

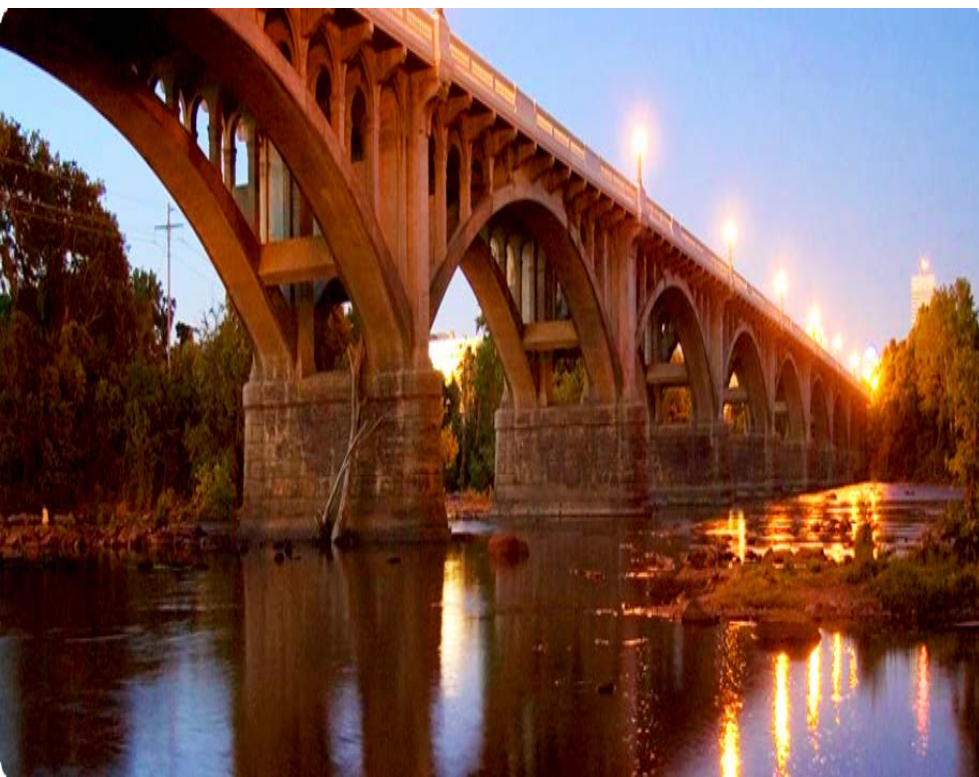
# CAPER

## 2016-2017

# City of Columbia



We Are Columbia



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# Columbia City Council



Honorable Stephen K. Benjamin  
Mayor

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Honorable Edward H. McDowell, Jr., District 2  
Honorable Moe Baddourah, District 3  
Honorable Daniel J. Rickenman, District 4  
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Teresa Wilson  
City Manager

Gloria Saeed  
Community Development Director

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## **CR-05 - Goals and Outcomes**

### **Progress the jurisdiction has made in carrying out its strategic plan and its action plan. 91.520(a)**

This could be an overview that includes major initiatives and highlights that were proposed and executed throughout the program year.

The Consolidated Annual Performance and Evaluation Report (CAPER) is an end-of-year requirement of the U.S. Department of Housing and Urban Development (HUD). The purpose of the CAPER is to provide an overall evaluation of federally-funded activities and accomplishments to HUD and the community. The performance report was prepared with public review and comment for Fiscal Year 2016-2017 CAPER and was submitted electronically to HUD via the Integrated Disbursement and Information System (IDIS) on September 28, 2017. IDIS is the reporting system for formula grant programs: Community Development Block Grant (CDBG), Housing Opportunities for Persons with AIDS (HOPWA). During FY2016-17, the City of Columbia is reporting on the outcomes of four (4) priority needs and thirteen (13) major goals and progress made through various projects and activities carried out through the strategic and annual action plan. The priority needs were established in the 5 year Consolidated Plan and are 1) Improving Affordable Housing; 2) Expanding Economic Opportunities; 3) Providing for Suitable Living Environments; and 4) Improving the Capacity of Area Housing & Community Service Providers. 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.

