers various homeless shelters and services for a diverse homeless population that includes families with children, elderly, and the disabled. Resources such as food banks and health clinics are available. Many shelters also provide services such as alcohol and drug rehabilitation treatment along with clinics.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	163	15	233	383	0
Households with Only Adults	345	220	378	487	5
Chronically Homeless Households	0	0	0	64	0
Veterans	11	0	130	305	0
Unaccompanied Youth	4	0	0	0	0

Table 37 - Facilities and Housing Targeted to Homeless Households

Data Source: HMIS

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The current system of care is organized along a continuum of services ranging from outreach to permanent housing. It serves a variety of people based on their unique service or housing needs, including: families, children, youth, individual men and women, people who are chronically homeless, Veterans, and women and children who are victims of domestic violence.

Employment

Goodwill Industries offers job and skill training programs for people experiencing homelessness or are at risk of a housing crisis. These services are based at Transitions' facility located in downtown Columbia. The Richland County Public Library also provides a job and business center at its main branch located in downtown Columbia to assist with job search, resume building, and soft skill development.

Health

Eau Claire Heath Cooperative is a federally-qualified healthcare center and administers the community's DHHS homeless healthcare grant providing on-site medical care at three local agencies: Transitions (serving homeless adult men and women), St. Lawrence Place (serving families with children), and The Cooperative Ministry (serving the working poor). Eau Claire's program design was developed in partnership with the Continuum of Care to include agency input on needed services, locations, and schedules. Eau Claire participates in the HMIS system.

Behavioral Health Needs

It should be noted that among individuals who are homeless, as within the general population, there are many people with behavioral health needs. Behavioral health encompasses not just mental illness, but also substance use disorders. An analysis done in partnership with the Substance Abuse and Mental Health Services Administration (SAMHSA) of the US Department of Health and Human Services on homeless individuals in Columbia from 2005 – 2010 documented that 30% of homeless individuals screened had a mental illness. Eighty percent of those individuals also had a co-occurring substance use disorder; the remaining 70% had only substance use disorders with no mental illness diagnosis.

Planning and collaboration for assisting individuals with behavioral health needs (mental illness and/or substance use disorders) is an ongoing regional partnership among the following:

Columbia Area Mental Health Center (CAMHC)

Lexington County Community Mental Health Center (LCCMHC)

- Lexington Richland Alcohol and Drug Abuse Commission (LRADAC)
- Mental Illness Recovery Center, Inc. (MIRCI)
- Alston Wilkes Society Veterans Affairs
- Alvin S. Glenn Detention Center
- Richland County Probate Court
- Hospitality Team of the Columbia Police Department
- United Way of the Midlands
- Palmetto Health
- Eau Claire Health Cooperative

Homeless individuals with mental illness are triaged and enrolled in services through the efforts of Homeless Outreach Workers funded through federal PATH funds from SAMHSA. A description of these resources are:

- CAMHC is based at Transitions. CAMHC utilizes the SAMHSA best practice Social Security Outreach, Access and Recovery model for homeless individuals with mental illness.
- MIRCI is also based at Transitions. MIRCI provides assistance to individuals by helping obtaining and maintaining disability benefits.
- Assertive Community Treatment Team is a SAMHSA and National Alliance for the Mentally Ill Best Practice Treatment Modality offers customized community-based services for people with mental illness.
- Lexington County Community Mental Health Center provides on-site mental health case management.
- Lexington Richland Alcohol and Drug Abuse Commission conducts screening, assessment, referral and peer support services to individuals with substance use disorders.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Facility and Service Provider Key:

SM = Single males SF = Single females HC = Households with children ES = Emergency Shelter TH = Transitional housing PH = Permanent housing VET = Veteran population

Facility or Service Provider - Target/Services Provided

- Alston Wilkes Veterans Home - SM/TH-VET
- Christ Central - Samaritan's Well - SFHC/TH

- Christ Central Ministries - Central Midlands Transitional Retreat – SM/TH-VET
- Christ Central Ministries - Good Samaritan House - Winnsboro – SMF/TH
- Christ Central Ministries - Hannah House – SFHC/TH
- Christ Gate Family Home – SFHC/TH
- Columbia Housing Authority (CHA) Section 8 Homeless Family Vouchers – HC/PH
- CHA - Housing First Phase I, II & III – SMF/PH
- CHA – Housing First Phase IV: HOPWA; case management through USC Supportive Housing Program – SMF/PH
- CHA - HUD Permanent Housing for Chronic Homeless – SMF/PH
- CHA - HUD Permanent Housing for Persons w/ Disabilities – SMF/PH
- CHA - VASH - Program – SMFHC/PH-VET
- Healing Properties Phase I and II – SMFHC/PH
- Elmwood Church of God (Stepping Stones Ministries) – SM/TH
- Family Promise Lancaster- ES Voucher Beds - Churches – HC/ES
- Family Promise Lancaster- Transitional Housing for families – HC/TH
- Family Promise of York - Fresh Start – HC/PH
- Family Promise of York - Next Step – HC/PH
- The Family Shelter – HC/ES
- Growing Home Southeast – SMF/TH
- Lutheran Family Services Transitional Housing (Angel House) – SF/TH-VET
- Mental Health America in Aiken County - Nurture Home – SFHC/TH
- Mental Health America of Aiken County - Nurture Home Apartment – HC/TH
- MHASC Aiken S+C – HC/TH
- MHASC Bamberg S+C – SMF/PH
- MHASC Barnwell S+C – SMFHC/PH
- MHASC Denmark S+C – SMF/PH
- MHASC Orangeburg S+C – SMFHC/PH
- Midlands Housing Alliance - Transitions - Emergency Shelter – SMF/ES
- Midlands Housing Alliance – Transitions – Pre-program Entry – SMF/ES

- Midlands Housing Alliance - Transitions - Program Entry – SMF/ES
- Midlands Housing Alliance - Transitions - Convalescent Care – SMF/ES
- Midlands Housing Alliance - Transitions - Transitional Housing – SMF/TH
- MIRCI - Home Base I and II – SMFHC/PH
- MIRCI - Home Base III and IV – SMF/PH
- MIRCI - Supportive Housing Program – SMFHC/PH
- Palmetto State Base Camp – SM/PH-VET
- Pilgrims Inn Emergency Shelter Program – SMFHC/ES
- Pilgrims Inn Shelter + Care Program – SMFHC/TH
- Pilgrims Inn Transitional Housing Program – SMFHC/PH
- Providence Home - VA Program - TH- GPD – SM/ES-VET
- Providence Home -Emergency Shelter HCHV – SM/TH-VET
- Salvation Army - Aiken – SMFHC/ES
- Salvation Army - Rock Hill – SFHC/ES seasonal
- Salvation Army - Rock Hill - Warming Center – SFHC/TH
- Samaritan House of Orangeburg - Transitional Housing – SMFHC/TH
- South Carolina Regional Housing Authority No. 3 – SMFHC/PH
- St. Lawrence Place – HC/TH
- The Haven Men's Shelter, Inc. – SM/ES
- The Women's Shelter – SF/ES
- The Women's Shelter Permanent Housing – SFHC/PH
- The Women's Shelter Transitional Housing Program – SF/TH
- TN Development Corporation – SMF/PH
- United Way of Kershaw County - Transitional Housing (HUD Program) – HC/TH

MA-35 Special Needs Facilities and Services – 91.210(d)

The primary special needs groups in the City of Columbia are the frail and elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, and persons with HIV/AIDS and their families. This section will explain who they are, what their needs are, and how the City of Columbia will address those needs.

HOPWA Assistance Baseline Table

Type of HOWA Assistance	Number of Units Designated or Available for People with HIV/AIDS and their families
TBRA	93
PH in facilities	0
STRMU	143
ST or TH facilities	0
PH placement	52

Table 38– HOPWA Assistance Baseline

Data Source: HOPWA CAPER and HOPWA Beneficiary Verification Worksheet

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The elderly need an environment that provides areas of assistance or convenience to their everyday life. Empowering seniors to maintain a healthy and independent lifestyle and to remain in their homes instead of moving to a nursing home or an assisted facility is optimal. The elderly (65+) make up 9.2% of the Columbia population. They tend to be white, female (60.5%), and married or widowed more than the general population. The elderly are nearly two and a half times more likely to be military Veterans and 40.5% are reported with a disability. Of these, 17.6% remain in the labor force and 92.2% are on

social security. The elderly population also has a higher rate of living at over 150% of the poverty level and have a higher rate of homeownership than the general population. (source: American Community Survey 2013)

Mental Illness and substance abuse is noted as the most consistent factor in homelessness in the City of Columbia. Persons with mental illness and substance abuse problems need an array of services. Their housing requires a specific design to ensure that they maintain independence through intense and individualized case management. This can be independent single or shared living space in communities, with or without on-site support.

Person with HIV/AIDs and their families have been a growing population in the City of Columbia, and that growth will likely continue.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The City of Columbia works to ensure that persons returning from mental and physical health institutions receive appropriate supportive housing. The following programs funded through the City help to provide supportive housing for this population:

The Home Works Columbia Repair Sessions project utilized CDBG funding to repair and preserve homes for the elderly and disabled in the city. The elderly or disabled often cannot return to their homes unless homes are updated to fit the needs of the person. Some of these updates include, but are not limited to, ramp construction for wheelchair accessibility, remodeling the home, and other repairs. Cleaning services are also provided for this group.

The University of South Carolina School Of Medicine, Department of Internal Medicine provides services to uninsured and underinsured persons living with HIV/AIDS. Since its inception in 2004, Supportive Housing Services (SHS) has expended from a single case management program to the current operation which provides intensive case management, including mental health and substance abuse counseling, as well as medical adherence services on-site. Supportive services are provided to the

homeless and/or precariously housed population living with HIV/AIDS in Columbia. In addition, they work with populations who are chronically homeless as defined by HUD, as well as homeless families. SHS's services provide comprehensive case management, including home-based services, mental health and substance abuse counseling, client advocacy, and employment support.

Palmetto AIDS Life Support Services (PALSS) is a prominent HOPWA program that ensures that clients, especially those who are returning to homes with HIV/AIDS, are served and receive the benefit of all services that were available to them including essential housing services. A Housing Case Manager certifies that clients receive the benefit of all services offered and adheres to a set of SMART goals that relate to their fidelity with the requirements of the HOPWA program. The Housing Case Manager is assisted by a Consumer Navigator who updates client's housing status and addresses concerns and potential pitfalls which could increase the risk of clients becoming homeless.

Upper Savannah Care Consortium provides housing services and opportunities for persons living with HIV/AIDS in Saluda County. It provides case management to identify persons of need and match them to their housing needs.

The Cooperative Ministry (TCM) exists to increase the economic self-sufficiency of people experiencing poverty in the Midlands through crisis assistance and sustainability programs. It supports clients signing up with open enrollment for the Affordable Care Act for insurance and also has a program that helps clients qualify for assistance paying monthly health insurance premiums.

The Columbia Housing Authority (CHA) (CCHAP Program) has provided rental assistance to 86 HOPWA families this fiscal year. CHA will continue to maintain the allocated number for the leasing capacity. CHA has a HOPWA case worker who manages a waiting list and collaborates with other agencies for assistance with appropriate supportive housing for individuals with HIV/AIDS.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

In the next year, the City of Columbia will fund the following programs to provide services specifically to address the special needs population described above:

1. The MAPS program was designed specifically for the elderly and disabled to provide weatherization to homes to make them energy efficient and reduce utility costs.
2. The HOPWA Program address the specific needs and services for individuals who are HIV positive and their families. Supportive services and permanent housing placement, as well as Short Term Rent, Utilities and Mortgage assistance (STRMU), are also available.
3. Additionally, the SC HIV/AIDS Council is being funded to provide educational resources to HIV positive clients and testing services to the community.

These activities are linked to Goals 3 & 4 (described in the Annual Action Plan) related to supportive services, as well as Goal 11 and 13 which are dedicated to increasing affordable rental housing and increasing homeless prevention services respectively.

For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))

Through the housing programs of the Community Development Department, the City of Columbia seeks to meet the needs of the underserved. By participating in the Midlands Area Consortium for the Homeless, City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia.

Through the City's Housing First program, chronically homeless persons have obtained permanent housing and supportive services to maintain housing stability.

The City's HELP (Housing Emergency Loan Program) for homeowner repair provides deferred loan payments to qualified households. In addition, an emergency rehabilitation program has been developed to meet needs of insured homeowners that recently experienced severe weather that caused major damage to their homes.

The Individual Development Account (IDA) Program was established to meet the needs of low- to moderate-income persons that struggle with personal asset building. IDA's are savings accounts that can be used only for purchasing a first home, capitalizing a small business, or for educational or job training expenses. Accounts are held at local financial institutions. Contributions by lower-income participants are matched using both private and public sources to develop financial independence. All participants receive economic literacy training that includes workshops for cleaning up one's credit, setting up a budgeting and savings schedule, and other basics of money management.

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

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

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

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

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

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

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

The City of Columbia has identified two (2) barriers to affordable housing as highlighted in the City's Analysis of Impediments (AI) to Fair Housing Choice. The AI covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

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

The City of Columbia is addressing this issue by working with regional partners and training of the Housing Division staff. The Housing Division staff has certified credit counselors that assist individuals in the region with their specific credit issues and educate citizens on the need for good credit if they wish to obtain a housing loan. The City of Columbia accomplished the following during FY 13-14:

1. The City partnered with several regional organizations including the Greater Columbia Community Relations Council, Richland County, the SC Human Rights Commission, US Department of HUD, and the SC-National Association of Real Estate Brokers to sponsor a Fair Housing Month Forum.
2. The City committed to providing services to all citizens and continue to make efforts to ensure all citizens have access to the services, including those with disabilities in compliance with new Americans with Disabilities Act (ADA) policies that were outlined in June 2013.
3. The Housing Division provided 330 persons with one-on-one credit counseling that included distribution of Fair Housing information
4. The City provided 27 public sessions on Financial Literacy, Credit and Homebuyer Counseling, and Fair Housing. Internal sessions were also made available to city employees

5. In partnership with the federal Home Loan Bank of Atlanta the Community Development Department launched the GAP (General Assistance Program) for qualified homeowners or homebuyers that are 80% or below AMI.

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

The city is addressing this issue in three ways.

1. The City's Housing division has instituted an automated underwriting system for loan officers. The Calex System will help ensure that all loan applications are approved or denied with consistency. The system can generate reports and is important to the loan application approval/denial process. In FY 13-14, the loan officers reported 230 individuals through the system. Demographic data is gathered and used for Fair Housing and HMDA
2. The Community Development staff attended a series of workshops in partnership with Lexington County, Richland County, State Housing Development Finance Authority, and HUD. These workshops discussed new trends and regulations that affect HMDA data, particularly how it applies to protected classes in mortgage transactions.
3. A new civil rights agency was founded in Columbia with the assistance of the HUD Office of Fair Housing and Equal Opportunity. This agency, the South Carolina Fair Housing Center (SCFHC), is part of the Fair Housing Initiative Program. The SCFHC is a full service agency established to enforce the federal Fair Housing Act in South Carolina and will use enforcement, advocacy, community education, and training to ensure all citizens have equal access to housing.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

This section provides insight into the economic development landscape of the City of Columbia.

The table below details the extent of business sector employment throughout the city. Unemployment, commuting times, and education are also reviewed.

Economic Development Market Analysis
Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	251	46	0	0	0
Arts, Entertainment, Accommodations	7,398	12,859	14	16	2
Construction	2,267	2,391	4	3	-1
Education and Health Care Services	15,026	21,008	28	27	-1
Finance, Insurance, and Real Estate	4,573	9,646	8	12	4
Information	1,223	2,508	2	3	1
Manufacturing	2,636	2,034	5	3	-2
Other Services	2,454	3,970	5	5	0
Professional, Scientific, Management Services	6,121	9,713	11	12	1
Public Administration	3,778	0	7	0	-7
Retail Trade	6,068	11,144	11	14	3
Transportation and Warehousing	1,262	451	2	1	-1
Wholesale Trade	1,116	2,553	2	3	1
Total	54,173	78,323	--	--	--

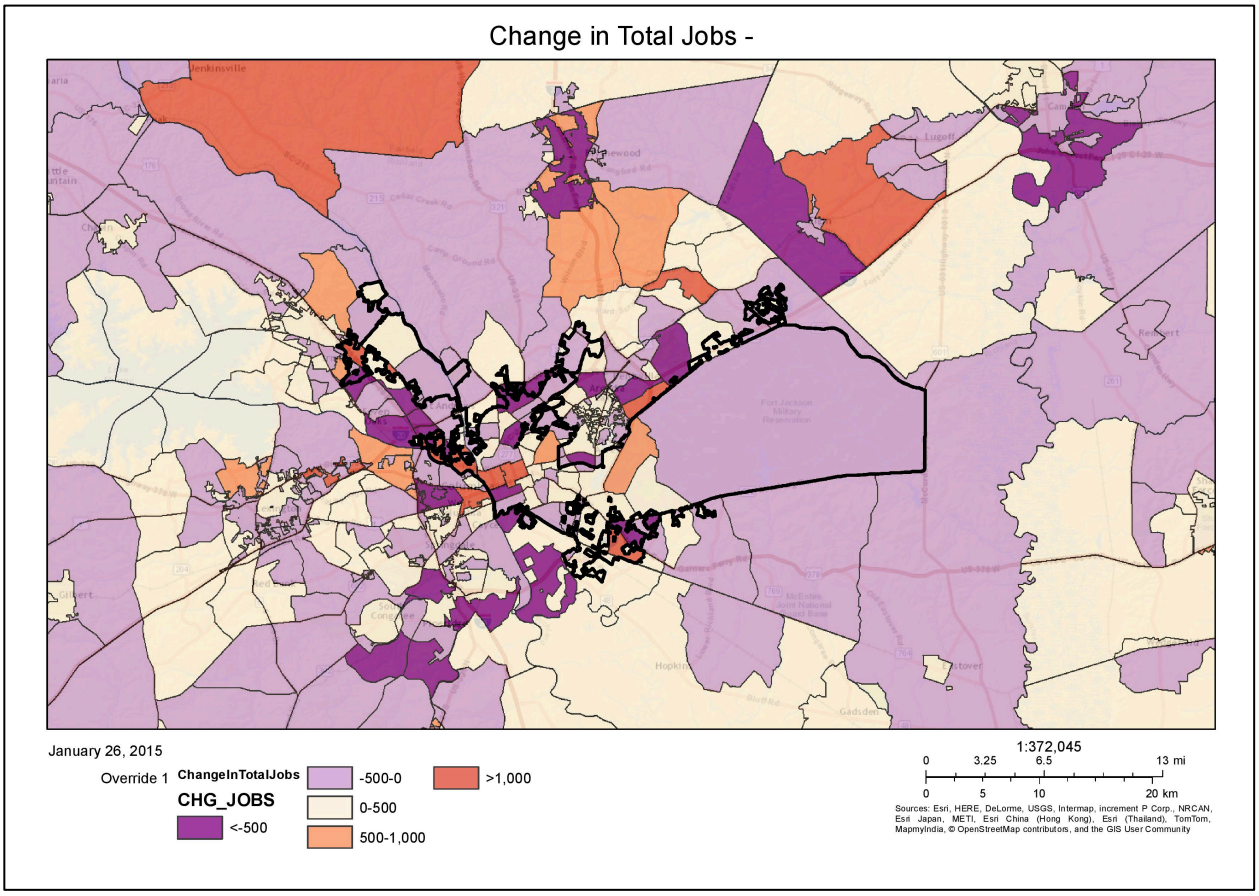
Table 39 - Business Activity

Alternate Data Source Name:

2009-2013 ACS (Workers), 2011 Longitudinal Employee Household Dynamics (Jobs)

Employment by Sector

Education and Health Care Services business sector provides the highest percentage of all jobs in the City of Columbia with 54%. This is followed by Arts, Entertainment, and Accommodations, comprising 32% of the jobs throughout Columbia. The third largest business sector is Retail Trade, which accounts for 28% of the total jobs in the community.



Change in Total Jobs

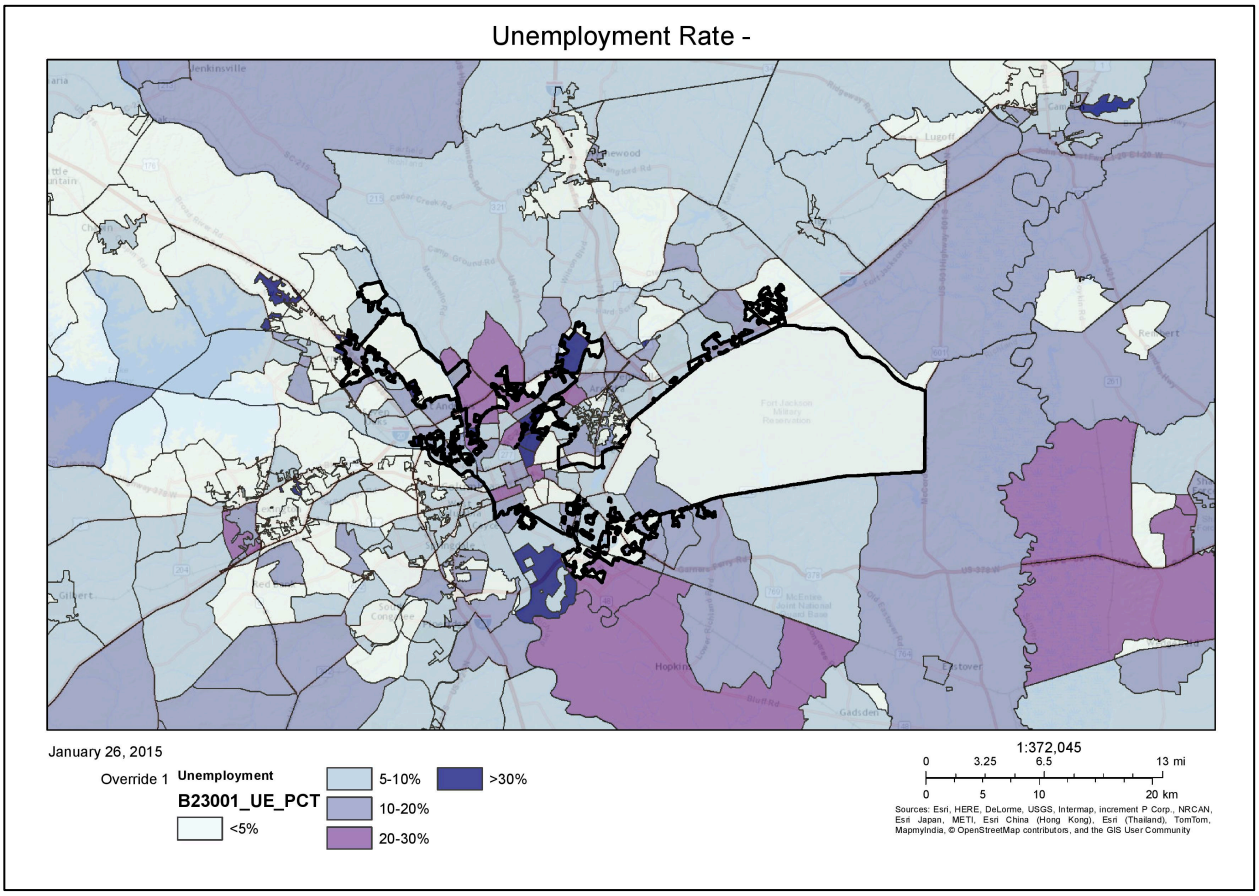
Labor Force

Total Population in the Civilian Labor Force	61,753
Civilian Employed Population 16 years and over	54,173
Unemployment Rate	12.30
Unemployment Rate for Ages 16-24	22.60
Unemployment Rate for Ages 25-65	9.10

Table 40 - Labor Force

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.