### **Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives. 91.520(g)**

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

Goal	Category	Source / Amount	Indicator	Unit of Measure	Expected – Strategic Plan	Actual – Strategic Plan	Percent Complete	Expected – Program Year	Actual – Program Year	Percent Complete
Assist Homeowners with Needed Repairs	Affordable Housing	CDBG: \$329891	Homeowner Housing Rehabilitated	Household Housing Unit	100	62	62.00%	25	62	248.00%
Improve Access to Economic Opportunities	Non-Housing Community Development	CDBG: \$268617	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1000	895	89.50%	250	250	100.00%
Improve Access to Economic Opportunities	Non-Housing Community Development	CDBG: \$268617	Businesses assisted	Businesses Assisted	10	12	120.00%	25	12	48.00%
Improve Access to Housing Opportunities	Affordable Housing Non-Housing Community Development	CDBG: \$79655	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2500	1750	70.00%	500	450	90.00%
Improve Services, Facilities, & Infrastructure	Non-Housing Community Development	CDBG: \$946466	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	1500	60.00%	500	0	0.00%
Improve Services, Facilities, & Infrastructure	Non-Housing Community Development	CDBG: \$946466	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	1300	52.00%	500	0	0.00%

Increase and Improve Affordable Rental Supply	Affordable Housing Homeless	HOME: \$401675	Rental units constructed	Household Housing Unit	55	0	0.00%	20	0	0.00%
Increase and Improve Affordable Rental Supply	Affordable Housing Homeless	HOME: \$401675	Rental units rehabilitated	Household Housing Unit	100	20	20.00%	20	10	50.00%
Increase Capacity of Service Providers	Non-Housing Community Development	CDBG: \$101750 / HOPWA: \$1585847 / HOME: \$42882	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	2500	0	0.00%	500	500	100.00%
Increase Capacity of Service Providers	Non-Housing Community Development	CDBG: \$101750 / HOPWA: \$1585847 / HOME: \$42882	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	500	671	134.20%	100	89	89.00%
Promote Fair Housing	Affordable Housing	CDBG: \$539546	Public service activities for Low/Moderate Income Housing Benefit	Households Assisted	2500	2500	100.00%	500	500	100.00%
Provide for Special Needs Housing Opportunities	Affordable Housing	HOPWA: \$1141154	Tenant-based rental assistance / Rapid Rehousing	Households Assisted	80	89	111.25%	20	89	445.00%

Provide for Special Needs Housing Opportunities	Affordable Housing	HOPWA: \$1141154	Homeless Person Overnight Shelter	Persons Assisted	500	500	100.00%	50	50	100.00%
Provide for Special Needs Housing Opportunities	Affordable Housing	HOPWA: \$1141154	Homelessness Prevention	Persons Assisted	0	90		150	289	192.67%
Provide for Special Needs Housing Opportunities	Affordable Housing	HOPWA: \$1141154	Housing for People with HIV/AIDS added	Household Housing Unit	200	0	0.00%			
Provide for Special Needs Housing Opportunities	Affordable Housing	HOPWA: \$1141154	HIV/AIDS Housing Operations	Household Housing Unit	50	0	0.00%	0	0	
Provide Homebuyer Opportunities	Affordable Housing	CDBG: \$381641 / HOME: \$508472	Homeowner Housing Added	Household Housing Unit	50	19	38.00%	10	9	90.00%
Provide Homebuyer Opportunities	Affordable Housing	CDBG: \$381641 / HOME: \$508472	Direct Financial Assistance to Homebuyers	Households Assisted	100	19	19.00%	20	19	95.00%
Provide Job Training & Job Placement Services	Non-Housing Community Development	CDBG: \$132657	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	500	89	17.80%	100	89	89.00%

Provide Job Training & Job Placement Services	Non-Housing Community Development	CDBG: \$132657	Jobs created/retained	Jobs	5	5	100.00%	5	5	100.00%
Provide Job Training & Job Placement Services	Non-Housing Community Development	CDBG: \$132657	Businesses assisted	Businesses Assisted	10	12	120.00%	10	12	120.00%
Provide Support to New and Expanding Businesses	Non-Housing Community Development		Jobs created/retained	Jobs	5	5	100.00%			
Provide Support to New and Expanding Businesses	Non-Housing Community Development		Businesses assisted	Businesses Assisted	10	12	120.00%			
Reduce Hazards in Homes	Affordable Housing	CDBG: \$51750 / HOME: \$107206	Rental units rehabilitated	Household Housing Unit	0	0		5	5	100.00%
Reduce Hazards in Homes	Affordable Housing	CDBG: \$51750 / HOME: \$107206	Homeowner Housing Added	Household Housing Unit	25	19	76.00%			