Unemployment Rate

Occupations by Sector	Number of People
Management, business and financial	22,629
Farming, fisheries and forestry occupations	121
Service	11,437
Sales and office	12,795
Construction, extraction, maintenance and repair	3,117
Production, transportation and material moving	4,174

Table 41 – Occupations by Sector

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

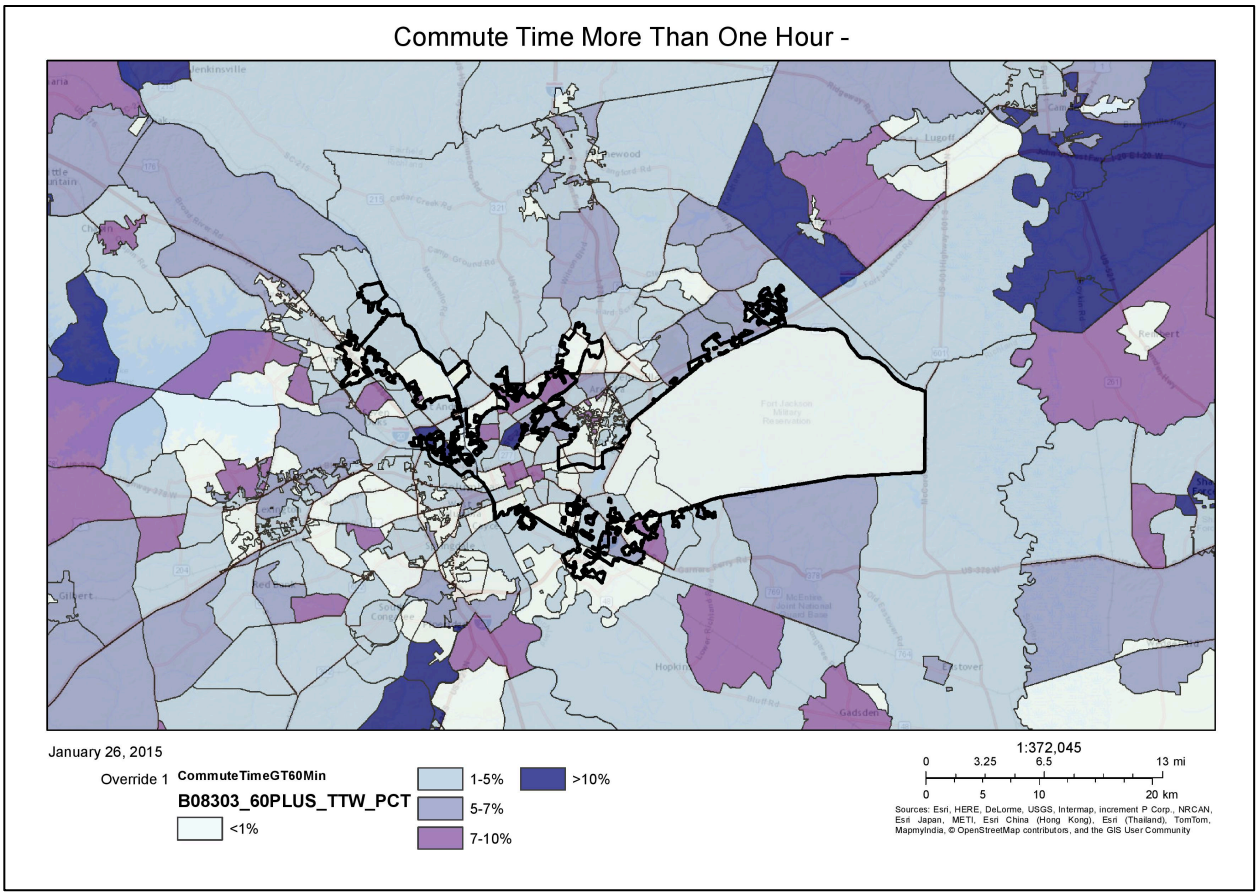
Travel Time

Travel Time	Number	Percentage
< 30 Minutes	48,703	86%
30-59 Minutes	6,528	12%
60 or More Minutes	1,532	3%
Total	***56,763***	***100%***

Table 42 - Travel Time

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.



Commute Time More Than One Hour

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,497	1,906	4,127
High school graduate (includes equivalency)	5,879	2,037	4,916
Some college or Associate's degree	10,832	2,081	3,723
Bachelor's degree or higher	20,314	738	3,666

Table 43 - Educational Attainment by Employment Status

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	106	371	425	742	1,228
9th to 12th grade, no diploma	2,059	2,307	1,334	2,297	1,271
High school graduate, GED, or alternative	9,714	3620	2,784	5,794	3,039
Some college, no degree	17,536	5,177	2,843	4,915	1,813
Associate's degree	844	1,266	1,117	2,325	636
Bachelor's degree	3,191	6,429	3,431	5,231	1,901
Graduate or professional degree	231	3,379	2,563	4,424	2,178

Table 44 - Educational Attainment by Age

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	13,857
High school graduate (includes equivalency)	19,311
Some college or Associate's degree	28,955
Bachelor's degree	41,262
Graduate or professional degree	52,261

Table 45 – Median Earnings in the Past 12 Months

Alternate Data Source Name:

2009-2013 American Community Survey 5-Year Est.

Median Earnings in Past 12 Months based on Educational Attainment

Median earnings are directly proportional to educational attainment. In Columbia, those individuals with some college or an Associate's degree can expect to earn twice as much as those persons who have not completed a high school diploma. Furthermore, those with a graduate degree earn more than two and a half times what a person with only a high school degree earns.

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The Education and Health Care Services business sector provides the highest percentage of all jobs in Columbia with 54% of all jobs coming from that sector. This is followed by the Arts, Entertainment, Accommodations sector comprising an additional 32% of the jobs throughout the city. The third largest business sector is Retail Trade with 28% of the jobs.

Describe the workforce and infrastructure needs of the business community:

The 2012-2017 Regional CEDS highlighted the strategies and investments of the City of Columbia which greatly influences the region. Changes in state and federal policy have resulted in a decline in revenue for the region. This problem is exacerbated by underfunded and unfunded mandates from the both the federal and state government. Columbia, as an urban hub, serves a community much larger than population statistics may show due to the large number of rural counties in the area that contain people who rely on Columbia for employment.

The CEDS identified one goal with many objectives that apply to the workforce and infrastructure needs of the business community:

Goal:

Superior Business Environment: The region will be a superior business-friendly environment, which includes innovative and modern facilities, infrastructure and systems

Objectives:

- Provide resources and support to the existing business community
- Encourage low-cost and renewable energy development including solar, hydrogen, biomass, and wind
- Attract new commercial investments and new business locations, with a focus on those in the targeted industry clusters
- Maintain and improve important business infrastructure
- Provide secure business infrastructure
- Provide win-win incentives
- Encourage desirable real estate development
- Continue efforts to achieve streamlined and efficient governance
- Encourage discussion on improving service and options at Columbia metropolitan airport

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The Columbia region continues to have incredible growth, particularly when it comes to exports. According to a 2012 report by the Brookings Institute, the Columbia region ranks 22nd in the nation for Export Growth Rate and 7th in Manufacturing Contribution to Export Growth. Much of this is due to the five export industry clusters: Chemicals, Machinery, Transportation Equipment, Business and Services, and Travel and Tourism. In addition to export industries, a strategic partnership formed by the New Carolina, EngenuitySC, and the Chamber of Commerce has been working to accelerate the growth of more targeted sectors including TDL (transportation, distribution, and logistics), insurance technology and services, nuclear, and hydrogen and fuel cells. Expansion in these areas will require cooperation and growth of the region's transportation systems as well as a more diverse workforce. Forecasts of industry growth show an emergent need for educated and trained individuals to work in many sectors including education & health services, professional & business services, and construction, which are growing most quickly.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

There is an increased need for educated and trained individuals in the region. According to the Comprehensive Economic Development Strategy (CEDS) survey, there is a lack of skilled workers and education in the region is not directed towards the economic opportunities available. Of specific note is the lack of high school focus on math and engineering, and the lack of K-12 focus on steering youth into occupations with jobs available. There is also a significant economic disparity among K-12 education institutions. Higher education facilities in the region fare better, particularly the technical colleges which have been able to provide training needed for a variety of businesses in the region.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The City of Columbia has invested in the Work It Up program, a partnership between the Columbia Housing Development Corporation, Richland School District One Adult Education, and Midlands Technical College, that provides work keys assessments and quick jobs courses. Work It Up is a job training initiative for Columbia citizens who are unemployed or underemployed. It provides grants of $4,000 or less to a maximum of 20 individuals whose total household income is 80% or below AMI as defined by HUD). In order to qualify, applicants must reside within the city limits of Columbia of zip code areas 29203 and 29204, and live within a targeted neighborhood as designated by the City of Columbia's Community Development Consolidated Plan.

Columbia's Mayor has also started two different initiatives to increase economic growth in the region. The Mayor's Minority Business Advisory Council (MBAC) with the Office of Business Opportunities addresses the areas of economic development, employment, procurement, training, and other matters effecting the economic interests of the minority business community. MBAC provides guidance and input on current and proposed policies. The Mayor has also begun working with the community to foster a knowledge-based economy that will be relevant in the coming century with initiatives like the Business Enterprise Preference Policy and the Mentor/Protégé Program. The Hot Jobs partnership also connects the city's unemployed with vacant employment positions in Columbia.

There are several other regional initiatives in place to help provide training for the workforce, particularly in advanced fields like hydrogen and fuel cells. The University of South Carolina, the City of Columbia, EngenuitySC, and the South Carolina Research Authority created the Fuel Cell Collaborative. The Collaborative has attracted many innovators and has assisted in creating start-ups in the region. The SC Department of Employment and Workforce (SCDEW), ReadySC Program, and Apprenticeship Carolina are all programs specifically geared towards training employees and connecting them to employers in the region to facilitate the diverse economic growth.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The City of Columbia has funded the following economic development activities in the next year:

1. Office of Business Opportunities Contractor Financing Program to increase the pool of small enterprises that is able to successfully complete City contracts. Contractors will be eligible for a working capital loan up to $25,000 which must be repaid within 90 days of completion of the project. Businesses must be located within the NRSA or one of the City's redevelopment areas. The program will make funding available for historically disadvantaged businesses. (Micro-enterprise)
2. Clemson University Entrepreneur Program to develop entrepreneurs and grow small businesses within the primary target area of Eau Claire. This program is open to low- to moderate-income persons that reside in the identified target area that have a desire to become a business owner. Participants will be provided educational resources through a series of workshops, video interviews and case studies, as well as actual business completion.
3. City of Columbia Façade Improvement Program (FIP) is available for exterior improvements to commercial buildings and properties. This is Phase III of the FIP and will target the Two Notch Road Corridor between 1600 and 3415 Two Notch Road.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Concentration is defined as the existence of housing problems, low-income households, or ethnic/racial minorities in a Census Tract at a rate of 10 percent or higher than the City as a whole. The four housing problems that HUD evaluates are: 1. Lacks complete kitchen facilities (substandard housing) 2. Lacks complete plumbing facilities (substandard housing) 3. More than one person per room (overcrowding) 4. Housing costs greater than 30% of monthly income (cost burden).

Concentration Area

There are a few concentrations of housing problems dispersed throughout the City, but one particular area stands out in terms of high concentrations of housing problems intersecting with concentrations of minority populations. For the purpose of this analysis this area is defined as Census Tracts 45079000900, 45079001300, 45079001100, and 45079001000. The total area of these four tracts falls within the downtown area south of the highway 277 and encompasses much of the Booker Washington Heights, Barhamville Estates, Saxton Homes, and Waverly neighborhoods, as well as the area east of Providence Hospital. The primary housing problems in the concentration area is housing cost burden. As can be seen from the series of maps below, in addition to relatively high concentration of cost burden the area is home to a relatively high concentration of poverty.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Concentration is defined as the existence of housing problems, low-income households, or ethnic/racial minorities in a Census Tract at a rate of 10 percent or higher than the City as a whole. As outlined above, the concentration area defined Census Tracts 45079000900, 45079001300, 45079001100, and 45079001000 has a convergence of both minority and housing problem concentrations. According to 2012 ACS estimates via Policy Map, African Americans comprise nearly 74% of the four Census Tracts that make up this concentration area - compared to Columbia as a whole where African Americans account for just 42% of the population. The housing problems maps below also show this area as having

high concentrations of housing cost burden, as well as poverty. American Community Survey estimates show severely depressed incomes in the concentration area. In 2012 median household income for the area ranged from $12,766 to $33,036 – generally less than half that of the state median of $40,550 (2012 ACS). This section uses 2012 ACS instead of 2013 ACS due to Policy Map data constraints.