Reduce Hazards in Homes	Affordable Housing	CDBG: \$51750 / HOME: \$107206	Homeowner Housing Rehabilitated	Household Housing Unit	60	62	103.33%	15	17	113.33%
Reduce Vacancy and Blight	Non-Housing Community Development	HOME: \$42882	Buildings Demolished	Buildings	50	10	20.00%	10	10	100.00%
Reduce Vacancy and Blight	Non-Housing Community Development	HOME: \$42882	Housing Code Enforcement/Foreclosed Property Care	Household Housing Unit	50	10	20.00%	10	10	100.00%

**Table 1 - Accomplishments – Program Year & Strategic Plan to Date**

**Assess how the jurisdiction’s use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.**

The City’s FY 2015-2019 Consolidated Plan and FY 2016-17 Action Plan identified the four (4) priority need areas: (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. These funding priorities were established based on the housing and community development needs identified through public and stakeholder input, the housing market analysis and the analysis of special populations. All of the proposed funding priorities serve low- and moderate-income households in the City of Columbia. In addition, the activities served special needs populations including: seniors, persons with disabilities, persons experiencing homelessness and at risk of homelessness, persons living with HIV/AIDS, at risk children and youth, housing authority residents, and persons returning to the community from correctional institutions and/or with criminal histories.

## **CR-10 - Racial and Ethnic composition of families assisted**

**Describe the families assisted (including the racial and ethnic status of families assisted).  
91.520(a)**

**Table 2 – Table of assistance to racial and ethnic populations by source of funds**

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### **Narrative**

The city of Columbia identifies priority needs and offers services and programs to eligible households regardless of race or ethnicity. The table above is incomplete at this time as we are still gathering data on composition of families assisted during the reporting period. An extensive out reach to the Hispanic population was done to include the Disaster Recovery outreach efforts. The CDBG-DR Action Plan and Implementation Plan were translated into Spanish. Also, we solicited Spanish translation services to assist in the production of these Plans.

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## CR-15 - Resources and Investments 91.520(a)

### Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	CDBG	2,082,615	15,213,723
HOME	HOME	732,871	73,447
HOPWA	HOPWA	1,491,807	100,998
ESG	ESG		
Other	Other		

Table 3 - Resources Made Available

### Narrative

During program year 2016, the City of Columbia Community Development Department administered CDBG funds through a Notice of Funds Available (NOFA) process. CDBG funding actually made up 39%, HOPWA made up 41% and HOME made up 20% of the overall source of entitlement funding available to the City of Columbia for the 2016-17 fiscal year. The amount available for FY 2016 CDBG was \$2,082,615 of which \$940,783 was new entitlement, \$520,526 was prior year funding and \$621,306 was Program Income (PI). CDBG expenditures totaled \$1,521,373 which is reflected in the table. The amount available for FY2016 HOME was \$732,871 of which \$429,219 was new entitlement, \$250,000 was PI and \$53,652 was the 12.5% required HOME Match. HOME expenditures totaled \$73,447. The amount available for HOPWA was \$1,491,807 of which \$1,154,666 was new entitlement and \$337,141 was prior year resources. HOPWA expenditures totaled \$1,000,998 which is reflected in the table. The resources available for the remainder of the five-year Consolidated Plan totals \$2,734,000 in CDBG, \$1,273,000 in HOME and \$3,645,334 HOPWA funds.

As shown in the PR-26 CDBG Financial Summary Report which is located at the end of this CAPER report, the City is within both the 20% Administration & Planning cap at (13.91%) and the 15% Public Service Cap at (14.38%). Additionally, 80.51% of all expenditures made during the fiscal year were for low/mod benefit which exceeds the 70% benefit cap.

Additionally, during the reporting period program income funds were designated for City public-use projects and were used prior to expending entitlement funds. Also, approximately a total of \$650,000 in HOME program income was designated to complete the eligible activities in the Annual Action Plan year. The city also used private matching dollars for the required HOME match for the homebuyer assistance program.