What are the characteristics of the market in these areas/neighborhoods?

The concentration area of these four tracts falls within the downtown area south of the highway 277 and encompasses much of the Booker Washington Heights, Barhamville Estates, Saxton Homes, and Waverly neighborhoods, as well as the area east of Providence Hospital. The area is comprised of Census Tracts 45079000900, 45079001300, 45079001100, and 45079001000. The area is home to approximately 12,895 people, approximately 74% of which are African American. Between 2000 and 2012 the area experience a 13% population decline. The median household income for the area is between $12,766 and $33,036, and is significantly lower than both the City and state.

Sales data from Boxwood Means, a leading market research company, indicate that a total of 147 homes sold in the area in 2013. In 2013 the home sales ranged between $20,000 and $74,000 – compared to a median sales price of $114,000 in Richland County. Renters account for 59 percent of all occupied units, with 2,809 rental households in the area. This results in a home-ownership rate of approximately 41%, slightly less than the citywide rate of 47 percent. Median rent was between $362 and $800. Two-bedroom units accounted for 48 percent of rental units while 0-1 bedroom and three-bedrooms accounted for 26 percent each. Fifty-five percent of renter households in the area are housing cost burdened.

Are there any community assets in these areas/neighborhoods?

The concentration area (Census Tracts 45079000900, 45079001300, 45079001100, and 45079001000) has traditionally been predominantly residential with only a few parks in the region. Amongst the area's civic institutions are a number of churches including, but not limited to, Trinity Baptist Church, Crescent Hill Baptist Church and Progressive Church of Our Lord. Providence Hospital is also in the area of concentration, as well as Benedict College. There are few small businesses throughout the area which are primarily concentrated along the highway 1. The area sits in a strategic location at the merging of Highway 1 and Highway 76 and is prime location for redevelopment.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

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

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

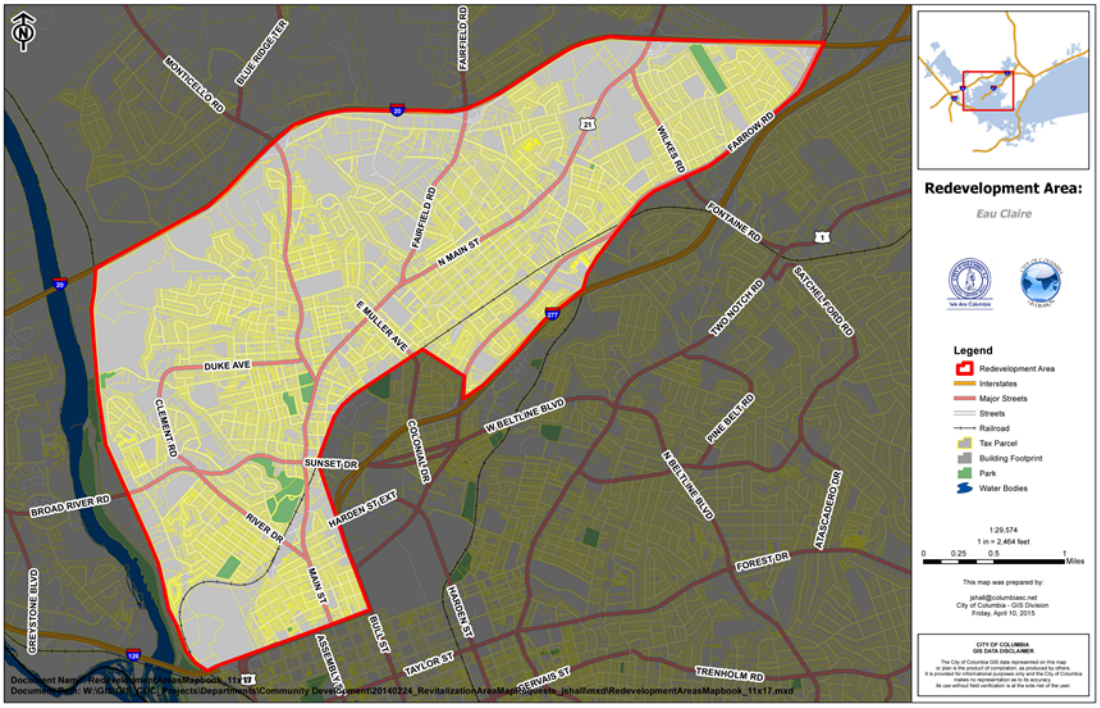
General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) for CDBG, HOME and HOPWA funds are allocated to projects that benefit low and moderate income persons and/or areas.

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

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

Eau Claire



King St. / Lyon St.

Booker Washington Heights

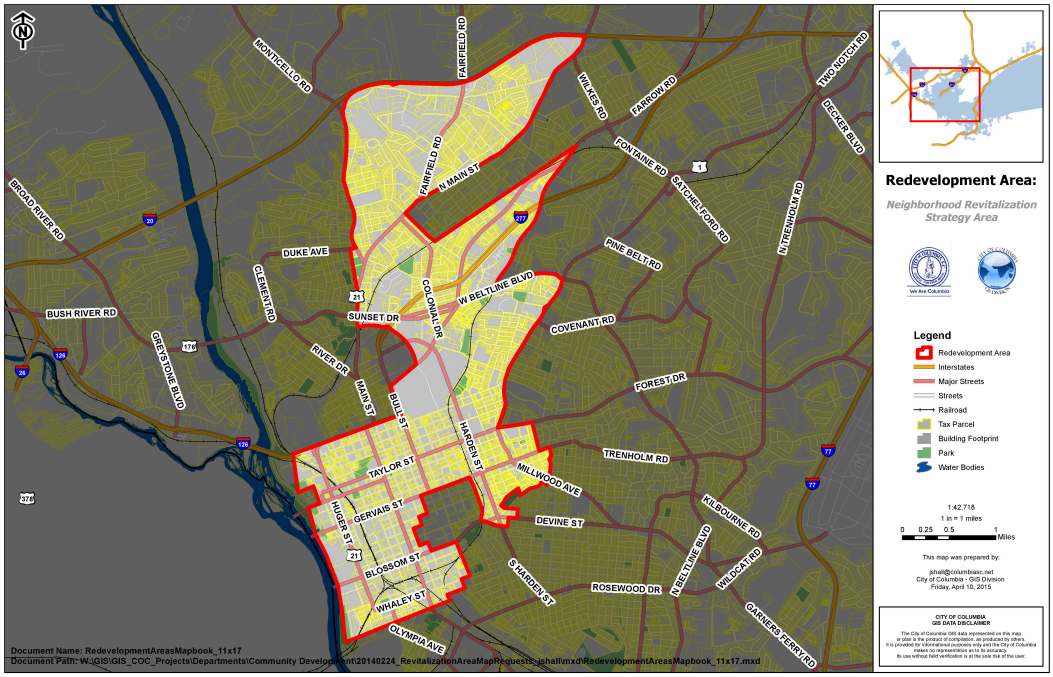
Edisto Court Community

Brandon Acres/Cedar Terrace

Pinehurst Community Council

Belvidere Neighborhood Association

Neighborhood Revitalization Strategy Area



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

Priority Needs

The City of Columbia assigned priorities based on the housing market analysis, housing needs assessment, and community input with the overarching goal to provide affordable housing opportunities, revitalized neighborhoods, and economic stimulation. In addition, strategies and objectives were reviewed from various studies and development plans covering areas within its municipal limits. Based on the overall assessment, the City's four (4) priority needs are:

1) Improving Affordable Housing Options,
2) Expanding Economic Opportunities,
3) Providing for Suitable Living Environments
4) Improving the Capacity of Area Housing & Community Service Providers.

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

Influence of Market Conditions

Affordable Housing Type	Market characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	HOPWA funds will be utilized to offer TBRA to persons with HIV/AIDS. This program will be managed by the Columbia Housing Authority.
TBRA for Non-Homeless Special Needs	The City will not use HOME funds for TBRA.
New Unit Production	The City, with its partners, will utilize funds to develop new affordable housing units for both rental and homeownership opportunities.
Rehabilitation	The City will continue to fund owner-occupied housing rehabilitation and emergency repair programs. In addition, the City will initiate a rental housing rehabilitation program.
Acquisition, including preservation	When viable projects are presented, the City will consider funding projects that involve acquisition of existing units followed by rehabilitation for the preservation of affordable housing. These projects may be for home ownership or rental opportunities.

Table 46 – Influence of Market Conditions

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

Initiatives identified in the 2015-2019 Consolidated Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs. During program year 2015, the City of Columbia anticipates receiving $918,793 in new allocation and $750,000 in program income for CDBG; $426,100 in HOME new allocation and $250,000 in program income; and $1,196,250 in HOPWA new allocation plus utilizing $53,861 in carryover from FY2014-2015 and $400,000 in HOPWA set-aside funding. Set-side funds are HOPWA funds that have been carried over from previous program years for permanent housing projects.

Program income funds have been designated for City public-use projects and must be used prior to expending entitlement funds. Approximately $400,000 in HOME program income is anticipated from repayment of loans from the HOME Loan Fund and various other projects for a total of $650,000 in HOME program income to complete the proposed activities in the Annual Action Plan year.

Over 95% percent of the funds are estimated to be expended within the targeted redevelopment areas. The City also anticipates leveraging a minimum of $53,263 (or 12.5%) in private matching dollars for the required HOME match for the homebuyer assistance program. CDBG funding makes up is 41%, HOME makes 18%, and HOPWA makes 41%of the overall source of entitlement funding available to the City of Columbia for the 2015-2016 fiscal year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public – federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	918,793	2,331,127	878,000	4,127,920	3,600,000	Program Income/Revolving Loan Fund
HOME	public – federal	Acquisition Homebuyer assistance Homeowner rehab Multi-family rental new construction Multi-family rental rehab New construction for ownership TBRA	426,100	250,000	0	676,100	1,700,000	

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public – federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,196,205	0	0	1,196,205	4,800,000	

Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City anticipates leveraging a minimum of $53,263 (or 12.5%) in private matching dollars as the required HOME match through the Homebuyer Assistance Program.

The HOME match requirement is satisfied through private lenders' contributions to the City's affordable housing loan program for homebuyers. Partnering banks will provide mortgage financing to eligible borrowers at reduced interest rates. The City calculates the match using the difference between the interest rate the borrower receives through obtaining the City's financing and the interest rate that they would have normally received if they had secured financing solely through the partner lender. The difference in payment over the life of the loan serves as the City's match requirement.

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

The City of Columbia also provides in-kind services, general funds for operating costs, furnishings and equipment, and real property to carry out the activities identified in the Consolidated Plan and Annual Action Plan. City funds have been used to establish a general fund revolving loan separate from federal dollars that have leveraged more than $18 million private bank funds over the last five years. City general funds are used for a variety of projects in which CDBG funds are proposed, including street repaving, park improvements, and economic development. Additionally, the Community Development Department will solicit sponsorship revenue to support the many community programs and trainings that are held during the program year. These programs include the Neighborhood Leadership Summit, the OMG of Homeownership Conference (Owning, Maintenance, and Gardening), All Access Financial Literacy Conference, the 2015 Celebration of 40 years of Community Development for the City of Columbia, as well as assisting the City of Columbia in hosting the 2017 Neighborhoods USA (NUSA) National Conference.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role
Columbia Housing Authority	Public institution	Public Housing
Columbia Housing Development Corporation	Non-profit organizations	Ownership
Midlands Area Consortium for the Homeless	Continuum of care	Homelessness
Two Notch Development Corporation	Non-profit organizations	Rental
Eau Claire Development Corporation	Non-profit organizations	Ownership
Columbia Development Corporation	Non-profit organizations	Ownership
Community Assistance Providers	CHDO	Ownership
Midlands Housing Trust Fund	Other	Ownership
University of South Carolina, School of Medicine	Public institution	Homelessness
Palmetto AIDS Life Support Services	Non-profit organizations	Homelessness
The Cooperative Ministry	Non-profit organizations	Homelessness
Upper Savannah Care Services	Non-profit organizations	Homelessness
Midlands Housing Alliance, Inc. / Transitions	Non-profit organizations	Homelessness
South Carolina HIV/AIDS Council	Non-profit organizations	Non-homeless, special needs, public services

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

Strengths in the Institutional Delivery System

- Defined target areas
- Variety of housing, service providers and community development partners
- Communication between City departments
- Many years of experience (City of Columbia and its partners)
- Addressing critical needs in the City
- Continual guidance and training on program regulations
- Active boards and commissions

Gaps in the Institutional Delivery System

- Timeliness in the delivery of housing placement, waiting lists in the local housing authorities and some of the smaller housing rehabilitation providers
- Availability of funding to provide housing and services
- Awareness and connectivity between organizations
- Economic development activities

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

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

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

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

Persons with HIV are a priority group and are served, but not limited, to these organizations:

Palmetto AIDS Life Support Services (PALSS) is a prominent HOPWA program that ensures that clients, especially those with HIV/AIDS who are returning to homes are served and receive the benefit of all services that were available to them including essential housing services. A Housing Case Manager certifies that clients receive the benefit of all services offered and adheres to a set of SMART goals that relate to their fidelity with the requirements of the HOPWA program. The Housing Case Manager is assisted by a Consumer Navigator who updates client's housing status and addresses concerns and potential pitfalls which could increase the risk of clients becoming homeless.

The University Of South Carolina School Of Medicine, Department of Internal Medicine provides services to uninsured and underinsured persons living with HIV/AIDS. Since its inception in 2004, Supportive Housing Services (SHS) has expended from a single case management program to the current operation which provides intensive case management, including mental health and substance abuse counseling, as well as medical adherence services on-site. Supportive services are provided to the homeless and/or precariously housed populations, living with HIV/AIDS in Columbia. In addition to that, they also work with populations who are chronically homeless as defined by HUD, as well as homeless families. SHS's services include comprehensive case management, including home-based services, mental health and substance abuse counseling, client advocacy, and employment support.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

Columbia has an array of services and a close knit Continuum of Care community of service providers that share information and utilize the HMIS system to manage service delivery. However, there is a gap in services for homeless families and unaccompanied homeless children. According to the 2011 Point-In-Time Homeless count, there were 1,621 homeless individuals in Columbia and the surrounding area, 25% were in families with children. Richland School District One had 1,220 homeless children attending their schools last year. South Carolina only has one teen shelter in the state, and it is in Myrtle Beach. Palmetto Place Children's Shelter is the only shelter in Columbia that accepts unaccompanied youth. The shelter offers four beds for unaccompanied youth, and 17 teens have been turned away this year due to lack of space. The public educational system expands the definition of homelessness to include the following:

- Children/families who do not have a regular nighttime residence
- Children/families who live in hotels
- Children/families who stay with a family member or friend due to hardships

The lack of affordable housing, low wages, domestic violence, physical and mental health issues, and substance abuse are some of the main reasons people become homeless. In Columbia, a full-time worker needs to earn $14.29 per hour or work 79 hours per week at minimum wage to afford a two-bedroom apartment at the Fair Market Rent.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The Midlands Housing Trust Fund was established to provide financing, technical assistance and advocacy for construction, rehabilitation and preservation of affordable housing. Affordable housing is a catalyst in economic development and job growth**.** As with market-rate housing, research consistently shows that developing affordable housing creates jobs, both during construction and through new consumer spending after the homes have been occupied. The impacts of building certain kinds of affordable rental housing are on par with the impacts of comparable market-rate units.

More than 50% of renters and 35% of homeowners in the Midlands are housing cost burdened, paying more than 30% of their income on housing costs. Given the average income levels in the region's three largest employment sectors (Education and Health Services; Arts, Entertainment, Accommodations; and Retail Trade), many households are simply priced out of what little decent housing exists, especially close to the urban core of Columbia.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

1) Provide Homebuyer Opportunities
2) Increase and Improve the Supply of Affordable Rental Housing
3) Assist Homeowners with Needed Repairs
4) Provide for Special Needs Housing Opportunities
5) Promote Fair Housing
6) Provide Support to New and Expanding Businesses
7) Provide Job Training and Job Placement Services
8) Improve Access to Economic Opportunities
9) Improve Access to Housing Opportunities
10) Decrease Vacancy and Blight
11) Reduce Hazards in Homes, including Lead-Based Paint, Mold, and Asbestos
12) Improve the Availability of Public Services and Facilities
13) Increase Capacity of Housing and Service Providers

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Columbia Housing Authority does not have a Section 504 Voluntary Compliance Agreement and is in compliance with all regulations. All new communities have been built with handicapped accessible units meeting all ADA requirements.

Activities to Increase Resident Involvements

The Columbia Housing Authority has a five-prong approach to improving the living environment of its residents:

1. All of the communities at the Columbia Housing Authority have representatives that participate in a Community Club that meets every month. The Residents Executive Council meets every month and consists of all officers from each Community Club. The meeting is open to all residents, who can provide input to management as to concerns. The Club also coordinates special events for public housing residents.
2. CHA's primary focus for public housing residents is the safety of those residents. It works closely with the City of Columbia Police Department and Richland County Sheriff's Department to ensure that residents can live safely in those units. All crimes are reported (regardless of the offense, whether minor or major) by the CHA Director of Security to the Executive Director on a weekly basis, and a report is sent to the CHA Board of Commissioners for every meeting.
3. CHA has an extensive network of partners to provide case management for all public housing residents. These partnerships provide a variety of educational, cultural, and recreational programs. There are individual programs designated strictly for elderly persons residing at Spencer Place. Additionally, CHA has a career development program that provides comprehensive training for residents seeking employment or wanting to improve their work status (part-time to fulltime and/or positions with higher salaries). CHA maintains a listing of available jobs in the area and works with local employers to identify potential employment. All

of these programs are free to residents. Case managers are available to work with families on establishing goals such as credit repair, education degrees, or counseling with individual problems. Case managers have been trained in VAWA (Violence Against Women Act) compliance.

4. One of the most important programs for residents is Homeownership Training. CHA offers a 16-hour course in becoming a homeowner that covers the following topics: financing a home, credit worthiness, budgeting, landscaping, home maintenance, and basic terminology for mortgages. Completion of this program also enables public housing residents to participant in special homeownership programs offered through community development agencies and local banks and financial institutions.
5. CHA has a comprehensive modernization program in place in which each complex has a plan for modernization utilizing Capital Funds from HUD.

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

Barriers to Affordable Housing

The City of Columbia has identified two (2) barriers to affordable housing as highlighted in the City's Analysis of Impediments (AI) to Fair Housing Choice. The AI covers public and private policies, practices, and procedures affecting housing choice. Impediments to fair housing choice are defined as any actions, omissions, or decisions that restrict, or have the effect of restricting, the availability of housing choices, based on race, color, religion, sex, disability, familial status, or national origin. The AI serves as the basis for fair housing planning, provides essential information to policy makers, administrative staff, housing providers, lenders, and fair housing advocates, and assists in building public support for fair housing efforts.

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

The City of Columbia is addressing this issue by working with regional partners and training of the Housing Division staff. The Housing Division staff has certified credit counselors that assist individuals in the region with their specific credit issues and educate citizens on the need for good credit if they wish to obtain a housing loan. The City of Columbia accomplished the following during FY 13-14:

1. The City partnered with several regional organizations including the Greater Columbia Community Relations Council, Richland County, the SC Human Rights Commission, US Department of HUD, and the SC-National Association of Real Estate Brokers to sponsor a Fair Housing Month Forum.
2. The City committed to providing services to all citizens and continue to make efforts to ensure all citizens have access to the services, including those with disabilities in compliance with new Americans with Disabilities Act (ADA) policies that were outlined in June 2013.
3. The Housing Division provided 330 persons with one-on-one credit counseling that included distribution of Fair Housing information
4. The City provided 27 public sessions on Financial Literacy, Credit and Homebuyer Counseling, and Fair Housing. Internal sessions were also made available to city employees

5. In partnership with the federal Home Loan Bank of Atlanta the Community Development Department launched the GAP (General Assistance Program) for qualified homeowners or homebuyers that are 80% or below AMI.

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

The city is addressing this issue in three ways.

1. The City's Housing division has instituted an automated underwriting system for loan officers. The Calex System will help ensure that all loan applications are approved or denied with consistency. The system can generate reports and is important to the loan application approval/denial process. In FY 13-14, the loan officers reported 230 individuals through the system. Demographic data is gathered and used for Fair Housing and HMDA
2. The Community Development staff attended a series of workshops in partnership with Lexington County, Richland County, State Housing Development Finance Authority, and HUD. These workshops discussed new trends and regulations that affect HMDA data, particularly how it applies to protected classes in mortgage transactions.
3. A new civil rights agency was founded in Columbia with the assistance of the HUD Office of Fair Housing and Equal Opportunity. This agency, the South Carolina Fair Housing Center (SCFHC), is part of the Fair Housing Initiative Program. The SCFHC is a full service agency established to enforce the federal Fair Housing Act in South Carolina and will use enforcement, advocacy, community education, and training to ensure all citizens have equal access to housing.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City of Columbia will continue to monitor the administrative processes and procedures that might inhibit the production of affordable housing. The City will review municipal ordinances and regulations that might pose additional burdens. It will evaluate the use of web-based applications. The City will continue to meet on a quarterly basis with representatives from other local governmental jurisdictions, the Columbia Housing Authority, and United Way of Midlands to discuss housing development issues. CD staff will continue to participate with the Greater Columbia Community Relations Council to identify and address fair housing issues. The Community Relations Council Housing Committee hosts quarterly housing forums where topics on affordable housing, bankruptcy, foreclosures, heirs' property, and alternative mortgage financing are discussed.

SP-60 Homelessness Strategy – 91.215(d)

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

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

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

MACH serves as a clearinghouse for agencies to apply for Emergency Solution Grants (ESG) that are awarded from the South Carolina Office of Economic Opportunity (OEO). MACH requests on behalf of the applying agencies as a requirement, that the City of Columbia certify that the goals of providing housing for homeless persons through ESG aligns with the City's Consolidated Plan for entitlement programs. Agencies apply for funding through a highly competitive ESG application process.

Addressing the emergency and transitional housing needs of homeless persons

The City has operated the Winter Emergency Shelter at 914 Calhoun Street through a service contract with Christ Central. This facility operates during the coldest months of the year (November – March; currently it has been extended to May 31, 2014), and provides beds, showers, food, transportation and case management services to individuals (men and women) that are experiencing homelessness. Over the next year, the City proposes to expand the Emergency Shelter to a 24 hours, 7 days a week, year-round facility. A Homeless Services Request for Information (RFI) Review Panel was established to collect information and make recommendations on how to accomplish funding for and operating of the new facility. The RFI Panel set forth recommendations that the City establish a full-time Homeless Coordinator position. Other focused areas of service are meals, case management, transportation, housing (to include shelter), intake or triage, and employment.

The City partners with the Midlands Housing Alliance/ Transitions, a year-round facility that provides shelter for homeless at all stages including the chronically homeless with support services and case management to connect to resources that lead to permanent housing. This facility has a day center that meets the needs of mail, showers, computer and job search assistance. However, no final decision has been made to support this program or the Housing First Program with genera l fund dollars in FY2014-2015.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

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

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

Discharge planning:

Homelessness is the number one issue that former offenders must overcome upon release from prison. Nationally, individuals without housing are seven times more likely to violate parole than those with housing (Corporation for Supportive Housing & National Alliance to End Homelessness).