As shown in the PR-26 CDBG Financial Summary Report which is located at the end of this CAPER report, the City is within both the 20% Administration & Planning cap at (13.%) and the 15% Public Service Cap at (14.36%). Additionally, 77.40% of all expenditures made during the fiscal year were for low/mod benefit which exceeds the benefit cap of 70%.

**Identify the geographic distribution and location of investments**

<b>Target Area</b>	<b>Planned Percentage of Allocation</b>	<b>Actual Percentage of Allocation</b>	<b>Narrative Description</b>

**Table 4 – Identify the geographic distribution and location of investments**

**Narrative**

During the 2016 fiscal year, \$40,000 in CDBG funding was obligated for the Booker-Washington Heights Redevelopment Area commercial kitchen architecture design only. However, unforeseen circumstances the architectural plans were not completed in the 2016 fiscal year but has been extended for accomplishment in the 2017 fiscal year. Additionally, \$50,000 was obligated for the "Learn to Build a House" youth skill building and job training project in partnership with the Columbia Housing Authority and the Richland One School District (Heyward Career Center). This project did not occur 2016, therefore funding was carried over for accomplishment in fiscal year 2017.

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## Leveraging

**Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.**

The City of Columbia 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. Also, the City 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.

During the 2016-17 fiscal year, the City of Columbia has leveraged over \$6.6 million from various sources such as Housing Loans (City Lender I & II), Community Development Block Grant (CDBG) activities and other community investment projects and HOPWA programs. CDBG leveraged over \$0 million, HOPWA leveraged over \$2.9 million, and Housing Program leveraged over \$2.54 million. Additionally, the Community Development Housing Division had \$10,050,000 million in bank commitments from various sources for its housing initiative. Also during this period, Wells Fargo joined our City Program bringing our total partners to seven (7) and increasing the City's capacity to offer loans making housing affordable. Private lenders include First Citizens, Security Federal Bank, Bank-Branch-&Trust, National Bank of South Carolina, South Carolina Bank and Trust, and Palmetto Citizens Federal Credit Union.

HOME match is satisfied through private lenders contributions to the City's affordable housing loan program for homebuyers. The City partners with seven (7) local lenders that provide mortgage financing to eligible borrowers at reduced interest rates. The city partners are Wells Fargo, Security Federal Bank, Branch, Bank & Trust, South Carolina Bank & Trust, First Citizens, National Bank of South Carolina and Palmetto Citizens Federal Credit Union. The City calculates match using the difference between the interest rate the borrower is receiving through obtaining the City's financing and the interest rate that they would have normally received if they had received financing solely through the partner lender. The difference in payment over the life of the loan is what the City uses as match requirement. The amount of match required

equals 12.5% of the amount drawn down for HOME projects during the Federal reporting period. The Match report reflects match for the 2016 fiscal year in which the City contributed \$806,496. Total excess match carried over to the next federal fiscal year in reserve carry over is \$7,586,968.

Additionally, during the reporting period program income funds were designated for City public-use projects and were used prior to expending entitlement funds. Also, approximately a total of \$650,000 in HOME program income was designated to complete the eligible activities in the Annual Action Plan year. The city also used private matching dollars for the required HOME match for the homebuyer assistance program.

<b>Fiscal Year Summary – HOME Match</b>	
1. Excess match from prior Federal fiscal year	6,911,021
2. Match contributed during current Federal fiscal year	806,496
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	7,717,517
4. Match liability for current Federal fiscal year	130,549
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	7,586,968

**Table 5 – Fiscal Year Summary - HOME Match Report**

Match Contribution for the Federal Fiscal Year								
Project No. or Other ID	Date of Contribution	Cash (non-Federal sources)	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated labor	Bond Financing	Total Match
1239-CHA	01/20/2017	0	425,917	0	0	0	0	425,917
1241-Roberts	07/01/2016	0	10,188	0	0	0	0	10,188
1242-Hatfield	07/08/2016	0	11,070	0	0	0	0	11,070
1245-Thompson	07/21/2016	0	23,018	0	0	0	0	23,018
1246-Chisolm	07/15/2017	0	11,826	0	0	0	0	11,826
1247-Hopkins	07/26/2017	0	19,391	0	0	0	0	19,391
1316- CAP	05/16/2017	0	165,316	0	0	0	0	165,316
1317-Benedict-Allen	04/27/2017	0	139,770	0	0	0	0	139,770