Alston Wilkes Society (AWS) has worked with offender reentry issues for 52 years in Columbia and has a unique expertise in identifying and overcoming the barriers to successful reintegration into the community. The AWS Community Service Program is an integral first step in preparing a high risk

population with the basics needed to work toward securing long-term, self-sufficiency such as an identification card, a hygiene kit, and housing placement.

Five-year goals include continuation of existing services with evaluation of program results and integrating best and proven practices and emerging treatment models.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

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

CD procured a certified consultant to provide lead-based paint assessments to complete the weatherization and CDBG Home Works, Inc. housing repair project for elderly and disabled homeowners. By applying the estimated national percentages of housing with lead-based paint somewhere in the dwelling, the number of housing units in Columbia with lead-based paint can be estimated: approximately 22,940 housing units in Columbia may contain lead-based paint.

How are the actions listed above related to the extent of lead poisoning and hazards?

All homeowners and potential homeowners will be counseled regarding the hazards of lead-based paint. Lead testing is conducted on each home that is provided a new roof or is being substantially rehabilitated. Results of these tests will be provided to the homeowners along with educational materials regarding the prevention of lead poisoning.

How are the actions listed above integrated into housing policies and procedures?

The City of Columbia endorses the following Lead Disclosure Rule as policy for Lead-Based Paint:

Lead-Based Paint Disclosure Rule

Congress passed the Residential Lead-Based Paint Hazard Reduction Act of 1992, also known as Title X, to protect families from exposure to lead from paint, dust, and soil. Section 1018 of this law directed HUD and EPA to require the disclosure of known information on lead-based paint and lead-based paint hazards before the sale or lease of most housing built before 1978.

The City is working to ensure that lead-based paint is addressed and has revised the policy addressing lead-based paint. The City will contract with a lead-based paint consultant to assess the need for mitigation or abatement for the all housing programs.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The strategies outlined in the City of Columbia's 2015-2019 Consolidated Plan's Strategic Plan are intended to serve as the City's anti-poverty strategy by planning for expanded housing, economic development, and community development opportunities for low- to moderate-income persons. It is only by improving citizens' living conditions, employment opportunities, and access to services that they may emerge from poverty.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Specific actions the City will take this program year are as follows:

(1) Through the use of collaborative partnerships, provide additional and improved housing by engaging in the rehabilitation and creation of housing;

(2) Support programs that provide educational enrichment opportunities to children of lower-income families, encouraging these children to enjoy learning and to continue pursuing higher education through its CDBG funding;

(3) Provide persons who are at risk of becoming homeless with rental, mortgage and/ or utility assistance through non-profit partners funded for that purpose;

(4) Provide financial literacy training (including homeownership education and counseling) in low-wealth communities to encourage the creation and retention of wealth through property ownership; and

(5) Partner with the City's various offices that serve minority populations to recruit and train businesses to the City's target areas.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

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

Columbia has financial and programmatic processes in place to ensure that sub-recipients and contractors are in compliance and that activity and procedures can be tracked accordingly. This includes contract provisions that address affirmatively marketing for fair housing, and procurement procedures to ensure minority participation. The City will also address compliance with program requirements including public service caps and timely expenditure of federal funds. A higher emphasis is given to project type and projects that require quicker expenditures with a larger impact on the budget**.**
The City of Columbia has developed a comprehensive monitoring strategy inclusive of all entitlement programs for the 2015 program year. A team including program, financial, and construction personnel will conduct the monitoring. The schedule provides for all HUD funded departments and sub-recipients to be monitored bi-annually at a minimum.

Quarterly reports are currently required and are used as a method to detect areas of deficiencies, to customize technical assistance, and to monitor if goals and objectives are being met. For those sub-recipients, monitoring will be provided more frequently to ensure compliance. Complete files with all HUD related documentation will be maintained on each monitored sub-recipient. This will include a HUD

program checklist, risk analysis and supportive documentation from reviewed files. During the fiscal year, remote monitoring will take place for all sub-recipients, project sponsors and CHDOs.

Remote monitoring will be conducted by evaluating in-house materials such as applications for funding, written agreements, progress reports, drawdown requests, previous monitoring documentation, and audits.

The City of Columbia will provide sub-recipients with an on-site review summary within 60 days of the completed review. All findings, concerns, and recommendations will be documented, tracked and resolved with complete HUD compliance as the goal

2015-2016 Annual Action Plan

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

Introduction

Initiatives identified in the 2015-2019 Consolidated Plan will be implemented through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME), and Housing Opportunities for Persons with Aids (HOPWA) programs. During program year 2015, the City of Columbia anticipates receiving $918,793 in new allocation and $2,331,127 in program income for CDBG, $426,100 in HOME new allocation, $53,263 in matching funds and $250,000 in program income. The City also expects $1,196,250 in the 2015 allocation of HOPWA funds as well as utilization of $53,906 in carryover and $400,000 in HOPWA set-aside funding from FY2014-2015. Set-side funds are HOPWA funds that have been carried over from previous program years for permanent housing projects.

Program income funds have been designated for City public-use projects and must be used prior to expending entitlement funds. Also, approximately $400,000 in HOME program income is anticipated from repayment of loans from the HOME Loan Fund and various other projects for a total of $650,000 in HOME program income to complete the proposed activities in the Annual Action Plan year.

Over ninety-five (95%) percent of the funds are estimated to be expended within the targeted redevelopment areas. The city also anticipates leveraging a minimum of $53,263 or 12.5% in private matching dollars for the required HOME match for the homebuyer assistance program. CDBG funding makes up is 41%, HOPWA makes 41% and HOME makes 18% of the overall source of entitlement funding available to the City of Columbia for the 2015-2016 fiscal year.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	918,793	2,331,127	878,000	4,127,920	3,600,000	Program Income/Revolving Loan Fund
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	426,100	303,263	0	729,363	1,700,000	Program Income includes $53,263 of matching funds for FY2015.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HOPWA	public - federal	Permanent housing in facilities Permanent housing placement Short term or transitional housing facilities STRMU Supportive services TBRA	1,196,205	0	453,906	1,650,111	4,800,000	

Table 50 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

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

This does not apply.

Discussion

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

The City of Columbia also provides in-kind services, general funds for operating costs, furnishings and equipment, and real property to carry out the activities identified in the Consolidated Plan and this Plan. City funds have been used to establish a General Fund Revolving Loan Funds separate from federal dollars that have leveraged over $18 million private bank funds over the last five years. City general funds are used for a variety of city projects in which CDBG funds are proposed. Projects include street repaving, park improvements, and economic development. Additionally, the Community Development Department will solicit sponsorship revenue to support the many community programs and trainings that are held during the program year. These programs include the Neighborhood Leadership Summit, the OMG of Homeownership Conference (Owning, Maintenance, and Gardening), All Access Financial Literacy Conference, the 2015 Celebration of 40 years of Community Development for the City of Columbia, as well as assisting the City of Columbia in hosting the 2017 Neighborhoods USA (NUSA) National Conference

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Provide Homebuyer Opportunities	2015	2019	Affordable Housing		Improving Affordable Housing Options		Homeowner Housing Added: 10 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted
2	Increase and Improve Affordable Rental Supply	2015	2019	Affordable Housing Homeless		Improving Affordable Housing Options		Rental units constructed: 20 Household Housing Unit Rental units rehabilitated: 20 Household Housing Unit
3	Assist Homeowners with Needed Repairs	2015	2019	Affordable Housing		Improving Affordable Housing Options Providing for Suitable Living Environments		Homeowner Housing Rehabilitated: 25 Household Housing Unit
4	Provide for Special Needs Housing Opportunities	2015	2019	Affordable Housing		Improving Affordable Housing Options		Tenant-based rental assistance / Rapid Rehousing: 20 Households Assisted Homeless Person Overnight Shelter: 50 Persons Assisted Homelessness Prevention: 150 Persons Assisted HIV/AIDS Housing Operations: 50 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
5	Promote Fair Housing	2015	2019	Affordable Housing		Improving Affordable Housing Options Providing for Suitable Living Environments Improving the Capacity of Area Service Providers		Public service activities for Low/Moderate Income Housing Benefit: 500 Households Assisted
6	Provide Support to New and Expanding Businesses	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities		Jobs created/retained: 15 Jobs Businesses assisted: 20 Businesses Assisted
7	Provide Job Training & Job Placement Services	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities		Public service activities other than Low/Moderate Income Housing Benefit: 100 Persons Assisted Jobs created/retained: 15 Jobs Businesses assisted: 10 Businesses Assisted
8	Improve Access to Economic Opportunities	2015	2019	Non-Housing Community Development		Expanding Economic Opportunities		Public service activities other than Low/Moderate Income Housing Benefit: 250 Persons Assisted Businesses assisted: 25 Businesses Assisted

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

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
13	Increase Capacity of Service Providers	2015	2019	Non-Housing Community Development		Improving the Capacity of Area Service Providers		Public service activities other than Low/Moderate Income Housing Benefit: 500 Persons Assisted Public service activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Table 51 – Goals Summary

Goal Descriptions

1	**Goal Name**	Provide Homebuyer Opportunities
	Goal Description	Utilizing a number of strategies and working with a variety of community partners, the City hopes to provide homeownership opportunities for low and middle income residents of the community.
2	**Goal Name**	Increase and Improve Affordable Rental Supply
	Goal Description	The City will continue to support the development and/or the rehabilitation of affordable rental housing throughout the jurisdiction.
3	**Goal Name**	Assist Homeowners with Needed Repairs
	Goal Description	The City of Columbia will provide assistance to low to moderate income homeowners experiencing physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. Furthermore, assistance may be provided to homeowners who are in need of substantial rehabilitation and major repairs to their homes. The City will also provide homeowners with assistance to complete minor repairs and/or painting. This assistance may be provided through other nonprofit housing partners, grants, loans, deferred loans or some combination of these options.
4	**Goal Name**	Provide for Special Needs Housing Opportunities
	Goal Description	The City will provide support for the development of permanent housing with supportive services that address the needs of individuals with physical and/or mental disabilities as well as those persons living with HIV/AIDS and persons who are homeless or were formerly homeless and those that are at risk of becoming homeless.

5	**Goal Name**	Promote Fair Housing
	Goal Description	The City will continue to ensure compliance with Fair Housing by annually reviewing its operations and assessing any Impediments to Fair Housing Choice. As impediments are identified, the City will work with its partners to address these impediments and remove any barriers to fair and affordable housing. The City will continue to provide for a community education program and promote fair housing as a part of all of its housing related activities. Furthermore, the City will continue to support a fair housing hotline that provides information regarding fair housing issues and assists persons who feel that they may have been victims of housing discrimination.
6	**Goal Name**	Provide Support to New and Expanding Businesses
	Goal Description	The City will provide support to community businesses to expand and create more jobs throughout the community.
7	**Goal Name**	Provide Job Training & Job Placement Services
	Goal Description	The City of Columbia will continue to provide support for job training programs as well as job placement services offered by community partner organizations.
8	**Goal Name**	Improve Access to Economic Opportunities
	Goal Description	In an effort to improve access to jobs and economic opportunity, the City of Columbia (or its partners) offers assistance with transportation, microenterprise loans, business development initiatives, commercial facade improvements, as well as a host of other programs and services.
9	**Goal Name**	Improve Access to Housing Opportunities
	Goal Description	Improving access to affordable housing opportunities is an important goal for the City. Through a variety of programs and services, the City and its partners, provide financial literacy training, credit counseling, Individual Development Account programs as well as transportation services in an effort to improve housing options and opportunities for low to moderate income families throughout the City.

10	**Goal Name**	Reduce Vacancy and Blight
	Goal Description	The City will utilize HUD funding, along with non-federal sources, to reduce vacancy and blight throughout the jurisdiction. This may include demolition, rehabilitation and/or reconstruction of long-neglected commercial or residential properties.
11	**Goal Name**	Reduce Hazards in Homes
	Goal Description	The City incorporates the reduction of hazardous and unsafe conditions, in residential properties, into all of its housing programs. This includes the reduction of Lead-Based Paint, Mold and Asbestos in homes throughout the jurisdiction.
12	**Goal Name**	Improve Services, Facilities, & Infrastructure
	Goal Description	The City will continue to provide funding for the improvement and availability of public services, facilities and infrastructure throughout the jurisdiction.
13	**Goal Name**	Increase Capacity of Service Providers
	Goal Description	Each year, through a competitive funding process, the City provides funding to local non-profit organizations and public service agencies in an effort to improve their capacity and services for the citizens of Columbia.