Table 6 – Match Contribution for the Federal Fiscal Year

**HOME MBE/WBE report UNDER DRAFT AT THIS TIME**

Program Income – Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period \$	Amount received during reporting period \$	Total amount expended during reporting period \$	Amount expended for TBRA \$	Balance on hand at end of reporting period \$
0	0	0	0	0

Table 7 – Program Income

**Minority Business Enterprises and Women Business Enterprises** – Indicate the number and dollar value of contracts for HOME projects completed during the reporting period

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
<b>Contracts</b>						
Dollar Amount	0	0	0	0	0	0
Number	0	0	0	0	0	0
<b>Sub-Contracts</b>						
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
<b>Contracts</b>						
Dollar Amount	0	0	0			
Number	0	0	0			
<b>Sub-Contracts</b>						
Number	0	0	0			
Dollar Amount	0	0	0			

**Table 8 - Minority Business and Women Business Enterprises**

**Minority Owners of Rental Property** – Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Property Owners				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

**Table 9 – Minority Owners of Rental Property**



**Relocation and Real Property Acquisition** – Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired		0	0			
Businesses Displaced		0	0			
Nonprofit Organizations Displaced		0	0			
Households Temporarily Relocated, not Displaced		0	0			
Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

**Table 10 – Relocation and Real Property Acquisition**

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## CR-20 - Affordable Housing 91.520(b)

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate-income, and middle-income persons served.

	One-Year Goal	Actual
Number of Homeless households to be provided affordable housing units	25	52
Number of Non-Homeless households to be provided affordable housing units	110	37
Number of Special-Needs households to be provided affordable housing units	70	70
<b>Total</b>	<b>205</b>	<b>159</b>

Table 11 – Number of Households

	One-Year Goal	Actual
Number of households supported through Rental Assistance	95	95
Number of households supported through The Production of New Units	45	12
Number of households supported through Rehab of Existing Units	50	17
Number of households supported through Acquisition of Existing Units	15	7
<b>Total</b>	<b>205</b>	<b>131</b>

Table 12 – Number of Households Supported

**Discuss the difference between goals and outcomes and problems encountered in meeting these goals.**

The goals set for housing were post-flood disaster and the outcomes were lower as we were anticipating have the CDBG-DR housing program up and running during the 2016 fiscal year. The CDBG-DR Action Plan was not approved until January 25, 2017 and DR programs are now starting to be implemented in September of 2017. The number of homeless households provided affordable housing units actually exceeded our goal due to the Housing First Program that housed 52 persons not including 12 children as

a part of the families served. During the reporting period 15 new clients were served. The FY 2016-2017 housing accomplishments are illustrated below.

- The Affordable Housing Program (LMI) closed 13 loans utilizing a total of \$1,265,000 in federal dollars: (8) CDBG \$685,850 and (5) HOME \$579,150.
- The City Lender I Program (LMI) closed 6 loans utilizing \$139,699 in CDBG and leveraged \$556,096 in private bank funds.
- The City Lender II Program (Non-LMI) closed 18 loans utilizing \$496,069 in City General Fund (GF) and \$1,984,259 in private bank funds.
- The CDBG Maintenance Assistance Program (MAP) (LMI) rehabilitated 17 homes for \$337,518 and expended \$16,317 in professional fees for a total of \$353,834.

**Discuss how these outcomes will impact future annual action plans.**

The City has been awarded \$26 million dollars in CDBG-DR funding over the next six (6) years (2016-2021) and approximately 63.40% has been obligated for housing related programs that will regenerate the affordable housing stock within the City of Columbia. This will greatly impact the availability of affordable housing to extremely low-moderate income persons and should increase our outcome numbers. The CDBG-DR Action Plan which details the unmet need as well as details the programs that will be utilized to address the unmet needs was submitted to HUD on September 20, 2016 and was approved on January 25, 2017.

**Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.**

Number of Households Served	CDBG Actual	HOME Actual
Extremely Low-income	19	0
Low-income	18	0
Moderate-income	350	5
<b>Total</b>	<b>387</b>	<b>5</b>

**Table 13 – Number of Households Served**

**Narrative Information**

Through the CDBG Program (City Lender Loans, Work It Up, Habitat for Humanity, United Way of the Midlands, the City Of Columbia assisted 19 Extremely Low Income citizens, 18 Low Income Citizens and 350 Moderate Income Citizens. Additionally, through the Bank On program, the City of Columbia was able to assist an additional 882 citizens.