AP-35 Projects – 91.220(d)

The City of Columbia's CDBG, HOME and HOPWA programs provide funding for projects within the City limits. During the 2015 Program Year, the City will focus its CDBG funding efforts on decent and safe affordable housing, fair housing education, financial literacy, neighborhood revitalization and redevelopment through infrastructure improvements, public services for youth and senior citizens and economic opportunities for business to create jobs. The City will focus its HOME funding on affordable housing through homeowner and rental acquisition, rehabilitation, and new construction; rental housing development for Community Housing Development Organizations (CHDO), and homeownership through the CityLender Housing Loan Program. HOPWA funds will continue to address the priority needs for permanent housing and to increase housing stability for special needs populations, persons with HIV/AIDs.

Projects

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

Table 52 - Project Information

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

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

To improve the quality of life of all citizens in Columbia, the Community Development Department will address both the need for additional affordable homebuyer and rental units. Because the lower income households are more heavily burdened with housing costs, rental housing will be developed and rehabilitated. Elderly and low income homeowners will benefit from housing rehabilitation to improve housing quality. Economic Development activities such as façade improvement, small business enterprise and entrepreneur programs play important roles in improving quality of life.

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

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

AP-38 Project Summary

Project Summary Information

The following table lists the projects with a detailed project summary.

1	**Project Name**	CDBG: Administration
	Target Area	
	Goals Supported	Provide Homebuyer Opportunities Increase and Improve Affordable Rental Supply Assist Homeowners with Needed Repairs Provide for Special Needs Housing Opportunities Promote Fair Housing Provide Support to New and Expanding Businesses Provide Job Training & Job Placement Services Improve Access to Economic Opportunities Improve Access to Housing Opportunities Reduce Vacancy and Blight Reduce Hazards in Homes Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Expanding Economic Opportunities Providing for Suitable Living Environments Improving the Capacity of Area Service Providers
	Funding	CDBG: $248,649
	Description	General Administration of CDBG Program.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	Over 2,500 low to moderate income households or families will benefit from the successful management and operations of the CDBG programs and services.
	Location Description	Jurisdiction wide program administration.
	Planned Activities	General Administration Citizen Participation Fair Housing Community Liaison
2	**Project Name**	CDBG: Public Services
	Target Area	

	Goals Supported	Promote Fair Housing Provide Support to New and Expanding Businesses Provide Job Training & Job Placement Services
	Needs Addressed	Expanding Economic Opportunities Improving the Capacity of Area Service Providers
	Funding	CDBG: $222,555
	Description	This project includes all public services activities including those with household and individual beneficiaries.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Over 2,000 low to moderate income families will benefit from the CDBG public service activities.
	Location Description	Jurisdiction wide public services activities.
	Planned Activities	
3	**Project Name**	CDBG: Economic Development
	Target Area	
	Goals Supported	Provide Job Training & Job Placement Services Improve Access to Economic Opportunities
	Needs Addressed	Expanding Economic Opportunities Improving the Capacity of Area Service Providers
	Funding	CDBG: $224,415
	Description	CDBG funded economic development activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50 low to moderate income persons and 10 businesses will benefit from the variety of economic development activities under-taken by the City and/or its partners.
	Location Description	Jurisdiction wide economic development activities.
	Planned Activities	Clemson University - Entrepreneur Program COC Busines Opportunties (Small Business Enterprise) 100,000.00 COC Business Opportunities (Façade) 75,000.00
4	**Project Name**	CDBG: Infrastructure & Code Enforcement

	Target Area	
	Goals Supported	Reduce Vacancy and Blight Reduce Hazards in Homes
	Needs Addressed	Providing for Suitable Living Environments
	Funding	CDBG: $1,101,174
	Description	CDBG funded infrastructure improvements and code enforcement activities.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 1500 low to moderate income households or families will benefit from the proposed Infrastructure and Code Enforcement activities.
	Location Description	Jurisdiction wide CDBG infrastructure and code enforcement activities.
	Planned Activities	COC Public Works Dept. (Infrastructure Sidewalks: A. Edisto Court B. Eau Claire Total cost $757,000) COC-Police Department - Commercial Demolition of vacant and blighted buildings 227,729.00 COC-Police Department -Boarding of blighted and Vacant residential buildings 79,860.00 Columbia Development Corporation (Sidewalks Project) 43,000.00
5	**Project Name**	CDBG: Housing Rehabilitation Programs
	Target Area	
	Goals Supported	Promote Fair Housing Reduce Vacancy and Blight Reduce Hazards in Homes
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	CDBG: $2,331,127
	Description	CDBG funded housing rehabilitation programs.
	Target Date	6/30/2016

	Estimate the number and type of families that will benefit from the proposed activities	An estimated 50 low to moderate income households will benefit from the CDBG home rehab activities.
	Location Description	Jurisdiction wide CDBG funded housing rehabilitation programs.
	Planned Activities	Housing Rehab (Admin & Operations) 156,127.00 Housing Weatherization (MAPS 500,000.00 Neighborhood Improvement Program (NIP) ($1 Million over 3 years) 175,000.00 Affordable Housing - Rental Rehabilitation Program 1,500,000.00
6	**Project Name**	HOME: Administration
	Target Area	
	Goals Supported	Provide Homebuyer Opportunities Increase and Improve Affordable Rental Supply Assist Homeowners with Needed Repairs Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Access to Housing Opportunities Reduce Vacancy and Blight Reduce Hazards in Homes Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Providing for Suitable Living Environments
	Funding	HOME: $42,610
	Description	HOME funded general administration activities.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 500 low to moderate income households will benefit from the proper administration of the City's HOME program.
	Location Description	Jurisdiction wide HOME funded administration activities.
	Planned Activities	A. HOME Administration (Admin & Operations) 42,610.00
7	**Project Name**	HOME: CHDO Set-Aside
	Target Area	

	Goals Supported	Provide Homebuyer Opportunities
	Needs Addressed	Improving Affordable Housing Options
	Funding	HOME: $63,915
	Description	HOME: CHDO set-aside activities. Required 15% of HOME funding.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	Two families or households at or below 80% AMI will benefit from these CHDO activities.
	Location Description	Jurisdiction wide CHDO activities.
	Planned Activities	CHDO Set Aside (15% of Entitlement) $63,915.00
8	**Project Name**	HOME: Affordable Housing Loans
	Target Area	
	Goals Supported	Provide Homebuyer Opportunities
	Needs Addressed	Improving Affordable Housing Options
	Funding	HOME: $400,000
	Description	HOME funded affordable housing loans for first time homebuyers.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	Sixteen families or households at or below 80% AMI will benefit from these activities.
	Location Description	Jurisdiction wide HOME funded housing loans for families or individuals at or below 80% AMI.
	Planned Activities	Affordable Housing Loans @ low interest 80% below AMI $400,000.00
9	**Project Name**	HOME: Acquisition, Rehabilitation and New Construction Activities
	Target Area	
	Goals Supported	Assist Homeowners with Needed Repairs Promote Fair Housing Reduce Vacancy and Blight Reduce Hazards in Homes
	Needs Addressed	Improving Affordable Housing Options

	Funding	HOME: $222,838
	Description	HOME funded acquisition, rehabilitation and new construction activities to increase affordable housing options for the residents of Columbia.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	Five families at or below 80% AMI will benefit from these housing related activities.
	Location Description	Jurisdiction wide HOME funded rental activities.
	Planned Activities	Residential Acquisition/Rehabilitation/New Construction (PI) $222,838.00
10	**Project Name**	HOPWA: Administration
	Target Area	
	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Access to Housing Opportunities Increase Capacity of Service Providers
	Needs Addressed	Improving Affordable Housing Options Improving the Capacity of Area Service Providers
	Funding	HOPWA: $35,886
	Description	General Administration of HOPWA related projects and activities.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 low to moderate income households will benefit from the proper administration of the HOPWA program.
	Location Description	Jurisdiction wide HOPWA administration.
	Planned Activities	General administration of HOPWA related projects and activities.
11	**Project Name**	HOPWA: Columbia Housing Authority
	Target Area	
	Goals Supported	Reduce Hazards in Homes
	Needs Addressed	
	Funding	HOPWA: $594,506

	Description	HOPWA funded TBRA provided by the Columbia Housing Authority.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	Twenty households will benefit from the TBRA services offered by the Columbia Housing Authority.
	Location Description	Jurisdiction wide HOPWA funded TBRA activities.
	Planned Activities	C. Columbia Housing Authority (CHA-1)Tenant-Based Rental – TBRA $456,591.00 (CHA-2) TBRA Salary $25,265.00 (CHA-3) Homeless (TBRA) $112,650.00
12	**Project Name**	HOPWA: Palmetto AIDS Life Support Services
	Target Area	
	Goals Supported	Provide for Special Needs Housing Opportunities Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving the Capacity of Area Service Providers
	Funding	HOPWA: $306,205
	Description	HOPWA funded supportive services offered by Palmetto AIDS organization.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 250 low to moderate income persons or households will benefit from the proposed HOPWA supportive services activities.
	Location Description	Jurisdiction wide HOPWA supportive services.
	Planned Activities	Palmetto AIDS Life Support Services (Support Services) $306,205.00
13	**Project Name**	HOPWA: The Cooperative Ministries
	Target Area	
	Goals Supported	Provide for Special Needs Housing Opportunities Promote Fair Housing Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers

	Needs Addressed	Improving Affordable Housing Options Improving the Capacity of Area Service Providers
	Funding	HOPWA: $234,500
	Description	HOPWA funded short term emergency solutions for persons with HIV/AIDS. This program is offered by The Cooperative Ministries.
	Target Date	5/15/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 25 low to moderate income persons will benefit from the short term emergency solutions services.
	Location Description	Jurisdiction wide housing related services for persons with HIV/AIDS.
	Planned Activities	HOPWA funded short term emergency solutions for persons with HIV/AIDS. This program is offered by The Cooperative Ministries.
14	**Project Name**	HOPWA: Upper Savannah River Care Consortium.
	Target Area	
	Goals Supported	Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving the Capacity of Area Service Providers
	Funding	HOPWA: $22,773
	Description	HOPWA funded supportive services offered by the Upper Savannah River Care Consortium
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 100 low to moderate income persons will benefit from these services.
	Location Description	Jurisdiction wide supportive services for persons with HIV/AIDS.
	Planned Activities	Upper Savannah Care Consortium (Supportive Services) $22,773.00
15	**Project Name**	HOPWA: USC Department of Medicine
	Target Area	
	Goals Supported	Improve Services, Facilities, & Infrastructure Increase Capacity of Service Providers
	Needs Addressed	Improving the Capacity of Area Service Providers

	Funding	HOPWA: $456,241
	Description	HOPWA funded supportive services offered by the University of South Carolina Department of Medicine.
	Target Date	6/30/2016
	Estimate the number and type of families that will benefit from the proposed activities	An estimated 150 low to moderate income persons will benefit from these supportive services.
	Location Description	Jurisdiction wide supportive services for persons with HIV/AIDS.
	Planned Activities	USC-Dept. of Medicine (Supportive Services/HIS/STRMU) $456,241.00

AP-50 Geographic Distribution – 91.220(f)

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

The City of Columbia's primary geographic distribution is citywide. However, the City will target funds to those neighborhoods with the highest concentration of need for affordable housing and economic development: Eau Claire Redevelopment Area, King/Lyon Street Redevelopment Area, Booker Washington Heights Redevelopment, Edisto Court Redevelopment Area, Brandon Acres/Cedar Terrace Redevelopment Area, Pinehurst Community Council Redevelopment Area and the Belvedere Redevelopment Area. The City has designated a Neighborhood Revitalization Strategy Area (NRSA).