## **CR-25 - Homeless and Other Special Needs 91.220(d, e); 91.320(d, e); 91.520(c)**

**Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through:**

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

The City of Columbia actively participated 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. In addition, was a part of the Midlands Flood Recovery Group formed in November 2015 to coordinate with federal, state, county, and city personnel, as well as nonprofit and volunteer organizations to provide assistance to individuals and families in the Midlands that lack the personal resources to rebuild their homes after the flood. Midlands Flood Recovery Group serves Richland and Lexington Counties. The City used 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. The City's Housing First Program housed 52 clients of which 15 were new, continues to provide affordable housing the most hard to reach chronic homeless. The Housing First team works to provide intensive case management to clients who are historically difficult to engage. The services that we provide are crucial so that clients avoid returning to homelessness. Housing First staff provides and facilitates case management, outreach, medical adherence, mental health and substance abuse support services. Comprehensive, outcome-focused case management allows for linkage to resources including but not limited to primary medical care, Social Security benefits, health insurance, vocational rehabilitation, SNAP benefits, dental care, vision care, and prescription assistance The chart below indicates the total clients housed during FY2016-17.

### **Addressing the emergency shelter and transitional housing needs of homeless persons**

Columbia City Council approves an annual award to United Way of the Midlands (UWM) to Improve Regional Coordination of Homeless Services in the Midlands. The award was made in partnership with Midlands Area Consortium for the Homeless (MACH), the community's homeless coalition. In addition to the award for coordination, the UWM managed the Inclement Weather Shelter from November 2015 through March 2016. The contracts to improve regional coordination and operate the winter shelter were renewed for the 2015-16 fiscal year. To follow is a report on activities July 2015 – June 2016. UWM serves as lead agency for the Midlands Area Consortium for the Homeless (MACH) the 14-county regional coalition and continuum of care for homeless services in the Midlands. UWM and MACH are partnered in improving quality and coordination of care in the Midlands. UWM also partnered with City Center Partnership, the Midlands Housing Trust Fund, and the SC National Alliance for the Mentally Ill-South Carolina to address the scope of workThe Inclement Weather Center (IWC) is contracted to open between November 1st and March 31st when the temperature is expected to be 40 degrees and below according to the National Weather Service. The Center has the flexibility of opening when

temperatures are close to 40 degrees with precipitation and on holidays. The IWC serves adult women and men providing a nightly bed stay and food, outreach to link clients to community resources, hygiene products and shower. Clients arrive at the IWC via transportation coordinated under the contract – walk-ups are not allowed due to the dangerous nature of crossing Huger Street to access the shelter. For 2015-16, the IWC opened for the first evening on November 13th. For the season, the Center was open 65 nights (compared to 83 in 2014-15) due to warmer temperatures, serving 739 unduplicated clients with 8,562 nights of shelter equaling to 17,124 meals. Participation ranged from a low of 46 clients on December 31st to a high of 193 on January 23rd. Of the 739 clients served, 31 were self-identified as veterans and 154 identified as chronically homeless (HUD definition). Of the 739, 213 (36%) only came to the IWC for 1-2 nights. Heavy use showed 105 (14%) stayed for 22 nights or more (one third of the total nights open). UWM and partners are reviewing these clients in HMIS to determine patterns related to length of stays, tracking housing placement, and homeless recidivism over time.

**Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs**

UNDER DRAFT AT THIS TIME

**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**

UNDER DRAFT AT THIS TIME

## **CR-30 - Public Housing 91.220(h); 91.320(j)**

### **Actions taken to address the needs of public housing**

The Columbia Housing Authority is an autonomous agency, designated by Internal Revenue Service as a 509(a) tax-exempt public charity. Its mission is to meet the emerging affordable housing needs of low to moderate-income individuals and families in Columbia and Richland County while promoting self-reliance and improving their quality of life. The City of Columbia will continue to partner with Columbia Housing Authority to provide safe, affordable housing. The City supports Columbia Housing Authority's plan for homeownership education and counseling and the use of Section 8 vouchers for homeownership. Columbia Housing Authority plans to increase homeownership with 25 new homebuyer families. The City also supports the Housing Authority's use of Continuum of Care Supportive Housing Program funds for 25 units of permanent supportive housing for homeless persons. In May 2016, CHA is opened its waiting list for two housing programs and accepted applications. The Public Housing Program Elderly Housing public housing apartments only for the Marion Street High-rise (1930 Marion Street) and the Oak-Read High-rise (2211 Read Street). Applicant for must be 62 years old or older.

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

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. The City of Columbia has partnered with CHA on many financial literacy initiatives including Bank On Columbia and the Individual Development Account (IDA) Program.

### **Actions taken to provide assistance to troubled PHAs**

During this reporting period. There have been no major problems. The City has included CHA in their Community Development Block Grant Disaster Recovery Unmet Needs Assessment. During the assessment, CHA reported that all major damage the their properties had been repaired and no unmet need existed. CHA is a High-Performing Housing Authority (Score 92 out of 100) in HUD's Assessment of PHA Quality

## **CR-35 - Other Actions 91.220(j)-(k); 91.320(i)-(j)**

**Actions taken 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. 91.220 (j); 91.320 (i)**

During this reporting period. There have been no major problems other than addressing the 2015 October Flood Disaster. The City has included CHA in their Community Development Block Grant Disaster Recovery Unmet Needs Assessment. During the assessment, CHA reported that all major damage to their properties had been repaired and no unmet need existed. CHA is a High-Performing Housing Authority (Score 92 out of 100) in HUD's Assessment of PHA Quality. The City of Columbia is rewriting its Zoning and Land Development Ordinance. The process began in 2014 when the City of Columbia and Richland County gathered extensive community input to shape long-term plans for growth. The rewrite will ensure the city's regulations are aligned with those plans that reflect contemporary zoning best practices, and are more user-friendly. A public hearing was held on March 15, 2016 to amend the Future Land Use Map. The Columbia Plan: 2018 to include the property at The Crossing at Woodcreek, Phases One and Two into the City of Columbia. Citizen input is encouraged and input from the advocates for affordable housing such as the Midlands Area Consortium for the Homeless (MACH). By participating in MACH, City staff is engaged in setting priorities and planning for the needs of the homeless in Columbia. Through the City's Housing First program, chronically homeless persons have obtained permanent housing and supportive services to maintain housing stability. In addition, a Maintenance Assistance Program (MAP) has been developed to meet needs of homeowners that need repair to make homes more energy efficient. 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 taken to address obstacles to meeting underserved needs. 91.220(k); 91.320(j)**

UNDER DRAFT AT THIS TIME

**Actions taken to reduce lead-based paint hazards. 91.220(k); 91.320(j)**

The City of Columbia's Housing Division within the Community Development Department maintains full compliance with Title X of the 1992 Housing and Community Development Act (24 CFR Part 35) on all housing units assisted with CDBG, HOME or HOPWA funding. The intent of the Federal regulation is to

Opt 10pt; font-family: Calibri; font-size: 11pt;">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. During the reporting period, there have been twenty-seven (27) Lead-Based Paint evaluations completed on homes in our Maintenance Assistance Program (MAP).

**Actions taken to reduce the number of poverty-level families. 91.220(k); 91.320(j)**

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. During the reporting period, the Community Development Department implemented the Fresh Start Initiative as a financial literacy component of the Bank On Columbia program. This series of three courses combine budgeting, credit counseling and homeownership to allow the individual and families to learn positive financial strategies that can increase financial stability. Also, during this period the Individual Development Account (IDA) Program increased its enrollment to thirteen (13) participants that will have access to a 3:1 savings account that will allow each client to their wealth.

**Actions taken to develop institutional structure. 91.220(k); 91.320(j)**

UNDER DRAFT AT THIS TIME

**Actions taken to enhance coordination between public and private housing and social service agencies. 91.220(k); 91.320(j)**

UNDER DRAFT AT THIS TIME

**Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice. 91.520(a)**

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. However, as the result of the 2015 Flood Disaster, there is an increased unmet need of affordable housing for the low-moderate income renters who were the most impacted.

However, as the result of the 2015 Flood Disaster, there is an increased unmet need of affordable housing for the low-moderate income renters who were the most impacted.

We are reporting on actions taken in FY 2016-2017 on the following two (2) identified impediments to Fair Housing Choice in Columbia.