Rationale for the priorities for allocating investments geographically

The City of Columbia has designated Booker Washington Heights, Eau Claire, Edisto Court, King/Lyon Streets, Brandon Acres/Cedar Terrace, Pinehurst Community Council, and Belvedere as local redevelopment areas. This designation is done through local discussion with the neighborhood communities that desire to have federal funds make a positive impact in their communities. Also, the neighborhood should be within a low-mod income (at least 51%) census tract area defined as by HUD. Although these areas are a consideration during funding priorities, no one area is ranked higher than the other for funding consideration. Furthermore, funds may be used for eligible projects in any area within the City limits.

AP-55 Affordable Housing – 91.220(g)

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

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

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

Table 53 - One Year Goals for Affordable Housing by Support Requirement

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

Table 54 - One Year Goals for Affordable Housing by Support Type

Discussion

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

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

The City of Columbia initiated a new program called the Maintenance Assistance Program or (M.A.P) to encourage qualified homeowners with up to $15,000 for a forgivable loan over 5 years for energy efficiency repairs. Homeowners must reside in the designated targeted redevelopment areas in the City.

AP-60 Public Housing – 91.220(h)

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

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

The City of Columbia supports Columbia Housing Authority's plan to increase resident participation in the Resident's Executive Council by 50% and increase the number of employed residents by 10%.

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

The CHA has made a request to HUD to demolish Gonzales Gardens (and possibly Allen-Benedict Court). Demolition is contingent on the Authority accessing funding through any available resource. The CHA completed its Choice Neighborhood Initiative (CNI) Planning Grant in 2014. The CHA has indicated to HUD that if funds should become available through a CNI Implementation Grant, the Authority will apply for those funds to completely revitalize GG and ABC. These two communities are the last two large barrack-style complexes in its inventory. In the past year, the CHA completed the revitalization of Latimer Manor and Hammond Village. Because there have been no new Development Funds from HUD since 1995, the CHA is expanding its inventory by adding non-HUD housing through private bank financing. During the last three years, the CHA has added over 500 units of affordable housing (Fallings Springs, Capital Heights, Bayberry Mews, and North Pointe Estates). The CHA will continue to look to identify, purchase, and renovate affordable housing units utilizing local banks.

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

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

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

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

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

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

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

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

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

A comprehensive Homelessness Advisory committee was established in FY 2013 to evaluate the full spectrum of homelessness and recommend solutions to community issues that address the causes of homelessness not the symptoms.

In program year 2015, the City projects to spend General Fund dollars for Homeless Services. Over the next year, City proposes to expand the Emergency Shelter to 24 hours, 7 days per week year-round facility.

A Homeless Services Request for Information (RFI) Review Panel was established to collect information and make recommendations on how to accomplish funding and operating the new facility. The RFI Panel is recommending the City establish a full-time Homeless Coordinator position. Other focused areas of service are meals, case management, transportation, housing (to include shelter), intake or triage and employment.

Additionally, no final decision has been made to support the Midlands Housing Alliance, Transitions or the Housing First Program with General Fund dollars in the FY2015-2016.

2. Addressing the emergency shelter and transitional housing needs of homeless persons

The City has operated the Winter Emergency Shelter at 914 Calhoun Street through a service contract with Christ Central. This facility operates during the coldest months of the year (November – March); currently it has been extended to May 31, 2014, and provides beds, showers, food, transportation and case management services to individuals (men and women) that are experiencing homelessness. Over the next year, City proposes to expand the Emergency Shelter to 24 hours, 7 days per week year-round facility. A Homeless Services Request for Information (RFI) Review Panel was established to collect information and make recommendations on how to accomplish funding and operating the new facility. The RFI Panel is recommending the City establish a full-time Homeless Coordinator position. Other focused areas of service are meals, case management, transportation, housing (to include shelter), intake or triage and employment. Additionally, no final decision has been made to support the Midlands Housing Alliance, Transitions or the Housing First Program with General Fund dollars in the FY2014-2015.The City partners with the Midlands Housing Alliance, Transitions, a year-round facility that provides shelter for homeless at all stages including the chronically homeless with support services and case management to connect to resources that lead to permanent housing. This facility has a day center that meets the needs of mail, showers, computer and job search assistance.

3. Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Over the last five years, the City has funded a Housing First Pilot Program model of permanent housing in cooperation with the University Of South Carolina School Of Medicine and the Columbia Housing Authority. These funds have provided 25 units per year or more of permanent housing and intensive supportive services to chronically homeless persons. These services reduce the need for emergency room care at local hospitals, improve the income potential of the clients served, and assist in the maintenance of housing stability. The most recent point in time count of the homeless in Columbia

reported 835 and of those counted, 158 were chronically homeless persons. Housing First outreach workers have provided services to over 600 homeless persons in the last 24 months. There is a continued need to provide ongoing supportive services for the chronic homeless as well as homeless experiencing homelessness due to economic or live changing circumstances.

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

United Way of the Midlands and Midlands Area Consortium for the homeless (MACH) offers homeless prevention services to help families stay in their current housing. MACH also helps individuals who are exiting institutions of care.

Discussion

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

The Family Shelter (2411 Two Notch Road)

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

St. Lawrence Place (2400 Waites Road)

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

The Salvation Army (2001 Assembly Street)

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

Sistercare, Inc. (Address is confidential)

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

Transitions: Midlands Housing Alliance (2025 Main Street)

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

United Way of the Midlands (1800 Main Street)

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

The Women's Shelter (3425 North Main Street)

Funds are requested to pay a portion of the shelter's operation expenses. No funds are requested for Essential Services, Preventative Services, or Administration. All funds will be spent in Operations.

AP-70 HOPWA Goals– 91.220 (l)(3)

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

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

Faced with the reality of limited Federal and local government resources for housing, Columbia has been challenged to create comprehensive, affordable housing programs to meet the demands of priority needs households along the entire housing continuum—rental, ownership, special needs, supportive housing, etc. While the unmet need for rental housing for extremely low income households might suggest that all resources should be devoted to addressing this gap, resources must also be devoted to addressing the housing needs of low and moderate income households that have cost burdens and other housing problems to ensure the housing continuum is intact and flowing. This includes enabling more homeownership among these income groups, which the City has determined is important for stabilizing families and neighborhoods. It also includes preserving the existing affordable housing stock, also key for neighborhood revitalization particularly in the inner city and central city neighborhoods.

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

The City of Columbia will continue to monitor the administrative processes and procedures that might inhibit the production of affordable housing. The city will review city ordinances and regulations that might pose additional burdens. The city will evaluate the use of web-based applications. The City will continue to meet on a quarterly basis with representatives from other local governmental jurisdictions, Columbia Housing Authority, and United Way of Midlands to discuss housing development issues. Community Development staff will continue to participate with Greater Columbia Community Relations Council to identify and address fair housing issues. The Community Relations Council Housing Committee hosts quarterly housing forums where topics on affordable housing, bankruptcy, foreclosures, heir's property, and alternative mortgage financing are discussed.

Discussion:

The City will continue to:

1. Educate more people on Fair Housing Laws
2. Fair Housing information has been updated on the city's website Fair Housing information was provided at each monthly Columbia Council of Neighborhoods Fair Housing Month was proclaimed on April 16th by the city council and celebrated during the Fair Housing Forum Partnership on April 11th.Partnered with SC Human Affairs Commission and SC Consumers Affairs Office to create the Fair Housing Forum Community Development participated in two Fair Housing events: ACCESS Columbia Financial Literacy Program and Greater Columbia Relations Fair Housing Month Forum. All information was offered in Spanish
3. Meet the requirements established by HUD relevant to Fair Housing
4. Fair Housing information obtained in Spanish and available to public. Community Development staff attended the HUD Columbia Field Office Training on Civil Rights and Fair Housing. Community Development Department revised the Affirmative Furthering Fair Housing Marketing Plan.
5. The City continues to take the following actions to address the disparity and inequality in obtaining mortgage financing:
6. Examine impact fees and building code restrictions to determine what changes are necessary to provide access to affordable housing Establishing a plan to bridge gaps in loan financing by race, gender, and census tracts Assessing the effectiveness of incentive tools such as low down payment and low interest loans

City of Columbia staff serves on the Housing Committee of the Greater Columbia Community Relations Council. This committee sponsors informational housing workshops that promote fair housing. The City also markets its loan products in partnership with the Greater Columbia Community Relations Council. The City supports Columbia Housing Authority's efforts to educate current and potential Section 8 program landlords. City staff will serve on the Fair Housing Steering Committee, which meets to ensure fair housing opportunities for all persons. Its goals include (1) the development of a fair housing education agenda for the Midlands; (2) securing funding from HUD to finance fair housing initiatives; and (3) composition of a fair housing ordinance to be presented to Richland County for adoption.

The City will continue to partner with local financial institutions to secure funding for low-income persons who are interested in becoming homeowners. Over the last five years, the City received $18 million in leveraged funding from five (5) local lending institutions. The City will negotiate this year for future financial commitments from local lenders. The City's City Lender I program provides funds to assist low-income families throughout the city and City Lender II provides loan assistance for higher income families to live in lower income target areas. The lending institutions who participate in the City's programs attempt to verify credit through alternative methods if potential homebuyers do not have a credit history. The City also provides housing counseling services to address debt reconciliation and responsibilities of homeownership. The City of Columbia advocates income and racial diversity for all neighborhoods and will continue to make quality housing available to all eligible loan applicants regardless of race, color, national origin, religion, sex, familial status, sexual orientation, or disability.

AP-85 Other Actions – 91.220(k)

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

Actions planned to address obstacles to meeting underserved needs

By participating in the Midlands Area Consortium for the Homeless, City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's Housing First program, chronically homeless persons have obtained permanent housing and supportive services to maintain housing stability. The City's HELP (Housing Emergency Loan Program) for homeowner repair provides deferred loan payments to qualified households. In addition, an Emergency Rehabilitation program has been developed to meet needs of insured homeowners that recently experienced server weather that caused major damage to their homes. The Individual Development Account (IDA) Program was established to meet the needs of low-moderate income persons that struggle with personal asset building. The IDA's are savings accounts that can be used only for purchasing a first home, capitalizing a small business, or for educational or job training expenses. Accounts are held at local financial institutions. Contributions by lower income participants are matched using both private and public sources to develop financial independence. All participants receive economic literacy training that includes workshops for cleaning up one's credit, setting up a budgeting and savings schedule, and other basics of money management.

Actions planned to foster and maintain affordable housing

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

interest loans to homebuyers. City Housing staff are certified Homeownership and Credit Counselors.

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

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

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

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

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

Actions planned to reduce lead-based paint hazards

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

Actions planned to reduce the number of poverty-level families

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

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

Actions planned to develop institutional structure

The City of Columbia operates under a city manager-council form of government. The City Council consists of seven members, four elected from single-member districts and three at-large members

(including the Mayor), for four-year terms. Under this structure, the City Council employs a city manager who is responsible for administrative oversight of all city departments over which Council has authority. However, there have been several public forums that intended to explore the possibility of the Strong-Mayor form of Government.

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

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

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

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

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

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

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

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

Program Specific Requirements

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

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

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

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

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	750,000
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**750,000**

Other CDBG Requirements

1. The amount of urgent need activities 0

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

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

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

   No other forms of investments.

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

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

   Guidelines for the homebuyer program will be communicated to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines include the execution of a written agreement between the City of Columbia and the homebuyer

that, among other things, specifies the length of the affordability period associated with the HOME assistance and the conditions under which the recapture provision would be triggered. The City of Columbia will specify the start and end dates of the affordability period. The affordability period begins after all title transfer requirements have been performed, the project complies with HOME requirements (including property standards), and project completion information has been entered into HUD's IDIS.

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

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

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

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

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

Guidelines for the homebuyer program will be communicated to potential homebuyers during homebuyer counseling sessions and in the City's program marketing materials. These guidelines

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

The City will adopt the HOME rule affordability period requirements as its program requirement. The term of the affordability period for the project is based on the amount of total HOME funds assistance that the homebuyer receives to purchase the home.
This assistance could be directly, in the form of down-payment assistance, a first or second mortgage, or indirectly, such as through the sale of the home to the buyer at less than fair market value.

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

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

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

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

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

   Not Applicable.