UNDER DRAFT AT THIS TIME

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## **CR-40 - Monitoring 91.220 and 91.230**

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

### **Citizen Participation Plan 91.105(d); 91.115(d)**

**Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.**

The Mayor and City Council of the City of Columbia wish to provide for maximum citizen participation in the development and implementation of the Annual Action Plan in accordance with the objectives of the Housing and Community Development Act of 1974. The public notice was posted in the "State Newspaper" on August 22, 2017; the comment period began on August 22, 2017 and ended on September 22, 2017. In addition, the Annual CAPER draft was available on the City's website and at the Community Development Office, at 1225 Lady Street. The 2016 Consolidated Annual Performance and Evaluation Report (CAPER) Public Hearings were held September 7 th and September 19 at 6:00 p.m. During the final public hearing, the Citizens Advisory Committee Chairperson provided performance highlights of the three (3) entitlement programs and City Council gave approval to submit the final draft of the CAPER along with all citizens' comments to HUD on or before the deadline date of September 29, 2016. All public comments are included in this document. The City of Columbia Citizen Participation Plan encourages participation of all residents, especially the low and moderate-income population. Formal and in formal approaches are used each year in the assessment process to provide adequate opportunities for citizens to participate in the development of the Consolidated Annual Performance and Evaluation Report (CAPER). These actions include placing advertisements in the local newspapers, community forums, social media and appointment of citizens to the Citizens Advisory Committee (CAC) by City Council, and public hearings at televised city council meetings. The CAC consists of seven (7) members, with at least one member from each of the four (4) City Council Districts and was established through the adoption of a resolution on August 6, 1975, which outlined the Committee's responsibilities. Meetings are held on the third Thursday of each month and their responsibilities include an annual review of performance of federal programs, CDBG, HOME and HOPWA. Meetings are advertised to the public via postings at City buildings with high traffic and on the City's webpage. All meetings are held in accessible locations. The grassroots organization, Columbia Council of Neighborhoods (CCN) has grown into a large umbrella organization with over one hundred and sixteen (116) neighborhoods. The Community Development Department assigns a staff member as Community Liaison to assist with the

dissemination of information regarding city services, addressing neighborhood and community priorities needs within the four (4) City Council Districts.

DRAFT

**CR-45 - CDBG 91.520(c)**

**Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.**

UNDER DRAFT AT THIS TIME

**Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?**

No

**[BEDI grantees] Describe accomplishments and program outcomes during the last year.**

DRAFT

**CR-50 - HOME 91.520(d)**

**Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations**

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

UNDER DRAFT AT THIS TIME

**Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)**

UNDER DRAFT AT THIS TIME

**Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics**

UNDER DRAFT AT THIS TIME

**Describe other actions taken to foster and maintain affordable housing. 91.220(k) (STATES ONLY: Including the coordination of LIHTC with the development of affordable housing). 91.320(j)**

UNDER DRAFT AT THIS TIME

## CR-55 - HOPWA 91.520(e)

### Identify the number of individuals assisted and the types of assistance provided

Table for report on the one-year goals for the number of households provided housing through the use of HOPWA activities for: short-term rent, mortgage, and utility assistance payments to prevent homelessness of the individual or family; tenant-based rental assistance; and units provided in housing facilities developed, leased, or operated with HOPWA funds.

Number of Households Served Through:	One-year Goal	Actual
Short-term rent, mortgage, and utility assistance to prevent homelessness of the individual or family	690	173
Tenant-based rental assistance	205	185
Units provided in permanent housing facilities developed, leased, or operated with HOPWA funds	26	0
Units provided in transitional short-term housing facilities developed, leased, or operated with HOPWA funds	0	0

Table 14 – HOPWA Number of Households Served

### Narrative

These services were available to clients residing in all six counties of the Columbia EMSA (Richland, Kershaw, Lexington, Fairfield, Calhoun, and Saluda). Supportive Services were provided by the University of South Carolina, Department of Medicine (USCDOM), Upper Savannah Care Consortium (USCC) and Palmetto AIDS Life Support Services (PALSS). The STRMU services were available to income eligible clients for 21 weeks (non-consecutive) during the program year in cases of evictions, foreclosure, or utility shut-off in order to prevent homelessness. Applicants must demonstrate financial need and attempt to utilize other funding sources. The Cooperative Ministry (TCM) provided STRMU services in partnership with USCDOM and PALSS. The housing voucher programs, similar to Section 8 housing vouchers, were provided in Richland and Lexington counties through the Columbia Housing Authority.